

Together in Mission

Supporting the Lutheran Church

2025



Look for this
symbol and click
for video!



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12. Our proud Private Communion Set tradition continues.

Follow LLL on social media

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Cover: Young learners enjoying the outdoor play space at Peace Lutheran Kindergarten, Cairns Queensland.



24. Full steam ahead for little learners at Navigator.



4. Farewell, Ross!



Message from the CEO

2025 marked the beginning of an exciting new chapter for LLL, one that we embarked upon from a position of financial strength thanks to our powerful missional partnership with our valued investors and borrowers.

It is this partnership that enables LLL to empower Christian communities across the country to take the steps towards the change they would like to see.

Through our Loans that support the construction of transformative school facilities to nurture young minds, our Sponsorships that aid the vital work of Lutheran youth ministries, to our Mission Outreach Grants that enable our congregations to undertake important grassroots projects ... your investment with LLL makes a real difference in communities.

Please enjoy this year's *Together in Mission*; it is filled with inspiring examples of the positive impact your partnership with LLL has as we pursue our vision to advance Gospel-centred mission and ministry throughout Australia.

Yours in Christ,

Karen Pienaar
CEO, LLL Australia



10. LLL sponsors fun-filled school fetes.



31. Bethania bell tower back to beautiful best.

Farewell, Ross!



In August we bid a fond farewell to CEO Ross Smith, who returned to live and work in Sydney after nearly five years at the helm.

Ross penned this farewell note:

It has been my great privilege to lead LLL. I will miss this wonderful organisation, its dedicated people, loyal customers, and inspiring mission, but I leave assured about the future.

We have a strong, skills-based Board as befits a financial institution. Our executive and wider management team have continued to evolve and grow, with a solid risk management culture to protect investors.

Incoming CEO Karen Pienaar has been an LLL Board member for seven years and has the experience and knowledge to successfully lead the organisation through this next phase.

LLL is in a strong financial position, with historically high levels of both capital and liquidity, giving assurance to our investors. We are supported by our core loyal investors, even as some of you needed to reduce your investments with us as we transitioned to being a Religious Charitable Development Fund (RCDF).

With your support, LLL is committed to advancing Gospel-centred mission and ministry and empowering communities, helping congregations build places of worship, schools create education facilities that inspire young people and aged care providers to offer accommodation for the elderly.



LLL staff and Board members gathered for a farewell lunch.



LLL staff paid tribute to Ross' trademark black t-shirt on his last day.



Reflecting on the change to an RCDF, how would I encourage our supporters to think of LLL?

For many, LLL previously provided transactional banking services – and we are no longer able to do that. However, this change sharpens our focus on what LLL is and what it does.

LLL is a financial institution that you can partner with to support schools, aged care and congregations across the Lutheran Church.

So, my final words to you as the CEO of this organisation with a long and rich heritage - apply the same mindset to your LLL investments that you bring to your tithing.

Between you and God, prayerfully consider what will you set aside to hold as a long-term investment with LLL, to support the many different ministries of the Lutheran Church.

Thank you for your support of LLL and the support I have personally received during my time as CEO.

Yours in Christ,

Ross Smith

In November, LLL welcomed Karen Pienaar as our 6th CEO after serving seven years on the LLL Board. To learn more about Karen's appointment visit: www.lll.org.au/CEO

Sign up to receive our new *Mission Matters* update!



LLL news and uplifting stories of your impact in communities across Australia can now be delivered straight to your inbox with our new *Mission Matters* update.

LLL's missional partnership with you, our valued investors, enables us to make a real difference in communities through our Loans, Sponsorships, School Bursaries, and Mission Outreach Grants.

Our first *Mission Matters* eNewsletter, sent out in August, included a farewell message from CEO Ross Smith, a recap of LLL's

sponsorship of the wonderful Winter Carnival at St Paul's Caboolture, news about our continuing Private Communion Set tradition, and more.

Sign up to receive our *Mission Matters* update and every three months you will receive important news and inspiring examples of our mission in action.

Because our ***Mission Matters!***

Visit: www.lll.org.au/mm

Follow LLL on social media

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-  facebook.com/LLLAust
-  instagram.com/lll_australia
-  linkedin.com/company/lllaustralia



Peace Cairns and LLL – proud missional partners

The strength of the missional partnership between Peace Lutheran College and LLL was on display when LLL team members joined a wonderful community working bee at the school’s expansive Cairns, Queensland, campus.

Principal Shane Jurecky welcomed College staff, members of the Trinity Lutheran Church congregation and LLL Communications Officer Jason and Solutions Analyst Deepak for two days of painting and gardening as part of an ongoing redevelopment program.

“We’ve done some planting around our facilities and painted a number of our buildings to freshen things up,” Shane said.

“We’re currently going through a redevelopment phase with the refurbishment of classrooms.

“We celebrated our 30th anniversary last year, so we’re in the midst of a refurb across our school facilities. We’ve done our Primary School and now we’re working our way through, and eventually our Senior Secondary buildings will have a refurb as well.”

New Kindergarten proves popular

Situated adjacent to the beautiful Barron Gorge National Park, Peace opened a brand-new Kindergarten, built with the aid of an LLL Loan, at the start of 2025.

The state-of-the-art facility has space for up to 60 little learners and quickly proved popular with families in the region.

“For 2026 we’re full, and we actually have a waiting list, which is absolutely amazing,” Shane said.

“We thank LLL very much for all your continued support.”

“The benefit for us is that the three rooms of Kindy students will then flow into our Primary School, and we have currently two Prep classes that we take through all the way to the end of Year 6.”

A proud partnership

LLL Team Members Jason and Deepak were proud to support our long-time partners and enjoy the school’s welcoming and friendly community atmosphere.

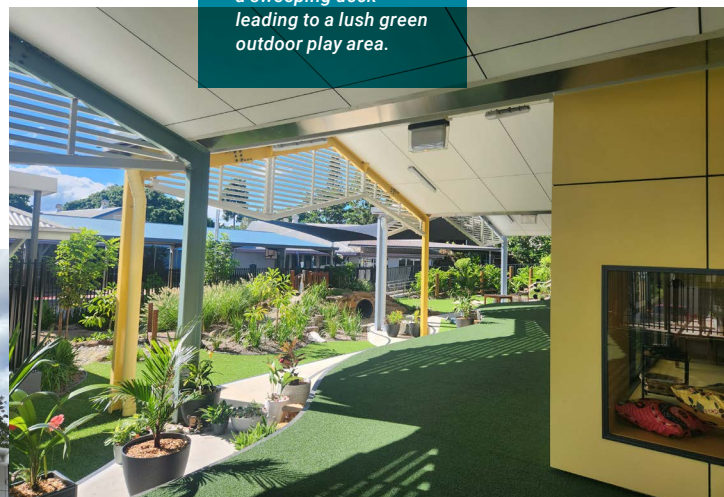
“I just want to say, ‘Thank you’ to LLL,” Shane said.

“You have been fantastic partners for Peace Lutheran College, both in terms of being physically here participating in the working bee, but also your financial support has been a tremendous blessing to us.

“We thank LLL very much for all your continued support.”

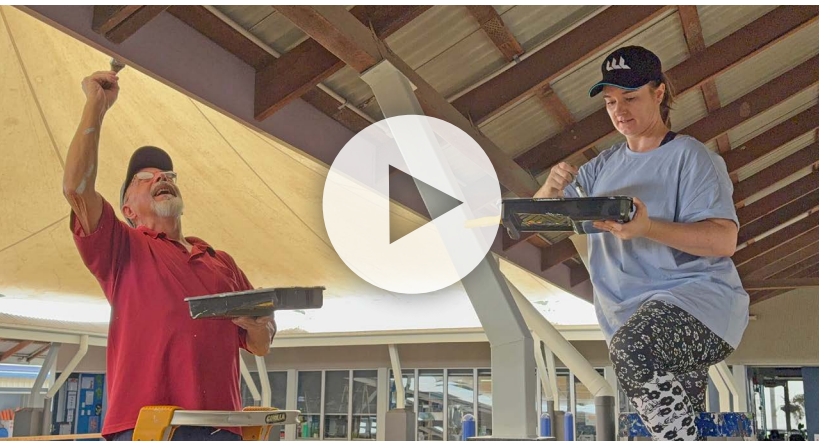
Visit: www.plc.qld.edu.au

The new Kindy has a sweeping deck leading to a lush green outdoor play area.





LLL Head of Client Relationships Sam and Client Relationship Analyst Joe at the official opening of the new Kindergarten.



Principal Shane had plenty of willing helpers.



LLL's Deepak and Jason with Peace Business Manager Meegan Neilsen during the working bee.

Immanuel Gawler and Zion Preschool – better together

The Lutheran community of Gawler celebrated the opening of the brand-new Zion Preschool at Immanuel Gawler with a wonderful day of fellowship, food, and live entertainment.

The school community and local congregation members turned up in numbers to attend morning worship, witness the historic opening dedication, and take a look around the state-of-the-art facility at the fun-filled event on Sunday, 10 August.

With construction of Zion's new premises on Immanuel Gawler's Lyndoch Road grounds completed, the preschool moved from the Cowan Street, Gawler SA, site it had occupied since 1978, with the first little learners welcomed only days before the official opening celebration.

“We certainly appreciate our missional partnership with LLL.”

The transformative project, undertaken with the support of an LLL Loan, will provide a major boost to education in the regional centre, about an hour's drive north of Adelaide.

Community vision

“The Lutheran Church community in Gawler has had a vision for Lutheran education in our local region for decades,” then Immanuel Gawler Principal Daryl Trigg explained.

“Beginning with the establishment of Zion Preschool at the Cowan Street site in 1978 and then Immanuel School on Lyndoch Road in 1985, this has been a ‘coming together’ in Gawler that has been unfolding over the last 10 years.

“Lutheran Education SA, NT & WA (LESNW) has a vision statement that says, ‘We're better together’ and the Lutheran community of Gawler has been intentionally developing this over the last 10 years, realising that our greatest strength is our collective strength, especially in a community dominated by large Reception-to-Year 12 Colleges.

“But in the end, all glory belongs to God and the unity we have in Him as we have certainly been blessed with the key ingredients of trust, vision, relationships and patience.”

LLL Head of Client Relationships Sam and Communications Officer Jason were delighted to take up the school's kind offer to tour the site during the construction phase and attend the opening.

The impressive structure incorporates a pre-existing house and a brand-new build, which will complement other construction projects, including a new Junior Primary area, also undertaken by the leading school.



Sam with Immanuel Gawler Business Manager Kim Ginman on a visit during the construction phase.





Sam was honoured to attend the official opening ceremony.



Missional partnership

The discovery of an old well and a septic tank underpinning the pre-existing house was an unforeseen challenge to overcome.

But thanks to the hard work and dedication of project leaders, aided by the strength of a missional partnership with LLL, the community's littlest learners now have a wonderful new space to explore.

"The Gawler Lutheran School community continues to be blessed by LLL in the building of the new Zion centre, just as we have over the last 40 years of growth and development," Daryl added.

"We certainly appreciate our missional partnership.

"A really important factor is you know you can have a conversation with somebody at LLL and that there is a Lutheran context that they understand.

"And so, there is a great comfort and assurance that at the end of the (phone) line there are people that hold the same values and the same aspirations.

"So, if we need to be a bit agile, to duck and weave, we know we can do that together."

Visit: www.ilsg.sa.edu.au

LLL sponsors fun-filled school fetes

We were delighted to proudly support two wonderful schools and their communities in 2025 with our sponsorship of the Winter Carnival at St Paul's Lutheran Primary School, Caboolture Queensland, and the Golden Grove Community Fete in South Australia.

“It was a real Godsend what LLL did for us.”

Sun shines on St Paul's Winter Carnival

Blue skies and warm weather greeted families and friends of St Paul's who turned out in droves to take part in the fun at July's much-anticipated event.

LLL was proud to support the Winter Carnival as Major Sponsor, with the event warmly embraced by the community and proving a fitting celebration of the award-winning school's 40th anniversary.

“We're absolutely thrilled; it's been a long time since we've had a carnival,” St Paul's Principal Katrina Valencia said.

“For us this is about friend-raising, it's not a big fundraising event for us.

“This is about helping our families to be here together, feel God's love, and just have a nice day.”

The resounding success of the Winter Carnival was a testament to the hard work and dedication of Principal Katrina and her staff, and a fine example of the community-based projects that LLL supports through our strong missional partnerships.

“It was a real Godsend what LLL did for us,” Katrina said.

“We wouldn't be doing this without (LLL).”

“It means the world to us.

“It's really taken the pressure off, it's incredible, we couldn't be more grateful for what (LLL has) done.”

Visit: www.stpaulslps.qld.edu.au



Principal Katrina and Jason.





Jason, with Golden Grove Lutheran Church Pastor Kevin (middle), and Principal Will.



LLL's Sam and Joe, with GGLPS Principal Will and Business Manager Tanya in front of the Foundation Centre soon after it opened.



Community spirit on show at Golden Grove fete

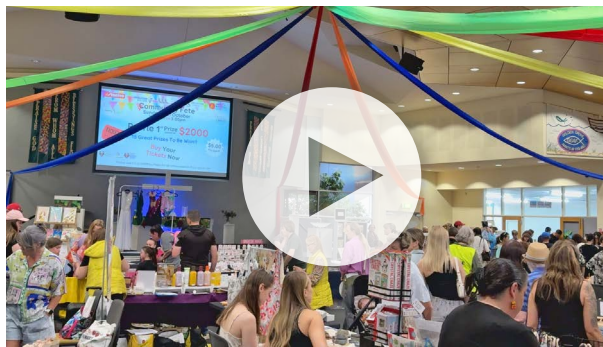
The Community Fete is a joint effort by Golden Grove Lutheran Primary School and Golden Grove Lutheran Church, and has become an institution in the local community in Adelaide's north-eastern suburbs over the past seven years.

"We absolutely love the way that the fete just opens our doors for our community to come in," Principal Will Wallace said.

"It's a way that we can reach out as a church and school community to our wider local community to share the love of Jesus.

"To welcome the broader community into ours and share with them what we're all about."

LLL Accountant Dorothy and Communications Officer Jason were pleased to attend as part of a long-term missional partnership that enabled the school to open a transformative new building for Reception students in Term 3 2024.



"We're incredibly grateful for the support of LLL to partner with us to build and open our new Foundation Centre," Will said.

"We've seen enrolments increase significantly.

"We appreciate the support of LLL, not just with our finance for the school and church, but also with their generous sponsorship, which we've been blessed to benefit from for a number of years now."

Visit: www.goldengrove.sa.edu.au

Our proud Private Communion Set tradition continues



A proud LLL tradition has continued this year with the gifting of Private Communion Sets to new Lutheran pastors.

Since 1979, LLL has supported the mission and ministry of new pastors with the gift of a gold-plated Communion Set that allows them to administer the Sacrament of Holy Communion to the sick or elderly who are unable to attend church.

Pastor Mike Pietsch was part of the first graduating class to receive a Private Communion Set from LLL in the 1970s, and while his treasured set is now showing understandable signs of wear, it continues to serve him well.

“Over the 46 years of pastoral ministry, thus far, I have greatly appreciated the ease and efficiency of having my Private Communion Set at hand, generously given to me by LLL upon my ordination,” Pastor Mike said.

“I have greatly appreciated the ease and efficiency of having my Private Communion Set at hand.”

“It is always ready and set to go.

“Even now in my retirement, I continue to be involved in various ministry opportunities to serve members of the Body of Christ. In this way I have the privilege of bringing the actual Body of Christ to them for their encouragement, healing and growth, in whatever difficult circumstances they may find themselves.

“This now also includes sharing Communion with a number of retired fellow pastors who are battling various illnesses and are hospitalised or are convalescing and recovering in their homes.”

Expanded offering

The bespoke, four-piece Private Communion Sets feature an original 1921 Penny, the year that LLL was founded, and provide a valuable resource to pastors that saves them the expense of purchasing their own set as they set out to serve their congregations.

This year, LLL has expanded its offering to include not only presenting Sets to newly ordained General Ministry Pastors (GMPs) but also new Specific Ministry Pastors (SMPs) to support Lutheran pastors, regardless of their calling.

This year, LLL representatives have been honoured to visit congregations to present Private Communion Sets to GMPs and SMPs at installation services in Goombungee (Queensland), Box Hill (Victoria), Aberfoyle Park (South Australia), Pittsworth (Queensland), St Stephen’s (Adelaide, SA) and St John’s in Perth, Western Australia.



LLL CEO Karen Pienaar with Pastor Charlie Uebergang and Parish Chairman Mark Weier at St Peter's, Pittsworth Queensland.



Board Director Geoff Thiel presents a Set to Pastor Maria Rudolph at St John's, Perth WA, in May.



Pastor Mike Pietsch pictured with his Private Communion Set in 2020.



Scott presents a Set to Pastor Adam Morris of Our Saviour Lutheran Church, Aberfoyle Park SA



Former LLL CEO Ross Smith presented a Set to Pastor Sean Hotinski at his installation service at St Matthew's in Goombungee, Queensland (above and main picture).

Sponsorship

Relationships a focus as LLL partners with ACLE

Strengthening existing relationships and establishing new ones was a key focus for the LLL team as we proudly partnered with the seventh Australian Conference on Lutheran Education (ACLE7).

Supporting Lutheran schools is at the heart of what we do at LLL, so it was our great pleasure to sponsor this special event, held every four years, as 'Flourish' Principal Partner.

Over 600 delegates, including Principals, Teachers, Business Managers and key District stakeholders, from around the country attended this year's three-day event at the Brisbane Convention & Exhibition Centre from 1-3 October.

Our display, with a stunning tree feature, complimentary coffee cart, and giveaways, was a popular meeting place during breaks in the engaging and dynamic convention program centred around the theme of 'Free to Flourish'.

“We loved making new acquaintances and strengthening existing relationships.”

LLL team in attendance

CEO Karen Pienaar and Chief Relationship Officer Scott Ross led an LLL team that was delighted to catch up with old friends and makes new ones throughout the inspiring event.

“The positive atmosphere in the room was contagious,” Scott said.

“We could feel the energy of the educators present, who all gathered to truly embrace the 'Free to Flourish' theme.

“It was uplifting to hear about the many wonderful Lutheran school communities that are creating educational spaces where every student has the opportunity to thrive in their learning and spiritual journey.

“We loved making new acquaintances and strengthening existing relationships.”

LLL team members Sam, Rhianan, Shari and Justin were delighted to mingle with delegates in the convivial atmosphere under the tree, taking coffee orders and handing out giveaways including drink bottles and our distinctive red apple stress balls.

Justin, LLL's Head of IT, was honoured to collaborate with Michael of Digital Resilience to give a presentation on the importance of assessing the risks and controls needed for AI cybersecurity in a school context.



LLL supports Prayer Breakfast

It was great to see our friends Celia and Darren from our Platinum Partners ALWS and LYQ.



We were pleased to support a powerful moment of reflection, prayer, and unity for our nation as Partner sponsors of this year's Australian National Prayer Breakfast.

LLL CEO Karen Pienaar and our Board Deputy Chair David Kalisch were delighted to host a table at the wonderful morning of Christian fellowship at The Great Hall, Parliament House Canberra.

This year's event was hosted by the co-chairs of the bipartisan interdenominational Parliamentary Christian Fellowship, Mr David Smith MP and Mr Henry Pike MP.

Karen and David were delighted to be introduced to Mr Smith, who expressed his gratitude for LLL's sponsorship of the event.

Chief Relationship Officer Scott and Marketing Manager Rhianan also attended to foster new relationships and hear from a range of speakers, including a keynote address from leading Christian author and podcaster Dr John Dickson.

"LLL was blessed to be able to provide support to this wonderful event through the missional partnership that exists between us and our valued investors and borrowers," Scott said.

"It was a really valuable way for LLL to connect with our Lutheran community in Canberra, and the wider national Christian community.

"There was a powerful sense of fellowship in the room."

After the Prayer Breakfast, the LLL team caught up for a coffee with NSW-ACT District Bishop Richard Schwedes, and members of local congregations from Woden Valley, Tuggeranong, Belconnen and Warrambui.



LLL team members (from left to right) Rhianan, Karen, Shari, Scott, Justin and Sam, with LYQ's Darren (second from right).



David and Karen with co-host Mr David Smith MP.



Sponsorship

Platinum Partnerships support vital work

We were proud to continue our support of the vital work carried out by our Platinum Partners Australian Lutheran World Service (ALWS) and Lutheran Youth of Queensland (LYQ) this year.

ALWS celebrates 75 years

ALWS began the year with a bold goal to celebrate their 75th anniversary by supporting 75,000 children in need with the essentials for a happy, healthy life - food, school and safety.

We supported this goal with the LLL \$75k Matching Appeal with donations to ALWS matched dollar-for-dollar by LLL up to \$75,000, with this target reached in June.

Walk My Way charity events were a key pillar for ALWS fundraising, with LLL team members delighted to take part in walks in Adelaide, Brisbane and Melbourne, as well as host a drink stand at the Adelaide event.

The Adelaide walk was also the last official event held at the Australian Lutheran College's historic North Adelaide campus, a significant site for the Lutheran Church since 1923, with the College moving to new premises in the city.

ALWS Executive Director Michael Stolz praised the impact of our Platinum Partnership, which provides the support of a five-year sponsorship agreement.

"The LLL Platinum Partnership with ALWS is so powerful," Michael said.

"It enables ALWS to do things we could not do on our own."



LYQ's youth focus

Our missional partnership with LYQ continues to magnify our collective impact for the benefit of young people and emerging leaders as they continue on their spiritual journeys.

Both LLL and LYQ hold a deep-seated belief in the inherent worth and unique potential of every individual. LYQ's mission centres on nurturing and guiding young lives towards their full potential through rich experiential learning, intentional support and engagement with the Christian faith.

"LYQ is grateful for LLL's ongoing, generous support and partnership in the ministry and mission of LYQ," Executive Director Darren Pope said.

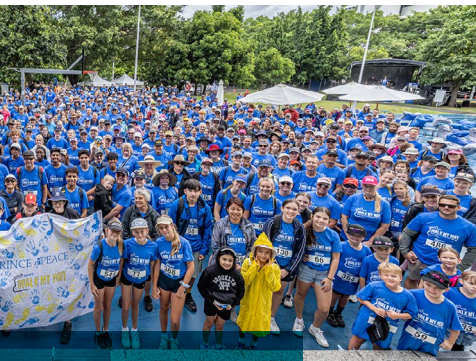
"We are blessed through the opportunity to join LLL across ACLE 7, to share our story, provide personal advocacy for our partnership, and highlight the positive impact of LLL for young people to grow in the Gospel.



"The LLL Platinum Partnership with ALWS is so powerful."

"Each day, LLL's support makes a valuable and significant contribution toward the opportunity for young people to experience a grace community, share in the Gospel, and grow as leaders through attending experiences with LYQ."

Visit: www.alws.org.au & www.lyq.org.au



LLL Chair Steve, LTM's Anne and Communications Officer Jason stepped out in Brisbane.



LLL volunteers were proud to support the Adelaide Walk My Way.



THANK YOU

LYQ 2025



115,273

Delicious meals prepared & served by our professional Luther Heights catering team



18,386

Guests enjoyed comfy beds, ensuites, ocean views & awesome outdoor adventures



7,142

Hours generously given by 263 volunteer leaders



536

Holiday campers enjoyed Christian Life Week (CLW), Kids Camp, Blast Camp & Replenish



42

Schools partnering with LYQ to grow emerging leaders



273

School & community groups welcomed as our guests



4,326

Student leaders engaged in rich experiential learning



LYQ

Grow connected, hope-filled people

Proudly sponsored by
 Finance with a mission

Sponsorship

LLL sponsors key fundraising gala dinners

LLL was proud to sponsor gala dinners hosted by Lutheran Care, LYQ, and Blueprint Ministries that raised vital funds to support the important work they do in our communities.

“We really appreciate the relationship and support we have with LLL.”

Lutheran Care Gala Dinner

We were delighted to be the Presenting Partner of the ‘party with a purpose’ that raised much-needed funds for South Australian families experiencing hardship and crisis.

The iconic Adelaide Oval was the scene for this year’s wonderful evening of fellowship, fine food, and fundraising, hosted by the Nine Network’s Brenton Ragless.

Auctions, both silent and live, a wine wall raffle, and generous donations raised funds in support of Lutheran Care’s emergency relief program that provides struggling families with food, clothing, and other vital products and services.

LLL Director Nicolle Rantanen Reynolds led a contingent of LLL team members who were delighted to attend and show their support for Lutheran Care at the key fundraising event.

“By supporting LLL, you are enabling us to help amazing groups like Lutheran Care and many more,” Nicolle said in her presentation to the gathering.

“We’re privileged to partner with and support Lutheran Care.”



Nicolle led a contingent of LLL team members at the Lutheran Care Gala Dinner.



LYQ Appeal Dinner

LLL Chief Relationship Officer Scott Ross and Head of Client Relationships Sam Kukic were pleased to be on hand to support our Platinum Partners LYQ at their cornerstone annual fundraising event at Brisbane's Marquee at Victoria Park.

Scott was honoured to address the gathering to reaffirm LLL's commitment to LYQ and highlight our focus on supporting communities across the country.

"It was a fantastic night and we are thrilled that vital funds were raised to support the important work that LYQ does," Scott said.

"It was great to see so many like-minded people gather together and give generously to such a worthy cause.

"The success of this year's dinner reaffirmed that our shared missional goals continue to underpin our long-standing partnership that is focussed on creating positive outcomes for young people and families in the community."



Scott was pleased to speak to attendees of the LYQ Appeal Dinner.

Blueprint Dinner

A night of fun, fellowship, and fundraising was enjoyed by a record number of attendees at this year's Blueprint Dinner at the Mawson Lakes Hotel & Function Centre, South Australia.

LLL was proud to be Major Sponsor of the wonderful event that raised funds in support of the important work that Blueprint Ministries does with young people and families on their faith journeys.

"Our dinner came together really well," Blueprint Team Leader Jeanette Mann said.

"This is a very important event for us because it not only raises funds, but it raises awareness as well.

"And we really appreciate the relationship and support we have with LLL, which is important when organising an event like this."

Blueprint Ministries Team Leader Jeanette Mann and Scott at the end of a great evening.



LLL team members were proud to support the Blueprint Dinner.

Good News dream now a hope-filled reality

A bold dream has become an inspiring reality in Melbourne's west with the official opening dedication of the Hope Building at Good News Lutheran College's Mambourin campus.

The state-of-the-art facility, built with the support of an LLL Loan, will form the cornerstone of the growing campus that first welcomed students for the start of the 2025 school year.

"Today, we celebrate not just the opening of a new building, but the values it represents," Principal Fiona McAuliffe said at the official opening dedication ceremony on Thursday, 22 May.

"May the Hope Building stand as a beacon of inspiration, a centre for meaningful learning, and a testament to the incredible potential of every student who walks through its doors."

GNLC's Mambourin campus was built in response to overwhelming demand for places at the College's Tarneit campus, situated about 10km to the north.

"We are proud that our partnership has led to the establishment of this wonderful facility."



Proud partners

LLL Board Chair Steve Podlich, Chief Relationship Officer Scott Ross and Client Relationship Analyst Joe Santostefano were honoured to attend the opening dedication.

"It was only a couple of years ago that Fiona met with us at LLL with what she described as a crazy dream to build a new school campus at Mambourin," Steve reflected.

"However, we were able to quickly understand the vision and partner with GNLC to support Fiona's dream for the growth of this community.

"This vision is at the heart of LLL's purpose to advance Gospel-centred mission and ministry.

"We are proud that our partnership has led to the establishment of this wonderful facility, we look forward to the growth to come, and the building and connection of this wonderful community."

'Come, Follow Me'

The name of the Hope Building has deep spiritual meaning for the Lutheran community of Melbourne's booming west.

The building is named in honour of the Martin Luther Church, built by German migrants displaced by World War II, that served the Altona North community for nearly 70 years before it closed in early 2025.



LLL's Sam and Joe visit during construction that began in March 2024.



LLL Chair Steve Podlich addresses the opening ceremony.

Like many who have come to Australia in search of hope and a new beginning, the initial German immigrants followed the call from Mark 1:16-18 to 'Come, Follow Me,' seeking religious freedom, hope, and peace.

"As the church doors closed, its legacy of faith, hope, and community will live on, reflected in the Hope Building, here at Good News Lutheran College Mambourin Campus, a tribute to the spirit of those who once worshipped within its walls," student representatives said in a speech to the gathering.

Visit: www.goodnews.vic.edu.au



GNLC Principal Fiona and helpers opened the Hope Building.

Stunning Senior Hub set to transform St Martins

Construction of the highly anticipated Senior Student Hub at St Martins Lutheran College, Mount Gambier SA, progressed steadily throughout the year, with the state-of-the-art facility set to welcome students in Term 1 2026.

The visually impressive two-storey building will feature five General Learning Areas, including three that can open up to form one expansive, multi-functional learning space, staff, and a purpose-designed Student Centre that will create a hub for student engagement and support.

Built with the support of an LLL Loan, the Hub will become a central space for senior students.

“As education continues to change, the Senior Student Hub is a vital step forward in providing spaces that foster collaboration, creativity and flexible learning,” Principal Alan Connah said.

“It’s a reflection of our ongoing commitment to equipping our young people for success in their final years of schooling and beyond.”

“This project symbolises progress, purpose, and possibility.”



Principal Alan with a representative from builder Mossop Constructions & Interiors.



Artist's renders of the exterior of the building and one of the flexible learning areas. Credit: DesignInc.

More than bricks and mortar

Construction began during the October 2024 school holidays, and once finished, the Hub will offer modern, flexible learning spaces designed to support independent study, group collaboration and student wellbeing.

“More than just a building, this project symbolises progress, purpose, and possibility,” Business Manager Trudi Hepburn said.

“A space that will empower generations of students to create, connect, and thrive.”

In addition to classrooms and breakout areas, the facility will include a forum area, a student common area with a ‘heat and eat’ kitchen, a new Learning and Wellbeing Centre and staff offices.

The College has acknowledged LLL as a valued and professional partner in helping bring the project to fruition.

The build represents another bold step in St Martins’ broader commitment to innovation, student success and the future of learning.

Visit: www.stmartins.sa.edu.au



Business Manager Trudi (left) with Principal Alan and a representative from Mossop Constructions & Interiors.



Full steam ahead for little learners at Navigator



An artist's rendering of the completed building.



Pictured (left to right) ELC Director Kelly Freeman, Klint Stott (owner of Stotty's Building), and Principal Andrew Jericho. Credit: Robert Lang Photography.

Little learners of South Australia's Eyre Peninsula are set to benefit from Navigator College's transformative, two-stage project that will deliver a brand-new Early Learning Centre and Reception Village to its Port Lincoln campus.

Building the ELC is the first part of the groundbreaking construction project, which passed a significant milestone with the pouring of the foundation slab in September.

The expanded ELC has been situated to maximise natural light, and will feature a large undercover deck, nature-inspired play spaces, a piazza, and a multipurpose kitchen.

"We currently run a Kindergarten and long daycare centre for three and four-year-olds, with a total of 44 places,

"LLL has helped to finance nearly all of our builds."

which has been at attendance capacity for some time," Navigator Business Manager Jane Hannemann explained.

"The new build will see those places increase to at least 78 for the whole centre, including 12 places for two-year-olds.

"This will expand our support for our families and mean that we can nurture the students from two-years-old, right through to Year 12.

"We have been approved to offer three-year-old preschool from 2026, so this is also an exciting opportunity for our College."

The ELC is slated to open its doors for the start of Term 3 2026.

Reception Village

Construction of the Reception Village will begin upon completion of the ELC expansion and is expected to open in 2027.

Situated next to the ELC, the Reception Village will facilitate a smooth transition for young learners, and will feature secure outdoor learning areas, a new maker space, and an internal gathering hub known as the 'Village Square'.

This visionary project is the latest positive outcome for the school and its community stemming from our strong, longstanding relationship.

"Navigator College has enjoyed a wonderful partnership with LLL from our earliest build, with the school opening in 2009," Jane added.

"LLL has helped to finance nearly all of our builds including Junior, Middle and Senior School."

Visit: www.navigator.sa.edu.au

Dellacourt delight for Lutheran Aged Care Albury

Years of hard work and dedication have paid off for Lutheran Aged Care Albury, with its Dellacourt site transformed following the completion of an extensive redevelopment.

The 122-bed facility remained operational throughout the four-and-a-half-year redevelopment that has delivered wonderful new amenities for residents and improved efficiencies for staff.

"This was a \$29 million dollar project, but it has been so worth it," CEO Wendy Rocks said.

"The finished product is beautiful inside and out and has been cleverly designed. The outside areas of gardens, courtyards and green areas uphold our reputation for lovely gardens and that is important to country people.

"I would always build new if that were possible, however, the 'bones' of the Dellacourt building were good and most of the complex was only 15 years old, so it lent itself to renovating.

"It's been terrific to work with LLL."

"Such a project requires culture and operations management that never takes its eyes off resident needs, and staff goodwill with the right amount of communication, levity when needed, and celebration of stages of achievement.

"Pleasingly, over the period we had no resident or staff complaints, and all took a lively interest in the works."

The Dellacourt home now boasts a range of brand-new amenities including a chapel, hairdressing salon, café, a wellness centre, commercial kitchen, and a welcoming reception area.

The LLL lending team was delighted to work in partnership with Wendy and her team in support of a project that has had such a resoundingly positive impact on residents, staff and the community.

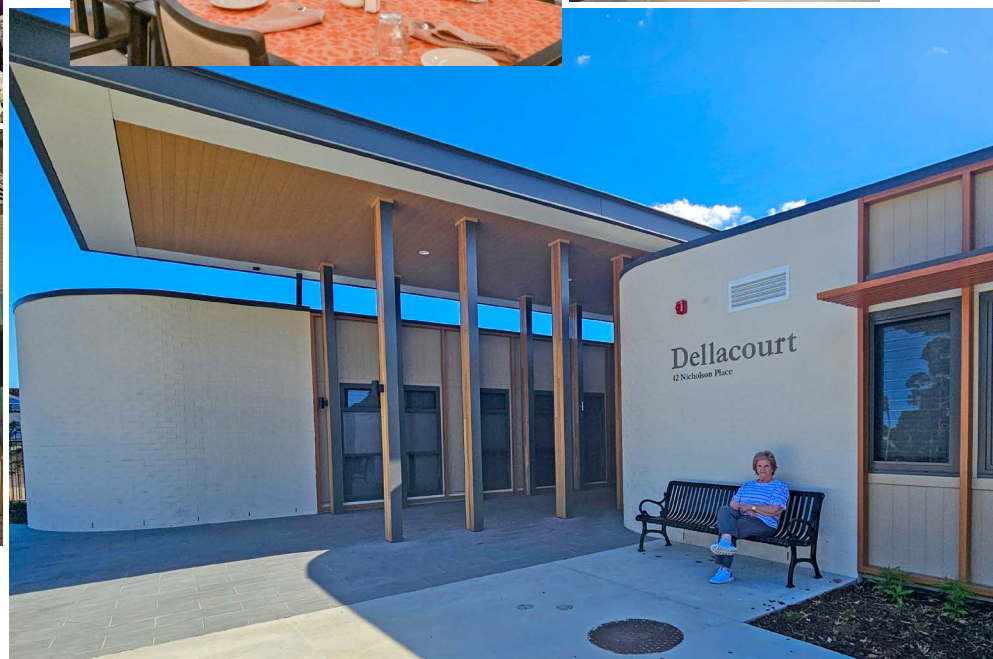
"It's been terrific to work with LLL ... it has been a breath of fresh air," Wendy said.

"I was just incredibly thankful that finally somebody in commercial finance understood aged care finances."

Visit: www.lacalbury.com



A new chapel is among the many benefits to come from the redevelopment.



LORDS welcomes groundbreaking Junior School Building

The impressive new Junior School Building at leading Queensland school LORDS was officially dedicated and blessed in August, with LLL’s Scott and Sam delighted to attend the opening ceremony.

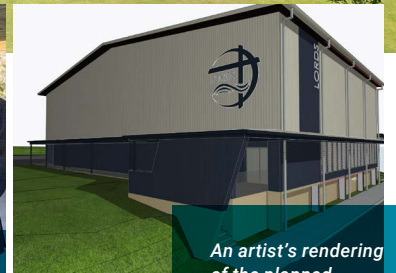
LORDS (Lutheran Ormeau Rivers District School), Pimpama, undertook the transformative construction project with the aid of a tailored LLL Loan.

The versatile building includes three GLAs (General Learning Areas), a large staff area and kitchen, offices for the Junior School leadership team, a large undercroft area for active play, and welcomed students and teachers in Term 1 2025.

The school was keen to wait until the finishing touches were applied to the building and its surrounds, most notably a new playground for students to enjoy, before hosting invited guests at the opening ceremony.



Sam and Scott at the official opening dedication with QLD First Assistant Bishop Ben Hentschke (second from left) and LORDS Business Manager Stuart Halsall (second from right).



An artist's rendering of the planned Multipurpose Centre.

“The partnership with LLL has been an integral part of creating such a wonderful building for the LORDS community.”

Gamechanger

The state-of-the-art facility has been a gamechanger for the school.

“The three classrooms have been designed to enable connection with the outdoor environment, both in terms of opening up to outdoor learning spaces but also a connection with nature that go along with the views out to the surrounding bushland,” Business Manager Stuart Halsall said.

“The ground level of the building provides brand-new amenities, which are always in demand in a growing school.

“The partnership with LLL has been an integral part of creating such a wonderful building for the LORDS community.”

The Kindy-to-Year 12 school is situated on a single, nearly 20-hectare site, about halfway between Brisbane and the Gold Coast, that includes eight hectares of natural bushland that the school’s more than 750 students enjoy.

Watch this space

The school has plans to further enhance its outstanding educational offering with an existing open-sided structure to be extensively transformed

into a multipurpose building - featuring retractable seating for 500 people and an AV control room - where assemblies, chapel services, events and sports can be held.

“The staff at LLL have been fantastic to work with through the process ... nothing has been too much trouble,” Stuart added.

“It’s very apparent that LLL are together in mission with the school in their support of our projects.”

Visit: www.lords.qld.edu.au

New name for St John's homes with heart

The inspiring disability housing project completed by the congregation at St John's Tea Tree Gully, SA, now has a name – LYNAY Homes.

The LYNAY acronym that stands for 'Love Your Neighbour As Yourself' (Mark 12:31 NIV) was chosen after a congregation-wide process that included a new logo design for the three wonderful Lutheran Disability Services homes.

The bible verse beautifully captures the community spirit that has underpinned the project from the start.

The specially designed houses, built on an unused piece of church land with the support of an LLL Loan, were officially opened and blessed by Pastor Rolly Stahl at a ceremony in September 2024.

The congregation has welcomed their new neighbours with open arms, with a barbecue in April the first of several activities including games nights and listening in on church band practice sessions.

"This is a chance to get to know each other a bit better, which was the whole idea of the project," Stephen Pfeiffer, co-leader of the project, said at the welcome barbecue.

"We've had some interaction before now, but this is the first organised event, which we're hopeful will become a regular thing."

Worth the wait

The project, which had its origins back in 2014, faced its share of challenges along the way, but co-leader Carey Noack couldn't be happier with the outcome.

"It's just very satisfying because it's turning out to be how we hoped it would," Carey said.

"The vision is real now, it's happening right in front of us, so I'm really happy."

"We started out as a congregation with differing opinions about what should happen, and what we found was that this project brought the whole congregation together."

"The vision is real now, it's happening right in front of us, so I'm really happy."

"I've talked to another congregation and said that that was one of the big positives – once we'd decided on what the project was going to be, everyone got right behind it."

"If a congregation has spare property they don't know what to do with, I wouldn't hesitate to recommend it, even though it took a lot of work and time, but everything was positive along the way."

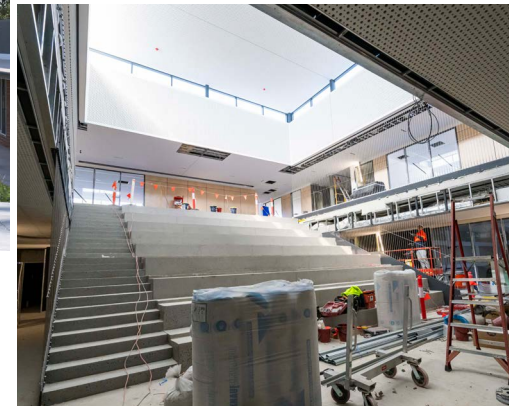
Scott at the official opening dedication and blessing.



Stephen (left) and Carey (right) are thrilled to see their congregation's vision become a reality.

Excitement building at Luther College

An artist's rendering of the Centre for Creativity and Innovation. Credit: Architectus



College Captains on a tour of the construction site.

Excitement is building at Luther College as the leading Melbourne school's visionary Centre for Creativity and Innovation (CCI) continues to take shape ahead of its much-anticipated opening in 2026.

The CCI is set to become a landmark building at the College's Croydon Hills, Victoria, campus with the state-of-the-art facility to feature two levels of carefully designed general and specialist learning areas.

The groundbreaking facility, built with the support of a tailored LLL Loan, will feature innovative learning spaces such as food technology kitchens, digital technology studios, 'make and build' spaces, a photography and media studio, and specialist art workshops.

While the CCI will have a strong focus on the Arts and Technologies, its thoughtful design and dynamic spaces will complement and enhance learning opportunities across the entire school.

Visit: www.luther.vic.edu.au

"The Centre for Creativity and Innovation represents more than a just a new building – it's a commitment to preparing our students for a future where creativity, technology, and collaboration are essential skills," excerpt from the *Luther Letter*.

Luther College Business Manager Tatum Mitchell (far left) invited LLL's Joe (fourth from right) to tour the site in October 2025.



New St Michael's ELC to benefit Hills community

An exciting new Early Learning Centre under construction at St Michael's Lutheran Primary School is set to benefit families of the Adelaide Hills region.

The much-loved school in the historic South Australian town of Hahndorf undertook the transformative project with the aid of an LLL Loan and will open the doors of its brand-new facility in 2026.

"The development of the ELC is a key element of St Michael's long-term strategic plan to grow and strengthen our school community," Business Manager Tracy Downing said.

"As enrolments continue to rise, the ELC will play an important role in welcoming families earlier into the St Michael's journey, supporting continuity of learning, and building strong connections as children transition into the Foundation years and beyond."

The thoughtfully designed ELC will provide a one-stop service for families with the added convenience of long day care and out-of-hours care helping parents balance work and family commitments while ensuring their children experience high-quality, values-based education in a nurturing environment.

Strong partnership

"LLL has been an excellent partner throughout this process," Tracy added.

"Working alongside LESNW and LLL, the loan approval process was made straightforward despite its complexity.

"Once approved, (LLL Client Relationship Analyst) Joe was exceptionally supportive, guiding us step by step through necessary changes, such as the transfer of land and the subsequent mortgage adjustments. These were managed seamlessly with minimal impact on our end.

"Kudos to Joe and the LLL team."

"The team has also been proactive in checking in regularly to ensure everything is progressing smoothly. Kudos to Joe and the LLL team for making what could have been a challenging process feel manageable and well supported."

Visit: www.stmichaels.sa.edu.au



ELC Director Raegan Hill (left) and Early Childhood Teacher Mandy Moseley (right).



Construction of the new ELC captured the interest of St Michael's students from the outset.



An artist's rendering of the completed building.

Making a difference with LLL Mission Outreach Grants

The powerful missional partnership between LLL and our customers continued to benefit communities around the country with another round of Mission Outreach Grants awarded in support of local projects that make a real difference to congregations.

LLL Mission Outreach Grants (MOGs) have provided over \$1 million in funding for over 65 projects since 2010. This year, we were delighted to announce an increase in funding, which saw an extra \$25,000 made available to the South Australia-Northern Territory and Queensland Districts to meet high demand in those regions, taking the annual total to \$175,000.

Our MOGs, as well as Sponsorships, School Bursaries and support for Camping Ministries, are made possible by the missional partnership that we share with our investors.

South Australia - Northern Territory

Scott was honoured to be invited to address the SA-NT District Convention of Synod and award LLL Mission Outreach Grants to St Peter's Lutheran Church, Elizabeth, and St John's Lutheran Church, Dutton, of \$20,000 and \$5,000, respectively.

The congregation of St Peter's will use its MOG to assist with the refurbishment of children's activity areas, kitchen, and worship space, and purchase new AV equipment.

The community of Dutton, a small but growing town on the outskirts of the Barossa Valley, will benefit from the grant awarded to St John's that will assist with the upgrade to their historic school building to enable it to become a welcoming space for church and community activities, as well as children's ministry.

Western Australia

Everhope, a church plant of Rockingham Mandurah Lutheran Church, has enjoyed significant growth in its congregation numbers since its public launch in 2022.

Former LLL CEO Ross Smith was on hand at WA Synod in March to congratulate Everhope Pastor Matt Schubert and award a \$25,000 Grant that will support the church as it continues to establish itself in the bustling coastal area to the south of Perth.

Queensland

LLL Board Chair Steve Podlich and Scott were pleased to be on hand to award a \$25,000 Mission Outreach Grant to St Andrew's Lutheran Church, Brisbane, at the 2025 Queensland Synod in Cairns.

"Our congregation will model diversity and inclusivity so that we can comfortably reflect the diversity of the community we serve," Council Chair Shiron Dixon said.

Victoria-Tasmania

Nunawading and Waverley Lutheran Church was awarded a \$25,000 LLL Mission Outreach Grant for the Cypress Community Club (CCC) project, delivered by Sherry Hong, Multi-cultural Evangelist.

* NSW-ACT District grant was yet to be awarded at time of publication.

Steve and Scott present a MOG at the Queensland Synod at Peace Lutheran College, Cairns.



Pastor Tim Castle-Schmidt and Evangelist Sherry Hong are breaking down cultural barriers with the aid of an LLL MOG.



Pastor Matt Schubert accepts a Grant from Ross at WA Synod.



Two MOGs were awarded at this year's SA-NT Synod.



Grants

Bethania bell tower back to beautiful best

The 'leaning tower of Bethania' leans no more!

The historic bell tower has been returned to its former glory thanks to the fundraising efforts of the Bethania Lutheran congregation and an LLL Special Ministry Grant.

Built in 1872 by German settlers, the historic church at Bethania, to the south of Brisbane, is the oldest known Lutheran church in Queensland.

It is believed that years of trains rumbling past the beautiful heritage-listed building and bell tower caused the ageing timber foundations of the tower to sink on one side, giving rise to its lopsided appearance.



“Our congregation sincerely thanks LLL for this generous offer.”

Matched dollar for dollar

The congregation, charged with the upkeep and preservation of the historic landmark, launched an inspiring fundraising effort that saw new foundations laid, rotten timber replaced, and fresh paint applied, with the project completed in February 2025.

“The financing of the bell tower has been an enormous collaboration of fundraising by the congregation with over \$5,000 raised, and with the support of LLL offering a dollar-for-dollar Special Ministry Grant, \$10,000 was available to commence the project,” congregation Treasurer Margaret Nicholls said.

“Our congregation sincerely thanks LLL for this generous offer.

“Monies were raised through plant stalls, preserves and pickle sales, and catering functions through the Ladies Fellowship.

“Few of these early settlers would have imagined that their church would be still standing and being used to the Glory of God today.

“We look forward with renewed hope that the bell tower and the historic church will stand for years to come, so this place of worship will be a reminder of the faith and love of our ancestors for the generations to come.”



The historic Bethania bell tower after being restored to its former glory.

Breaking down the generational silos

We were thrilled to receive this wonderful story from Pastor Nigel Rosenzweig about the continuation of the Intergenerational Community Engagement program that started with the support of an LLL Mission Outreach Grant:

In October 2023, Victor Harbor welcomed Tamara McPherson as Intergenerational Community Engagement Officer with the goals of providing pastoral care to residents of the Harbor Village and bringing them and Encounter Lutheran College students together for intergenerational engagements.

The 12-hour per week position was originally funded with 50 per cent local funds plus an LLL Mission outreach grant received in May 2023.

The intergenerational program received coverage in the local paper.

Over the past two years Tamara has helped establish a variety of engagement programs, including a fortnightly Friday Buddies program where Year 4 students from Encounter come to the retirement village to enjoy activities and games with residents.

Year 9 Art students have also engaged with residents to create an intergenerational portrait competition.

Experiences like these have helped to break down generational silos and bring the generations together to learn from each other.

At the exhibition night Emilie, a Year 9 Encounter Art student, explained:

“When we first heard we were going to meet the residents and learn about them, we were a bit anxious. We didn’t know what to expect and thought it could be awkward. Once I had chatted to Robyn for a few minutes I felt at ease and it was easy to talk to her and hear her stories. The project gave me insight into another generation.”

At the recent Harbor Village 40th Anniversary celebrations, Robyn Turley (Resident Committee Chair) also spoke of the blessings that have flowed from these intergenerational engagements.

In November, Tamara will be concluding her time as our first ICEO before relocating. As a result of the initial positive outcomes, the Harbor Village Board recently resolved to fully fund the continuation of the ICEO position for another two years.

It is exciting to see a community mission idea that started with the help of an LLL Mission Outreach Grant becoming self-sustaining.

We thank God for Tamara and her leadership in the initial collaboration and pray that God will provide a new ICEO to continue bringing our local generations together for the blessing of all.

Encounter College students and Harbor Village residents took part in a mini-Olympics and art competition.



Growing St Peter's welcomes new worship space

We were delighted to receive a report and pictures from Garth Schultz, Treasurer of St Peter's Lutheran Church, Port Macquarie New South Wales, following the completion of his congregation's wonderful renovation.

The new verandah area, built with the support of a \$25,000 LLL Mission Outreach Grant, will help accommodate the congregation's growing number of worshippers:

Galatians 6:9 says "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up." That pretty much sums up our journey over the last 12 months.

After receiving the blessed news of funding support from an LLL Mission Outreach Grant and the approval of the application from the local council we proceeded with the build. All the while not realising, we had missed one minor step. This put everything on hold as we engaged engineers and jumped through more hoops. After meetings with the local council, many reports and fervent praying, building recommenced some months later. Patience and prayer were paramount as we sojourned together.

It was a joyous day in the congregation when we were able to gather once more undercover at the back of the church.

The new verandah renovation has more than doubled in size providing ample space to gather. Where we used to run into each other, we now move with ease as we fellowship together.

The lighting makes it bright and welcoming in the evening. We foresee overflow into this area on special occasions in the future and as God provides growth to which we will be equipped to cater for.

The new space has brought with it a sense of excitement and injection of life into the congregation. Sundays now resonate with the hum of chatter as we enjoy fellowship together, sharing the joy of the Holy Spirit.

St Peter's Lutheran Church would like to extend our sincere thanks to LLL for the support through the Mission Outreach Grant which has allowed us to fund and complete this wonderful space, which not only brings us together but allows for flexibility as we grow and share the good news that is salvation through Jesus Christ.



The new worship area was blessed by NSW-ACT Bishop Richard Schwedes at a ceremony in August.



The old outdoor area being dismantled at the start of the renovation.

Faces of LLL



1. Everyone had a ball at the Social Club's bowls night. 2. Lori, Deepak, Sher Reen, Evelyn, and Shari enjoying a staff BBQ lunch. 3. Lori and Scott at the start line of the Adelaide Walk My Way. 4. Terri really didn't want to give up the footy tipping wooden spoon trophy after Shari broke her run of 8 spoons in a row. 5. LLL's Board gathered in Adelaide for a corporate photo shoot in June. 6. The team enjoyed Lutheran Care's 'party with a purpose' at Adelaide Oval. 7. Heather and Heidi enjoy a cuppa from the coffee truck for R U OK Day that proved very popular. 8. The LLL team hosted a drinks stand at ALWS Walk My Way, Adelaide. 9. Andrea took out this year's footy tipping competition, with Mick second and Rhianan third. 10. Tania and Scott cooked up a storm at a staff BBQ in October. 11-14. Our Biggest Morning Tea fundraiser proved popular once again.



Lutheran Tract Mission

Daphne, a resident at Glynde Lutheran Homes, has a passion for displaying God’s Word in their tract rack situated in their chapel foyer. During renovations, their cafe needed to be shifted into the foyer where the tract rack is. She found that the children’s Easter tracts proved popular, with residents taking tracts for their grandchildren. This year, even more were distributed with the cafe near the tract display and she needed to organise several re-supplies.

This is a tremendous way in which the elderly can witness to their grandchildren in a simple, gentle way in providing activities for their grandchildren to be enjoyed.

We hear stories like this when people have used our tracts in ministry. Lutheran Tract Mission is there for the ministry of the Church and the spreading of the Gospel that Jesus has come to all to bring peace and love, comfort and encouragement, grace and forgiveness. It is so needed at this time when being a Christian is so hard. As Christians we are called to share the Good News with all who will listen and then allow the Holy Spirit to do its work.

A focus now for Lutheran Tract Mission is getting tracts into our Lutheran Aged Care facilities and Lutheran schools. As you can read from the above, we welcome being able to help and supply tracts for the elderly. Hospital chaplains and school chaplains are also discovering the resources that we have for children and those in hospital.

Congregations, schools and aged care facilities are also using our free digital spinner on their websites to make these resources available to all their members.

This year, LTM distributed 375,535 tracts to congregations, schools, aged care facilities, chaplains, and individuals, to help them carry out their calling. Christians from other denominations also use our resources for their mission.

We are one of the largest tract missions in the world, with over 1,000 titles in 46 different categories.

Christopher from East Ringwood writes: *“Keep up your valuable work spreading the Gospel.”*

He is one of many customers who express their love of our resources and being able to use them in their ministry.

In Christ,

Anne Hansen
Lutheran Tract Mission
Development Officer

Visit: www.ltm.org.au



Anne set up an LTM display and addressed the Immanuel Women’s Fellowship, Buderim Queensland, in July.

LLL welcomes two new Directors to Board



She serves on the Board of Burnside War Memorial Hospital, spent more than eight years as a Member of the Pembroke School Board, including as Deputy Board Chair, and was also on the Board of aged care provider Lutheran Homes Group.

Raewyn is Chair of Fresh Hope Communities, a mission-based organisation that provides retirement living, residential aged care and affordable housing across New South Wales, and is a Director of Glebe Administration, which manages the investments of the Sydney Anglicans Diocese, a Director of a charitable foundation run by law firm Clayton Utz and holds a number of investment committee roles.

She held management positions with investment advisory companies, was a tax lawyer with KPMG and Barclays Global Investors, and also co-owns generative AI and investment fee benchmarking fintech businesses.

In March, we were delighted to announce highly experienced legal and governance professionals Cathy Oster and Raewyn Williams had been appointed to our Board of Directors, further diversifying the Board's strong skill set.

Board Chair Steve Podlich said that Cathy and Raewyn bring strong track records in governance and a deep understanding of the regulatory environment.

"Cathy has vast experience in providing corporate and commercial legal services including mergers and acquisitions, joint ventures, contract reviews, financing and capital raising," Steve said.

"She has worked across the energy and resources, aged care, agriculture, banking and finance, food and beverage, insurance, education and manufacturing sectors.

"Raewyn's impressive career spans executive and non-executive director roles in superannuation, investments and financial products, law, property and aged care.

"She has also published and presented extensively on investment governance and implementation, responsible investing, not-for-profit investing and board innovation.

"We look forward to the invaluable contribution they will make as the Board moves forward with a growth agenda for LLL."

Cathy currently holds Senior Legal Counsel and Governance consulting roles with People First Bank and Duxton Capital (Australia). She was previously Joint Company Secretary at Adbri and General Counsel and Company Secretary at Beach Energy.

Key achievements

We are humbled by the support of our loyal community, who place their confidence in LLL.

For that we say, "Thank you".

As we move forward into our next exciting chapter from a position of financial strength, we seek to meet our vision and purpose by working with communities – congregations, schools, youth camps, and aged care/retirement living providers.

Our strategic focus is in four key areas:

- Enhancing our customers' experience by streamlining processes and delivering consistent quality service

- Strengthening our engagement with the Lutheran Church through deeper relationships
- Adapting our governance structures and responsibilities to align with the requirements of an RCDF to enhance long-term growth
- Driving financial performance to support and sustain mission and ministry within communities.

We do this in missional partnership with you - our investors and borrowers.

We express our deepest gratitude to God for your active contribution and partnership. The Board of LLL and all our staff are blessed to serve alongside our Church and our supporters.

Our vision

Advancing Gospel-centred mission and ministry as Australia's leading charitable financial institution

Our purpose

Meeting the capital needs of Christian organisations and supporting the Lutheran Church



\$691m[#]

Total investments

Representing a strong financial position that has LLL well-placed for future growth.



\$50.11m

Loans approved

Just over \$50m in new loans were approved during the 2024/25 financial year for missional projects to support churches and build schools for future generations.



\$2.9m^{*}

Distributions

Through Board grants and distributions, we provide missional funding that supports Lutheran

[#] As at 30 June 2025.

^{*} Figure includes LLL Permanent Fund, Mission Outreach, Camping Ministry and Bursary, as at 30 June 2025.



Plenty of fun to be had at Peace Lutheran Kindergarten, Cairns.



Transition complete

LLL successfully transitioned to a Religious Charitable Development Fund (RCDF) after a 15-month journey. As an RCDF, we will actively pursue more opportunities to support grassroots projects that genuinely make a difference in communities across the country. We thank you, our customers, for your continued support.



Product set expanded

To meet the needs of investors seeking higher returns for a shorter term, LLL expanded the number of tenures available on Term Investments to four, adding a 3 month option.



Investing in ministry

For over 40 years, LLL has invested in the ministry of congregations around Australia by providing General Ministry Pastors with a Private Communion Set upon their ordination. This year LLL resolved that, moving forward, Specific Ministry Pastors can also be awarded this same gift to further invest in the ministry of the wider Lutheran Church.



*“I thank my God every time I remember you.
In all my prayers for all of you, I always pray with joy
because of your partnership in the gospel from the
first day until now.” – Philippians 1: 3-5*

Back cover: The exterior of the new chapel at Lutheran Aged Care Albury's redeveloped Dellacourt home.

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