

GBC Annual General Meeting-2

21 March 2021 at 12.30pm

(HYBRID: Held via Zoom Meeting and Onsite)

Agenda

1. Welcome.
2. Members and Guests record attendance.
Via Zoom Chat (online) and on Members' Roll (onsite).
3. Apologies.
4. Devotion and Prayer.
5. Confirmation of Agenda.
6. Confirmation of Minutes from last Meeting (AGM-1 29/11/2020).
Vote via Zoom Poll (online) and show of hands (onsite).
7. Accept the Annual Report.
8. Senior Pastor's Report
 - Financial Update 2021
 - Staff Changes 2020-21
 - Goals 2021.
9. Election
Vote via Zoom Poll (online) and by ballot (onsite).
 - Deacon 2021 – Treasurer (Glenn Smith).
10. Close.

GBC Extraordinary Meeting

21 March 2021 at 1.30pm (*After Close of AGM-2)

(HYBRID: Held via Zoom Meeting and Onsite)

Agenda

1. Elections:
Vote via Zoom Poll (Online) and by ballot (Onsite).
 - Associate Pastor (Roxane Lawler).
 - Associate Pastor (Matthew Willis).
2. Close in Prayer.

GyMEA Baptist Church AGM-1 Minutes 29 November 2020

AGM:	#1
Platform:	Zoom platform (online)
Open:	12.30pm
Signed in members:	109
Attendees:	Please refer to Karen Watkins' written record of attendees
Apologies:	10
Active Members:	305
Quorum:	109 members – quorum achieved (102)
Minute taker:	Richard Scott (CLT Chair)

Welcome & Devotion

- Marc Rader (MR) Welcomed the attendees, discussed the agenda items, sought to record the attendance of members. MR explained the importance of achieving a quorum due to the appointment of elders and deacons.
- MR explained how to sign in as a member or guest and provided time to complete.
- MR shared a Devotion from Proverbs 19:21 – the only purposes that prevail are the Lord's, despite many plans that we may set out. We should seek to align our plans and purposes to those of God's plans.
- MR closed in prayer.

Apologies

- Refer to sign-in sheet (**Attached*)

Confirmation of Agenda

- MR asked the attendees to review and confirm the Agenda. MR advised how to raise topics which may not be covered.
- Agenda accepted.

Confirmation of Previous Minutes (26th July 2020)

- Moved by Marc Rader, Seconded by Richard Scott
- Correction: Page 4, Section 5 – Tim, and not Bec, Vernun raised the question.
- Voted on by online poll, 98%/2% voted in favour of accepting the minutes. Accepted as confirmed. (**Screen shot of Poll Results attached*)

Hopefield Report

- Vicki Sherry (VS) outlined that she has compiled a report which was shared in the AGM pack prior to the meeting. VS offered to answer other questions post the session.
- VS talked through highlights:
 - 2020 Theme feels that it was a prophetic verse for Hopefield
 - Case Management team – 68 net new clients
 - Housing, DV and mental health remain top 3 presenting issues
 - DV and Mental health being the two greatest
 - Sutherland Shire Collaborative Outreach – DCJ, NSW Police, Wesley Mission and Hopefield – meeting regularly to identify needs in community; very successful in getting required support for people – Hopefield seen as pivotal part of solution; seen by community and addressing community needs
 - Food Co-Op established with other groups, going from strength to strength, looking to move into early 2021 and will re-assess then.
 - One Meal Dinners on Thursday evening to homeless in Cronulla location; this has moved to be a take-away meal service. Last date 24th December and will restart in January.
 - Hopefield Food Drive supported by GBC community, huge blessing from families – major thank you to GBC communities.
 - Men Shout Out for Men’s Group programme – supporting clients of Hopefield
 - Clinical services demand has significantly increased during 2020, whilst early decline due COVID has grown dramatically.
 - 70% of clients receive some subsidy
 - “Mr Jitters” been launched as eBook in Apple store.
 - Commissioned by Georges River Council to develop 3 videos for schools to cover mental health using “Mr Jitters”.
 - Op Shop – will be relocating, shut down currently due to pandemic, converted into a community space, since received offer to provide 12 months of retail rent to relocate into a primary retail street – reviewing locations, looking to re-open in early 2021.
 - Upcoming considering Community Hubs, Families Hub, a place where families can gain support. Starting to build plans in December (14th).
 - Finally, please pray for Hopefield team, we have unusual and confronting issues, ask that you will cover the Hopefield team in prayer.

Senior Pastor's Report

- MR discussed how he called the church to prayer, to support change, reminded of 'exercise ball of chaos', didn't foresee pandemic.
- MR reminded people to notify in Zoom Chat that they are in attendance.
- MR covered Re-Occupancy, MR reminded that we have met all year, people are now joining together in homes.
 - MR reminded where to find updates of the Re-occupancy Plan – social media, e-news, prior to the service.
 - MR outlined we made a decision in July & August – unless something dramatic change in the pandemic – we wouldn't return until February.
 - MR covered if we had known different outcomes we may have made different decisions, however we are still a long way from vaccines. Government's Restrictions for places of worship have not changed.
 - MR talked about how he regularly meets with pastors of large Baptist churches (7) - half have returned and half have not.
 - MR covered how we have been preparing for re-occupancy so that we can re-occupy in a safe way.
 - MR outlined two key issues before we can re-occupy – volunteers and planning services.
 - MR covered onsite activities between now (Monday 30/11/20) and January 31 will be planned out from this week. MR outlined expecting 5 – 6 onsite activities between now and January 31.
 - MR acknowledged the frustration of congregation members about re-occupation, we are committed to returning to Sunday face-to-face services, 2020 has also shown that we can still be effective without face-to-face services.
 - MR covered that we are excited about what we are planning for Christmas – Carols in Your Backyard, giving tree, sharing with other churches, Nativity Lights.
- Volunteers & Safe Church Policy
 - MR outlined that we do not have enough volunteers with focus on COVID marshals and COVID cleaners, ideally 30-35 people to ensure the role is shared.
 - Safe Church Policy – Volunteers need to be Safe Church compliant, legislated necessity, response to Royal Commission, we must be able to show and give evidence and be screened to be appropriate for the role they are serving.
 - Significant that all our volunteers need to be compliant, this has become a re-occupancy hurdle for us, the current 108 certified is not enough to run services.
 - MR covered that all Volunteers need to certify prior to church ministries resuming, if people wait then they will have to re-start the whole process. Final cutoff will be 6th December. Can be completed online and face-to-face on Wednesday 2nd December.
 - MR emphasized the importance of certification.

Questions:

1. Timing about certification – COVID has created space to complete, any church not completed then they are in breach, different churches have taken different approaches.

- Theme and Goals for 2021
 - MR called out issue of discipleship; challenge we have faced is discipleship and community of faith – Theme for FY21 is ‘Go Make Disciples’ – new take on John 20:21 and Matthew.
 - MR called out why we are all looking to return to face-to-face, that isn’t our end game, we need to be about the work of making disciples.
 - MR discussed our goals, reevaluate the things we do as a church related to discipleship, increase LifeGroups, invest in leaders, start Connect Groups, more to be developed, increase number of people we know whom have become Christians, implement Safe Church policies and make it second nature.
 - Family Hubs we will be exploring

Finance Report – prepared by Neil Evans, presented by Marc Rader

- MR covered a year of years – fires, floods and a pandemic – we have responded well, offerings up, meeting differently – during the course of the year fatigue has set in. Everyone is pretty tired – this has been reflected in our giving.
- MR spoke about our scorecard
 - Turner lodge sale – paid \$200K against loan, moved \$100K to operations
 - Grays Point sales - \$1.1M, paid off our mortgage, retained funds to support other areas
 - JobKeeper – very helpful and provided a boost
 - May Mission Month – we exceeded MMM target in such a difficult year
 - Expenses – remain in line with our budget
 - Misses
 - Missed last Quarter JobKeeper; we may make next Quarter JobKeeper.
 - Offering trend is down after being ahead all year, we are trending below budget.
 - Current
 - Debt free
 - \$150K in operating fund
 - \$500K in a fighting fund
 - A Turner Lodge unit valued at \$350K
 - We are in a strong financial position
 - Pretty crazy year, Neil has done an excellent budget, first half ahead and second half we are behind – MR and Neil asks whether everyone can step up to get us back on track.
- The FY21 budget is a blend of FY19 and FY20 budget e.g. room rental from FY19.
 - Two one-off items due to sale of Grays Point
 - Step Change investment in Hopefield
 - Significant repairs to GBC Gynea
 - If these items are removed then the increase is only slight

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- The once in a year flood caused significant damage which needs to be repaired before we can be insured - \$250K set aside in budget, comfortable it will come in under this price tag.
 - Investment in Hopefield – Not for Profit often requires capital investment to build long term capability e.g. someone on staff whom was focused on fundraising. The sale of Grays Point presented an opportunity to make a one-off investment to be used across multiple areas to build sustainability.
 - MR outlined that when we vote on the Budget we are voting on these two things.
 - Questions:
 - Building Repairs – we must complete them regardless of what other plans we have for the building.
 - Hopefield – is Hopefield getting JobKeeper? VS stated, Yes they are but unlikely for next Quarter.
 - Hopefield – when will fundraiser role be self-sufficient? VS stated it will be 12 months.
 - Two slight changes to budget
 - Sent missionaries
 - Neil Evans moves the budget and Marc Rader seconds the budget
 - The CLT approved and supports the budget.
 - Budget has been passed (Voted on by online poll) – 98% in acceptance. (**Screen shot of Poll Results attached*)
 - VS gave her thanks to GBC for the financial support.

Deacon Nominees

- MR outlined that Deacons serve for 2-year terms and can serve 3 terms (6 years).
- MR covered two have resigned, two have finished six years, one has chosen not to serve beyond one term due to taking on another ministry.
- Erin Forster – standing for 2nd term
- Annette Clarke – standing for 1st term, has served previously
- Cameron Shipway and Russell Wang – standing for 1st terms
- Propose to bring two names to AGM in March to bring total to Seven
- Propose that Richard Scott serves for 4 more months to cover the gap
- Susan Kusch will become new CLT Chair in new year.
- Vote on Deacons: - Passed
- MR outlined how to vote using the poll.

Elder Nominees

- MR outlined that Elders being part of pastoral team and voting is different therefore require 80% acceptance and interviewed by Pastoral Selection Committee.
- MR outlined the process followed

- Nathan Beresford, Bruce Harbour, Rhonda Montgomery, Barbara Higgins
- MR asked if there are any questions
- Vote on Elders: - Passed by >80% majority
- MR outlined how to vote using the poll.

Special Thanks and acknowledgement:

- Re-occupancy team – Matt Willis, Brett Robinson, Karen Watkins, Derek Mullins, Nola Brooke
- Safe Churches Compliance team – Matt Willis, Karina Cooper, Brett Robinson
 - We supported regional church
- CLT Team – Lincoln Grice, Cassie Bourke, Neil Evans, Ralph Graham
- Pastoral Selection Committee
- Ron Clarke – stepping down as Elder after 5 years
- Martin Johnson – move online, above and beyond call of duty, remarkable gift
- GBC Staff – it has been a difficult year; they have been flexible to be agile in where the year has taken us
- Vicki Sherry – sits on Senior Staff Team and meet weekly, real blessing as well.
- Thank you to everyone who has helped.

Set a quorum for 2021 – propose to 15%, same as 2020 – if opposed please raise your hand. This has been accepted.

MR talked about the privilege of leading at GBC and closed in prayer.

Meeting Closed 2.02pm



Gymea Baptist Church

Annual Report

2020



Senior Pastor's Report

From Marc Rader



2020 will forever be remembered for the COVID-19 pandemic that gripped the globe. It was a year unlike any other in living memory as we locked down to stem the rate of infections. As a community of faith we were not immune to these lock downs and on March 22, in response to the restrictions imposed by the NSW Government, we shifted our gathered worship services online. Our theme for the year – You Are Here – was abandoned and our sermon series on our values was left unfinished (though we did release the fifth and final sermon on being “Trust-Worthy” later in the year) as we turned our attention to what it meant for us to meet as an ungathered community.

At the time, no one knew how long this state of affairs would continue and there was some optimism that it wouldn't last that long. However, as I write this (early March 2021) we are only just now beginning to emerge from the long shadow cast by COVID.

While the disruption of 2020 was completely unprecedented there was still plenty to celebrate and be thankful for.

I would be remiss if I did not begin with the shift to online services. Using the web platform freely provided by Life Church, we shifted to online services for both youth ministry and Sunday services in a single week. On March 22, with a simple set and some lyric videos, we launched GBC Online. We had been planning to experiment with an online congregation in 2020, but this was a lot sooner than we had anticipated. Within weeks, we had several worship videos produced by our own team and a new weekly rhythm as a staff.

I'd like to acknowledge the hard work and dedication of the entire staff in this transition but with special mention of Sam Headen whose role changed overnight as he edited our services and youth programs and Meddwyn Hinton who really blossomed as an online presenter. I also want to acknowledge the enormous contribution of Martin Johnson. There were many volunteers who stepped up over the course of the year, but Martin has been involved almost weekly in filming and editing. His service has been a demonstration of big-hearted generosity in the cause of the gospel.

Our youth ministry did an amazing job of pivoting to an online program and our Life Groups quickly became Zoom Groups. These were two critical shifts that kept people engaged during the lockdown.



Senior Pastor's Report

From Marc Rader

For all the success of our online programs, however, the digital experience was not an easy one. For all our desire to participate in online worship, it was difficult to shake the feeling that we were only watching something. Once the novelty wore off (and it didn't take long) it became more and more difficult to engage. The loss of gathered worship began to erode our sense of community, connection, and care, not to mention its impact on our discipleship. The extent to which our community of faith relied upon Sunday services for so many aspects of our community life has been one of the painful lessons of 2020.

The Church Leadership Team (CLT) were particularly helpful in navigating the many decisions that we had to make. Rich Scott (chair), Ralph Graham (secretary), Susan Kusch, Erin Forster, Lincoln Grice, and Cassi Bourke were an absolute blessing to me. Neil Evans (treasurer) went above and beyond in his service especially helping us determine our eligibility for the Government's Job Keeper scheme. I am so grateful for the willingness of God's people to serve the kingdom of God.

As the year came to a conclusion, decisions made earlier in the year came to fruition. Carols in Your Backyard – a decision made by the Carols Committee led by Rob Sherry – went online on December 20 in the midst of the Avalon cluster which saw the greater Sydney region on high alert and the northern beaches locked down. Between 12-18,000 people were able to experience a little slice of normal at Christmas with a high-quality Carols presentation. At the same time, we invited the community to Nativity Lights; an experiential light display in the front of our church buildings.

Even as we were finalising our COVID-Safe plan to return to services in early 2021 we faced yet more change: Student Pastor Brett Robinson, appointed as an Associate Pastor at Wyong Baptist Church in August, finished in mid-December; followed by Associate Pastor Mark Coleman, accepted the Senior Pastor role at Ashfield Baptist Church; and, shortly after, Associate Pastor Jodene Watling, announced her resignation to return to study and become a registered psychologist.

How do you sum up a year like 2020? A year like no other in living memory with unique challenges was, in many ways, exactly like every other year. God's faithfulness and provision was evident and there were opportunities to be participate with his renewing and restoring work in Christ by the enabling presence of the Holy Spirit.



GBC Staff Changes 2020-21

Overview: This paper has been prepared for the AGM to outline the changes to our staff team that have occurred in the last several months and the response of the leadership to these changes. What follows is an attempt to provide a timeline for decisions that bring us to where we are now. The Church Leadership Team (CLT) have been involved in these discussions throughout.

There are several staff changes that occurred in 2020. In February, Carolyn Wang (services coordinator) finished up. We had advertised this role and had several applicants before the COVID lockdown at which point we halted the process given the vast changes that the lockdown brought to our services.

Around the same time Marc Rader received a call from the pastor of Wyong Baptist Church who were in the process of interviewing Brett Robinson (student pastor/operations manager) for an associate pastor role. The lockdown put Wyong's plans on hold but they would eventually vote to appoint Brett to that role in early August. While Brett didn't finish his role with us until mid-December, we had begun to think through the implications of his departure from early in the year.

One of the early "solutions" was for Matt Willis (youth & young adults) to take on some or all of the operations side of Brett's role. This was seen as a first step to move Matt from youth ministry to a broader leadership role in GBC, a discussion that Marc Rader and Matt had been having for several years. The CLT was in agreement about this direction.

After discussion with Brett about the extent of the operations role, it was decided that a better way forward – for at this point, Matt was going to continue to oversee youth with the ongoing assistance of Dylan Eastment (two days a week youth intern) and was going to oversee our volunteer ministry – was to appoint an "assistant to the operations manager" with an emphasis on operations. This person would join Beryl Davenport (assistant to the operations manager: finances) as the operations team under Matt's leadership.

We advertised this position and appointed Greg Williams in mid-December to this position (though he didn't start until late January).

In late October we appointed Marjy Robertson to a new role: the serve team leader (one day a week). This was a role that became more and more pressing to fill due to the requirement of a centralised approach to volunteering at GBC in light of the safe church policies. This was the second key area of responsibility that Matt was going to take up.

In early December, prior to Brett finishing up at GBC, Mark Coleman informed us that he had accepted a call to become the senior pastor at Ashfield Baptist Church. Among Mark's responsibilities that we felt we needed to reassign quickly was Life Groups. Matt had been involved in the launch of three young adult Life Groups and was enthusiastic of taking on Life Groups as a third key area of responsibility.

This created a full-time role for Matt but necessitated finding a youth and young adults coordinator to facilitate this move. Thankfully, we had an internal candidate in Kat Lewis-O'Connor, a long-time youth leader who had held the youth intern role for a couple of years. In the providence of God, she was beginning to look for work with youth when Matt contacted her and we interviewed her for the role in early December and appointed her shortly afterwards. The CLT approved this appointment by circular resolution. This allowed both Kat and Matt to make plans for the new year and provided us with stability in key ministry areas.

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GYMEA BAPTIST CHURCH

AGM-2: Sunday 21 March 2021

At this point, Jodene Watling informed us that she would be resigning to return to study in order to become a registered psychologist. This too was the culmination of a long conversation between Jodene and Marc about her role. Her departure created additional leadership space and an opportunity to shift Roxane Lawler's role. Roxane has been pursuing accreditation with the Baptist Association for several years now and there has been a recognition that her time in children's ministry was likely to come to an end as she looked for wider leadership involvement. This too has been a long conversation between her and Marc that has been raised with the CLT at various times.

The plan is to move Roxane into a Families role in which she will oversee children and youth with an emphasis on families in a more holistic way. The next step was to advertise for a children's ministry coordinator (three days a week) which we have taken but with no success at this point.

The internal changes to Matt and Roxane's role were, from the start, meant to be accompanied with a shift from ministry coordinator roles to pastoral ones. For this to happen we require a church meeting and, given the timing of many of these changes (Christmas/January) we decided to wait until the AGM in March.

Their fitness for appointment to the pastoral team has been recommended by the pastoral selection committee that was established in 2020 to recommend elders. This group is made up of Erin Forster, Neil Evans, Leanne Carter, Nathan Beresford, and Sheena Hind. The role descriptions have been approved by the CLT.

It is also important to note that these changes are not the final ones we may make, but simply the first steps to bring stability to some of major ministries. There are other aspects of Mark's and Jodene's role in particular that we are addressing in different ways (e.g., services, mission) and this will continue to be a matter for ongoing discussion. The proximity of these changes, the time of year in which they took place, and the complications of COVID have all played a part in the CLT's decisions.

Marc Rader (Senior Pastor)

Richard Scott (CLT member)

Susan Kusch (CLT Chair)

From Vicki Sherry



It is my pleasure to present Hopefield's 2020 Annual Report to the GBC Community. Following a year that can at its best be described as turbulent, Hopefield emerges having achieved greater outcomes and become more viable than ever before. On behalf of the Hopefield Board and staff, I thank you for your prayers, support, encouragement, and faithfulness.

Having taken the time over the last few years to be clear on our vision, mission, values and purpose, and having invested in the right people, programs and systems, meant that Hopefield was able to ride the 2020 wave of uncertainty with clarity and purpose and adjust services and program delivery to meet emerging needs.

Hopefield has three consistent organisational outcomes across all endeavours, underpinned by instilling hope in every interaction.

These are:

1. Individuals are emotionally and functionally healthy
2. Families are safe, nurturing and resilient
3. Communities are vibrant, connected and thriving

As your name suggests
..you give people hope
via the tools and choices
we make.

Client Feedback 2020

A snapshot of some of the significant achievements over 2020 include:

A. FIRST TIME SERVICES & PROGRAMS

- Monthly Hopedrive food initiative with GBC
- Collaborative Food Co-Op with One Meal, Orana and Miranda Salvation Army
- Telehealth services for counselling and case management clients
- On-line group programs
- Jitters e-book, second edition
- Managing anxiety videos for mental health month

B. SUPPORT SERVICES OUTCOMES

Key programs offered through the Support Services team includes:

1. Case Management including support for:
 - o Domestic and Family Violence
 - o Child and Family

- o Homelessness or at risk of homelessness
 - o Squalor & Hoarding
2. Group programs including
 - o Social connections for isolated men overseen by GBC group
 3. Food Service
 - o Weekly meals service
 - o Food Co-Op
 - o GBC Food partnership
 4. Emergency Relief

Case Management Outcomes

A total of 70 clients participated in Hopefield's case management program over 2020, with over 70% of clients being female.

Program Outcomes include:

- a. 88% of clients that completed the case management program were able to demonstrate an improvement in two more life domains (Note: this measure looks at the change in: social activities, education, voluntary or unpaid work, caring for others, employment, looking for work, living situation, seeing a health professional, physical health, having a say and overall measure of hopefulness/happiness).
- b. 94% of clients used one or more of the practical assistance programs (this includes, food (fresh or pantry), emergency relief referral for bills, clothing.)
- c. 100% of clients that presented as homeless now have stable safe accommodation.
- d. 83% of clients were supported and stayed engaged with appropriate services that increased their participation in purposeful and meaningful activity.
- e. 54% of clients improved their community participation.
- f. 34% of clients began work or volunteering, giving them routine and purpose.



From Vicki Sherry

- g. 86% of clients reported an increased sense of hope or purpose when leaving the program.

Domestic & Family Violence (DFV)

In 2020, Hopefield provided case management to a total of 12 clients presenting with DFV as their primary issue; 83% of the DFV clients are women, 17% are men, 58% have children under the age of 16 years. Within these domestic violence client statistics, 92% of clients are receiving Centrelink payments or have no income. The DFV number is under-represented as there were a further nine clients with DFV in their history however, the clients presented with other issues such as mental health, housing and financial hardship as their primary concern for case management.

Case management work with this client set can be very complex as the client is often dealing with multiple concurrent issues and the case manager is supporting the client as well as coordinating support/services for multiple children. The main concurrent issues that the case managers work with are Housing, Mental Health, Legal and Parenting Issues.

Great service and professional, caring staff members."
Client Feedback 2020

Program outcomes include:

We had six DFV clients exit the case management program throughout the year.

- 33% of clients were rehoused/housed in safe long-term housing.
- 83% of clients were provided with essential needs (such as food assistance) and linked into other services in the community.
- 30% of the clients disengaged with the service and were unable to be contacted.

Support Services Group Programs

Many of the planned group programs went into hibernation over 2020 due to COVID-19 social distancing measures as many of the Support Services clients do not have access or understand how to use video technologies.

This has been difficult for many clients as they were already isolated.

From Vicki Sherry

The men's group continued to some extent, conforming to COVID-19 practices, and actually grew throughout this very difficult year. There are now 15 men who are being supported by the most wonderful group of very committed men from a GBC Life Group. Throughout COVID-19 lockdown these incredible volunteers continued to stay connected to men in the group via regular phone calls and, as restrictions were lifted, arranged one-on-one outings until they could re-instate small group meetings again.

On behalf of Hopefield, I would like to extend an enormous thank-you to the GBC Life Group that participates in this program. They go above and beyond, have generous hearts, have made a huge impact in the lives of those they come alongside and are a delight to have part of Hopefield. THANK YOU! The Hopefield team are incredibly blessed to have your support. Looking forward to 2021, and the Support Services team are working on group sessions for resilience building, living skills and social group programs that de-isolate people and connect them to others and community.

Support Services Food Programs

The past year has seen many people needing food support in our community and Hopefield has had to extend our services in this area.

Hopefield has two pantries; Kirrawee and Cronulla, as well as receiving a delivery from the Food Co-op each week containing fruit and vegetables. Hopefield is giving out 12-15 food parcels each week to individuals and families, totalling to over 600 parcels this year. This consists of frozen meals, pantry items and fresh fruit and vegetables.

Our partnership with GBC also increased as we engaged in the monthly Hopedrive; a program to support refugees in the area who were ineligible for government support. Running a food drive each month, food was donated and then distributed to families in need via the Jesuit Society who were supporting over 800 clients weekly. It was extremely encouraging to see the specific food items that were requested being donated for the culturally diverse community needs.

Hopefield also had been privileged to have partnered with three other organisations: One Meal, The Salvation Army and Orana; to form the Community Co-op Sutherland Shire. The Co-op was quickly formed to access a wholesale supply of food for organisations in the community who were experiencing food security issues.

From Vicki Sherry

The Co-op ran consecutively for 33 weeks from May to December. Each week, up to 16 different local organisations were collecting produce for those they work with. Each of the services collected fresh fruit and vegetables, frozen meals and pantry items to be divided to those in need.

On average the Co-op was handing out 350 to 400 hampers a week, equating to over 1200 meals each week. The Co-op distributed 2,500 frozen meals and over 500 boxes of pantry items.



The Feed Appeal raised \$1.5 million through Woolworths customers plus corporate and community donations this year. Picture: Brett Costello. Daily Telegraph (20 October 2020)

As you can imagine this has been a significant logistical operation and the Co-op would not be able to do this without the local community support it has received. The collaborative nature of the project also gained interest from the media, with an article profiling the Food Co-Op in the Daily Telegraph (20 October 2020).

The weekly meals service in partnership with One Meal fortunately was able to continue operating all year with a slight adaption to take away meals. Each week, 12-20 individuals and/or families arrived at Cronulla to receive a meal on a Thursday night. Over 1000 meals have been issued and the case management team was able to assist about 86 people with emergency relief, referral into Hopefield for additional services or link them in with other local services.

C. CLINICAL PROGRAM OUTCOMES

Clinical services have been a long-standing part of Hopefield and 2020 was no exception. However, there were some key changes that needed to be made. Firstly, the team adjusted to delivering services through new mediums (including phone and video) so that support continued even through the tightest lock down periods and secondly, adjusting to the loss of Robert Boardman as Clinical Director (who moved with his family overseas). Despite these changes, the team continued to operate strongly, and services not only continued but expanded over 2020.

Key services offered through the clinical services team include:

1. Psychological and counselling services for adults, children and families.
2. Speech therapy services for children and adults
3. Preventative mental health education to schools, the sector and general public
4. Early intervention and education small group programs for:
 - a. Anxiety (children aged 8 – 12)
 - b. Parenting (for parents with children aged 0 – 8)
5. Developing resources including:
 - a. Video series with GBC, for GBC during COVID on mental health issues
 - b. Three-part video series for local government for October's mental health month
 - c. Second edition of Jitters as an e-book

Program outcomes include:

- Supporting over 290 clients and delivering more than 2,000 sessions over 2020
- 20% of these sessions were delivered using a variety of telehealth options.
- 37% of clients were children (or under the age of 17).
- The most common presentations continue to be:
 - o Anxiety (26%)
 - o Family and Parenting Support (16%)
 - o Depression (11%)
 - o Domestic Violence (10%)
- 100% of clients said either 'strongly agreed' or 'agreed' that the therapeutic process was helpful in accomplishing their immediate objectives.

From Vicki Sherry

On average, clients engaged with the therapeutic process for six sessions, indicating that most clients engaged sufficiently long enough to achieve outcomes.

With 12 months of data now available to us through the digital practice management system, the team are also looking at how to continue to improve our engagement rate and how to continue to therapeutically assist clients to achieve outcomes faster. This takes investment in both the therapeutic supervision process and skills of the team. Hopefield has been privileged to have an incredible depth of expertise available, so that even with Robert's departure, Linda Salem was able to step into the supervisory role in a temporary capacity and has since been appointed as Clinical Team Leader.

Grateful - I am a changed person (for the better).
Client Feedback 2020

Community & Group Programs

Hopefield's community and group programs delivered both Cool Kids and Circle of Security twice over the school year. Both are multi-week, small group, early intervention programs. Additionally, various parenting workshops including the "Anxiety in Children" workshop was delivered seven times across schools, churches, and parenting groups.

Further bespoke programs were delivered to Inaburra School, including support for the pre-school teachers/parents and high school year advisors and education to 3-Bridges employees on Social Isolation.

Jitters was re-imagined into an e-book and voice-over support was generously donated by both Susan Scott and Mark Coleman, to whom we are incredibly grateful. Look out for the official launch coming up soon.

Finally, Hopefield was also commissioned by a local government to develop a three-part video series for mental health month in October 2020. This video series was made available to teachers to use in the classroom for children in primary years. We are excited about exploring the feasibility of expanding this program in 2021.

D. FEEDBACK

One of the new things that Hopefield was able to deploy last year, was two months (May and November) where every client that engaged with Hopefield across any services, was asked to provide feedback. Feedback was collected on the quality of the service from the individual therapist, through to the overall support from Hopefield. One of the most rewarding outcomes from this process is that across all feedback received, 100% of clients rated both the therapist and the organisation as either very good or good at meeting their expectations and needs. A pleasing result that we aim to continue to maintain and, if possible, even improve on this year.

E. OP SHOP

At the last AGM, I updated GBC on the Cronulla Op Shop, which went into hibernation at the start of the COVID lock down period, early in 2020. Our plans are to re-open the op-shop in a new location that is in a shopping precinct (ideally close to either our GBC or Cronulla location).

Unfortunately, our most recent negotiations have fallen through, but we continue to pray for God to open the right door at the right time. I am extremely grateful to all the volunteers that have continued to stay engaged and interested. I ask for your continued prayer support in this endeavour as this is a vital strategy for sustainability long term.

I'm so grateful to Jo for her guidance, empathy & gentle nature. She is very knowledgeable and has a great talent as a psychologist I'd thoroughly recommend her. I haven't found a Christian counsellor/Psychologist before finding out about Hopefield. This has made such a difference being able to talk openly about faith & spirituality & being understood. God has blessed me to have found Hopefield.

Client Feedback 2020

From Vicki Sherry

F. CLIENT STORIES

i. Domestic Violence

Jane was referred to the Hopefield case management program from a local church. She had recently left a domestic violence situation with her two children and was living in a refuge at the time of referral. Jane came from another country and her lack of English as well as limited knowledge of local services made it difficult for her to access the support, she needed to help her cope with leaving her partner.

The case manager was able to support Jane in finding safe housing, providing her with ongoing food assistance and linking her into other local services, including referral to legal services. Jane was also educated on the cycle of domestic violence, her rights and provided with help in preparing for court.

Jane has been in the case management program for over 12 months. In that time, she has been able to secure an AVO to protect her and her children from her partner, moved into safe long-term housing and started studying at TAFE. She is now looking to complete her studies and commence paid work to enable her to be more financially independent.

ii. Child & Family

Nadia was referred for Case Management to Hopefield 14 months ago by a Psychologist. She recently left a domestic violence relationship with her three children and was living in substandard accommodation – unsafe, too small, basic appliances not working, leaking roof, broken garage door and no security.

Nadia came from another country and found it difficult to understand English and our culture. She had difficulty in communicating with teachers, school, landlord and services such as Centrelink. She was unable to gain employment and had difficulty with understanding her rights, she was vulnerable and taken advantage of.

Hopefield Case management was able to support Nadia to begin the process of bringing a real estate agent before the NCAT tribunal. Nadia was then connected with a local domestic violence service, as well as specialised multicultural specific services. The case manager then provided support to Nadia in finding part time employment and helped her with parenting.

From Vicki Sherry

G. LOOKING FORWARD

At the tail end of 2020, Hopefield was richly blessed by this community's support of the very generous donation. This has already begun to make a significant difference to how we plan for 2021 and will continue to support Hopefield in making some significant investments and step changes in the organisation.

Thank you again GBC for your prayer faithfulness and support over what has been an extraordinary year. We ended the year, feeling like many, that we had just run a marathon.

As we look forward to 2021, there are many exciting projects that are already underway including exploring Community Hubs for the GBC church. Stay tuned for more on that soon!

Thank you again, for giving us certainty and support during periods of incredible uncertainty and challenge!

God bless,
Vicki

Youth Coordinator's Report

From Matt Willis



Like all ministries, 2020 posed a number of challenges for the Youth Ministry Leadership and the young people they serve. As a ministry, we started the year with a weekly average attendance of 38. This was consistent with the year prior and also included the 33 young people who attended GBC Youth Camp at Chittick Lodge in March, just two weeks before lockdown.

When lockdown occurred, the leadership team made the decision that we too would move to an online platform. With so many points of connection being broken for young people, their school, sport clubs and extracurricular activities, we wanted to make sure that GBC would be the consistent space for them to connect and receive support through a very tumultuous time. Engaging the youth online was not something that only happened on a Friday, but throughout the week, with daily devotionals and interactive games that the youth could participate in. That said, the space where our youth could connect with their community, was primarily on Friday nights.

As a result, on 27 March 2020, after missing only one week of youth, GBC Youth Online was launched. It consisted of a pre-recorded component, which aired at 7pm on Friday. This included two leaders running the service, stories from other youth leaders about where they had seen God at work in their week, a short activity that the youth had participated in during the week through social media, and a message. After the live stream was finished, the youth logged into zoom chats with peers of their own age and gender, led by two or three leaders. In this space, youth would share reflections of the message, share about their week and pray for each other. We saw a real deepening in the relationships between youth and leaders, as well as between the youth themselves. Although engaging through an online platform had its own difficulties, we still saw a weekly average attendance of 31.

However, the return to face-to-face ministry was always the goal, and at the beginning of term three, after 12 weeks online, GBC Youth returned in person. What we saw in returning was the fruit of the leadership's commitment to the youth during such a difficult time. The weekly attendance jumped to an average of 42 in term three and again to 48 in term four. This momentum seems to be only increasing with engagement continuing to grow into the new year with the highest camp registration since 2018. The feedback from the youth was that they had felt cared for and supported during the peak of COVID restrictions, and that the GBC Youth community had been one of the few constants during a chaotic time.



Youth Coordinator's Report

From Matt Willis

All up, during 2020, 145 individual young people attended GBC Youth, with close to half of our youth community coming from outside GBC, and for many, outside of the Church entirely.

The biggest challenge for this ministry moving into 2021 is recruitment. Although we have seen great growth in our youth engagement, we saw seven members of the team move on from youth ministry for a variety of reasons, such as moving interstate, new job roles, and study opportunities, leaving a team of seven to serve in 2021.

Although this is going to stretch our leadership team, we are certain of God's provision for this ministry. His continual devotion to working in the lives of our young people is evident each and every week. We trust and pray that His work will continue to see young lives changed by Jesus.





Gymea Baptist Church

Financial Report

2020

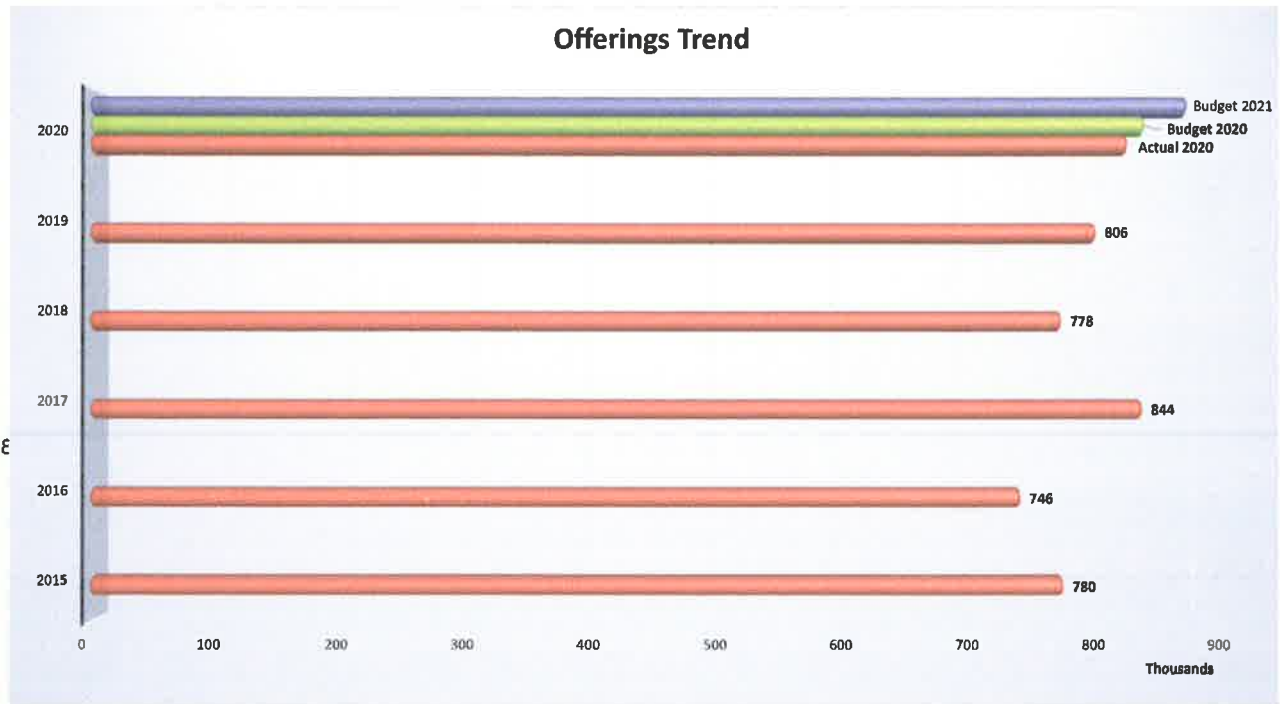


Gymea Baptist Church

ABN 15 146 145 320

Special Purpose Financial Report

For the year ended 31 December 2020



	2013	2014	2015	2016	2017	2018	2019	2020
GBC Congregation Offerings	767,569	744,994	780,004	745,530	843,637	778,119	806,062	831,937
Budget 2020								845,600
Budget 2021								880,000
Change %	3.59%	(2.94)%	4.70%	(4.42)%	13.16%	(7.77)%	3.59%	3.21%
Other missions etc giving	208,311	252,960	285,204	286,335	425,241	375,290	316,709	308,025
Building fund receipts	375,198	373,153	341,992	318,456	110,683	68,419	65,505	21,200



Gymea Baptist Church
Consolidated Balance Sheet
As at 31 December 2020

	Note	This Year \$	Last Year \$
Current Assets			
Cash and Cash Equivalents	1	1,321,985	280,280
Receivables		3,209	17,004
Prepayments		37,286	4,686
Deposits		<u>1,000</u>	<u>1,000</u>
		<u>1,363,480</u>	<u>302,970</u>
Non-Current Assets			
Plant and Equipment	2	180,400	176,182
Land and Buildings	3	<u>7,266,788</u>	<u>7,953,820</u>
		<u>7,447,188</u>	<u>8,130,002</u>
Total Assets		<u>8,810,668</u>	<u>8,432,972</u>
Current Liabilities			
Payables		13,257	21,416
Provision for Annual Leave		64,274	63,758
Provision for Long Service Leave		43,523	37,091
Provision for Workers Compensation on Leave		1,739	1,596
Other payables		55,571	104,961
Borrowings - Baptist Financial Services Ltd	4	-	57,780
Member Loans, Ministry "Bonds" - interest free	5	147,165	192,165
Interest Free Loans - Turner Lodge Residents		<u>30,000</u>	<u>30,000</u>
		<u>355,529</u>	<u>508,767</u>
Non-Current Liabilities			
Borrowings - Baptist Financial Services Ltd	4	-	362,602
Provision for Long Service Leave		<u>25,832</u>	<u>20,084</u>
		<u>25,832</u>	<u>382,686</u>
Total Liabilities		<u>381,361</u>	<u>891,453</u>
Net Assets		<u>8,429,307</u>	<u>7,541,519</u>
Equity			
Equity		8,366,586	7,541,253
Cultural Fund	8	<u>62,720</u>	<u>265</u>
Total Equity		<u>8,429,307</u>	<u>7,541,519</u>

The Notes supply further detail regarding the above Statement and should be read as part of it.

Gymea Baptist Church
Statement of Other Comprehensive Income
For the year ended 31 December 2020

	This year \$	Last Year \$
Operating Surplus/(Deficit) for the year	<u>(49,251)</u>	<u>(199,810)</u>
Other Comprehensive Income (Expense) Items		
"A Time to Build" Campaign donations	21,200	65,505
Net transfer from/(to) Cultural Fund (note 8)	(62,455)	259
Profit on sale of Turner Lodge unit	311,803	-
Profit on sale of Grays Point land and buildings	602,523	-
Additional Government Covid-19 income support	91,875	-
Additional Government Covid-19 support paid to employees	(91,875)	-
Net insurance claim proceeds	27,763	-
Write off of redevelopment costs	<u>(26,250)</u>	<u>-</u>
<i>Total of Other Items</i>	<u>874,584</u>	<u>65,764</u>
Net Surplus/(Deficit) for the year	825,333	(134,046)
Balance of Equity at the beginning of the year	<u>7,541,253</u>	<u>7,675,299</u>
Balance of Equity at the end of the year	<u>\$8,366,586</u>	<u>\$7,541,253</u>

Gymea Baptist Church
Income Statement
For the year ended 31 December 2020

	This Year	Last Year
Income	\$	\$
Tithes and Offerings	831,937	806,062
Occupancy/Rental charges	11,369	21,918
Missionary and Other Appeals	308,025	316,709
Government Covid-19 support	240,965	-
Interest Received	658	444
Operational	4,730	2,538
Miscellaneous Income (Note 12)	<u>21,557</u>	<u>40,791</u>
	<u>1,419,241</u>	<u>1,188,462</u>
Less Expenditure (Note 12)		
Overseas Missionaries and Mission Projects	154,592	177,486
Australian Missionaries and Mission Projects	235,177	211,522
Staffing Costs	682,163	620,538
Ministry Expenses	35,457	56,141
Operational Expenses	222,368	175,091
Interest Paid - BFS	2,074	16,138
Depreciation	127,749	121,403
Pastoral Care Costs	8,262	7,645
Christian Growth	<u>650</u>	<u>2,308</u>
	<u>1,468,492</u>	<u>1,388,272</u>
Operating Surplus/(Deficit) for the year	<u>(\$49,251)</u>	<u>(\$199,810)</u>

GyMEA Baptist Church
Statement of Cash Flows
For the year ended 31 December 2020

	This Year	Last Year
	\$	\$
Income		
Offerings	831,937	806,062
"A Time to Build" Campaign donations	21,200	65,505
Occupancy/Rental charges	11,369	21,918
Missionary and Other Appeals	308,025	316,709
Government Covid-19 support	240,965	-
Interest Received	658	444
Operational	4,730	2,538
Miscellaneous Income	<u>21,557</u>	<u>40,791</u>
	<u>1,440,441</u>	<u>1,253,967</u>
Less Expenditure		
Overseas and Australian Missionaries and Projects	389,769	389,008
Staffing Costs	669,324	591,872
Ministry Expenses	35,457	56,141
Operational Expenses	254,968	167,192
Interest	2,074	16,138
Pastoral Costs	8,262	7,645
Christian Growth	<u>650</u>	<u>2,308</u>
	<u>1,360,504</u>	<u>1,230,304</u>
Net cash generated from/(used in) operations (Note 11)	<u>79,937</u>	<u>23,663</u>
Funds (used in)/from investing activities		
Decrease/(Increase) in accounts receivable	13,795	(16,275)
Payments for equipment and improvements	(40,747)	(4,097)
Net insurance claim proceeds	27,763	
Proceeds from sale of unit in Turner Lodge	345,000	
Proceeds from sale of Grays Point land and buildings	1,138,888	
(Decrease)Increase in borrowings from Baptist Financial Service:	(420,382)	30,880
Repayment of Loans to Turner Lodge Residents	-	(30,000)
(Decrease)/Increase in payables	(57,549)	(23,148)
Increase/(decrease) in Deposit Fund and Member Loans	<u>(45,000)</u>	<u>(15,000)</u>
<i>Net funds used in investing activities</i>	<u>961,768</u>	<u>(57,640)</u>
Net improvement/(reduction) in cash position during the year	1,041,705	(33,977)
Cash and Cash Equivalents balances at the beginning of the year	<u>280,280</u>	<u>314,257</u>
Cash and Cash Equivalents balances at the end of the year	<u>\$1,321,985</u>	<u>\$280,280</u>

The Notes supply further detail regarding the above Statement and should be read as part of it.

Notes to and forming part of the Financial Statements

For the year ended 31 December 2020

Significant Accounting Policies

The financial statements have been prepared on the basis that the Church is a non-reporting entity because it is considered that there are unlikely to exist users of the financial report who are unable to command the preparation of reports tailored so as to satisfy specifically all of their information needs. The Church and any related party entities are each not for profit entities for financial reporting purposes. The financial report has been prepared in accordance with the requirements of the Australian Charities and Not For Profits Act 2012, the basis of accounting specified by relevant Australian Accounting Standards, and the disclosure requirements of Accounting Standards AASB101 Presentation of Financial Statements, AASB107 CashFlow Statements, AASB108 Accounting Policies Changes in Accounting Estimates and Errors AASB1031 Materiality and AASB1054 Additional Disclosures. The financial statements overall comply with all the recognition and measurement requirements in Australian Accounting Standards (except for requirements set out in AASB10 or AASB128).

The financial statements, except for the cash flow information, have been prepared on an accruals basis and are based on historical costs unless otherwise stated in the notes. Material accounting policies adopted in the preparation of these financial statements are presented below and have been consistently applied unless stated otherwise. The amounts presented in the financial statements have been rounded to the nearest dollar.

Revenue

Donations and bequests are recognised as revenue when received.

If conditions are attached to a donation which must be satisfied before it is eligible to receive the contribution, the recognition of the donation as revenue will be deferred until those conditions are satisfied.

Interest revenue is recognised as it accrues using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument.

The Church from time to time receives non-reciprocal contributions of assets for zero or a nominal value. These assets are recognised at fair value on the date of acquisition in the statement of financial position, with a corresponding amount of income recognised in profit or loss.

Property Plant and Equipment

Each class of property, plant and equipment is carried at cost or fair value, less where applicable, accumulated depreciation and any impairment losses.

The carrying amount of plant and equipment is reviewed annually to ensure it is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the assets employment and subsequent disposal. The expected net cash flows have been discounted to their present values in determining recoverable amounts.

Plant and equipment that have been contributed at no cost, or for nominal cost, are valued and recognised at the fair value of the asset at the date it is acquired.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains or losses are recognised immediately in Comprehensive Income.

Staff Benefits

Provision is made for any liability for employee benefits arising from services rendered by employees to the end of the reporting period. Employee benefits that are expected to be settled within one year have been measured at the amounts expected to be paid when the liability is settled. Employee benefits payable later than one year have been measured at the present value of the estimated future cash outflows to be made for those benefits. In determining the liability, consideration is given to employee wage increases and the probability that the employee may not satisfy vesting requirements. Those cash outflows are discounted using market yields on national government bonds with terms to maturity that match the expected timing of cash flows.

Contributions are made by the church to an employee superannuation fund and are charged as expenses when incurred. For accredited ministers a fund for long service leave is held by the denominational long service fund which is available to the church to draw down when the minister takes leave. On transferring to another church the accumulated funds held in respect to untaken long service leave of the minister carries to the new church to be available when the leave is taken.

GyMEA Baptist Church
Notes to and forming part of the Financial Statements
For the year ended 31 December 2020

Significant Accounting Policies (continued)

Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at-call with banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within short-term borrowings in current liabilities on the balance sheet.

Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or payables in the statement of financial position.

Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to, the ATO are presented as operating cash flows included in receipts from third parties or payments to suppliers.

Income Tax

No provision for income tax has been raised as the entity is exempt from income tax under the Income Tax Assessment Act 1997. GyMEA Baptist Church is registered with the Australian Charities and Not for Profits Commission (ACNC) as a charitable religious institution.

Critical accounting estimates

Estimates and judgments incorporated into the financial statements are evaluated based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the entity.

Economic Dependence

GyMEA Baptist Church is not considered to be dependent upon any other entity.

Financial Risk

All funds are held in Australian financial institutions which are subject to an Australian code of conduct and issued with a financial services license by the Australian Securities and Investments Commission.

There is no currency risk as funds are held in Australian currency and there are no foreign currency commitments.

There is no market risk as funds are held in short term interest bearing deposit accounts.

	2020	2019
	\$	\$
The exposure to interest rate risk (based on funds held at balance date) is:		
For a change of 1.0% in interest rates		
- interest expense would change by	-	4,204
- interest income would change by	13,220	2,803

External Conduct Standards

GyMEA Baptist Church is in the process of ensuring that the External Conduct Standards applying to all registered charities are well managed. It is noted that monies directed overseas are predominantly sent by the Church via Australian based organisations which themselves are registered charities and which are also accountable under the External Conduct governance standards promulgated by the ACNC.

General Information

GyMEA Baptist Church is an unincorporated association. The principal place of operation is at 2-10 Tea Gardens Avenue Kirrawee NSW 2232.

GyMEA Baptist Church

Notes to and forming part of the Financial Statements

For the year ended 31 December 2020

	This Year	Last Year
	\$	\$
Note 1 - Cash and Cash Equivalents		
Operating accounts - BFS - interest bearing	66,974	29,395
Other operating accounts - BFS - interest bearing	82,689	24,609
Property trust funds	969,101	-
Ministry Benefit accounts and Prepaid Visa accounts	7,947	14,395
A Time to Build - BFS - interest bearing	1,332	4,473
Cash on Hand	585	300
Building Offset accounts - BFS	146,500	161,500
Long Service Leave Fund Deposit accounts	46,857	40,601
ANZ	-	5,007
	<u>1,321,985</u>	<u>280,280</u>
Note 2 - Plant and Equipment		
Furniture Fittings and Equipment - at cost	476,453	435,709
Less: Provision for Depreciation	<u>(296,053)</u>	<u>(259,527)</u>
	<u>180,400</u>	<u>176,182</u>
Note 3 - Land and Buildings		
2-10 Tea Gardens Avenue, Kirrawee - land at deemed cost	1,750,490	1,750,490
2-10 Tea Gardens Avenue - 2009 building development cost	4,751,484	4,751,484
Less Accumulated Depreciation	(892,492)	(801,271)
121 Grays Point Road Grays Point - land at cost	-	535,000
Grays Point improvements - cost	-	3,796
Less Accumulated Depreciation	-	(2,432)
Turner Lodge - cost	33,197	66,394
12 Hotham Rd, 481- 483 Princes Hwy carpark - land cost	1,624,109	1,624,109
2018 Church Redevelopment costs carried forward	-	26,250
	<u>7,266,788</u>	<u>7,953,820</u>

There are not any plans in the foreseeable future to redevelop the main building at 2-10 Tea Gardens Avenue. Accordingly, the redevelopment costs incurred to date have been written off in the current year.

GyMEA Baptist Church
Notes to and forming part of the Financial Statements
For the year ended 31 December 2020

This Year	Last Year
\$	\$

Note 4 - Borrowings and Commitments

Borrowings from Baptist Financial Services Australia Limited are fully secured by registered first mortgages over the property titles to 12 Hotham Road, 481 and 483 Princes Highway, and 2-10 Tea Gardens Avenue Kirrawee.

Mortgage Loan account balance at year end (see below)	-	<u>420,382</u>
Estimated minimum repayments due within 12 months	-	57,780
Balance due after 12 months	-	<u>362,602</u>
	-	<u>420,382</u>

Note 5 - Loans from Members and Adherents - interest free

These amounts are unsecured and repayable on 31 days notice which matches the period of notice required by BFS. They provide a means for members and supporters of the Church's ministry to use their liquid assets to support the church and its ministry.

Member and adherent Loans	10,665	30,665
Ministry Bonds	<u>136,500</u>	<u>161,500</u>
	<u>147,165</u>	<u>192,165</u>

Note 6 - Related Parties

a) Hopefield (formerly Southern Community Welfare) is a charitable association incorporated in NSW and registered with the ACNC as a Charity in its own right. It is an integral part of the wider ministry of GyMEA Baptist Church. It was approved by the ACNC and ATO as a Charitable Services Institution during the 2017 year permitting tax deductibility for donations for all activities of Hopefield. It was previously a Harm Prevention Charity. Hopefield operates with substantial autonomy but working in close co-operation with the Church.

b) The following people were elected members of the Church's Board of Governance (Church Leadership Team) in 2020:

Cassandra Bourke (resigned 29 November 2020)	Neil Evans (resigned 18 November 2020)
Annette Clarke (appointed 29 November 2020)	Erin Forster
Ralph Graham (resigned 26 August 2020)	Susan Kusch
Lincoln Grice (resigned 29 November 2020)	Marc Rader
Richard Scott	Russell Wang (appointed 29 November 2020)

The members of the Board of Governance were not paid any remuneration for being in that role with the exception of Marc Rader who receives a salary and associated benefits in his role as Senior Pastor of the Church.

c) Details regarding Turner Lodge are included in Note 14.

Note 7 - Income Tax

GyMEA Baptist Church is registered with the Australian Charities and Not for Profits Commission (ACNC) as a charity and enjoys income tax exemption and other taxation concessions that are available to charities such as churches.

The Church operates a tax deductible Building Fund and a Cultural Fund as referred to in Note 8.

Use of the tax deductible Building Fund is limited under the terms of the written approval by the ATO to the improvement of and maintenance of buildings used predominantly for education of children and adults in appropriately structured curriculum formats. Expenditure under this fund is now subject to a new Public Ruling issued by the ATO on 12 February 2013 and any new construction will be reviewable under the new interpretations. The Church is required to annually self-reassess its eligibility for deductibility to each of the building fund and cultural fund to continue.

The Cultural Fund can be used in accordance with the Trust Deed and legislation for the promotion of the arts and culture.

Gymea Baptist Church
Notes to and forming part of the Financial Statements
For the year ended 31 December 2020

	This Year	Last Year
	\$	\$
Note 8 - Deductible Gift Funds (also refer Note7)		
Gymea Christian Education Centre Building Fund		
Balance at the beginning of the year	-	-
Donations received	21,200	65,505
Expenditure	<u>(21,200)</u>	<u>(65,505)</u>
Balance at the end of the year	<u>-</u>	<u>-</u>
Grays Point Community Church Music Promotion Trust		
Balance at the beginning of the year	265	524
Interest (net of any bank fees)	290	182
Donations Received	62,165	55,630
Expenditure	<u>-</u>	<u>(56,071)</u>
Balance at the end of the year	<u>62,720</u>	<u>265</u>

Note 9 - Capital Commitments

There were no capital commitments as at 31 December and no significant commitments have been entered into since the end of the financial year to the date of this report.

Note 10 - Auditor's Independence

The Church Auditor, Mr Anthony Gilbert, a registered company auditor and chartered accountant, undertakes the audit of the Church and associated entities including Hopefield.

Mr Gilbert, a church member, has issued a letter to the Church Leadership Team confirming his professional independence in his role as auditor of the Church and its controlled entities.

Note 11 - Reconciliation of Operating Result to Funds from Operations

Operating Surplus/(Deficit)	(49,251)	(199,810)
Depreciation charged	127,749	121,403
A Time to Build receipts	21,200	65,505
(Decrease)/Increase in staff entitlement provisions	12,839	28,666
Decrease/(Increase) in Prepayments	<u>(32,600)</u>	<u>7,899</u>
Funds generated from/(used in) operations	<u>\$79,937</u>	<u>\$23,663</u>

Note 12 - Operating Result

Comprehensive Income for the year is after:

Crediting as income:

Interest received - financial institutions	658	444
--------------------------------------------	-----	-----

Charging as expenses:

Auditor's remuneration - auditing services	1,140	1,110
Depreciation	127,749	121,403
Interest paid - Baptist Financial Services Australia Ltd	2,074	16,138
Provision for staff entitlements	12,696	28,412

GyMEA Baptist Church
Notes to and forming part of the Financial Statements
For the year ended 31 December 2020

Note 13 - Revenue

Donations and receipts from special appeals are brought to account in the year in which they are received.

Note 14 - Turner Lodge

Turner Lodge commenced as a retirement village initially comprising 13 self-care apartments. The property and buildings were owned by GyMEA Baptist Church.

Original Residents of the units entered into an agreement for occupancy and made a donation of \$17,000 to the Church and an interest free loan of \$30,000 repayable to the resident or their Estate upon their leaving occupancy. A maintenance fee per fortnight (indexed) is charged for these units to cover running costs.

Conversion of Turner Lodge to Strata Title was completed at the end of 2007. Twelve units in Turner Lodge have been sold since December 2007 for occupation as over 55's accommodation. From April 2008 the Lodge has operated under an Owners Corporation. Residents who still have arrangements for accommodation with the Church remain under similar financial and occupancy arrangements to those which have applied for them previously however day to day management of the Lodge is now conducted by strata managers appointed at each Annual Meeting of the Owners Corporation. Rental income is included under Occupancy Charges in the Income Statement.

Note 15 - Impact of Covid-19 Pandemic

The impact of the Covid -19 pandemic has reduced offerings income during the year, however it is not possible to accurately quantify the amount. It is anticipated that offerings income may be adversely affected in 2021, however the impact is not quantifiable at this time. It is expected that the operations of the Church will only be reduced commensurate with any reduction in offerings income. The Church received JobKeeper and Cashflow Boost payments totalling \$332,840 during 2020. These amounts were fully expended as required by law which resulted in additional payments to employees totalling \$91,875.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF GYMEA BAPTIST CHURCH

ABN 15 146 145 320

REPORT ON THE FINANCIAL REPORT.

I have audited the financial report of GYMEA BAPTIST CHURCH, which comprises the balance sheet as at 31 December 2020, the Income statement, statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the Statement by the Church Leadership team.

In my opinion the Financial report of GYMEA BAPTIST CHURCH has been prepared in accordance with Division 60 of the Australian Charities and Not-for-Profits Commission Act 2012, including:

- (a) Giving a true and fair view of the registered entity's financial position as at 31 December 2020 and of its financial performance for the year then ended; and
- (b) Complying with Australian Accounting Standards to the extent described in Note 1, and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013.

Basis for Opinion.

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial report section of my report. I am independent of the registered entity in accordance with the ethical requirements of the Accounting Professional and Ethical standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

The financial report has been prepared for the purpose of fulfilling the registered entity's financial reporting responsibilities under the ACNC Act. As a result, the financial report may not be suitable for another purpose. My opinion is not modified in respect of this matter.

Responsibility of the Responsible Entities for the Financial Report.

The Responsible entities of the registered entity are responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial reports appropriate to meet the requirements of the ACNC Act. The responsible entities' responsibility also includes such internal control as the responsible entities determine is necessary to enable the preparation of a financial report that gives a true and fair view and is free of material misstatement, whether due to fraud or error. In preparing the financial report, the responsible entities are responsible for assessing the registered entity's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the responsible entities either intend to liquidate the registered entity or to cease operations, or to have no realistic alternative but to do so. The responsible entities are responsible for overseeing the registered entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial report.

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee

that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report. As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the registered entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by responsible entities.
- Conclude on the appropriateness of responsible entities' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the registered entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the registered entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation. I communicate with responsible entities regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

NAME OF FIRM Anthony (Tony) Gilbert C A
Chartered Accountant.



NAME OF PRINCIPAL Anthony (Tony) Gilbert.

ADDRESS: 26 Oyster Bay Road, Oyster Bay, NSW 2225

Dated this 11th day of February 2021

Gymea Baptist Church

Statement by the Board of Governance (Church Leadership Team)

For the year ended 31 December 2020

In the opinion of the Church Leadership Team (CLT) the accompanying financial report:

- a) Satisfies the requirements of the Australian Charities and Not for Profits Commission Act 2012 including relevant Australian Accounting Standards.
- b) Presents fairly the financial position of the Church and its associated entities as at 31 December 2020 and the financial performance and cashflows for the year then ended.
- c) At the date of this statement there are reasonable grounds to believe that the Church will be able to pay its debts as and when they fall due.

Signed in accordance with subsection 60.15(2) of the Australian Charities and Not for Profits Commission Regulation 2013.



.....
Susan Kusch
Chairperson



.....
Neil Evans
Treasurer

26 February 2021

A.F.GILBERT C.A. J.P.
Chartered Accountant

Taxation Consultant

26 Oyster Bay Road
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Liability limited by a scheme approved under Professional standards legislation.

Mr. John Lunney and Mr Neil Evans,

GyMEA Baptist Church,
2-4 Tea Gardens Avenue,
Kirrawee, NSW 2232.

11 February 2021

Dear Neil and John

Re GyMEA Baptist Church, year ended 31 December 2020.

I enclose a copy of the financial report, plus a signed Auditors report. ..

John, I presume you will include the Statement by the Leadership team.

Thankyou to you and Beryl, for assistance during the course of the audit.

I also enclose a Tax invoice, and would appreciate payment when convenient.

Kind Regards,

Yours faithfully,

Tony Gilbert CA



Accountant..