Gymea Baptist Church

Annual General Meeting I

Sunday November 29, 11:30

Hybrid: Onsite and Online via Zoom

Agenda

1. Welcome
2. Members and Guests Record Attendance
3. Apologies
4. Devotion and Prayer
5. Confirmation of Agenda
6. Confirmation of Minutes of Previous Meetings; 28 June, 2026
    i. Mid-year Church Meeting
7. Reports
    i. Senior Pastor's Report
        - Strategic Outcomes 2027-29
    ii. Membership Report
    iii. Treasurer's Report
6. Budget 2027
7. Election of Church Council Members
8. Election of Nominating Committee Members
9. Close

Minutes of Mid-Year Meeting - Gymea Baptist Church

Held Sunday 28th June 11:30am – Onsite & Zoom

1. Meeting started 11:37am by Phil Lowe

2. Attendees recorded on sheets and by notice on Zoom.

3. Apologies recorded on sign in sheets

4. Motion to move Devotion and Prayer to end of meeting. Phillipa Low Moved, Seconded Marc Rader. All agreed and Adjusted Agenda was confirmed.

5. Confirmation of minutes from last meeting received 29 March 2026 – Marie Renneberg moved; Lincoln Grice seconded.

6. Reports

   A) Glenn Smith, Treasurer

   Income and Expenses: Income is tracking ahead of last year, although giving has not increased in line with the higher budget (approximately $1,000 per week higher than 2025). The overall giving pattern remains similar.

   Property expenses are higher, largely due to the hall carpet replacement. A donation was received towards this work, although the final cost exceeded expectations. Ministry expenses are higher, reflecting increased numbers of children and leaders attending camp.

   Staff expenses are tracking closer to budget following previous underspends. A $17,000 variance relates to the timing of pay cycles. It was emphasised that the budget fully accounts for current staffing levels.

   Cash Available: Bank funds have reduced from approximately $200,000 at the start of the year to $180,000. This reflects the difference between budgeted and actual giving. The current cash position was considered comfortable and understood.

   MMM – May Mission Month: Thanks were expressed to everyone involved in MMM, which exceeded its fundraising target. A total of $203,000 was raised through individual donations and fundraising activities, including the children's cake stall. Three partner organisations will each receive more than $60,000, with an additional $18,000 allocated to the GBC Development Fund for future mission projects. Organisations have been notified, with funds expected to be received in July

   BWA: $63,579
   MH: $61,097
   TF: $60,720

   Looking Ahead to 2027: No additional staff appointments are currently planned. Staff costs remain the largest component of the budget, with no significant increase in overall budget requirements anticipated. Expenses are expected to rise modestly with inflation, while income is forecast to increase. A modest surplus is the goal, with cash available forecast at approximately $180,000.

Q&A: Lawrie Green - whether the forecast cash available figure accounts for changes to superannuation payment requirements. Answer: It was confirmed that these changes have already been incorporated into the cash flow calculations, with superannuation and tax tracked as separate budget items. The forecast accounts for fortnightly rather than quarterly payments.

Thanks and applause for Glenn Smith's efforts.

Phil Lowe: it takes a team, we are thankful for those who manage this.

B) Vicki Sherry: Hopefield

Hopefield expressed gratitude for GBC's financial support and generosity. Over 100 new clients have accessed clinical services, with demand across primary services continuing to grow.

The Men's Group has grown from an initial six participants to 40–50 monthly attendees, with a distribution list of approximately 100. The group is also creating opportunities for faith conversations and prayer, with around 10 men recently attending GBC's Alpha course.

An overview was given of Hopefield's five-stage Wellbeing Continuum, from Crisis to Flourishing. Lucy's story was shared as an example of the long-term impact of Hopefield's work. Following significant domestic violence, housing and financial challenges, Lucy and her four children moved from crisis and vulnerability to safety, stability and flourishing over two years, through coordinated practical, psychological and relational support.

Looking Ahead: Hope & Love Store: New revenue initiative; GBC encouraged to share the website. Annual Dinner: 16 July 2026. GBC members encouraged to attend. Double Donation Campaign: Donations matched up to $60,000, with potential to raise $120,000.

Q&A

Sonia Beresford: Any figures for how much being raised through clothes?
A: Early stages currently. Were Depop (platform), now Shopify.

Sonia Beresford: Lismore pilot question
A: Currently unfunded. The appointed psychologist has had to step back due to a health issue. Lismore Baptist Church remains keen to partner with Hopefield, with future community group opportunities being explored. Hopefield is mindful of maintaining appropriate organisational standards and protecting its name. A request for Prayer was made: Please pray for Michelle, the psychologist involved in the Lismore initiative.

C) Adam Stewart – Community Engagement Pastor

Two key things – build community bridges & increase faith sharing conversations.

Dad's group 5 weeks– great feedback, they wanted more weeks, vulnerable & authentic conversations & Grays Point PS Kids Hope mentor – building bridges via local schools

MMM we have spoken about – first time, great team, great financial result plus engagement & relationship with our partners. Capacity of community to give in a generous way is overwhelming

Alpha – wonderful result, great team capable & wonderful, on average around 24 per week, up to 30 & down to 20 over the 6 weeks of the course. Shout out to the Beresfords & Bronte

Banach & Hospitality team. Looking for a connection with broader community, Alpha participants who don't regularly come have attended church today. Not sure what happens next – waiting for feedback, listen & design accordingly.

Upcoming: Parenting for Dads in second half of the year; Fair Trade & Christmas Festival; community open door events – transition times around kids & aging.

Q&A: No Qs

D) Roxane Lawler – Belonging Pastor

Aim - move from being visitors to being known and recognised, developing relationships and progressing through friendship, attendance, participation and engaged membership. The broader goal is to move people from individual connection to an interconnected community.

Belonging Environments

PM service: The Welcome and Dinner teams are making a valuable contribution, with further development of these teams underway.

AM service: Chris Moffat is leading efforts to increase engagement and develop the hospitality team, including seating hosts, welcomers and parking attendants, with the goal of building a culture of welcome.

Life Groups

Some leadership changes and personal family challenges have affected momentum, with Stan Kirkman stepping back and Nicole Jones experiencing family challenges.Life Group Storytelling videos have been well received. Thanks were extended to Martin Johnson for his contribution. Elders have been linked with Life Groups to provide support and encouragement.

GBC Cares- Discussions continue around refreshing this practical support ministry. A proposed framework is being developed around four areas of support: Connection: Life Groups; Care: Life Group Leaders/Cares Team; Crisis: Elders and Pastoral Team; Critical: Specialist support services (e.g. Hopefield)

Membership and Connecting -

Work is planned to encourage committed attenders who are not yet members to take the next step towards membership. A body of work is also to contact people who are no longer regularly attending to understand their circumstances and explore opportunities for reconnection. A significant review of the membership list will identify those who have moved on and update inactive membership records.
Q&A = No Qs

E) Jeremy Brough - Youth and Young Adults

Edge: Wednesday Years 5&6 – sits at around 15 people per night. Looking at big words in the Bible – what do they actually mean? Very popular

Youth: Friday night Yrs 7-12 – looks similar to Wed nights, living out our faith testimonies from leaders. Extension of Friday nights – GBC Camp & State Youth Camps. Also Life Group formed out of Youth Group during Encounter series.
Seniors Holiday Hangouts: To connect with the older high schoolers

Young Adults: Rebuilding phase for this ministry – new team, Aitkens, Tim Jones & Sam B. Life Groups continuing on; Gathering the scattered community – bi-monthly events and regular combined events with other YA ministries. Hoping to establish culture of mentorship. YA Aims: Create welcoming and supportive environment of belonging; help and encourage seeking and exploring all areas of faith; integrate YA into community.

Q&A: Laura Van Breda stated she leads a YA life group and hadn't heard of the bi-monthly events. Answer: thanks for feedback – life group leaders need to be informed. Laura Van Breda also suggested think-tank of parents of Young Adults – discussion groups – how to address discontent in this area. Answer: Part of reason of having the team is to help address this, always happy for suggestions though.

Barb Higgins asked What are numbers of Youth?" Answer: Average 23 sometimes 30 and sometimes 15.

Phil Lowe - Encouraged all to be ambassadors for membership – they articulate their objectives & it's engaging when you get to know more. Church Council invite ministry leaders to present regularly.

F) Marc Rader
Renovation and fit out of spaces. Acknowledged the work of Grant Nelson, Laura Van Breda, Brian Stewart, Glen Nelson & David Beresford, Glenn Smith, Marjy Robertson (and the staff). The staff moved out prior to Christmas.
Next Steps ahead focus on the Old Preschool Room, with 2027 budget perhaps doing ceiling and flooring. Addressed potential of Old Creche room & Hopefield use – Eve Project Donor would like to renovate the upstairs creche with a kitchen and meeting space. Benefits to GBC as well. Notice that we may need an extraordinary general meeting to vote for this.
Far Horizon Next Steps – The Big One – We don't have the money for a huge renovation of the old church hall. Future building project

NSPG Adelaide – Marc visited National Baptist Senior Pastor's Gathering – very encouraging personally and professionally; spoke at Clover Crest Baptist Church.
Staff – having Roxane & Adam deployed in their lanes has been very encouraging for Marc – looking forward to more. Karen Watkins finished up due to recovery post-surgery, Altavi Atwell joined staff on a more permanent basis – admin assist 18 hours, Mon, Tues, Fri. 5:00pm service – dinner, interactivity, it's Monday friendly, well received. Barb Higgins clapped spontaneously.

7) Prayer & short devotion – Marc & Phil Lowe
The church was invited to pray, then Phil Lowe closed meeting and invited everyone to tour the upstairs facility.

Close 1pm.

GBC Impact Report 2023–2026

Prepared for AGM I, November 29, 2026

Overview

As our Church Council planned our direction for the next three years, we put together this Impact Report to look back at what God has done among us. Looking at the past four years, the biggest theme has been bringing things together and building stability. After the unsettled years following COVID, we now have a much clearer sense of who we are as a church and what God is calling us to do in the world. We have put key people, systems, and guidelines in place to support our priorities. This gives us a strong foundation as we step into our next three-year plan (2027–2029).

Our ministry team helped gather the highlights listed below. They only show part of what we have been doing together. There is much more to celebrate—especially our regular weekly ministries like Playtime, KidZone, Youth, Life Groups, and Sunday Services—but we have kept this list brief to save space.

Our Strategic Priorities & What We Achieved

1. Spiritual Journey

Our Goal: *We will help followers of Jesus grow in their faith and join in God's mission.*

- Finding simple, relational ways for everyone to follow Jesus.
- Building habits that show who we are and what we stand for.
- Living openly as followers of Jesus—open to the Holy Spirit and to other people.

How did we do?

- We preached on the spiritual habits of Prayer and Sabbath, and saw encouraging early steps as people put them into practice.
- Our Life Groups connected more closely with our Sunday sermon series (using tools like *Life Group Resources* and *Encounter*).
- We developed shared language across our church that reflects our vision, purpose, and values.
- More young people stepped up to serve and get involved in church ministries.
- Our staff and ministry teams worked together to make sure all our programs fit our church vision (including staff discussions on what healthy "fruitfulness" looks like).
- More people were baptised each year compared to the year before.

2. Belonging

Our Goal: *We will help everyone find their place in God’s family and His mission.*

- Building support groups for people going through big life changes.

- Making it easy and clear for anyone to become part of our church family.
- Strengthening our care teams and support systems.

How did we do?

- Our elders became more involved in caring for the wider church, especially by supporting Life Group leaders.
- More people stepped up to volunteer across the church.
- More volunteers got involved in our GBC Serves events.
- Sunday mornings have had a warm, welcoming feel, with many people finding a safe space to rest and explore faith.
- We introduced a service check-in system, which helps us follow up with and care for people better.
- We updated the outdoor area under the tree to make it a warmer, more welcoming space to gather.
- Our *Pathways* welcome program continued to be a helpful first step for newcomers joining our church family.
- Sunday attendance grew for the first time since COVID.

3. Community Engagement

Our Goal: *We will be a church that actively loves and serves our local community.*

- Creating more welcoming ways for locals to connect with our church.
- Building strong friendships and partnerships in our local area.
- Helping everyone feel confident inviting others to follow Jesus through both words and actions.

How did we do?

- We appointed a Community Engagement Pastor and reshaped our other associate pastor role to focus on Belonging.
- We kept building our partnership with Hopefield.
- Our social groups grew, including our Friday morning group and the men's group.
- We continued providing mentors for local kids through Kids Hope.
- We invested in community events that open our doors to local neighbours, including:
    - Launching *The Festival of Christmas*.
    - Hosting the Fair Trade Market.
- We ran Alpha again in 2026, with strong attendance of over 30 people.
- Playtime continued to be our most welcoming ministry for families in the local community.
- We consistently beat our fundraising and giving targets for May Mission Month.

Operational Priorities & What We Achieved

1. We built strong financial stability:
    - Regular giving from our church family grew year after year.
    - We launched the GBC Endowment Fund to invest in future ministry.
    - Our available cash reserves improved to around $200,000.
2. We strengthened our church policies and safety practices:
    - We reviewed and updated 15 church policies and procedures.
    - We reviewed and reinforced the 10 Child Safe Standards.
    - We completed our Safe Church Health Check.
3. We improved our buildings and facilities:
    - We finished renovating our church offices and kids' ministry spaces.
    - We completed a major upgrade to our rainwater storage tanks.
4. We improved our communication and staff structure:
    - Our E-news email newsletter achieved an open rate of over 60%.
    - We reshaped staff roles so they match our main ministry priorities.

Looking Ahead

Of course, we have not achieved everything we hoped for yet. There are still important areas we are committed to working on, such as supporting people through big life changes. As we look ahead to our next three-year plan (2027–2029), we are excited to keep building on the strong foundation we have laid together over the past four years.

GBC 2026 Annual Survey Overview

The 2026 Annual Survey received 284 responses compared with 230 in 2025, an increase of 54 responses (+23.5%). It shows several encouraging trends. Across comparable questions, the strongest positive movements were in belonging, giving participation, Safe Church awareness, recommendation intent, spiritual wellbeing, volunteering and advocacy. The main contextual change is a shift toward an older respondent demographic, particularly with a substantial increase in retired participants.

Headline Findings

- Strongest demographic change: retired respondents increased by 13.7 percentage points (24.0% to 37.8%).
- Largest giving movement: respondents who 'give when able' increased by 9.4 percentage points (20.2% to 29.6%).
- Belonging improved: a strong and growing sense of belonging increased by 7.8 percentage points (23.1% to 30.9%).
- Advocacy improved: those very likely to recommend GBC increased by 5.9 percentage points (60.6% to 66.5%).
- Spiritual wellbeing improved: respondents feeling stuck in faith fell by 5.3 percentage points (9.1% to 3.9%), while happy/content respondents rose by 5.2 points.
- Volunteering improved: regular ministry volunteering rose by 4.9 percentage points (59.0% to 63.9%).
- Safe Church awareness improved: those knowing who to speak to rose by 6.3 percentage points (65.4% to 71.7%).
- Largest decrease: those who had not yet begun giving fell by 9.6 percentage points (17.3% to 7.7%).

1. Responses Review

	2025	2026
Responded Onsite 9:30 am	142	157
Responded Onsite 5:00 pm	49	58
Responded Online	22	31
Responded to Email Invite	17	38
Visitors	22	8
Regular Attendees	169	168

2. Demographics

Gender	2025	2026
Female	110	136
Male	97	96

Non-Binary	1	1
Marital Status	**2025**	**2026**
Never Married	38	37
Married	150	154
Widowed	8	23
Defacto Relationship	2	2
Separated	2	5
Divorced	8	12
Country of Origin – Language	**2025**	**2026**
English Speaking Country	200	217
Non-English Speaking Country	8	16
Age Range	**2025**	**2026**
18 & Under	11	10
19-30	23	21
31-45	28	26
46-66	102	91
67 & Over	43	82
Emploment Status	**2025**	**2026**
Retired	24%	37.8%
Employed Full-Time	38.9%	30%

NOTE: The 2026 respondent group has a noticeably larger proportion of retired people and fewer full-time employed people.

3. Financial Giving – Notable Positive Movement

Response	2025	2026	Change
Haven't yet begun to give	17.3%	7.7%	-9.6
Give when able	20.2%	29.6%	+9.4
Regularly give 10%+	22.6%	29.2%	+6.6
Regularly give up to 10%	39.9%	33.5%	-6.4

4. Country of Origin

The majority of responses was England for 2026 while in 2025 it was South Africa.

Note: More countries were listed in 2026 than 2025.

2026



2025



5. Visitors

- Having family and or friends who attend GBC remains the primary reason visitors were led to the church.
- Overall, welcoming and finding a seat in the auditorium remain the highest area of satisfaction.
- Finding parking was the only dissatisfaction recorded for 2026 when compared to 2025 which recorded five areas of dissatisfaction (parking, welcome from the platform, check-in process, finding seat and meet, and being greeted once seated).

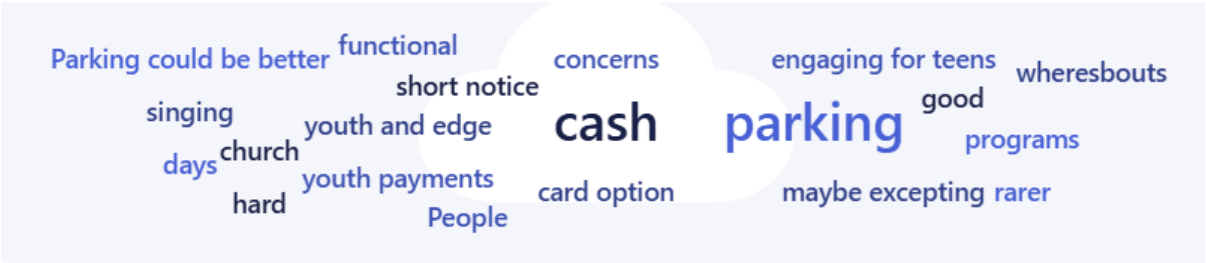
6. Recommendations

The word cloud captures the primary differences from last year.

2026



2025



7. Life Group Participation

	2025	2026
Yes	100	118
No	108	115

8. Volunteering

Response	2025	2026	Change
Volunteer in regular ministry/service	59.0%	63.9%	+4.9
Do not volunteer	41.0%	36.1%	-4.9

9. Online Service

There were some notable changes among those completing the survey online:

- Unable to attend onsite due to other commitments: 13.6% → 29.0% (+15.4)
- Prefer online attendance: 22.7% → 12.9% (-9.8)
- Unable to attend due to health/distance/transport: 63.6% → 54.8% (-8.8)

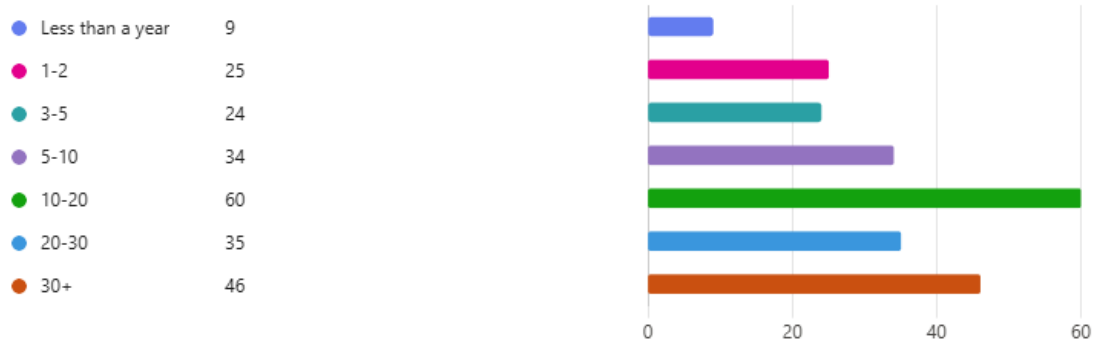
Respondents were rated the quality of the on-line experience (audio, video, responsive to technical needs, and overall) as good to very good.

Respondents were also asked to rate the degree to which they felt included during the service. In general, the online hosts continue to be the most impactful on feeling included while the sermon remains the element of the service in which participants feel included.

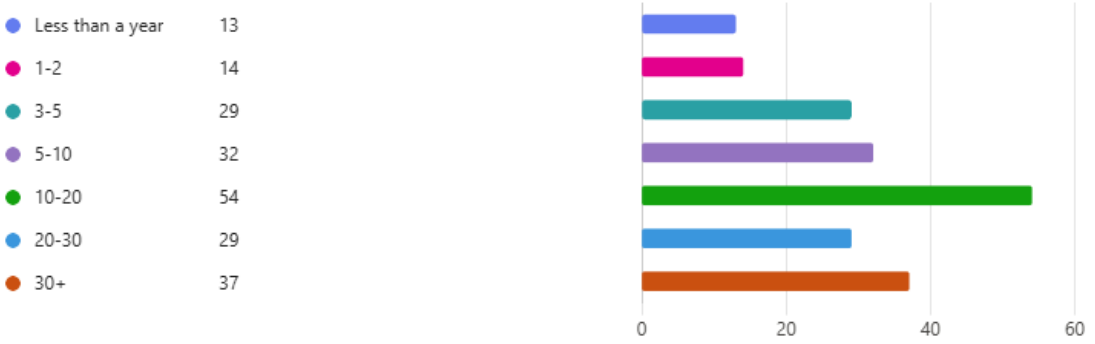
10. Length of Attendance

The majority of responders indicated 10-20years followed by 30+ years.

2026



2025



11. Sense of belonging

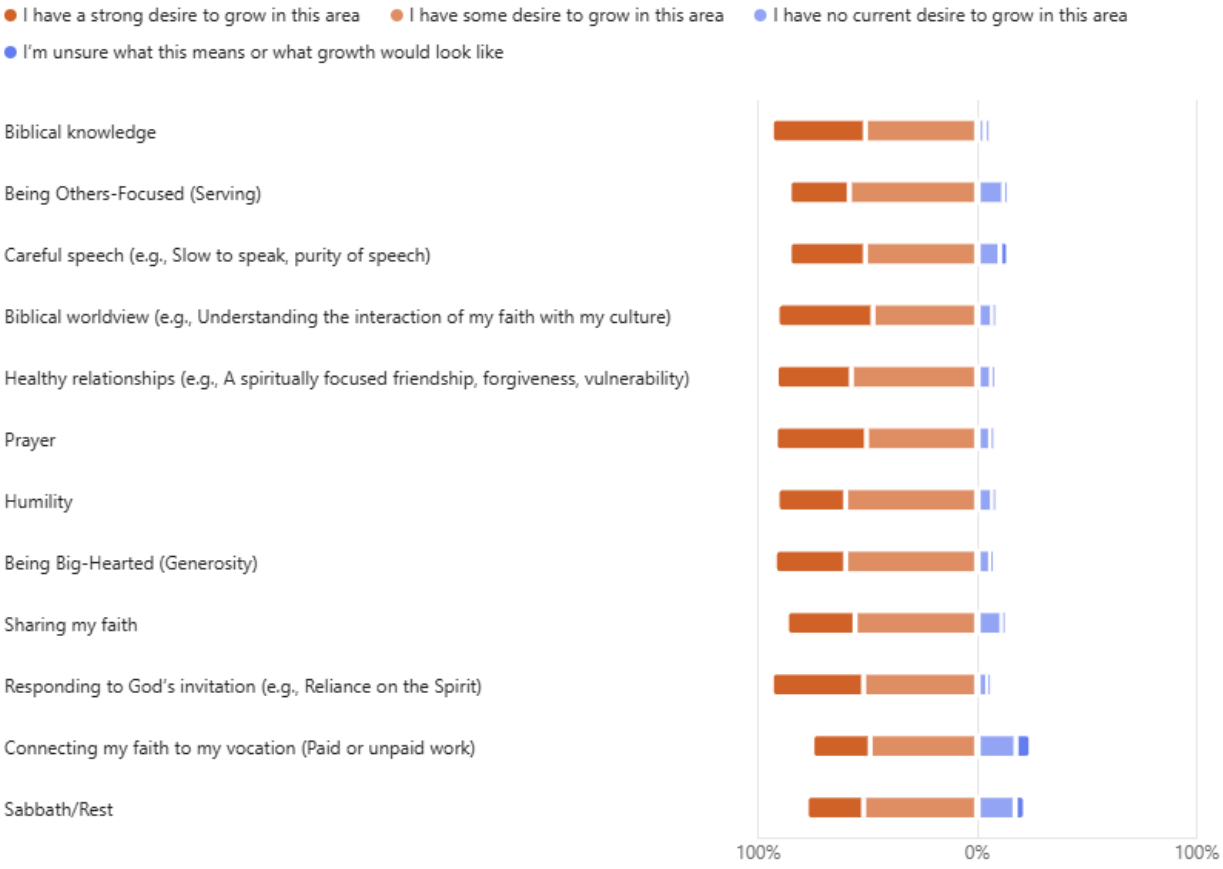
Response	2025	2026	Change
Strong and growing sense of belonging	23.1%	30.9%	+7.8
Fair sense of belonging	24.0%	19.7%	- 4.3

12. Spiritual Journey

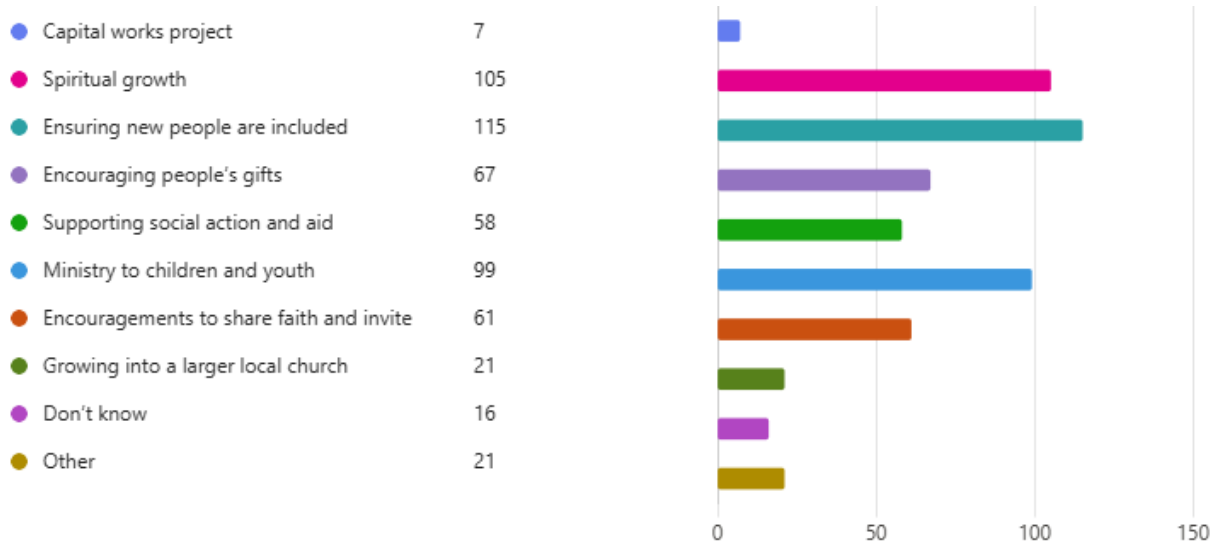
Most responders are happy and content in their faith and experiencing a time of growth.

Response	2025	2026	Change
Happy/content in faith	43.3%	48.5%	+5.2
Feeling stuck in faith	9.1%	3.9%	-5.3
Experiencing growth	23.6%	27.0%	+3.5

13. Desired areas for growth 2026-2027



14. Areas of focus for 2027



Areas that may require attention

- Although belonging improved, approximately one in five respondents still reported only a fair, declining or unclear sense of belonging. Continued relational connection should remain a priority.
- Communication and organizational experience should be monitored alongside the demographic shift to ensure younger and working-age participants are adequately represented and engaged.
- The increase in retirees may create opportunities for ministry involvement and pastoral care, while also requiring age-inclusive service planning.
- Online participation patterns should be interpreted cautiously because the number of online respondents is relatively small (22 in 2025 and 31 in 2026).
- Service attendance comparisons should not be treated as direct trends where service times or labels changed between the two survey years.

Recommendations for Leadership

Build on belonging gains: Continue practices that strengthen relational connection, welcoming, follow-up and pathways into smaller communities.

Convert goodwill into deeper engagement: Use the increase in recommendation intent and volunteering as opportunities to invite more people into ministry, Life Groups and externally focused service.

Strengthen giving discipleship: The decline in non-giving is encouraging; provide clear, accessible pathways for those moving from occasional giving toward intentional regular giving.

Respond to demographic change: Review ministry, care and engagement strategies for an increasingly retired and older respondent cohort while ensuring working-age and younger adults remain visible in future surveys.

Maintain Safe Church momentum: Continue clear communication about reporting pathways and aim to reduce the remaining group who are unsure who to approach.

Methodology and Interpretation Notes

This report compares percentage distributions for selected questions that were sufficiently comparable between the 2025 and 2026 survey files. Percentages are calculated using valid responses to each question, not the total survey count, because not every respondent answered every question. Changes are expressed as percentage points (pp). A positive or negative change does not automatically indicate improvement or deterioration; interpretation depends on the response category.

GBC Strategic Outcomes 2027–2029

Prepared for AGM I, November 29, 2026

Overview

Over the past few years, our Church Council has worked hard to bring our main priorities together. As we look ahead to the next three years (2027–2029), we want to keep building on the strong foundation we have set. Our main direction will stay much the same as the plan we made at the end of 2022.

Three core commitments shape our goals for the future:

1. Looking for God's invitation to join in what He is doing in the world.
2. Staying committed to our regular weekly ministries (such as Playtime, KidZone, Youth, Life Groups, and Sunday Services).
3. Focusing on our three main priority areas: **Spiritual Journey**, **Belonging**, and **Community Engagement**.

Below are the focus areas, plans, and goals that show how we will live out these commitments.

Commitment 1: Looking for God's Invitation

As a Church Council, we have prayed and thought carefully about where we are right now. We believe God is inviting us to look at our church and our work through three connected focus areas. Just like in our 2023–2026 plan, these focus areas help guide our decisions. However, instead of overlapping, these new focus areas zoom in step-by-step on what matters most.

Focus Area 1: A Complex and Stressful World

A futurist named Jamais Cascio uses the word **BANI** to describe today's world—meaning it feels **B**rittle (fragile), **A**nxious (stressful), **N**on-linear (unpredictable), and **I**ncomprehensible (hard to make sense of). Living well in this kind of world takes strength, kindness, flexibility, and strong relationships. We believe God is inviting us to respond with calm, thoughtful care that points people to Jesus Christ and the Bible.

- **Key Question:** *How does this activity help people cope with a stressful and complicated world?*

Focus Area 2: A Connected Community

One of the best ways to respond to a fragile, stressful world is to build deeper connections within our church family and beyond. We often talk about connecting different generations, and we want to keep doing that—along with building bridges across every part of church life. We believe God is inviting us to open our doors wide to a lonely world and welcome people into the warmth of Jesus' love.

- **Key Question:** *How does this activity help build a more connected community?*

Focus Area 3: Healthy Relationships Between Men and Women

One of the deepest divides in our world today is between men and women. We believe God is inviting us to set a healthy, biblical example and help restore broken relationships between men and women. Because we believe men and women are equal, and because we partner with Hopefield to stand against domestic and family violence, we will actively work with God to bring healing and respect to these relationships.

- **Key Question:** *How does this plan help build healthy, respectful relationships between men and women in our church?*

We will use these three focus areas to guide our other two commitments.

Commitment 2: Our Regular Ministries

We remain fully committed to our regular, everyday ministries. While this document does not list specific goals for each of these groups, that does not mean they are less important. In fact, these ministries are the foundation of everything we do and make our bigger goals possible. Our ministry leaders are currently setting specific goals for each of their areas.

Commitment 3: Our Three Strategic Priorities

We remain committed to the three priority areas we set in 2022: **Spiritual Journey**, **Belonging**, and **Community Engagement**. Now that we have pastoral leaders in place for each area, here is what we hope to achieve between 2027 and 2029.

1. Spiritual Journey

Our Goal: *We will help followers of Jesus grow in their faith and join in God's mission.*

- Finding simple, relational ways for everyone to follow Jesus.
- Building habits that show who we are and what we stand for.
- Living openly as followers of Jesus—open to the Holy Spirit and to other people.

What We Will Do (2027–2029)

1. Make prayer a deeper part of everyday church life.

Prayer is one of the two core habits that show what our church is all about. Over the next three years, we want to weave prayer even deeper into everything we do.

- **How we will measure success:**
    - More planned times and events for people to pray together.
    - A clear, dedicated group of people who regularly pray for our church (such as a prayer team and event attendees).
    - A growing collection of stories about answered prayers.

2. Launch the "SENT Incubator."

Being "sent" by Jesus into the world is at the heart of our purpose (John 20:21). The SENT Incubator will be a flexible, multi-part course. It will help people see where Jesus has placed them—especially in their daily work, study, or retirement—and teach them simple spiritual habits to join in God's plans there.

- **How we will measure success:**
    - More people and small groups taking part in the course.
    - New support networks for people in similar stages or lines of work (like teachers, retirees, or business owners).
    - A small group of men and women exploring paid or full-time church ministry.

3. Encourage a culture of trying new ideas.

Different activities connect with different people. Because we want to stay open and create flexible ways for people to follow Jesus, we want to get better at trying new ideas, seeing what works, and improving them. While any ministry can do this, we will focus on it first in our Spiritual Journey area.

- **How we will measure success:**
    - A few new programs that started as small test ideas.
    - A clear, simple guide for how to launch, test, and improve new ideas.
    - A steady number of new ideas being tested.
    - More "grassroots" ideas being tried by everyday church members.

4. Use our strong teaching to help both our church and other churches.

GBC has a long history of great Bible teaching. Now that we have strong leaders across our other ministry areas, we can use our teaching team more intentionally to create resources that help our own church and bless the wider Christian community.

- **How we will measure success:**
    - Regular online and in-person courses that go deeper than Sunday sermons and help people navigate today's complex world.
    - Strong attendance from people in our own church.
    - Many people from other churches joining our courses.
    - Clear, thoughtful written guides on important topics (such as equality between men and women, safe care for people who have experienced trauma, and healthy manhood).

2. Belonging

Our Goal: *We will help everyone find their place in God's family and His mission.*

- Building support groups for people going through big life changes.

- Making it easy and clear for anyone to become part of our church family.
- Strengthening our care teams and support systems.

What We Will Do (2027–2029)

1. Build a culture of genuine welcome where people feel noticed and valued.

Welcoming people is not just a job for a few volunteers on a roster—it is part of who God calls all of us to be. We want to create a warm environment with simple next steps so anyone can easily belong.

- **How we will measure success:**
    - Visitors and guests tell us they feel noticed, valued, and able to join in.
    - Clear, simple next steps for getting connected are shared regularly with the whole church.
    - More visitors return, and feedback shows people truly *feel* welcomed, not just greeted at the door.
    - Visible improvements to our building and the way our church welcomes newcomers.

2. Create more ways for people to build deep, connected friendships.

In our church, our unity does not come from our age, gender, background, income, education, or job skills. It comes from our faith in Jesus and our desire to follow Him together. We want to be a place where people who are very different from one another build real friendships, use their gifts, and walk through life's ups and downs together.

- **How we will measure success:**
    - More people joining Life Groups, supported by new leaders who help start new groups.
    - Friendly, relational ways for newcomers to get involved, including a refreshed *Pathways* welcome program.
    - A refreshed church membership process that matches our updated church constitution.

3. Keep strengthening how we care for one another.

Just like welcoming, good care needs clear organisation, but it relies on real relationships. Our goal is to be a church where people are noticed, supported with kindness and wisdom, and cared for safely and respectfully.

- **How we will measure success:**
    - Updated **GBC Cares** teams that offer both practical help (like mowing lawns and cooking meals) and personal support (like visits and encouragement).
    - Training our care teams to support people who have experienced trauma safely and sensitively.

- Clear, easy-to-find care systems so people get the right help at the right time.

3. Community Engagement

Our Goal: *We will be a church that actively loves and serves our local community.*

- Creating more welcoming ways for locals to connect with our church.
- Building strong friendships and partnerships in our local area.
- Helping everyone feel confident inviting others to follow Jesus through both words and actions.

What We Will Do (2027–2029)

1. Help our church family talk about faith naturally and confidently.

We want to help people at GBC respond warmly and naturally when friends or neighbours ask about faith, so everyone feels confident sharing what Christians believe in an honest, loving way.

- **How we will measure success:**
  - More stories shared about everyday friendships and spiritual conversations.
  - People in our church saying they feel more confident talking about their faith.
  - New people checking out our church because a friend or neighbour invited them.

2. Create clear paths that help local people move from a first visit to faith and belonging.

When we understand the different ways people first connect with GBC, we can run better programs and events that help them move toward conversations about faith and real friendships. This means connecting our community outreach closely with our Belonging ministries, strengthening our partnership with Hopefield, continuing courses like *Alpha*, and starting new activities around different generations, big life changes, and local needs.

- **How we will measure success:**
  - Smooth teamwork between our Community Engagement programs and our Belonging ministries.
  - New community programs that directly meet real local needs.
  - A strong, growing partnership between Hopefield and GBC.
  - People in our church reporting a stronger sense of connection across the community.
  - Faith-focused community programs woven naturally into our regular church calendar.

4. Operations

Our Goal: *Operations keep GBC running smoothly so ministry can happen.*

This includes church leadership and rules (governance), finances, and behind-the-scenes systems (like IT and buildings).

What We Will Do (2027–2029)

1. Keep our church finances strong and steady.

Healthy finances are essential for ministry. Because the current cost-of-living crisis continues to affect families in our community, we need careful planning and steady commitment in two main areas:

- **The Annual Ministry Budget:** Our yearly budget makes everyday ministry possible. We will share financial updates with the church more often, reminding everyone that generous giving is part of following Jesus and clearly explaining how donations support our mission.
- **The GBC Endowment Fund:** This fund is a long-term investment that will help pay for future ministry for the next generation. We will create a clear plan to grow this fund, especially as older generations pass on wealth and look for meaningful ways to leave a legacy.

2. Finish renovating the original auditorium.

Now that we have finished updating our offices and kids' ministry spaces, the old auditorium is the last part of the original building that still needs work. While we still use this space, it no longer fits our needs well and is not the best use of our building. Over the next three years, we will decide how to complete this renovation.

3. Make a clear plan for our behind-the-scenes systems.

We will develop a long-term plan to upgrade and manage our everyday tools, including our IT systems and church database.

GBC Strategic Outcomes 2027-2029



Three Focus Lenses
(General to Specific)

Three Strategic Priorities

Spiritual Journey
(Prayer, SENT Incubator, New Ideas, Bible Teaching)

Belonging
(Genuine Welcome, Life Groups & GBC Cares)

Community Engagement
(Confident Faith Conversations, Local Pathways & Hopefield)

Operations Foundation: Steady Finances • Auditorium Renovation • IT & Systems

Key Goals for 2027–2029

Priority Area	Core Goal	Key Actions
Spiritual Journey	Help followers of Jesus grow in faith and join God's mission.	Weave prayer deeper into everyday church life. Launch the SENT Incubator course to help people live out their faith at work, study, or retirement. Encourage a culture of testing new, grassroots ministry ideas. Use our Bible teaching strength to run deeper courses and write clear guides on key topics.
Belonging	Help everyone find their place in God's family.	Create a warmer, clearer welcome with simple next steps for newcomers. Grow Life Groups, refresh our *Pathways* welcome program, and update church membership. Strengthen GBC Cares teams with trauma-aware training and practical support.
Community Engagement	Actively love and serve our local community.	Equip church members to talk about faith naturally and confidently. Build clear pathways—through *Alpha*, Hopefield, and local programs—that help neighbours move from a first visit to real belonging.
Operations	Keep GBC running smoothly so ministry can thrive.	Keep finances steady amid cost-of-living pressures through regular budget updates and growing the Endowment Fund. Plan the renovation of the original auditorium. Upgrade our IT systems and church database.

Proposed 2027 Budget. Note from the Treasurer to AGM1 29th November 2026.

Background

When reading this note, please also make reference to the spreadsheet "Proposed 2027 Budget" that has been distributed with the meeting Agenda. This spreadsheet has the 2026 Annual Budget in Column C and 2026 Estimated Actual figures in Column D for your reference. Column F has the figures for the 2027 Proposed Budget.

Please note that the spreadsheet looks a little different to previous years. As you may be aware, we have recently moved our financial accounting to the Xero platform. This has made creation of reports providing comparison to prior years problematic. Also, this year, some changes to account names, headings and groupings have been made.

Current cash position

Cash available to pay bills as of 10th Nov 2026 was ~$172,000. Last year at the same time, we had ~$210,000 cash available. This change reflects in part the payment of our insurance bill ($42,500) and the payout for Unit 8 Turner Lodge ($30,000) in recent weeks. We are expected to end this year with around $190,000, a little behind our 2026 forecast.

Offerings so far this year

We have received Offerings of $761,000 to 9th Nov 2026.

- 2.2% behind YTD Budget.
- $17,000 behind YTD Budget.
- $31,000 ahead of last year's actual YTD offerings.

I hope to end 2026 with Offerings very close to our full year budget of $900,000.

Key observations from our Estimated Actual for the full year 2024

Refer to the "Proposed 2027 Budget" spreadsheet, columns C and D.

Income

- Tithes & Offerings – Expect to end 2026 going close to meeting the budget.
- Ministry Income is slightly below the budget.
- A new line of Grants Income has been introduced in 2026 as the Music Trust has adopted a grants approach to support. This corresponds with an equivalent expense for the Christmas Festival below.
- Operational income is expected to fall short of budget:
    - Room hire has declined from the previous year due to one organisation not hiring our premises again this year.
    - Interest income is below budget. Cashflow management through the year, to manage payments for the renovation, has kept a higher proportion of our cash in low interest rate products.
    - Weddings and Funerals have remained low post covid. Now effectively zero.

- Residential Rent Income is below budget as the tenant in our remaining unit at Turner Lodge moved out in September.

Expenses

- Salaries expected to end ~$30k above budget. A significant portion of this is extra hours required to transition to Xero.
- Ministry expenses are broadly in line with budget with the exception of the addition of the Christmas Festival, which corresponds to the equivalent Grant Income mentioned above.
- Total Mission Expense is below budget due to the late distribution of the Frontline Missionaries' gifts. This has now been paid, so expectation is now aligned.
- Operational expenses are down, driven primarily by lower Audio Visual and IT purchases.
- Property and Equipment spending over budget, driven by the purchase of carpet for the old hall, for which we have received a specific donation.
- Finance costs are broadly in line with expectations.

Overall, we expect to end the year with a small deficit.

Below the Line

At line 97 of the "Proposed 2027 Budget" spreadsheet you will see the three entities/accounts we have placed below the line. Here you will see our expectations for these important areas of ministry that do not sit within the normal income and expense accounts of GBC. They are:

- the Grays Point Christian Music Promotion Trust,
- the GBC Endowment Fund, and
- money held in the Baptist Property Trust account.

As we did in last year's Budget, we have provided expectations for each of these three separately, so that we can easily see what is expected for each. For the year to 30th September, you will see:

- The Music Trust is broadly in line with budget.
- The Endowment Fund, commenced in late 2024, is broadly in line with budget.
- The Baptist Property Trust account has:
  - earned significantly more interest than expected due to changes in the interest rates on the accounts we hold at BFS, and
  - paid for the majority of the renovation works undertaken this year.

Key observations of 2027 Draft Budget

Refer to "Proposed 2027 Budget" spreadsheet, column F.

Income

- Tithes & Offerings – We are planning for $945,000, a $45,000 or 5% increase over the 2026 Budget figure. It is acknowledged that this is a significant increase, though broadly consistent with annual inflation. The general view of the Finance Committee and Church Council is that there is significant optimism about overall Church growth in 2027, building on our progress in 2026. With CPI up close to 5% for the year to date, an increase of this magnitude is needed to keep up with costs.
- Ministry income budget will increase with MMM up to $212,625 (22.5% of Tithes & Offerings). Other ministry income is expected to be flat or lower.

- As noted above, a new line, "Grants Income", has been included this year. This is a consequence of the Music Trust adopting a Grants approach to distributions from 2026 onwards.
- Operational income is forecast to rise in 2027 due to a significant increase in rent from Unit 8 Turner Lodge.

Expenses

- Salaries:
    - Built in a 3.5% increase for all non-award wages staff.
    - One staff member has been recommended to be raised by one level.
    - Award salary changes have been incorporated.
    - Some changes to the hours between our accounting staff.
    - Superannuation remains at 12%.
    - There are no plans for new roles.
- Innovation has been retained, but the allocation has been halved.
- Ministry expenses are significantly affected by the inclusion of the Christmas Festival in 2027, which corresponds to the Grant Income line above. All other areas of Ministry Expenses remain very similar to 2026.
- Mission Expenses
    - One Frontline Missionary will no longer appear in 2027.
    - The Mission's Committee has provided allocations to the remaining three Frontline Missionaries. Increases are justified as no extra support from MMM in future.
    - MMM up in proportion with the Offerings budget figure.
- Operational expenses are flat. However, there are a number of increases and decreases from last year.
- Property Expenses are up significantly, primarily due to increased allocations to Repairs and Maintenance, Insurance and Residential Rental Property Expenses.
- Finance costs are stable.

Overall, the draft budget for 2027, as presented to you, is a balanced budget. I believe that these figures most accurately reflect what we should expect for 2027 with what we know today.

At their meeting on 4th November 2026 the Church Finance Committee unanimously resolved to recommend this budget to the Church Council for their acceptance and presentation to the Members at AGM1.

The Church Council has accepted the recommendation of the Church Finance Committee to present the 2027 Budget, as set out in the "Proposed 2027 Budget" spreadsheet, to the AGM on 29th November 2026.

Glenn Smith

Treasurer

Gymea Baptist Church	2026 Anual Budget	2026 Estimated Actual	2027 Proposed Budget
Income			
Tithes & Offerings			
Tithes and Offerings	900,000	900,000	945,000
Government Rebates/Offsets	5,000	6,171	3,500
Total Tithes & Offerings	**905,000**	**906,171**	**948,500**
Ministry Income			
Camps & Conferences	9,000	5,100	7,000
Coffee Station	8,000	6,068	6,000
May Mission Month	202,500	203,602	212,625
Ministry Income - Other	15,000	13,574	13,000
Catalyst	3,000	3,000	2,500
Total Ministry Income	**237,500**	**231,344**	**241,125**
Grants Income			
Christmas Festival from GPCMPT	0	35,000	40,000
Total Grants Income	-	**35,000**	**40,000**
Operatonal Income			
GST Recovery-Ministers Accounts	500	1,000	500
Hire / Rental	15,000	9,118	12,000
Interest Income	9,000	6,331	7,000
Weddings	0	-68	-
Funerals	1,000	-450	-
Residential Rent Income	7,150	5,362	17,600
Total Operatonal Income	**32,650**	**21,293**	**37,100**
Total Income	**1,175,150**	**1,193,808**	**1,266,725**
Expenses			
Salaries & Wages			
Salaries & Wages	322,042	348,022	330,671
Staff Benefits (Tax Exempt)	255,459	260,108	265,704
Superannuation	69,306	71,373	71,565
Long Service Leave	6,000	6,000	6,000
Workers Compensation	9,003	9,003	9,000
Total Salaries & Wages	**661,810**	**694,507**	**682,940**
Ministry Expenses			
Licences & Permits	2,500	2,500	2,500
Coffee Station	6,500	3,765	5,000
School Scripture Resources	750	752	750
Catalyst	2,500	2,500	2,500
Christmas Festival	0	35,000	40,000
Camps & Conferences	12,000	13,397	12,000
Ministry Expenses - Other	23,000	20,615	23,000
Training	7,000	6,976	7,000
Total Ministry Expenses	**54,250**	**85,504**	**92,750**
Mission Expenses			

OM - Heather Druce	6,048	6,048	7,828
School Chaplaincy - Kath Ansell	2,424	2,424	-
SIM - Ben Hurley	6,000	6,000	9,149
WEC - Jonathan McCallum	6,048	6,048	7,477
May Mission Appeal	202,500	185,578	212,625
Kids Hope	1,500	1,637	1,700
Hopefield	15,000	15,000	15,000
Sutherland Board Christian Edn	1,000	1,000	1,000
Outreach Other	3,000	-	3,000
Total Mission Expenses	**243,520**	**223,735**	**257,779**
Innovation			
Innovation	2,000	450	1,000
Total Innovation	**2,000**	**450**	**1,000**
Operational Expenses			
Advertising & Marketing	500	125	125
Audiovisual costs	7,500	1,892	4,000
Communications	2,500	603	1,000
Consumables	3,000	3,000	3,000
IT Services	20,000	20,000	25,000
Office Supplies & Equipment	10,300	6,481	10,000
Printing, Graphics & Postage	2,525	3,485	3,500
Telephone & Internet	7,200	6,854	7,000
Funerals			-
Weddings			-
Total Operational Expenses	**53,525**	**42,440**	**53,625**
Property Expenses			
Cleaning	21,000	22,381	23,000
Electricity & Gas	23,000	21,740	23,000
Insurance	42,000	42,000	45,000
Rates & Water	8,000	9,148	9,000
Repairs and Maintenance	40,000	60,000	45,000
Residential Rental Property Expenses	2,000	3,173	5,000
Security	1,000	480	1,000
Work Health & Safety	12,000	8,329	12,000
Total Property Expenses	**149,000**	**167,251**	**163,000**
Finance Expenses			
Bank Fees	5,000	3,923	4,500
Merchant Fees	800	958	1,000
Professional Fees	1,500	1,400	1,500
Total Finance Expenses	**7,300**	**6,281**	**7,000**
Pastoral Care			
Pastoral Care	5,000	4,570	6,000
Visiting Ministries	1,000	375	1,000
Total Pastoral Care	**6,000**	**4,945**	**7,000**
Total Expenses	**1,177,405**	**1,225,113**	**1,265,094**
Net Profit	**- 2,255**	**- 31,305**	**1,631**

Other Entities

Grays Point Christian Musc Promotion Trust Account			
Opening Balance	**55,627**	**55,627**	**46,327**
Income			
Grays Pt Cultural Trust Income	30,000	24,000	30,000
Grays Pt Cultural Sponsorship	-	-	
Grays Pt Cultural Trust Interest	1,500	1,700	1,300
Total Income	**31,500**	**25,700**	**31,300**
Expenses			
Grays Pt Cultural Trust Events	35,000	35,000	40,000
Grays Pt Cultural Trust P&E	2,000	-	-
Total Expenses	**37,000**	**35,000**	**40,000**
Closing Balance	**50,127**	**46,327**	**37,627**

GBC Endowment Account			
Opening Balance	**35,429**	**35,429**	**45,129**
Income			
Donations/Thank Offerings	10,000	8,000	10,000
Endowment Interest	1,600	1,700	1,900
Total Income	**11,600**	**9,700**	**11,900**
Expenses			
Endowment Expenses	-	-	-
Endowment Grants	-	-	-
Total Expenses	-	-	-
Closing Balance	**47,029**	**45,129**	**57,029**

Baptist Property Trust Account			
Opening Balance	**497,338**	**505,905**	**58,692**
Income			
Proceedes of Sale	-	-	-
Baptist Property Trust Interest	2,500	7,300	2,348
Total Income	**2,500**	**7,300**	**2,348**
Expenses			
Complying Property Works	499,838	454,512	-
Total Expenses	**499,838**	**454,512**	-
Closing Balance	-	**58,692**	**61,040**