



ST MARK'S
LUTHERAN CHURCH
Caloundra

*"Together @ St Mark's - Young at Heart, Strong in Faith,
Developing Genuine Friendships"*

St Mark's Lutheran Church
Caloundra

BOOK OF REPORTS 2025-26



Annual General Meeting
Sunday 8 November 2026 - 10.45am
14 Bombala Terrace, Caloundra

"Growing Space for Faith and Community"

Mission and Vision Team

Pastor:	Ray Morris
Deacons Team Leader	Bruce Heirdsfield
Chairperson	Narelle Jefferd
Treasurer	Janelle Morris
Secretary	Julie Thomae
Property Team Leader	Robert Fisher (rep)
Workplace Safety	Merle Muspratt
Additional members	Shirley Fisher Leone Cameron-Tucker

LCA SAFE PLACE VALUES

In our personal behaviour we demonstrate God's love by:

- setting a good example of Christian living
- treating each other with dignity and respect
- being courteous, kind and compassionate in our words and actions
- not abusing people (including members of our family), verbally, physically, emotionally, sexually or spiritually
- acting responsibly in potentially addictive activities which may cause harm to our family, such as abuse of alcohol, addictive substances or gambling
- refraining from engaging in, viewing or possessing pornographic materials
- cultivating a lifestyle of reconciliation
- ensuring children feel safe, are respected and listened to
- considering the needs of children in all decisions regarding church activities
- not abusing children physically, emotionally sexually or spiritually
- ensuring that no form of physical punishment is administered to any child while engaged in church activities
- ensuring that systems for the prevention of harm to children are maintained; and
- ensuring compliance with all legislative requirements for the health, safety and wellbeing of children.

The LCA Safe Place Committee has established a confidential service for responding to complaints of sexual abuse/harassment by church employees and leaders. Trained advisors are available to help.

Lutheran Church of Australia - Safe Church Service Desk

139 Frome Street Adelaide SA 5000

1800 418 588 - safechurch@lca.org.au

TABLE OF CONTENTS

Pastor's Report	4
Mission & Vision Focus	9
Deacons	12
Chairperson	14
Treasurer	22
Ladies Fellowship	26
Property	27
Manse	29
Administration	30
Workplace Health & Safety	31



Artwork by Mikayla

Painting created and entered in art competition at PLC inspired by Titus 3:5 - Her stained-glass-style artwork moves from the cross and thorns, through an open door filled with light, to the waters of new life, the Holy Spirit represented by the dove, and finally a flourishing garden expressing the new life God gives



Winning Photograph by Lacey

Jesus is the piece that holds everything together. Through Baptism you are always connected to Jesus. The heart represents Jesus's love. You are now held in his hands and safe in his grace. You are now connected to God and his family. Our connection through faith makes us stronger together.

PASTOR'S REPORT

"To God be the glory in the church and in Christ Jesus throughout all generations." Ephesians 3:21

Growing Space for Faith and Community

As we gather for our Annual General Meeting, I give thanks to God for His faithfulness and guidance throughout another year of ministry at St Mark's.

Looking back, 2026 has been a year marked by growth, generosity, discernment, and renewed confidence in the future God is shaping among us. Throughout 2026, our congregation has been shaped by the theme *Growing Space for Faith and Community*. What became increasingly clear during the year is that this theme was about much more than buildings. It was about creating space for people to encounter Christ, grow in faith, develop genuine friendships, receive care, and discover a sense of belonging within God's family.

One visual expression accompanied us throughout much of the year - our Living Cross. What began as a simple cross on Good Friday gradually became a living tree through the contributions of our St Mark's Makers and congregation members of all ages. Leaves, prayers, artwork, symbols, and reminders of God's faithfulness were added throughout the year. The cross remained at the centre while new life continued to grow around it. In many ways, this became a picture of our congregation in 2026. Small beginnings - Big Difference. Christ has remained at the centre while God continues to bring growth, opportunity, and new life among us.



Growing Faith Across Generations

One of the greatest joys of ministry has been seeing faith nurtured across all ages. Throughout the year we celebrated baptisms, First Communion milestones, Bible study participation, worship engagement, and the ongoing work of the Holy Spirit through Word and Sacrament. Particularly encouraging has been the continuing development of St Mark's Makers.

What began as a ministry involving children has increasingly become an intergenerational ministry where children, parents, grandparents, and congregation members learn, create, worship, and grow together. It reflects our vision of being a congregation that is young at heart, strong in faith, and developing genuine friendships.

The growing participation of children and families in worship life, together with the willingness of members across generations to engage with one another, continues to strengthen our congregation and provide hope for the future.

Growing Community Through Care

One of the greatest strengths of St Mark's is the genuine care people show for one another.

Pastoral ministry throughout the year included hospital visits, home communions, support during illness and grief, aged-care visitation, prayer support, transport assistance, meals, encouragement, and countless acts of quiet service. Much of this ministry takes place away from public view, yet it remains one of the most important expressions of Christ's love among us.

We have also welcomed visitors, new families, and returning members throughout the year. Through worship, fellowship, morning tea, Bible studies, Saturday Sunset Services, and simple acts of hospitality, many people have experienced the warmth and welcome that characterises St Mark's.



Celebrating February Birthdays (Ashes imposed for Lent)

Growing Through Worship and Mission

Worship remains at the heart of our life together. Holy Week and Easter were significant highlights, followed by continued strong participation in worship throughout the year. The Saturday Sunset Service continues to provide another welcoming opportunity for worship, friendship, hospitality, and conversation.

Mission also continues to be expressed through practical care and generosity. Support for Mission Possible, community engagement, special offerings (Destiny Rescue) and ministries that connect with families and the wider community remain important expressions of faith in action.

A Year of Vision, Generosity and Discernment

One of the defining features of 2026 has been the sense of shared vision emerging within the congregation. Throughout the year, considerable time, volunteer effort, prayer, planning, consultation, and discernment have been invested into preparing grant applications, exploring future opportunities, and developing pathways that support both current ministry and future mission. I wish to acknowledge and thank the many people who contributed to this work behind the scenes.

We give thanks for several significant blessings received during the year:

- Community Benefit Fund Grant: \$35,000 supporting accessibility improvements.
- LLL Mission and Ministry Grant: \$14,000 supporting St St Mark's Makers and the Saturday Sunset Service
- Bequest from the Hupfeld family
- Our Building Planning Team (all volunteers) who have given of their time and skills to consult with several professionals and provide Certified Plans, specifications and estimated costs for Stages 1 and 1a of our Future Building Project.

We also give thanks for the faithful weekly offerings, special gifts, donations to the Future Building Project and the ongoing generosity of members who continue to support the wider ministry of St Mark's. Special thanks are due to those who contributed toward the manse loan over many years.

The recent donation has cleared the loan after 13 years. Through your faithful stewardship, that asset is now positioned to return significant value to the congregation as we look toward future ministry opportunities, improved facilities, and expanded mission.

A particularly significant moment occurred on 13 September when the congregation overwhelmingly supported the Strategic Financial Plan and future direction proposed by the Mission and Vision Team. This reflected prayerful discernment, unity, courage, and confidence in the future God is preparing for St Mark's. From a pastoral perspective, I see this as a congregation willing to invest not only in buildings, but in worship, hospitality, pastoral care, mission, accessibility, and future generations.

Looking Toward 2027

As we prepare to celebrate 80 years of Lutheran worship and witness on the Sunshine Coast, we do so with gratitude for those who have gone before us and hope for those who will follow.

The year ahead will include several significant priorities. Implementation of the Strategic Financial Plan, which includes budgeting, costing, planning of building extensions, kitchen and hospitality improvements, and accessibility upgrades as important areas of focus.

Current economic climate and rapidly increasing costs and an acceptable budget will be a major factor in the timeline of what can be achieved. These developments are not ends in themselves. They are practical tools that help create opportunities for worship, care, hospitality, discipleship, and mission.

Reflecting on the year ahead, a new theme has begun to emerge:

**“Making Room for What Matters
Creating Space and Making Time for
Christ, People, Care and Mission”**

This theme builds naturally on our 2026 emphasis of Growing Space for Faith and Community and will help shape our ministry priorities, planning, and mission throughout 2027.

An emerging ministry focus for 2027 will be *St Mark's Senior Makers - Soul Care*, strengthening care, connection, encouragement, visitation, prayer, and support for older members, those experiencing illness, loneliness, declining health, or reduced mobility. Together with St Mark's Makers, this continues our vision of one church family supporting people through every stage of life.

As we move into our 80th year, I see a congregation that is welcoming, generous, prayerful, united, hopeful, and increasingly ready for the opportunities God is placing before us.

May we continue trusting the God who has faithfully led St Mark's through the past, is active among us in the present, and is already preparing the future.



Together, we continue growing space for faith and community.

Together, we continue making room for what matters.

May God lead us as we create space and make time for Christ, people, care, and mission.

In Christ's grace,

Pastor Ray Morris (Installed 26 January 2014)

Our **CUPPA AND CHAT** mornings have continued throughout 2025 and 2026 and are always well attended with lots of lively conversations. We meet every second Thursday at a Cafe at 10am. Please contact Janelle Morris to check the date and location.



Mission & Vision Focus 2027 @ St Mark's

**“What Really Matters – Making Room for What Matters -
Creating Space and Making Time for
Christ, People, Care and Mission”**

*"Seek first his kingdom and his righteousness, and all these things
will be given to you as well." Matthew 6:33*

As St Mark's works towards our Future Building Projects and celebrates 80 years of Lutheran worship and witness on the Sunshine Coast, we give thanks for God's faithfulness in the past and look forward with hope, faith and expectation for the future.

Throughout 2026, our focus was Growing Space for Faith and Community. Through worship, intergenerational ministry, pastoral care, hospitality, and future planning, God has continued to open new opportunities for ministry and mission.

As we move into our 80th year, we now ask a simple but important question:

What are we making room for?

1. Christ

Growing disciples through worship, Holy Communion, prayer, Bible study, and a strong faith in Christ.

2. People

Creating belonging through hospitality, friendship, welcome and connection.

3. Care

Strengthening pastoral care through visitation, prayer, home communion, and the development of Senior Makers - Soul Care.

4. Mission

Building relationships through St Mark's Makers, Sunset Service, Mission Possible, community engagement, common mission and ministry with Pacific Lutheran College and partnerships that help people encounter Christ and grow in faith.



5. Future

Implementing the Strategic Financial Plan, developing welcoming and accessible ministry spaces, and growing for future generations.

6. Key Opportunities for 2027

Celebrating 80 Years Celebrating God's faithfulness over eight decades while preparing for the next generation of ministry and mission. A range of events being planned.

7. Senior Makers - Soul Care

Expanding intentional support, friendship, encouragement, pastoral care, and connection for older members and those unable to participate regularly in congregational life.

8. Pacific Lutheran College

Partnership St Mark's and Pacific Lutheran College share a long and valued ministry partnership on the Sunshine Coast. As both communities continue to grow and develop, 2027 provides opportunities for fresh conversations, renewed collaboration, and intentional planning around our shared commitment to faith formation, worship, service, pastoral care, and community engagement. Together we seek to support children, young people, families, staff, and the wider community as they encounter Christ and grow in faith.

9. Future Ministry Facilities

Progressing worship space, hospitality, kitchen, and accessibility improvements that support ministry, welcome, care, and mission.

St Mark's Aspirational Goals for 2027

- Maintain strong worship participation and continue welcoming new people into congregational life.
- Celebrate 80 years of Lutheran worship and witness on the Sunshine Coast, culminating with a special Anniversary Thanksgiving Service in June 2027.
- Establish and grow Senior Makers - Soul Care and a regular visitation network.
- Continue developing genuine friendships through Cuppa and Chat, St Mark's Makers, Saturday Sunset Services, morning tea, and fellowship opportunities.

- Strengthen partnership opportunities with Pacific Lutheran College through regular ministry conversations and at least three shared ministry, worship, service, or faith formation initiatives.
- Encourage more members into active ministry, pastoral care, service, and volunteer leadership.
- Continue growing the Future Mission and Ministry Fund.

Our Prayer

Lord Jesus, Help us make room for what matters most. Create within us a deeper love for You, a greater care for one another, a wider welcome for our community, and a stronger commitment to Your mission. Guide us as we celebrate 80 years of worship and witness on the Sunshine Coast. May everything we do help people encounter Your grace, grow in faith, and discover a place of belonging. Amen.

Our Mission @ St Mark's 2027

Young at Heart. Strong in Faith. Genuine Friendships.

“Making Room for What Matters: Creating Space and Making Time for Christ, People, Care and Mission.”



We believe God has equipped all of us with gifts in order to serve our neighbours, our community and the larger world.

At St Mark's, our members donate items to victims of Domestic Violence, the homeless and unemployed people, so that they may have a brighter day.

There are two wheelie bins at the entrance to the Church.

Just drop in any items on your way into church.

Any non-perishable food (easy open cans, noodles, tuna, corn etc), toiletries, also small toiletry items are welcomed; and these are distributed weekly to the Mission Possible team.

DEACON'S REPORT

Growing Space for Faith & Community

St Mark's core values over the past twelve months have been truly highlighted by the above statement.

What we have seen is true growth in our congregation with regular attendances continuing to grow and expand our church community. Through Baptism this past twelve months we have welcomed seven children and adults into Gods family. We would again like to welcome those new members who have joined our St Mark's community,

The introduction of St Mark's Makers has given our young an avenue to communicate and also voice their growing faith as well as offering a clear pathway for them to participate in our regular services.

Our Bible study groups continue to actively analyse the Bible on a regular basis, at the same time enjoying the fellowship of those who attend.

The monthly Sunset service is offering an outlet for those who wish to gather, share a meal and hear God's word on a less formal basis.

Mission Possible: A big thank you to the entire St Mark's community, your generosity and kindness helping support numerous local people who find themselves in need of assistance.

I would like to thank everyone who has volunteered their services (Data presentation, Readers, Deacons and Worship assistance, Morning tea providers and those caring for the church grounds), you all participate in ensuring the seamless delivery of our worship services and care of what God has provided for us.

2027 What Lies Ahead

During the year ahead we will celebrate 80 years of faithful worship and community service at St Mark's Lutheran congregation.

As we look back over the past, we also see how the foundations have been laid for today and the future, a foundation built on faith, worship, community and caring for each other and those in need.

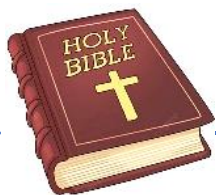
Items of Importance to keep in our prayers:
Implementation of our Strategic Financial Plan.

- ✦ Building Extension
- ✦ Kitchen and Hospitality
- ✦ Accessibility improvements
- ✦ Continued growth
- ✦ St Mark's Makers
- ✦ Soul Care (St Mark's Seniors Makers)
- ✦ Pastoral Ministry.

There will always be trials and tribulations in life, but God will carry you through every storm in your life. And give you strength to make it, even when you feel like you can't. (Inspired by Isaiah 41:10)



Bruce Heirdsfield - Deacons Team



MEN'S BIBLE STUDY

Our Men's Bible Study began this year and meets each Thursday morning at 7:30 am at Torque Café, Golden Beach.

This relaxed and friendly group provides an opportunity for men to connect over coffee, open God's Word together, and encourage one another in faith and life.

We have studied the The Cross, Abide with Jesus and currently, Following Jesus.

We give thanks for the fellowship and spiritual growth shared each week.

CHAIRPERSON'S REPORT

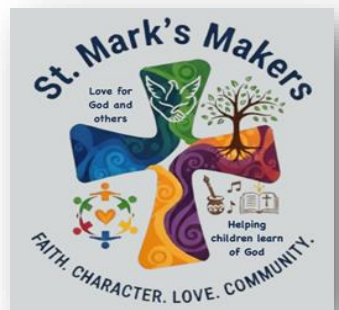
St Mark's Lutheran Church Caloundra is a vibrant, dynamic and welcoming place of worship fostering strong faith and genuine friendships for both young and old.

Worship services are held weekly at 9am with Holy Communion. These services are intergenerational with a mix of both traditional and modern liturgy, hymns and songs. Occasionally a video clip relating to the Gospel for the day is played which is enjoyed by all the "young at heart".

A Sunset Service is held monthly to encourage people who wish to connect but in a less formal and relaxed setting. Those who can bring a small plate of savoury or sweets and are shared over great conversations, laughter, reflection and prayer.

Pastor Ray is assisted by the Deacons and Worship Assistants in caring for all members.

During the regular worship service, we have our "young at heart" segment and Pastor Ray introduces a craft activity for "St Mark's Makers" - a new ministry that was introduced in November. The craft activity relates to the Gospel reading and the sermon for that day. Thank you to Yashmina who designed the logo for "St Mark's Makers".

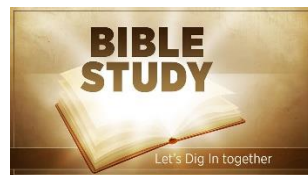


A special thank you to Pastor Ray Roehm and Pastor Mark Winter who led services while Pastor Ray had holidays.

Communication is very important, weekly bulletins with the printed worship service order are available to all who attend for use during the service, to take home for reflection through the week and also to share with friends and neighbours. One of our "tech-savvy" youth has started to video record the sermon for our shut-ins.

Some hard copies of the weekly sermon are delivered to the elderly who would like one. Weekly emails and SMS messages are sent, the St Mark's Web site and Facebook are further communication tools.

Bible study groups are an important element in the life of the church. A combined group "Growing Together" have been meeting twice a month and studying the Gospel of Matthew. A Men's bible study group meet Thursday weekly at a Cafe in Golden Beach at 7.30am. They have studied a variety of topics this year. Younger women meet up regularly in someone's home and study the Bible as well.



Before the commencement of Advent, St Mark's celebrated Reformation Sunday, and the Annual "In Memoriam" service which is always a special time of reflection and remembrance. During Advent a daily devotion booklet from Lutheran Tract Mission was printed and distributed to all members and friends. The booklet with the Theme "Shine the Light" was well received and appreciated.

The annual Bi-lingual German service once again proved to be very popular with the church at full seating capacity. Thank you to our German speaking members who delivered the Bible readings and liturgy in German and led in singing the hymns in German. Thank you to Manfred Klink with his piano accordion entertaining us with renditions of favourite Christmas songs. At the time of this report Manfred is very unwell.

On Christmas Eve the interior of the church was decorated with candles of varying sizes for the service.



The theme being “Reflection” and “Light over Darkness” on the past year and towards the coming year was carried into the Christmas Day service as well. Although there were lots of our regular worshippers away, many visitors came and filled the church to full capacity once more. Such a delight to witness when everyone is so busy with their own Christmas preparations.

During January we all enjoyed some down time to relax and refresh as we look towards another busy year ahead. Australia Day was celebrated with a “Sausage Sizzle” and the monthly celebrations of birthdays.

Our theme for the New Year of 2026 was “**Growing Space for Faith and Community**” which was launched in February with a sermon series.

All our groups recommenced – Ladies Fellowship, Men's Bible study, Ladies Bible study and the combined Bible Study group “Growing Together”, St Mark's Maker's, Coffee and Chat and the Sunset Service.

The Lenten season began with our traditional Ash Wednesday service and the “Imposition of Ashes”. The Lutheran Tract mission supplied a devotional booklet titled “Hope for the Future” which was printed and available to everyone and their friends.

Our special Lenten offerings were donated to the Manse Loan, “Destiny Rescue” and “Mercy Ships”.

Easter services commenced with Palm Sunday and baptisms. Palm fronds decorating the sanctuary. Handmade crosses were shared. Maundy Thursday with Holy Communion and the washing of feet ceremony; Good Friday with the bare Cross solemnly carried by our young members into the church up to the Sanctuary.

Easter Saturday Sunset Service with a meal and fellowship, then on Easter Sunday the bare Cross being decorated with flowers and butterflies to symbolize new life. With new flowers replenishing old ones each Sunday the Cross became the Living Cross”.

On Good Friday and Easter Sunday the church seating was at full capacity. The whole Easter period was a journey full of emotion and reflection, a very special time of worship where once again we are reminded of forgiveness and freedom and a new life in Christ.

For Pentecost Sunday some of our younger people decorated the interior of the church with small paper doves and red balloons which radiated an aura of expectancy as if the Holy Spirit was descending on us as the Pentecost story was retold again.

To coincide with the “Walk my Way” fundraiser which was held in Brisbane, we had some visitors from Australian Lutheran World Service attend our worship service. They enlightened us on what had been happening in the past year and what areas they have concentrated on overseas who had the greatest need. It was a pleasure to chat with them after the worship service and learn more about their mission activities.

The annual LCAQD synod convention with the theme “Open Door to Spiritual Renewal” was held at the Gold Coast this year. Pastor Ray attended Pastor's Conference first and then attended synod. Janelle Morris was our delegate representing St Mark's.

At this meeting St Mark's received a cheque for \$14,000.00 – a Mission and Ministry Outreach grant from LLL to further strengthen our current ministries.

At our Annual Thanksgiving service, we officially welcomed new friends to our church family. An overwhelming donation of food and personal hygiene products was also donated to “Mission Possible” our community project supporting the homeless and victims of domestic violence.

Our co-ordinator for Mission Possible - Dawn - ensures that whatever is donated on Sundays is distributed as soon as possible.



Thank you Dawn and her helpers. Also on this Sunday we celebrated birthdays with a special cake, BBQ and brunch. It was a wonderful morning of thanksgiving and fellowship.

Staying connected with Pacific Lutheran College throughout the year continues to be very important for us at St Mark's. The Principal Dr Bronwyn Dolling, College Pastor Mark Winter and his wife Andrea and teachers worship with us regularly. I had the privilege of attending the Closing Ceremony for the college year 2025 and the Opening Ceremony in late January for the commencement of the new school year.

One of the projects at the College this year as part of their connections with St Mark's and the wider community was to hold a "Sleep Over for Hope". A group of students slept rough overnight in the school hall. They collected several laundry baskets of food and hygiene products which were brought to St Mark's the following Sunday and presented to Mission Possible during our worship service. Thank you students and staff.

Al Anon continues to meet at the Church on Thursdays. Connecting with our local community as opportunities arise is always acted on. Some of our members continue to enjoy their weekly visits to the local Caloundra Community Kindergarten.

In front of the church, bins are supplied for weekly donations to Mission Possible and these donated items are distributed as received. We have also commenced "Cash for Cans" program with a wheelie bin available for donations. Armin continues to collect used stamps for mission work in the broader field.

The popular fortnightly Coffee and Chat which has been held at Bosco's IRT Woodlands is a great time for meeting new friends and catching up with our regular friends.

St Mark's church meets the LCA Child Safety Standards for congregations. These standards are carefully monitored each week and reviewed regularly at our Mission and Vision (M&V) meetings which are held every six weeks.

Pastor Ray, Deacons, Worship Assistants and the Mission and Vision team all have current Blue Cards and Level 1 training. Pastor Ray, Janelle, Merle and myself also have Level 2 training. All of these have to be renewed every three years. This training is to meet the requirements of the LCA Safe Place and Child Safe ensuring that all compliance meets the legislative standards for the health, safety and wellbeing of children, also vulnerable adults at St Mark's.

Our church property is well maintained and always looks immaculate - a delight to behold and in the garden there is always something flowering. A big thank you to Juliet our gardener. Juliet has recently relocated to Clontarf and will be sadly missed.



Thank you to the men who work as a rostered team for the mowing. Well done! Working bees are held bi-annually for extensive cleaning of the church interior, windows and chairs.

The Manse continues to be a rental property and the three monthly inspection by the Real Estate agent is always good with some minor repairs needed as a result of wear and tear. This rental income has helped us to maintain a strong financial position.

Over many months we have become more aware of the need to create more worship space and to modernise the kitchen for hospitality and accessibility. Our volunteer architect Graham has been working with a small building team to plan ways of achieving this. We've had ongoing discussions, redrawing plans with amendments and finally a workable plan was established with as minimum cost as possible but still delivering to our requirements.

Thank you to Graham and the team who worked tirelessly with Sunshine Coast Council, engineers, town planners and others to achieve building certification.

Plans of Stage 1A of our Future Building Project have been on display in the church, and widely circulated to all. Discussion has been ongoing for a many months.

The M&V team has been carefully considering the Congregation's financial situation, the proposed building work and the most appropriate way of funding the work while maintaining a sound financial position for the future. A loan to fund the building project was not an option.



Grants were applied for and declined but we were truly grateful for a Community Benefits Fund of \$35,000.00 which enabled us to upgrade the existing toilets to ambulant and complete a full renovation with new plumbing, flooring and painting. Also \$25,000.00 bequeathed by a past member helped us to install new pathways and screening to the toilets.

After prayerful consideration and quiet deliberation and seeking other ways to fund our building project to no avail, the Mission and Vision Team recommended the sale of the manse for the congregation's consideration as part of our Strategic Financial Plan.

The building and financial plans have been carefully shared with the Congregation so that there would be opportunities for questions and any clarification that was needed.

On the 23rd August a Formal Announcement was made regarding the Future Building Project and a brief mission and ministry update was provided with an invitation for further questions and discussion. A Special Congregational meeting was held after worship on the 13th September.

The day prior to our Special Congregational meeting a church member generously donated \$150,000.00 to pay out the manse loan.

This was announced at the end of the worship service before the Special Congregational meeting was held. This generous donation was very humbling and graciously accepted.

The Special Congregational meeting was well attended, the motion was presented and moved and seconded. Before voting by secret ballot was held, an opportunity for questions was given. The secret ballot resulted in support from an overwhelming majority to sell the manse and the funds to go towards the Stage 1A Building Project and the remaining monies to be invested for future planning. Working with the LCAQD for the necessary steps are now being set in place to proceed with the sale.

Even though the existing toilets have been upgraded there is still a need for a multi-use room near the front of the church with wheelchair access to a toilet, shower and baby change area. This is being currently investigated and hopefully added to our Stage 1A building project.

At St Mark's this year we have welcomed new friends, celebrated special occasions, baptisms, first rite to Holy Communion, birthdays and a wedding. Sadly also 4 funerals with each being a celebration of their life. St Mark's also had the privilege of hosting the World Day of Prayer service with our local Caloundra community.

A huge THANK YOU to our numerous volunteers, those who enable our worship services to run smoothly each week.

The Deacons, Worship assistants, powerpoint operators, greeters, those with flower arrangement skills, our money counters and Allan our banker, morning tea caterers and others who work quietly behind the scenes.



A special thank you to Pastor Ray who continues to serve us as our Pastor but in many other ways as well. Thank you to Bill and Shirley who complete our powerpoints and worship bulletin each week. Also to Janelle who works tirelessly as our volunteer Administration Officer and Treasurer.

As I reflect back on our busy year, it has been a very fulfilling, heartening and encouraging one for me. There has been a steady growth of mixed ages bringing with them a variety of experience and talent to further enhance our worship services and connections to the wider community. St Mark's church family is a blessing to us all.

"Each one, as a good manager of God's different gifts must use for the good of others, the special gift he has received from God"

1 Peter 4:10

Narelle Jefferd - Chairperson

TREASURER'S REPORT

It is my pleasure to present the Treasurer's Report for 2026.

Everything we have is a gift from God. As we reflect on St Mark's finances, we give thanks for the generosity of our members and the many ways their gifts support our worship, ministry and care for others.

— Reflecting on 1 Chronicles 29:14

As we reflect on the year, there is much for which we can give thanks. Throughout 2026, St Mark's has continued to be blessed by the faithful generosity and stewardship of its members. Through regular offerings, special gifts, donations, bequests, grants, and volunteer service, we have been able to sustain our current ministries while preparing for future opportunities.

While the detailed financial statements provide a comprehensive overview of the congregation's financial position, several significant developments are worth highlighting.

Faithful Giving and Stewardship

Firstly, I wish to thank all members who have contributed through regular offerings and financial support during the year. Our offerings for the year were \$154,922. These gifts continue to fund and sustain the everyday ministry of St Mark's, including worship, pastoral care, mission

support, outreach activities, property maintenance, administration, and congregational life. We also acknowledge with gratitude those who have made special contributions toward the Manse Loan and Future Building Project. These gifts reflect confidence in the future ministry and mission of St Mark's and a desire to invest in opportunities for future generations. Our total income for the year was \$267,188 which included the following grants, donations, as well as the Manse Rental. Total expenses were \$185,746.

Grants and Funding Support

During 2026, St Mark's was grateful to receive external funding support through:

- Community Benefit Fund Grant: \$35,000 supporting accessibility improvements (from Queensland Government)
- LLL Mission and Ministry Grant: \$14,000 supporting St Mark's Makers and the Saturday Sunset Service.

These grants not only provide financial assistance but also affirm the value and impact of ministries already taking place within our congregation.

I wish to acknowledge the considerable time, effort, and expertise invested by members who assisted with grant applications, planning, and supporting documentation throughout the year. Much of this work occurs behind the scenes and is very time-consuming, and contributes significantly to the congregation's ability to pursue future ministry opportunities.



Strategic Financial Planning

A major focus during 2026 has been the development of a Strategic Financial Plan to support the long-term mission and ministry of St Mark's.

Following prayerful consideration, consultation, and review of future ministry needs, the congregation overwhelmingly supported the Strategic Financial Plan at the Special Congregational Meeting held on 13 September 2026. This decision provides a pathway for the sale of the manse and the strategic use of those resources to strengthen the congregation's future ministry capacity.

Significant developments since 30 June 2026

After the end of the financial year on 30th June, St Mark's received an anonymous gift of \$150,000 which enabled the complete repayment of the manse loan prior to the proposed sale of the property. This will be reflected in our financial statements for the 2026-27 year. This remarkable act of generosity significantly strengthened the congregation's financial position and provides greater flexibility as we move forward with future ministry and facility plans.

We give thanks to God for this gift and for all who have contributed to the congregation's ministry over many years.

Looking Ahead

As we move into 2027, important priorities will include:

- Completion of the manse sale process.
- Implementation of the Strategic Financial Plan.
- Planning and commencement of Stage 1A building improvements.
- Hospitality, kitchen, and accessibility upgrades.
- Continued development of the Future Mission and Ministry Fund.
- Responsible stewardship of resources entrusted to the congregation.

While buildings and finances are important, they remain tools that support the congregation's mission.

Our focus continues to be creating opportunities for worship, discipleship, hospitality, pastoral care, and community engagement both now and into the future.

Budget 2026–2027

The financial statements and proposed 2026–2027 budget are provided separately.

The budget is presented for the congregation's consideration and approval. Income \$ 217,100 – Expenditure \$189,627. This draft budget has been prepared with careful consideration of our anticipated income, ongoing operating expenses and the ministry needs of St Mark's. The budget seeks to provide for the continued support of worship, pastoral care, congregational activities,



outreach and community ministries, together with the maintenance and operation of our church facilities. As we look ahead, we recognise the importance of responsible financial management, particularly as we continue planning for the Future Building Project and the opportunities it offers for ministry and mission.

The repayment and closure of the manse loan is a significant development in our financial position. This provides an opportunity to review our financial commitments and consider how our resources can best support the ongoing life and mission of the congregation. We remain grateful for the faithful giving of our members and encourage everyone to continue supporting the ministry we share.

Thanks

I wish to thank the members of the Mission and Vision Team, auditors, counters, office volunteers, and all who have contributed their time, expertise, and commitment throughout the year.

Most importantly, I thank every member of St Mark's for your faithful stewardship, generosity, and support of the congregation's ministry. Together, we continue to be blessed with the opportunity to use God's gifts wisely in service of His mission.

Janelle Morris – Treasurer



**WE ARE
THE CHURCH
TOGETHER**



“Grow Together” Bible Study
is held on the 2nd and 4th
Wednesdays of each month in
the Church starting at 9.30am
with morning tea. We have been
watching a video and then get
together for discussion and study
on the text. A really great morning
together where we grow in our
knowledge and faith.

LADIES FELLOWSHIP REPORT

St Mark's Ladies Fellowship continues to be a special ministry within our Congregation and to the wider community. We are one of 7 Fellowships that belong to the Brisbane North and Sunshine Coast Zone (BN&SC). Next year the Zone will be celebrating their 60th Anniversary.

Currently we have ten financial members and other casual attendees to our monthly meetings on the first Wednesday of each month. The traditional format of Opening Devotion, hymn, Bible Study and a small business meeting has continued for many years. The Bible Studies from the "Lutheran Woman" magazine are led by Pastor Ray. This year the Bible Studies have been titled "Love letters from Paul" and are based on extracts from the books Ephesians, Corinthians, Galatians and Philippians. These Bible studies have been very thought provoking with good conversations.

Our Christmas gathering at Pelican Waters Tavern with members provided an enjoyable opportunity for fellowship.

St Mark's Church hosted the World Day of Prayer this year and the service was written by the women from "Nigeria" with the theme "I will give you rest: Come". As hosts we provided morning tea and had the opportunity to meet new friends and connect with others from the local churches in Caloundra.



The BN&SC Zone Rally day was held at Immanuel Buderim with the theme "Strong Women" which was held on the 16th April. The annual Lutheran Women Queensland retreat was held 15, 16, 17th May at Maroochy Waterfront Convention Centre. As our Zone was hosting this year, St Mark's Fellowship was asked to provide four gift baskets to present to the guest speakers. The annual Zone Fellowship was held at Caboolture on the 23rd September with the theme "Bind us Together". Some of us were able to attend these special days. As we no longer have an Interchurch Fellowship morning with neighboring Caloundra churches, we were invited to the Salvation Army's mission morning, provided with morning tea and entertainment for a small admission fee.

This year we have taken turns in a “Show and Tell” sharing our life story and presenting our Baptism and Confirmation certificates, which have been very interesting to us all. Sadly this year one of our members Fay Hupfeld was called to her heavenly home.

Each month there is an opportunity for a monetary donation to support our Lutheran Women Australia projects, and local ones. Mercy Ships \$100.00, Destiny Rescue \$100.00, PNG Meri Wok training \$100.00, St Mark's Building Improvement Fund \$250.00, and the ALWS “Precious” \$250.00 and the ALWS Flood Appeal for Nepal \$200.00. Thank you for your generous donations. This year we had to transition from using a cheque book to internet banking.

The AGM was held last November and currently our Executive members are President Narelle Jefferd, Secretary Merle Muspratt, Treasurer Julie Thomae with Val Demnar and Merryl Holland as Extra members. The Treasurer's books were audited by Graham Muspratt.

Our members continue to pray, care, support and stay connected with each other as well as Congregational members, with phone calls, visits and providing transport as needed. A special THANK YOU to you all for your care and love.

“May the Lord make your love for one another and for all people grow more and more”- 1 Thessalonians 3:12.

Narelle Jefferd - President

PROPERTY REPORT

Our property at St Mark's supports much more than our Sunday worship. It provides a welcoming place for friendship, hospitality, pastoral care and the many activities through which we serve our congregation and the wider community.

During the year, our theme, “Growing Space for Faith and Community,” has helped shape our approach to caring for and improving these facilities. As participation grows, we continue to consider how our buildings and outdoor spaces can better support worship, accessibility and opportunities to gather.

Practical improvements have included work on the toilets, pathways, driveway access and the church exterior. Volunteers have also begun constructing privacy screens for the toilet facilities. We sincerely thank everyone who has contributed time, skills, materials and care to this work, as well as those who quietly attend to the regular upkeep of our buildings and grounds.



Planning has continued for the proposed Stage 1a building improvements, including expanded worship space, an accessible unisex toilet, a larger kitchen and a flexible covered patio.

These improvements will help us welcome people of all ages and abilities and provide more room for our growing ministries, including St Mark's Makers and our Saturday Sunset gatherings.

We particularly acknowledge architect Graham Courtney for generously contributing his professional expertise without charge. At the Special Congregational Meeting on 13 September, an overwhelming majority supported the proposal to sell the manse and apply the proceeds towards Stage 1a without taking out new loans. The subsequent repayment and closure of the manse loan due to an anonymous donation of \$150,000 has been a significant blessing as we plan for the future.

The Mission and Vision Team continues to give attention to maintenance, safe access and emerging property needs. Members are encouraged to bring any concerns to our attention so they can be considered and addressed.

We thank God for the facilities entrusted to us and for the generosity of those who care for them. Our purpose remains to make St Mark's a welcoming place where people can hear the good news of Jesus, grow in faith and develop genuine friendships

On behalf of The Property Team

MANSE REPORT

The church manse at 11 Elvena Cct, Little Mountain was purchased for our pastor and family in December 2013 at a cost of \$440,000. A Lutheran Laypeople's League loan was taken out for \$330,000, and the original loan term was 20 years. Some members of the congregation pledged to contribute funds to the repayment of the loan over the first few years. In the years following, some members have continued to contribute regularly while the bulk of the repayments has been paid from the income budget. For the last few years, some of the Lenten offering has been earmarked to the manse repayments.

As at 30 June 2026 our loan stood at \$156,716.03 with quarterly repayments of \$6,578 and interest rate of 5.45%. The loan is \$10,467.60 in advance with 108 months still remaining. The manse is now rented out at \$900 per week. The value of the manse has increased considerably in the last couple of years.

As mentioned in the Treasurer's Report, an anonymous donation of \$150,000 was gifted to the congregation in September 2026 to completely pay off the Manse Loan. This will be reflected in next year's financials.



Sausage Sizzle & Morning Tea



Baptism



St Mark's Makers

ADMINISTRATION

Administration at St Mark's supports our worship, ministry and care for one another, helping keep church life organised and connected. All administration is carried by volunteers.



Throughout the year, this work has included preparing worship resources, maintaining congregational records, managing correspondence, coordinating notices and supporting the Mission and Vision Team with agendas, minutes and meeting arrangements.

Our weekly Together @ St Mark's email, printed bulletins, SMS reminders and Facebook posts keep members and friends informed and involved. Notices in Pacific Lutheran College's Compass also connect with school families and invite participation in our worship and activities.

Additional work this year has supported property planning, the Special Congregational Meeting and communication with the Lutheran Church of Australia Queensland District and the Lutheran Laypeople's League.

Administration also includes responding to enquiries, updating contact details and assisting with arrangements for baptisms, weddings and funerals. We approach these tasks with warmth, care and respect for people's privacy.

We sincerely thank Janelle, our office bearers, ministry leaders and volunteers for their contributions, and Shirley and Bill for preparing our weekly powerpoint presentations and worship bulletins.

As St Mark's grows, we seek to keep administration clear, accessible and responsive, supporting our shared calling to grow in faith, welcome others and develop genuine friendships.

WORKPLACE HEALTH & SAFETY

The Mission and Vision Team continues to give careful attention to the safety and wellbeing of everyone who worships, visits or participates in activities at St Mark's. Providing a safe and welcoming environment is an important part of our care for one another.

Throughout the year, we have remained alert to potential hazards and responded to concerns as they arise. Recent attention has included the safety of the church entrance, pathways and patio edge, particularly as improvements to our facilities bring changes to the way these spaces are used.

Again no serious incidents were reported this year.

A defibrillator is located just inside the church entrance, on the left. First aid kits are available at this location, in the church kitchen and in the church office. We encourage members and volunteers to familiarise themselves with these locations. We are also exploring interest in first aid training to strengthen our capacity to respond when assistance is needed.

As our building project progresses, we will continue to consider safe access, accessibility and the practical needs of people of all ages and abilities.

We thank our volunteers and members for their care in noticing and reporting concerns. Workplace health and safety is a shared responsibility, and we encourage everyone to bring any issues to the attention of Pastor Ray, Narelle or the Mission and Vision Team so they can be assessed and addressed.

On behalf of Merle Muspratt - WH&S Officer



Our Weekly Sending Prayer

*Loving God, you have called us
to step out into journeys
where we can't see the ending –
along unfamiliar roads,
facing challenges we don't
yet understand.*

*Give us the courage to move forward
in faith, not knowing exactly where
we're going,
but trusting that your hand
is guiding us
and your love is holding us,
through Jesus Christ our Lord. Amen.*

St Mark's Lutheran Church Caloundra

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