

# HOLY COVENANT ANGLICAN CHURCH

## Annual General Meeting 2026

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# Rector's report

Rev Dr Wayne Brighton

*<sup>55</sup> Many women who had followed Jesus from Galilee and given him support were also there, watching from a distance. <sup>56</sup> Among them were Mary Magdalene, Mary the mother of James and Joseph, and the mother of the sons of Zebedee. <sup>57</sup> Now when it was evening, there came a rich man from Arimathea, named Joseph, who was also a disciple of Jesus. <sup>58</sup> He went to Pilate and asked for the body of Jesus. Then Pilate ordered that it be given to him. <sup>59</sup> Joseph took the body, wrapped it in a clean linen cloth, <sup>60</sup> and placed it in his own new tomb that he had cut in the rock. Then he rolled a great stone across the entrance of the tomb and went away. <sup>61</sup> (Now Mary Magdalene and the other Mary were sitting there, opposite the tomb.)*

*Matthew 27.55-61*

Holy Saturday is that liminal space between Good Friday and Easter morning, between what has happened and what is yet to unfold. Many who wish to move from the tragedy of the crucifixion to celebrating the resurrection often skip over this in-between time and yet opposite the tomb is where the (female) disciples sat wondering what would come next.

Holy Covenant is an in-between place offering an oasis to those looking for stability, peace and renewal in a world filled with disappointment, indifference and conflict. We sit opposite the tomb like the women who supported Jesus, having witnessed the worst but wondering about what things might be raised tomorrow. We sit with those experiencing illness and trauma. We sit with those who struggle and grieve. We do so knowing that God comes to restore things that are broken, refresh people who are tired and renew opportunities that seem lost. We sit with openness, curiosity, and readiness knowing that God will be at work even when we struggle to see or understand what is happening.

In 2025 the Anglican Church of Australia embraced an evangelism campaign called HOPE25 which ran from Easter to Pentecost. The campaign highlighted how we can have hope for heaven in an uncertain world. The campaign barely raised a ripple, even in our diocese. At the same time, Diocesan Council began to formulate a dream to guide long-term goals and planning that would:

- put parishes at the centre;
- create a pipeline for competent and confident people engaged in ministry;
- have an active children and youth ministry in every parish;
- establish a reputation of boldness for Jesus; and
- recruiting competent Anglicans to Diocesan boards and committees.

Diocesan planning has come to emphasise institutional needs with church planting as the primary strategy with nothing said about listening, learning or loving our neighbours through works that build justice and peace. Although we hosted a consultation about the future of Synergy Youth mid-year most parishes in our region did not show up. It seemed that struggle, exhaustion and a lack of trust enclosed many in the tomb of disappointment, indifference and conflict.

Against this backdrop I decided to participate in the *Leaders Way* program run through the Berkeley Divinity school at Yale in Connecticut, USA from June until December. The opportunity to connect with Episcopal Church leaders from across the country and in New York City proved rewarding and encouraging. Many clergy serve in communities that are diverse and inclusive, often struggling with expensive buildings, resistance to change but also a federal government embracing Christian nationalism and militarised legal enforcement.

The program focussed on leading innovative change when neither the destination nor the pathway is clear. It challenged us to notice the adaptive challenges that confront our organisations, especially things we fear, avoid, or deny. Leading adaptive change enables members to listen carefully, start small, build commitment and release creativity.

In many ways, the program has been a time for sitting by the tomb, looking for what might come next. I found myself feeling thankful how Holy Covenant emphasizes inclusion, diversity, wholeness and being a good neighbour. I appreciated anew the importance of giving people time and space to ask questions and grow with God in new or unexpected ways. Such values make all the difference to people who have experienced criticism and exclusion for not fitting in simple because of who they are or love.

Most importantly, I was challenged to think more deeply about how we might engage in our own creative and open-ended style of neighbourhood engagement. God's work in Christ is profoundly restorative and yet many inside and outside the church understand it punitively, as punishment for breaking rules rather than recovery from isolation and dominion. Although the program has ended, 2026 will be a time to put insights into action particularly to enhance our capacity in following Christ who is quietly at work in the lives of our neighbours.

Highlights of ministry for the year included:

- enjoying ministry by The Revd Dr Bili Malek as assistant priest with her capacity for pastoral care among our older members and passion for spirituality. As she prepares to move to St Philip's O'Connor in March 2026, her friendship and insights will be missed deeply;
- a moving Holy Saturday reflection by Bili using stations of the cross artwork by Sieger Köder;
- joining the board of Embracing Ministries, which provides advocacy and programs for families with disability;
- seeing Covenant Care strengthen its long-term sustainability through the combined efforts of its management committee, volunteers, chaplain (the Ven. Anne Ranse OAM) and program director, Leanne McKean;
- a wonderful parish dinner celebration with the Hon. Brendan Smyth MP and MLA, with catering provided by many volunteers with coordination on the night by Jane and Phil Trigge;

- opening the newly renovated Community Centre with Bishop Vanessa Bennett months before certification was received;



- providing a range of study groups as Bili explored the life of Jesus with other studies focussed on the creeds and thanksgivings in Anglican and other prayer books;
- providing regular services at Calvary Retirement Village (fortnightly), Kangara Waters and Arcare Aranda (monthly);
- attending a spiritual retreat with the Anglican Companions of the Cross, a group using the spiritual exercises of St Ignatius Loyola;
- welcoming the renewal of Colours of God by the Ven Anne Ranse OAM thereby reviving our ministry with families living with disability;
- connecting with the Canberra Restorative Community to explore how restorative practice can enhance interfaith understanding and connection;
- mourning the passing of Margaret Meggs and Maxine Rose who share at God's table together.

Thank you for sharing the journey with us.

# Parish Council

Rev Dr Wayne Brighton

In 2025, Parish Council met monthly on the fourth Thursday from 7.30pm until 9pm. Its membership was as follows (with apologies):

- The Revd Dr Wayne Brighton – rector (June, October)
- Allison Cooper-Stanbury – rector’s warden
- Peter Dent – warden (May, August, September)
- Phil Trigge – warden (February, June, September)
- Mark Cooper-Stanbury – treasurer (April)
- Tobias Nevile – secretary (June, September)
- Anne McDowell
- Dylan Mordike – rector’s councillor (February, June)
- Jodie Petrov
- Tim Farrington (June, July, August, September, October)
- Denis Mitchell (March, resigned April)

Several years ago, Council identified four priorities to enhance our capacity for growth:

- improving our neighbourhood visibility
- enhancing our property
- enriching our capacity for newcomers to belong
- making it easier for people to contribute to our life together.

In 2023, Council identified several goals to advance these priorities as part of our parish plan, *Being Great Neighbours (2023-2026)*, some of which came to fruition in 2025.

A parishioner’s interest in building community came to fruition with the gift of a new Jura coffee machine and milk chiller for the worship centre in February. Manufactured to Swiss exacting standards, the machine makes a full range of hot drinks. While the 8am congregation has proved reluctant to utilise it, some members of the 10am service have embraced it.

The long-awaited renovation of the rectory commenced in March. It involved relocating the children’s and youth ministry work to the chapel and Ricardo’s Café, respectively. A shipping container was moved on site with extensive work undertaken to sort, move and dispose of decades of accumulated things that once filled every nook and cranny in the rectory. The renovation was extensive, providing new bathrooms, kitchen and three community spaces. The parish’s response to the building fund appeal was very generous. Mark Cooper-Stanbury acted as our project manager, resolving issues with the architect, builder and certifier. Council was deeply grateful for Mark’s energy and enthusiasm for bringing this complex project to completion.



The renovation was completed in July and opened by Bishop Vanessa Bennett as part of our parish anniversary celebration. A cluster of certification issues then delayed occupancy until mid-October. Three significant changes have followed:

1. Signage – given its usage the building has been signed as the Community Centre instead of the Rainbow Centre. While parish members are welcome to use the former name, Council was of the view that ‘Rainbow’ inadequately explained its usage, especially to outside members. Further, names for internal spaces like red, yellow and purple rooms no longer applied so something more generic was required.
2. Rental – while the Community Centre is prioritised for parish use, Council intends to use the studio (formerly the mushroom) for rental purposes as a long-term strategy to repay the loan. While the parish has had several enquiries, a regular hirer is yet to be secured.
3. Office – while Covenant Care was working through remediation work on the demountable, its staff were offered use of the flexible office space which has continued since October.

The size of the renovation meant energy for refreshing the garden and resurfacing the carpark has been low. As members have aged or relocated to new cities, the capacity to maintain our gardens has diminished. Council has looked for more creative approaches to keep momentum. In October, a garden day was led by Dr Joh Sheehan to further enhance and improve the street library corner with clearing vegetation, removing trees, creating paths and re-mulching garden beds. Dylan and Sally Mordike added new seats in the library garden creating places to sit and enjoy the shade. Through November and December, Sally substantially improved the mound behind the sanctuary through extensive weeding, pruning and coppicing. The addition of birdbaths has brought a variety of species into the space. New native shrubs have been added to create a more sustainable, low maintenance native garden. This work has substantially improved the memorial garden and the labyrinth space.

The matter of new signage for the parish has been on Council’s agenda for several years. As the new community centre would require signage of its own, Council decided to refresh the signage when renovations were complete. It was determined that the new signage needed to be easier to read from motor vehicles with less information displayed. New signage was delivered in mid-December for installation by volunteers early in the new year.

As part of our efforts to improve visibility, Council agreed to make the building available to the Church of South India for services on a monthly basis. CSI is a united protestant denomination formed by the Anglican, Presbyterian, Methodist and Reformed churches following national independence. It is a member of the Anglican Communion, ordains women and is supportive of LGBTIQ+ people. The congregation celebrated its formal recognition as a church with a visit by a CSI Bishop on 16 November 2025. At their invitation, the rector shared in the celebration.

In order to help Council address the challenges associated with parish growth, a planning day was held on 19 July. The challenges of geography, age, cultural diversity, shifting religious affiliations and growing disconnection from religious institutions were observed. Council began exploring ways to build neighbourhood engagement, a way of being good news to our neighbours rather than simply telling or yelling at our neighbours, which is where many evangelism campaigns end.

A follow-up night focussed on stewardship was subsequently held on 9 October. The goal was to identify not only ideas but people with energy who might augment our two tent-pole fund raising events (dinner in July and fete in November) with other smaller less energy-intensive initiatives.

Council is keen to find fresh ways to engage our neighbourhood. Better advertising, more extensive use of social media and clearer communication were suggested. Of course, limited capacity constrains our ability in all these spaces. Nevertheless, a variety of videos were created in December with help from Martin Lange (production) and Henry Marston (music) as a way of helping people to more clearly understand who we are a parish. These videos will be used in 2026.

The quality of our life together depends greatly on the capacity of volunteers, honorary clergy and staff. The parish is greatly enriched by the gifts of the Revds Anne Dudzinski, Connie Gerrity, Anne Ranse and Lynda McMinn. Council is deeply grateful for the many ways in which they help our parish but is mindful that their capacity is limited by good health. In 2025, aging and illness saw their capacity change and their priorities will continue to shift.

So many parishioners volunteer to help with services, IT support, AV production, gardening, dinner and fete coordination, photocopying—not to mention all who lead a myriad of groups. Anne Lange helped greatly with the transition of our very dated office IT system to a new cloud-based platform. Council was especially grateful to Anne McDowell who as Safe Ministry Coordinator has enabled many people to join in ministry by meeting diocesan requirements for working with children. Anne stepped down from this role in December. The parish is in a strong position because of her patience with parishioners, creativity in helping members achieve learning outcomes and persistence working with diocesan systems that are clunky at best.

Council was also thankful for Caity Cameron who as office manager is often the glue or gaffer tape that holds everything together. Her competence and helpful approach keep many projects moving ahead.

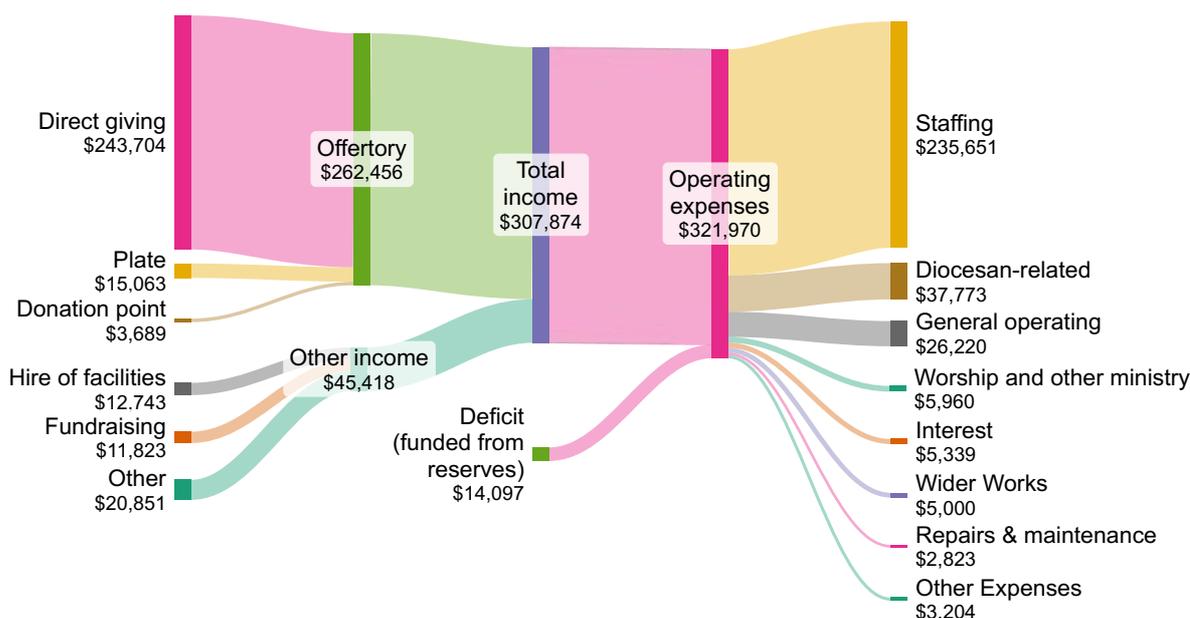
# Finance report

Mark Cooper-Stanbury

## Main points

- The parish finished the financial year (Jan–Dec) with an operating deficit of \$14,097—see Figure 1 below. This deficit was ‘funded’ from reserves, which are now virtually depleted, meaning the parish has very little capacity for discretionary spending.
- There remain structural challenges with the finances: on the expenses side, a high proportion of costs are associated with staff, and are mostly inflexible; plus there is now the ongoing loan repayments of nearly \$1,500 per month (for the next 19½ years!). On the income side, offertories were down from 2024, and there is little scope for other revenue streams.
- The Covenant Care program finished the financial year with a small cash deficit, mostly due to a one-off provisioning expense for accrued leave liabilities.
- The Rainbow Centre redevelopment was completed during the year, the culmination of several years’ planning. Thanks to the incredible generosity of parishioners, we have a residual loan of around \$175,000, against a total project cost of nearly \$480,000.
- In budgeting for 2026–2029, small–moderate surpluses are expected [not including principal repayments], but considerable effort is required to restore some reserves. The most effective way of achieving this is to increase offertory income; a more difficult approach is to reduce expenses, which would likely mean reducing staffing in some way given that is our largest expense category.

Figure 1: Summary of full-year operating result, 2025



## Introduction

This is my third annual report as parish treasurer, and largely follows the format presented last year. I would like to start by again thanking Doreen Matters and Paul Shelley for their assistance with managing the finances.

This report deals with the parish accounts excluding the Covenant Care group of activities, unless otherwise stated.

At the time of writing, the parish accounts were being prepared for the auditor. A copy of the auditor's report, when received, will be available on request.

## End-of-year summary

The net operating result for 2025 is summarised in table 1 overleaf—a detailed income and expenditure statement is provided in the appendixes. Overall, the parish ended the year with a moderate deficit (\$14,100), compared with a budgeted deficit of \$7,000. This excludes non-cash expenses of depreciation and provision for leave liabilities.<sup>1</sup> The operating result includes the interest part of our loan repayments, whereas the principal component is only reflected in the balance sheet.<sup>2</sup>

Income was lower than the budgeted target by some \$25,100 (or –6%). The main contributors to this were:

- Offertory income \$22,500 worse than budget (–8%)
- Hire income \$2,200 worse (–14%), partly due to delayed approval of the Community Centre
- Other income \$4,100 worse (–23%).
- Interest income \$3,800 better than expected (106%).

Happily, expenses were below budget, but not enough to result in an overall positive outcome. The long period of leave for Bili helped reduce our payroll expenses, and other small savings in various categories helped keep the overall expenses lower than expected.

As mentioned above, virtually all of our reserves were required to fund the deficit this year, and the remaining cash balances are committed against current liabilities. Hence, Parish Council will need to consider and approve any expenditure not already budgeted.

Note that in addition to the operating expenses, there were substantial capital payments for new street signage (around \$6400) [that will be installed very soon], and for the air-conditioner unit in the office. I also want to acknowledge generous donations from parishioners that covered the supply and installation of office furniture and monitors in the Community Centre, and replacement of the office computer.

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<sup>1</sup> Depreciation is recognised as an operating expense, but no cash is put aside; rather, the depreciation expense is reflected in the higher (compared with previous year) accumulated depreciation in the balance sheet.

The leave liability reduced this year because staff took additional leave this year, and some of the leave liability was transferred to the Covenant Care program.

<sup>2</sup> Alas, we still need to have the cash available to make these principal repayments. As the loan progresses, the interest component reduces and the principal component correspondingly increases.

**Table 1: Summary of 2025 income and expenditure compared with budget and previous year**

<b>Account</b>	<b>Actual 2025</b>	<b>Budget 2025</b>	<b>Variance %</b>	<b>Actual 2024</b>
<b>Income</b>				
<b>Offertories and regular giving</b>				
Anglican Direct & Transfers	243,704	267,001	-9%	254,728
Plate	15,063	15,999	-6%	16,498
Donation point offertories	3,689	2,001	84%	3,659
<i>Total Offertories and regular giving</i>	<i>262,456</i>	<i>285,001</i>	<i>-8%</i>	<i>274,885</i>
<b>Hire of facilities</b>				
Hire of Worship Centre	12,653	13,899	-9%	13,284
Hire Rainbow Community Centre	90	1,000	-91%	205
<i>Total Hire of facilities</i>	<i>12,743</i>	<i>14,899</i>	<i>-14%</i>	<i>13,489</i>
<b>Other income</b>				
Fund Raising	11,823	12,004	-2%	14,498
Interest	7418	3,600	-2%	9267
Other	13,433	17,506	-1%	14,614
<i>Total Other income</i>	<i>32,674</i>	<i>33,110</i>	<i>-1%</i>	<i>38,379</i>
<b>Total Income</b>	<b>307,873</b>	<b>333,010</b>	<b>-8%</b>	<b>326,754</b>
<b>Operating Expenses</b>				
Staffing	235,651	249,397	-6%	238,959
Worship and other ministry expenses	5,960	7,554	-21%	4,804
General operating costs	26,220	26,458	-1%	26,647
Repairs & Maintenance	2,823	4,500	-37%	2,675
Diocesan-related expenses	37,773	38,764	-3%	39,984
Loan interest	5,339	6,571	-19%	0
Wider Work Distribution	5,000	5,000	0%	5,000
Other expenses	3,204	1,800	78%	4,091
<b>Total Operating Expenses</b>	<b>321,971</b>	<b>340,044</b>	<b>-5.3%</b>	<b>322,160</b>
<b>Operating Surplus / (Deficit)</b>	<b>(14,097)</b>	<b>(7,034)</b>	<b>n.a.</b>	<b>4,593</b>

### Covenant Care finances

The Covenant Care program continues to receive grant payments from the Shakespeare Trust, along with several other donations across the year. In particular, a very generous parishioner donation covered the cost of remediating the demountable office after black mould was found to have contaminated much of the contents of the office.

On the whole, program income matched expenses in 2025. A one-off provision expense (approximately \$5,600) was made to recognise the accumulated leave liability pertaining to program staff—this liability had previously been shown in the parish column of the balance sheet. The provision expense resulted in a small deficit for the program in 2025.

Details of the Covenant Care program finances are in the Income & Expenditure report and accompanying notes in the appendixes.

### Funding capital works

The Community Centre redevelopment had a completed project cost of just over \$477,000 (incl. GST), with about 10% of those costs paid prior to 2025 (to architects, engineers, other consultants, application fees, etc).

I am overwhelmed by the generosity with which parishioners contributed to that project, and thank you all on behalf of Parish Council. We received capital donations exceeding \$170,000, bequests of around \$65,000, and interest-free loans of \$51,500—

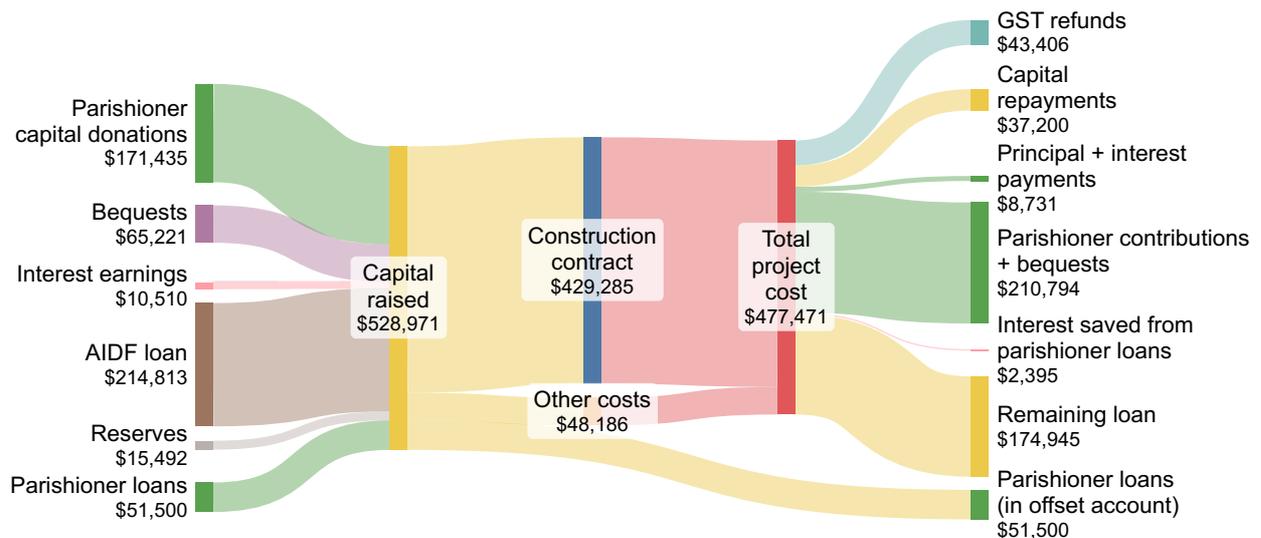
this is against targets of \$50,000 for capital donations and \$60,000 for interest-free loans.

On top of the parishioner contributions, we applied \$15,500 from reserves (savings), and earned \$10,500 in interest while we were waiting for building approval. This meant that the Anglican Investment & Development Fund (AIDF—the diocese’s financing arm) only needed to advance us \$214,800 out of the approved loan of \$260,000.

Since the loan was advanced we have received further parishioner donations, enabling us to make capital repayments of \$37,200. As mentioned above, our monthly principal + interest payments are around \$1,500, and by the end of December we had reduced the principal through this mechanism by nearly \$3,400 (at the same time we had paid \$5,300 in loan interest). In short, by the end of December, the residual loan was just under \$175,000—an amazing position given the total project cost. A flow chart of the capital financing is provided in Figure 2.

A feature of the financing structure for this project is that the parishioner interest-free loans are quarantined in a 100%-offset account with the AIDF; previously, such funds were held in the parish accounts and ‘guaranteed’ by the AIDF under the lending cap. The new arrangement provides surety for parishioner-lenders, and by the end of December the offset account had reduced our interest bill by nearly \$2,400.

**Figure 2: Schematic representation of the financing of the Community Centre redevelopment<sup>3</sup>**



As the project is now complete, the capital components of the project cost have been transferred from ‘work in progress’ to ‘capital’ on the balance sheet. This has the effect of increasing the value of the buildings (and a couple of items of equipment, such as the hot water service), with subsequent increases in the monthly depreciation costs.

<sup>3</sup> This diagram is not particularly ‘clean’, conceptually, but the main features should be clear.

## **Wider works**

As approved by Parish Council, the parish this year paid \$1,500 to each of St John's Care, Companion House, and Australian Board of Missions, and \$500 to Embracing Ministries.

In addition, parishioners generously donated more than \$39,000 to other missions and organisations through the parish accounts. The amount of other private giving is unknown, but undoubtedly impressive.

## **Balance Sheet**

There were some significant movements in the balance sheet this year (see appendixes):

- The cash management account balance reduced substantially as that money largely constituted the 'building fund' used to pay part of the construction contract
- The AIDF offset account was established to hold in trust the parishioner interest-free loans
- The 'Buildings' asset value increased by around \$420,000, being the capital component of the community centre redevelopment<sup>4</sup>
- The 'Major projects work-in-progress' asset value decreased because that money too was used for the community centre project (the residual \$7,000 relates to consultancies regarding the carpark, so wasn't capitalised to buildings)
- The provision for annual leave was reduced by approximately \$4,000 because the liability for Covenant Care staff was [for the first time] transferred to the Covenant Care column, and some unused annual leave was taken during the year
- The 'Equipment' asset value increased by around \$22,000 because of the new community centre appliances, and the new street signage.

Note that the moderate amount in the 'Creditors' row is because three payroll invoices dated in December were not paid until early January. Note, too, that the Covenant Care equity is reported as zero because any accumulated cash surplus at the end of each year is transferred to an 'Income in advance' liability and subsequently brought forward on 1 January of the following year.

## **Fundraising brainstorming night**

In October, several parishioners joined Parish Councillors to discuss options for fundraising—particularly in ways that engaged the broader community—in the context of a focussed stewardship program in 2026. Many great ideas were raised, with the upshot being that a 'Minister of Fun' would be useful to lead the organisation of these activities.

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<sup>4</sup> A small proportion of the total project was new consumer durables (fridge, under-bench boiling water dispenser, etc.) which are registered as equipment assets rather than buildings.

## **Draft budget for 2026**

A draft budget (see appendixes) for the forthcoming year has been prepared in the light of the full-year financial result.

I have conservatively set the offertory increases at 3% per year. The Rainbow Centre hire income has an initial jump in 2026, followed by modest increases. The broad-brush changes to expenses are:

- Clergy stipends and related benefits for 2026 have recently been advised by the Diocese; beyond that year, I have applied 2.5% increases
- Other staff salaries have been increased by 2.5% per year
- Other staff superannuation has been increased to 12% in line with the statutory rate
- Most expense items outside of the parish's control have been increased by 3% per year; housing and other selected items have been increased by 5%
- Most 'discretionary' items for the parish have been kept at the same value (acknowledging that that means a small decline in real terms)

As previously mentioned, the accounting system separates out loan repayments into 'interest expense' and 'liability reduction' (on the principal amount, shown only on the Balance Sheet). As a principal-and-interest repayment schedule is heavily weighted on the interest side in the early part of the repayment period, the interest expense will be considerable in the first few years, as reflected in the forecasts.

I draw your attention to the small surplus budget for 2026, with slightly stronger surpluses over the forward estimates: this is largely achievable because of the reduced clergy staffing, along with modest increases in income. Note that the surplus is contingent on getting some relief from the amount of parish contribution [to the diocese], which is currently being negotiated given the low cash reserves and high level of debt.

Note, too, that on top of the operating expenses, the principal component of the loan repayment puts additional pressure on cash flows; hence, further efforts to increase income will be required to keep the parish 'in the black' in terms of cash flow for the foreseeable future.

Parish Council will monitor the budget and cash flow position closely, and I will provide the parish with a mid-year update.

## **Priorities for 2026**

Financial management priorities for 2026 include:

- Actively managing the capital projects, including lowering debt as quickly as possible to minimise interest costs
- Updating the planned maintenance schedule to increase visibility and scheduling of large costs expected over the next 3–5 years
- Looking at ways to rebuild some reserves, and ideally create a 'future fund' that could support innovative ministries consistent with our vision, mission, and values.

## Thanks

I would like to finish by underscoring my gratitude to the following:

- Rev. Wayne for inspiring the entire congregation to be generous
- Paul Shelley for his continued stewardship of the Covenant Care finances, and stepping in to cover when I am away
- Doreen Matters for her regular tax reporting, and end-of-year accruals wizardry
- David Kennemore for his ongoing efforts in banking the weekly cash takings, and managing the team of counting volunteers
- Caity Cameron for managing facility hire and associated invoicing
- Allison Cooper-Stanbury for her personal support and forbearance as I've got lost in the numbers for an unreasonable number of hours at times 😊.

# Covenant Care

Leanne McKean, Program Manager, Covenant Care  
on behalf of the Covenant Care Management Committee

Covenant Care is a small volunteer-based community program and is an outreach activity of Holy Covenant Parish. It is governed by a Management Committee, who report to Holy Covenant Parish Council. Covenant Care currently operates three programs: Day Hospice, Community Outings and the Mobility Equipment Loan Scheme. Despite our small size, budget and staff, the impact of Covenant Care programs for our clients, their families/carers and the local community is immense.

This year:

- we assisted 25 clients, across day hospice and community outing programs
- we had a team of around 30 volunteers
- we provided 2,200 hours of care across those 25 clients in the year
- our volunteers donated over 2,800 hours across multiple roles, including client care, set up/pack up, transport, kitchen, activities, community outings companions and organisation and management committee responsibilities.
- we served over 500 lunches with the support of the Canberra Southern Cross Club
- we assisted clients with over 600 trips to the toilet and made over 1400 cups of tea.

Although we can quantify the above tangible items, it is in the intangible that Covenant Care has its greatest impact. Our clients and their carers are often isolated, overwhelmed and distressed when referred to Covenant Care by local doctors, hospitals or community members. We often see clients improve markedly after they start at Covenant Care. Their outlook, as well as their overall health, improves. Their carers have respite on Mondays, and this improves their capacity to care for the client

throughout the rest of the week. The consistency of care that Covenant Care provides through known volunteers, a group of clients experiencing similar circumstances and a consistent routine, allows safety, nurture and deep relationships to develop, despite the often-extreme circumstances experienced by clients. This is where the true impact and importance of Covenant Care lies.

## **Programs**



### **Covenant Care Day Hospice**

The Day Hospice program grew steadily, reaching full capacity of 14 clients by mid-year and introducing a waitlist. For the first year since beginning in 2012, no clients passed away during 2025. This also means we have had limited client intake in 2025 and are currently at capacity. Lynne's presence as registered nurse allows us to serve clients with complex medical needs. As the only day program in the ACT with a registered nurse, we provide care that enables clients to stay in their own homes while living with life limiting illness. The positive impact on our clients and their carers is significant. The focus for day hospice in 2025 has been on strengthening policy (outlined below) to support the continued exemplary care provided for all our clients. Our Chaplain, Archdeacon Anne Ranse, provides pastoral and spiritual guidance as required to clients, carers and volunteers. Our Chapel service, for those who wish to attend, is led by Archdeacon Anne each week.

### **Community Program**

Community outings, led by Graham Bonnett, allow people who are socially isolated and living in their own home to meet with others and enjoy an outing. The 4 events were well-attended, with trips to local cafés and Tulip Tops highly valued by clients and volunteers alike. Our clients valued the Parish Lunches that occurred in 2024 and were very pleased to attend the Christmas Parish Lunch.

### **Mobility Equipment Loan Scheme**

We currently have a small collection of mobility equipment (wheelie walkers, wheelchairs, shower chairs etc) which are available for loan to the Covenant Care community. People can donate mobility equipment to us, which often saves it from landfill. Community members can borrow equipment when they need it and return it for others to use when they are able. This program currently requires minimal hours to run effectively and provide a valuable service for the community.

## **People**



### **Staff**

2025 saw some minor staffing adjustments enabling the best utilisation of talents and people. Lynne's nursing role was refocused on direct client care, and Bailee Lightfoot was contracted as a registered nurse to update client records. Administrative support increased, with Caity Cameron's hours extended and Anne Lange providing voluntary assistance. Despite these increases, there is still outstanding work unable to be completed by the staff team within the allocated hours. This is an ongoing issue to be managed in 2026.

We thank the staff team:

- Caity Cameron – Program Administrator – for her efficiency and mastery of a wide range of tasks
- Lynne Mitchell – Day Hospice Nurse – for her perceptive care and commitment to our clients and their families.
- Archdeacon Anne Ranse – Chaplain – for her unwavering dedication to the pastoral needs of the Covenant Care community and her guidance of the spiritual direction of the programs.

### **Management Committee**

In 2025, Anne McDowell, was confirmed as Chair of Management Committee, Paul Shelley continues in the role as treasurer, Catherine D'Cruz heads the Risk-Management Subcommittee, Rev Dr Wayne Brighton and Leanne McKean also sit on the management committee ex-officio. We thank Rhonda Thorpe for many years' service on the Management Committee after her resignation in April 2025. We welcomed Ashely Bi to the committee in November 2025, and she brings a wealth of financial, legal and program implementation experience.

### **Volunteers**

We farewelled several long-serving volunteers and welcomed new volunteers through active recruitment online and within the local community. With some vital administrative updates nearing completion, we were able to focus on volunteer recruitment in the last few months of 2025. We had over 15 enquiries about volunteering at Covenant Care culminating in 4 new volunteers registering in 2025. Volunteers provided exemplary care in client support, kitchen assistance, driving, and more. Forums were held to update policies and support new volunteers, while the Volunteer Appreciation Evening honoured the vital contribution and significant service of all our volunteers.

In 2026, volunteer recruitment must be a primary focus. This will ensure that we can provide continuity of care within our programs and for our clients, as our current volunteers age. A secondary focus needs to be implementing effective systems for supporting new volunteers, such as mentoring and updating volunteer documentation. Below is a record of recruitment for the period 2022 – 2026. There were no retained recruited volunteers in the previous 2 years before this chart. This means that recruitment has been very limited over a sustained period. This must be addressed for the day hospice program to continue in its current iteration.



### **Volunteer Engagement and Training**

In 2025, We held three volunteer forums focused on policy updates, new volunteer support, and program feedback. Volunteer appreciation evening was actively celebrated in November and certificates awarded to honour all volunteers, with plans to mark milestones for years of service in future events. We also introduced a volunteer blessing at both the 8am and 10am services on the Sunday after the Volunteer Appreciation Evening. We plan to continue and expand this in 2026.

## **Administration and Policy**

### **Advanced Care Planning**

An interim Advanced Care Planning policy was introduced, with ongoing work towards a permanent version. Through liaison with ACT Ambulance Service, ACT Advance Care Planning and Advance Care Planning Australia, a policy was developed, communicated with clients/carers and volunteers and implemented.

### **Client File Update**

In 2025, we engaged a contractor, with registered nursing and administrative skills, to assist with updating the client files for day hospice clients. The administrative aspects were completed in 2025, with new clients’ files created and current client data successfully entered. We are now ready to implement this system in early 2026.

### **Mould Remediation**

In early 2025, significant malignant mould growth was found in the demountable where Covenant Care has its office. This was professionally identified, tested, remediated and

the demountable repaired. The office was re-tested, and the contents were returned and further remediation was required. The staff are currently using the hot desking available in the Community centre. In early 2026, Management Committee, in conjunction with Parish Council, will decide the best location for the Covenant Care office into the future.

### **Clinical Governance**

Ongoing investigations into clinical governance and insurance continued in 2025 and will be a focus in 2026 to ensure Covenant Care's compliance with all relevant frameworks.

### **Finances**

Covenant Care continues to receive grant funding of \$105,000 per year from the Shakespeare Trust via the Diocese. Covenant Care also receives generous donations from the Covenant Care and Parish community, particularly in support of the remediation of the Covenant Care office (demountable). The attached financial statement documents expenditures, including remediation works, staffing, and program costs. There was a small operational deficit of \$5200 which was covered by funds brought forward from 2024. Covenant Care remains in a stable financial position thanks to sound stewardship and generous donations.

### **Future Priorities for 2026**

Key priorities include professional development for staff (especially in clinical and management roles), improved technology systems, improving the use of available resources (both physical and people), volunteer recruitment, retainment and training and further development of community partnerships.



## **Safe Ministries Report**

Anne McDowell – Safe Ministries Coordinator (SMC)

### **Volunteer Compliance**

#### **As of 31 December 2025**

- Total number of volunteers across Parish programs and activities = 101
- Total number of Volunteering roles, across all Parish activities including Covenant Care (CC) = 92.  
[For each of these there is a role description, which includes Safe Ministries (SM) requirements.]

- Total number of non-compliant volunteers and staff = 10
  - Parish volunteers – 4
  - Covenant Care volunteers – 6 (of these 4 were recruited towards the end of 2025)
- **As of 31 December 2025 90% of our volunteers are SM compliant**
  - this represents a **13% increase** in the number of compliant volunteers compared with last year's result (77%);
- During the second and the third quarter of 2022 the Parish undertook a drive to ensure all volunteers were SM compliant.
- As a result the 3 yearly renewals fell due for many (approximately 45) volunteers in the second and the third quarter of 2025 causing a period of intense activity during the months of May, June and July to ensure these volunteers remained SM compliant.
- Completion of renewals of the SM Declaration (SMD) or SM Check Questionnaire (SMCQ) was necessary, and, in most cases, people were also required to complete SM refresher training or undertake the SM Essentials Training.

### **Diocesan Requirements and Training**

#### **Safe Ministries Essential Training (Module 1):**

- As reported last year, the revised Diocesan Protocol for Safe Ministry Screening and Training, means all Category 4 Volunteers, e.g. those who assist in prayers, readers, communion assistants, musicians, undertake maintenance and leaders of home bible study groups are now required to complete the SM Essentials Training (Module 1)  
(N.B. Category 4 volunteer roles do not involve working with children or vulnerable people.)
- The SM Essentials training module is available on-line, and, while many people have completed the training using that medium, difficulty was experienced by some people or they did not feel comfortable doing the training on-line.
- To assist people to complete the module an in-person training for Category 4 volunteers was held in the Worship Centre in early March. Five people attended, successfully completing the course.
- The additional requirement to do the training was a contributing factor for some people who decided not to continue in their volunteer role.

#### **Safe Ministry requirements for Junior Youth Leaders (Teen Helpers)**

- Young people involved in both Youth Groups and Children's church as Leaders are required to be SM compliant.
  - There are three age categories for this role, which have slightly different requirements depending on the age of the person (Youth Leaders Over

18, treated as Adults, Junior Leaders 17 and under Junior Leaders over 16 under 18.)

- All Junior Leader (aged 12 – 17) are required to complete the in-person Junior Leaders (Teen Helpers) Training; a basic introduction to SM.
- Three youth group members were appointed Junior Leaders to assist the Youth Camp leaders.  
Of these, two needed to complete Junior Leaders (Teen Helpers) in-person training.; the other was over 18 and completed the regular SM Training.
- The Parish Youth Leader and I conducted in-person training for the two Junior Leaders.
- All three Junior Leaders were SM compliant before Youth Camp.

#### Safe Ministries In-person Training

- The Diocese schedules in-person training in Canberra several times a year at different parishes. One person attended the ‘in-person’ training at Curtin completing SM Module 3 in March.  
Four people attended the training conducted at Christ Church Hawker in September.

### **Diocesan Safe Ministry Information System (SMIS)**

- The Diocesan preference is all Church Workers & volunteers create a record and enter their information in SMIS. Where people have encountered issues, technical assistance has been provided by the SMC where possible; complex issues were forwarded to the Diocesan SM Assistant (Andrew Carson) for resolution.
- As previously reported data held in SMIS does not correlate with volunteer records held in in the Parish system (Elvanto).
- This disparity has been somewhat mitigated as many people have completed 3 yearly renewals on-line, directly in SMIS. Due to the SMC’s restricted access forms completed in hard copy have been scanned and forwarded to the Diocesan SM Assistant to be recorded in SMIS.
- Much of the data in both systems corresponds and is more accurate now as a result. More work is needed, however, to completely align the records going forward; it was hoped this could be achieved in the new system.
- The highly anticipated release and implementation of the new Diocesan SMIS, which would improve the process and remove the duplication of data entry, has been substantially delayed due to the complexities of the project.
- Mock-ups from two developers of the proposed new SMIS were displayed at Synod in September.

## **Other SM Coordinator Activity**

- Completed Diocesan SM Occasional Worker screening forms were collected from trades people working on the Community Centre renovations as well as people involved in the mould remediation in the Covenant Care demountable office. (To Mark Cooper-Stanbury, Peter Dent and Leanne McLean my thanks for your help with this.)
- Revised SM content for the Parish website was drafted for discussion at Parish Council (PC). It was agreed the Rector and SMC collaborate in the development of appropriate wording.

## **Diocesan communication, administration & support**

Communication with the Diocesan SMU occurred as necessary regarding volunteers' records. Clarification was also sought concerning changes to and implementation of policy and procedures.

- The Diocesan SMU monthly SM newsletter provides information and updates to Parishes and SMCs, including SM factsheets, which ensure we are across and up to date with any required changes.
- The Diocesan SM Assistant (Andrew Carson) is always quick to respond to questions or providing help with access to and creating records in SMIS.
- I'd like to take this opportunity to thank Andrew. The Parish and SMC is very grateful for his timely responses, support, help and advice.

## **Synod Safe Ministries Working Group (SMWG) 2025**

- Synod recognises best practices in safe ministry and professional standards are vital for keeping people safe, also Ministry Units and their leadership carry increasing responsibility for implementation of Safe Ministry work.
- The Safe Ministries Working Group (SMWG) was appointed by Synod in 2024 to review the current Safe Ministries system and processes. The SMWG will report back to Synod in 2026.
- A survey circulated by SMWG to Parish SMCs and practitioners sought input on the SM system. Parish Council agree to the proposed responses. The completed survey was returned in May 2025.
- In June 2025 I was consulted by a member of the SMWG. This gave me the opportunity to provide frank and honest verbal feedback in relation to the SM process. This included, but was not limited to, issues experienced by myself and others with the SMIS, its inaccessibility and limitations; concerns as a Parish about confidentiality; the propensity to compromise people's circumstances and re-traumatise people; policy changes placing additional pressure on the SMC and volunteers.

- An interim report by the Safe Ministry Working Group, prepared for Synod 2025 was withdrawn.

## Safe Ministries Commitment

- As a Parish we continue to strive:
  - to meet current SM legislative and Diocesan requirements
  - to be a safe, caring and loving community.

## Appreciation

Without the help and support of others, accomplishing the achievements and outcomes reported for the past twelve months in the Safe Ministries space would not have been possible.

A number of people have been integral in helping ensure all our volunteers, both Parish and CC, are, and continue to remain compliant with Diocesan SM and legal requirements.

I would like to acknowledge the following: Leanne McLean, CC Program Manager for her support and effort helping ensure all CC volunteers, both new and continuing, are SM compliant; Lou Passmore for her patience with me as we got our heads around the new “Teen Helper” requirements and for co-presenting the Junior Youth Leaders Training; Mark Cooper-Stanbury and Stuart Bullock for being available to help and Dr Joh Sheehan for assisting with access to and recording results in the on-line training module for the in-person SM Essentials Training; members of Parish Council for their forbearance and advice.

To all of these people a huge thank you; I am very grateful for your willingness to assist and support me.

I would also like formally thank the Parish Office Manager Caity Cameron for her hard work behind the scenes, willingness to engage in this oft times difficult and complex work and particularly for her personal support.

And most importantly thank you Parish and Covenant Care volunteers; without your cooperation the results reported could not have been achieved. Each one of you has helped make the SM Coordinator’s role easier and less onerous.

# Kids and Youth Ministry Report

Sarah Louise, (Lou), Passmore

The following report was prepared by Sarah, (Lou), Passmore from the 27th of January to the 6th of February ahead of the Annual General Meeting, (AGM), on the 17th of February. The present report will contain two sections. The first section will focus on how the Kids' Ministry program ran through 2025. The second section will focus on the running Youth Ministry program through 2025. Each section will begin by detailing attendance statistics from the previous year. After that the report will cover the content delivered for each program across each term of 2025. Finally, there will be a note on challenges faced throughout 2025, and recommendations for each program for 2026.

## Kids Ministry

Attendance at Kids' Church has anecdotally been observed to be low frequently throughout my time as the Kids' Ministry Coordinator. The attendance data across 2025 seems to confirm this sentiment as well as indicate a dwindling attendance rate compared to the previous year. A basic statistical overview of attendance data for Kids' Church Programs across 2025 is available in the table below:

Table 1: Attendance for Sunday Programs in 2025

	Mean	Median	Mode	Range
<b>Term 1</b>	2.4	2	2	2-4
<b>Term 2</b>	2.3	2	1,2,3	1-4
<b>Term 3</b>	2.6	2	2	1-6
<b>Term 4</b>	2.0	2	2	0-4
<b>Average</b>	2.3			

The above table does not include attendance for non-weekly events such as the annual Halloween event, Kid's Easter Egg Hunt or Kids Christmas Eve Play and Carols. Notably, 10 Kids attended the Easter Egg Hunt which if included would have dragged up the mean attendance for Term 1 of 2025. Further, the majority of attendees at the Kids' Easter Egg Hunt event were not regular attendees of Kids' Church Sunday Programs. The above table also does not count cases where children were in attendance at a service but were unwilling to come to Kids' Church. Most of the measures of central tendency for attendance at Kids' Church in 2025 stay on or near the number 2, with the

mean attendance across the year being 2.3. This attendance rate is lower, with less variation, compared with the attendance data for 2024. A similar table outlining the data for 2024 was included in the Kids Ministry AGM report for 2025, however for ease of comparison it will also be provided below:

Table 2: Attendance for Sunday Programs in 2024

	<b>Mean</b>	<b>Median</b>	<b>Mode</b>	<b>Range</b>
<b>Term 1</b>	5	3	7	1-7
<b>Term 2</b>	5.4	5	4,9	1-9
<b>Term 3</b>	4	3	3	2-8
<b>Term 4</b>	4	4	4	1-7
<b>Average</b>	4.6			

It appears that attendance at Kids’ Church events, which was already considered low, reduced between 2024 and 2025. One possible reason for the reduction could be kids moving up to youth group attendance as they get older, however it seems unlikely that this would be the sole explanation.

Various topics were covered on Sunday mornings in Kids’ Church throughout 2025. During Term 1 Kids’ Church Sunday Programs focused on Lent and Easter using learning materials developed by an external source. During terms 2 and 3 lessons were largely focused on combining relevant events in the Church and wider world with lectionary content. The purpose behind which was to allow kids to reinforce their learning by discussing similar or the same ideas that the adults in their families were being exposed to at Church. Finally, a unit for Term 4 was developed called ‘God Keeps Promises’, which was designed to provide examples from the Bible of God making and keeping promises leading into God keeping the promise of sending Jesus at Christmas.

Through 2025 the Kids Ministry faced various challenges. Among these were low attendance numbers, running in a smaller than usual space due to the community centre redevelopment, and relying heavily on a small pool of volunteers. Low rates of attendance made some discussions or activities more difficult to run. On some mornings a game had been planned that needed more players than had attended and needed to be adapted or replaced in the moment. In 2026 making the Church space in general more friendly and appealing to parents of young and primary aged children may help improve the situation. The space Kids Church ran in for much of 2025 also presented some difficult limitations. As Kids’ Church was using the Chapel space, energetic or loud activities could not be used, which meant kids were less able to freely express themselves than in previous years when they had access to the Rainbow

Centre. The redevelopment also meant most of the resources used to run Kids' Church were packed away and unavailable. Fortunately, the redevelopment is finished now and Kids' Church once again has its own space to run in, meaning that lessons, activities and games can be planned more easily in a way that centres the needs of the children attending. While the Kids' Church resources that were in storage have been unpacked some things are missing. It may be worth connecting with volunteers to see if they stored anything in their homes during the redevelopment. The amount of volunteers helping run the Kids' Church stayed relatively consistent compared with 2024, however the pool being low and presenting a risk of volunteer burnout was an issue then, and remained a consistent issue in 2025.

At the beginning of this year I made the decision to step down as the Kids' Ministry Coordinator. As such the Church will need to find someone new to run this program. I am happy to provide information and assistance to help make the transition as seamless as possible.

### Youth Ministry

Youth Group activities were well attended throughout 2025. More information is available in the table below:

Table 3: Attendance for Youth Ministry Events Including Sunday Programs, Fruitful Fridays and Non-Recurring Events

	Mean	Median	Mode	Range
<b>Term 1</b>	7.8	8	8,12	1-12
<b>Term 2</b>	6.9	7	7,8	4-11
<b>Term 3</b>	7.8	7.5	7	5-13
<b>Term 4</b>	6.5	7	7	3-11
<b>Average</b>	7.3			

The above table contains attendance data for Sunday Programs, Fruitful Fridays and other non-recurring events during the term, (such as 10+ dinners). The table does not include Sundays where the Youth Band was playing, youth camp attendance or the youth who came to the Parish Dinner. These measures stay fairly consistent across terms suggesting a steady and regular amount of attendance.

During 2025 the Youth Group discussed various topics. In Term 1 the Youth Group completed a unit about Lent and Easter using an external resource as the Kids' Church did. During Term 2 leaders took an opportunity to discuss a different favourite part of

the Bible with youth each week. Term 3 covered content around outsiders in the Church and in the Bible, which led into the theme for camp which was 'Purpose and Belonging.' Finally, Term 4 explored the metaphor of 'The Body of Christ' as found in 1 Corinthians.

The Youth Ministry also faced its share of challenges in 2025. Similar to Kids' Church, the Rainbow Centre redevelopment meant that for much of the year the Youth Group did not have its own space to meet in. As with the Kids' Church, having the dedicated space again in 2026 solves this issue. Now that the Youth Group has a space to meet in, the present report recommends focusing on making the space as accessible as possible to the youth who need to use it. It would be a great help to the Youth Group in 2026 to have more cooking amenities available in the redeveloped Community Centre kitchen. At the end of 2025 cooking for the youth on Fruitful Friday frequently meant moving cooking equipment, including induction cook tops, from the main Church building to the Community Centre kitchen and back again. When there are less volunteers available on a Fruitful Friday, or the volunteers that are available are tired, this can create a situation where too much is involved in preparing a meal and pizza is ordered instead. While this might be alright on occasion making it easier to cook may help to prevent overspending on food for the youth. The present report will also recommend seeking further training and development opportunities for the youth leadership team, such as organising a time to complete first-aid certificates.

Finally, the present report will conclude by thanking the volunteers for both the Kids' and Youth Ministries. None of these programs could run without them.

## Belonging and Caring (B&C)

Belonging and Caring is the parish group that looks after pastoral care and social events. The group's members undertake a range of activities to meet members needs for care and developing community connections. It meets on the first Tuesday of every month at 3pm.

The group is comprised of the Revd Dr Wayne Brighton (visitation and aged care) Revd Dr Bili Malek (visitation and aged care), Phyl Holmes (guest follow-up), Carol Sherman (cards), Carol Kubanek (social calendar and fete), Beth Heyde (visitation), and Anne McDowell (visitation). The group maintains close contact with Rosemary Kennemore who looks after the prayer vine requests. Deborah and Mark Greenaway were unable to engage for much of 2025 due to challenging personal circumstances.

Much of the work is slow and steady. Anglican services are provided in aged care facilities like Calvary Village (fortnightly), Kangara Waters (monthly) and Arcare Aranda (monthly since October). Home visits and home communions are also shared on a regular basis. While cards of encouragement let members know they're appreciated.

In 2025, pizza nights ran monthly drawing between 30-40 people together for conversation and community with at least a 1/3 being non-church members. A breakfasts for men and afternoon tea for women were also organised where Sally Mordike shared reflections about how we can tell our stories better to family members, who often don't see or understand why we are the way are. A parish picnic (February). Eurovision party, (May) parish dinner (July), trivia night (August), pet blessing (October), Halloween (October), and the fete (November) were all held.

Phyl decided to step back from the group due to family reasons. Phyl has been a long-term member of the group. Her 'second communion' ministry with newcomers at Ricardo's Café is both famous and effective, helping many find their place and understand the rhythm of parish life.

## EfM - Exploring Faith Matters

Merri Bacon

There was no official EfM group at Holy Covenant in 2025 however our EfM mentor Merri stayed updated on developments with EfM Australia whilst not able to attend Mentor training in 2026. Merri was delighted to present fellow traveller, Barbara Campbell from Holy Cross Hackett, with her EfM Graduation certificate at a service at Holy Cross in early January 2026 and connect with others from that parish who had done EfM in the past. For those interested in EfM, more information can be found at <https://www.efmaustralia.org/home> and online groups are available.

## Tuesday lunchtime meditation and ACT Meditators' Retreat in 2026

Merri Bacon

Sadly, the Tuesday lunchtime meditation following the John Main tradition discontinued in early 2025 due to a decline in regular attendees due to members moving to other areas. Merri would particularly like to thank Sybilla Kovacs and Sandra Lodomirski for leading the group for the past few years. If there are any meditators who would like to resume the Tuesday group with someone to lead, please let Merri and Wayne know. This group has been part of the ACT Canberra Meditators and also supported Bonnevaux, the new Centre for the World Community for Christian Meditation. The ACT Canberra Meditators will be hosting a silent meditation retreat at Galong from 17-19 April 2026. Anyone interested please speak to Merri, details will also be in the Weekly Bulletin.

# Wednesday Evening Meditation

Merri Bacon

Our Wednesday evening meditation group continued over zoom in 2025 with shared leadership amongst the group of long-term meditators. Thank you to the wonderful leaders, Heather Boyd, Marg and John Christensen, Rob Maron, Chris Lee, and Anne McDowell, and to Wayne for the zoom set up. The group gathered in person before Christmas to meditate together in person in the newly renovated Rainbow Centre and share an end of year get together face to face. For anyone interested in joining go to the Holy Covenant zoom link on Wednesdays at 6pm.

# Book Club

Gillian Painter

The 11 members of this group met in 2025 on the third Thursday of the month at 2pm at the Southern Cross club. The last meeting of the year was in the RCC in November where the group decided not to use library resources in 2026 as we all read widely. The group has a cupboard in the Centre where books can be left and borrowed by members. There is a book where members can indicate which book they have, date borrowed and a brief comment or mark /10 entered.

The library Book Club coordinators was informed of our change and agreed after 20 years of membership we could suspend borrowing.

Meetings will continue in 2026 in the RCC on the third Thursday at 2 pm.

# Crafty Crew

Gillian Painter

The 10 members did not meet to make recycled cards during 2025 as the Rainbow Community Centre (RCC) was not available. However, we did meet at Ricardo's in Jamison on the second Friday of each month at 10am where I was given the cards members had made at home (or meeting in smaller groups), and I took over blank card and resources. One member had suggested a treasure box of items for use which was used and replenished before each meeting.

We achieved our 800 Christmas cards for St Johns Care on time and members made a selection of Birthday/ blank/ Thinking of You cards suitable for children, men and women. These cards are available in Church and for other church groups.

# Community Garden

Joh Sheehan and Allison Cooper-Stanbury

Members of the Community Garden continue to meet as a group on Saturday mornings from 10:00 -11:30ish. We supplemented this with time spent during the week to pick produce and supervise the garden, along with some other convenient times to work on projects.

The most important value of the group is that we are getting to know others in the community. We have enjoyed morning tea with the working bee group once a month, allowing us to socialise with the wider congregation. Many interesting discussions have been had over the fence with people walking by. We have shared delicious produce with the congregation and local community members.

We continue to expand our learning and experiment with new types and varieties of foods. We are now enjoying the apples as the trees are getting bigger.

The environment is constantly in our thoughts, scaling from climate patterns down to the gum leaves falling on the garden. We worked hard again with the wildlife and weather issues which this year included hail, heatwaves and very cold temperatures, together with hard work to creatively limit mice, birds, possums and various other pests. Happily, with the help of good planning, the rainbow centre development was only a minor inconvenience.

We welcome anyone interested in joining us for this social time.

# Tai Chi

Doreen Matters

A group of men and women plays Tai Chi each Wednesday morning, during school term time, in the Worship Centre. A chat over tea/coffee and biscuits follows our exercises.

Tai chi provides a gentle exercise program involving physical and intellectual activity. The players enjoy the morning, contributing \$5. The new year began with 20 participants, dropped to 11 on a cold, winter day with regular attendance of 14 to 18.

New folk are placed in the middle of the group as we move in different directions. The exercises are also projected onto the screens. The moves have descriptive names, including: stroke bird's tail, wave hands like clouds, lotus flower blooms.

Five members of the group volunteer to take Sitting Tai Chi with Covenant Care on a rostered basis on Mondays. The Sitting Tai Chi program is whole body exercise for the folk who come to CC as well as fun.

# Music in Worship

Pam Lane

The music at Holy Covenant is an integral part of our worship. It is not something that happens by chance; it is the result of considered preparation, reflection and prayer.

There are two Music Choosing Groups that plan the music for each Sunday service – one for the 8 AM service and one for the 10 AM service. Both groups meet once a month, either in person, in the afternoon at someone's house, or at night on Zoom. Meetings usually last an hour, but may last longer when preparing for special occasions such as Christmas or Easter.

Each group has the same objectives. They try to select hymns that fit in with the set bible readings for the day as well as selecting hymns that are suitable for their position (e.g. Introit, Offertory, Recessional) within the service format.

Both groups choose a wide selection of hymns and choruses that range from traditional to modern. Each group is very conscious of the need for the words to reflect both age old truths and contemporary values, as well as the distinct needs of our 8 AM and 10 AM parishioners. The music choosing groups would especially like to thank the many musicians from Holy Covenant who have generously shared their gifts with our wider community.

When a new hymn or song is introduced, it is usually done with the help of a support soloist so that the congregation can learn the new melody fairly quickly. For the 10 AM service, it has recently been great to see the Youth Group lead the congregation by utilising their gifts on various instruments.

As always, it would be wonderful to have more keyboardists available to share the roster for weekly services. When one or two keyboardists are ill, the task of doubling up to play for additional services can be somewhat demanding. If you are willing and able to take on this particular form of ministry service, please let Wayne know. Your help would be very much appreciated.

# Facilities & Maintenance Team

Paul Shelley

Monthly working bees were held in most months during 2025. Key tasks were:

- cleaning surface drains and gutters
- cleaning roof gutters on the Worship Centre, the Rainbow Centre and the
- storage sheds
- weeding

- sweeping entrance driveway and paths
- cleaning windows
- sink drainage checked in Worship Centre and Rainbow Centre
- replacing light globes
- cleaning the aircon filters in Worship Centre, Covenant Care office and the Mushroom
- checking smoke alarms
- reprogramming the aircon units
- cleaning stains and candle wax off carpets.

The team also coordinated repair and maintenance visits by tradies as necessary.

The F&M team was not involved in the Community Centre re-development. This project was overseen by another group.

Some working bees coincided with Gardening Days when the tasks included the progressive redevelopment of the southwest area of the church property.

Thanks to all who participated during the year, and to Helen Boulton for her excellent morning teas.

Working bees are generally held on the third Saturday of each month. Everyone is welcome to join us any time from 9 am to 12 noon for some wholesome, creative, and productive fellowship and outdoor therapy. Come when you can and leave when you must.

## Yarn Circle

Sandra Ross (Co-Ordinator)

Twice a month on the second and fourth Tuesday, members of the church and community attend the Yarn circle for an hour and a half (11am to 12.30pm) to meet up and enjoy morning tea and most importantly have a friendly chat and meet new people.

Some members knit and the knitters have made numerous items like rugs, hats, scarves for St Johns Care.

The circle is a fun time to catch up and share stories like discussing and challenging local and world events as well as accessing valuable general community information. Other times members share stories on different aspects of their lives like school days for example. There is always something to recall in the lives of this mature yarn circle.

The yarners meet in the church worship centre and the church refreshments are enthusiastically welcomed.

I would also like to recognize the 24 members on the books who invariably attend and enthusiastically support this church activity.

# Carers Coffee Circle (3Cs)

Sandra Ross (Co-Ordinator)

Once a month on the second Friday of the month between 10.30am and 12 noon, 3C members attending the circle receive emotional and informative support by sharing individual caring experiences with each other and invariably leave the circle at the end of the session with renewed energy.

The members meet at the Canberra Southern Cross Club Jamison in the Board Room.

Therefore, I wish to thank the club for generously making the room available at no cost to the church or to the carers and to recognize the 12 church and community members who support the circle.

# Coffee Pals

Sandra Ross (Co-Ordinator)

Three informal groups of 4 members (parishioners and community) have been meeting at least once a term for coffee at Ricardos café Jamison for a social outing and chat. Usually meet at 10.30am and finish when they have had enough :o)

Fun times to meet other interesting people and share family stories and experiences. Plans are afoot to start a 4th group.

# Cookaburra Playgroup

Christine Mitchell

Cookaburra Playgroup met in the Worship Centre 10AM -12 Noon, Fridays during School Term.

Despite our efforts to rejuvenate the Playgroup under a new name, there has been a continued decline in attendance and without a steady cohort of families, we could not retain the occasional newcomers who came to visit. This has been part of an overall change among young families as they balance work, homelife and childcare commitments.

We regretfully decided to close the Playgroup at the end of 2025 and have referred those in the group to other options listed by the local Playgroup Association. The

monthly Pizza Nights at the Church also provides a welcoming meeting place for families in our community.

We wish to acknowledge the important role the Playgroup has played over the years and thank all those who were part of the venture. We have made many lasting friendships as a result.

In particular, I wish to thank Heather Shelley who has faithfully shared in the care of the Playgroup to the end, despite many competing claims on her time. Her warmth and kindness made all the difference to the group.

**Appendix 1: Balance sheet at 31 December 2025 (compared with previous year)**

Account	31 December 2025			31 December 2024		
	Holy Covenant	Covenant Care	Combined	Holy Covenant	Covenant Care	Combined
<b>Assets</b>						
<b>Bank</b>						
AIDF on call (transaction) account (69)	14,230.37	10,000.00	24,230.37	12,360.70		12,360.70
CBA Cheque account (88)	4,973.21	23,384.24	28,357.45	9,685.65	24,179.65	33,865.30
AIDF Cash Management Account	9,256.78	75,000.00	84,256.78	83,176.82	80,000.00	163,176.82
Petty Cash Holistic Care Nurse	0.00	154.30	154.30	0.00	244.30	244.30
Petty Cash Office	0.00		0.00	43.05		43.05
AIDF Term Investment	0.00	76,984.56	76,984.56	0.00	74,265.97	74,265.97
Prepaid debit card Covenant Care	0.00	1,764.81	1,764.81	0.00	2,429.90	2,429.90
AIDF offset account (2025 loan)	51,206.92		51,206.92	0.00	0.00	0.00
<b>Total Bank</b>	<b>79,667.28</b>	<b>187,287.91</b>	<b>266,955.19</b>	<b>105,266.22</b>	<b>181,119.82</b>	<b>286,386.04</b>
<b>Current Assets</b>						
Accounts Receivable	1,238.44		1,238.44	231.00		231.00
Income Due	645.06		645.06	617.98		617.98
Prepayments	1,728.04	358.83	2,086.87	2,239.47		2,239.47
Major projects work-in-progress	7,000.00		7,000.00	46,336.04		46,336.04
<b>Total Current Assets</b>	<b>10,611.54</b>	<b>358.83</b>	<b>10,970.37</b>	<b>49,424.49</b>	<b>0.00</b>	<b>49,424.49</b>
<b>Fixed Assets</b>						
Buildings	1,586,949.00		1,586,949.00	1,167,123.19		1,167,123.19
Buildings Accumulated Depreciation	(132,750.34)		(132,750.34)	(122,566.23)		(122,566.23)
Carpark	59,458.64		59,458.64	59,458.64		59,458.64
Carpark Accumulated Depreciation	(50,786.03)		(50,786.03)	(49,943.10)		(49,943.10)
Contents	187,690.90		187,690.90	187,690.90		187,690.90
Contents Accumulated Depreciation	(35,385.37)		(35,385.37)	(33,898.70)		(33,898.70)
Equipment	81,470.44		81,470.44	59,260.61		59,260.61
Equipment Accumulated Depreciation	(52,515.14)		(52,515.14)	(43,719.07)		(43,719.07)
Deposits on Fixed Assets - equipment	0.00		0.00	1,076.09		1,076.09
<b>Total Fixed Assets</b>	<b>1,644,132.10</b>	<b>0.00</b>	<b>1,644,132.10</b>	<b>1,224,482.33</b>	<b>0.00</b>	<b>1,224,482.33</b>
<b>Total Assets</b>	<b>1,734,410.92</b>	<b>187,646.74</b>	<b>1,922,057.66</b>	<b>1,379,173.04</b>	<b>181,119.82</b>	<b>1,560,292.86</b>

(cont.)

Account	31 December 2025			31 December 2024		
	Holy Covenant	Covenant Care	Combined	Holy Covenant	Covenant Care	Combined
<b>Liabilities</b>						
<b>Current Liabilities</b>						
Accrued Expenses	6,288.39		6,288.39	2,995.30		2,995.30
Credit card - Anne Ranse	0.00	0.00	0.00	0.00	63.47	63.47
Credit card - Wayne Brighton	469.71		469.71	384.62		384.62
Creditors	14,728.01	6,178.63	20,906.64	98.31		98.31
GST	(2,086.31)		(2,086.31)	(1,342.64)		(1,342.64)
Income in Advance	8,611.91	95,904.80	104,516.71	48,578.41	101,056.35	149,634.76
Provision for Annual Leave	14,692.29	3,887.52	18,579.81	18,732.74		18,732.74
Rounding	(2.21)		(2.21)	(2.25)		(2.25)
Construction loan 2025	175,685.07		175,685.07			
<b>Total Current Liabilities</b>	<b>218,386.86</b>	<b>105,970.95</b>	<b>324,357.81</b>	<b>69,444.49</b>	<b>101,119.82</b>	<b>170,564.31</b>
<b>Non-current Liabilities</b>						
Interest-free Loans	51,500.00		51,500.00	26,500.00		26,500.00
Provision for non-clergy LSL	874.30	1,675.79	2,550.09	0.00		0.00
CCare Provision for replacement Motor Vehicle	0.00	70,000.00	70,000.00	0.00	70,000.00	70,000.00
CCare Provision for replacement of assets	0.00	10,000.00	10,000.00	0.00	10,000.00	10,000.00
<b>Total Non-current Liabilities</b>	<b>52,374.30</b>	<b>81,675.79</b>	<b>134,050.09</b>	<b>26,500.00</b>	<b>80,000.00</b>	<b>106,500.00</b>
<b>Total Liabilities</b>	<b>270,761.16</b>	<b>187,646.74</b>	<b>458,407.90</b>	<b>95,944.49</b>	<b>181,119.82</b>	<b>277,064.31</b>
<b>Net Assets</b>	<b>1,463,649.76</b>	<b>0.00</b>	<b>1,463,649.76</b>	<b>1,283,228.55</b>	<b>0.00</b>	<b>1,283,228.55</b>
<b>Equity</b>						
Current Year Earnings	180,565.95		180,565.95	72,724.21		72,724.21
Retained Earnings	1,283,083.81		1,283,083.81	1,210,504.34		1,210,504.34
<b>Total Equity</b>	<b>1,463,649.76</b>	<b>0.00</b>	<b>1,463,649.76</b>	<b>1,283,228.55</b>	<b>0.00</b>	<b>1,283,228.55</b>

## Appendix 2: Income & Expenditure statement 2025

Account	Actual 2025	Budget 2025	Actual 2024
<b>Income</b>			
<b>Offertories</b>			
Anglican Direct & Transfers	243,703.73	267,001.00	254,728.36
Donation point offertories	3,689.00	2,001.00	3,658.71
Plate	15,062.85	15,999.00	16,498.15
<b>Total Offertories</b>	<b>262,455.58</b>	<b>285,001.00</b>	<b>274,885.22</b>
ActewAGL Feed in Tariff	2,050.77	1,900.00	2,006.71
Donations	2,906.62	6,003.00	5,532.55
Donation point occasional donations	335.00	0.00	225.00
Funerals, Weddings, Baptisms	3,300.00	4,499.00	2,050.00
Hire of Worship Centre	12,653.49	13,899.00	13,284.12
Hire Rainbow Community Centre	90.00	1,000.00	205.00
In house activities - income	4,840.92	4,900.00	4,800.44
Interest Income	7,418.15	3,600.00	9,266.73
Parish Fund Raising	11,822.67	12,004.00	14,497.94
Sundry Income	0.00	204.00	0.00
Square Service Charges	(30.53)	0.00	0.00
<b>Total Income</b>	<b>307,842.67</b>	<b>333,010.00</b>	<b>326,753.71</b>
<b>Operating Expenses</b>			
<b>Clergy Salaries and Oncosts</b>			
Clergy Stipend	83,925.50	86,062.00	82,143.32
Clergy Superannuation	13,373.81	13,648.00	12,981.40
Clergy Housing Allowance	27,534.00	30,064.00	27,534.00
Assistant clergy stipend	31,420.22	41,327.00	0.00
Assistant clergy superannuation	5,499.73	6,555.00	0.00
<b>Total Clergy Salaries and Oncosts</b>	<b>161,753.26</b>	<b>177,656.00</b>	<b>122,658.72</b>
<b>Other Staff Salaries and Oncosts</b>			
Administration Staff Salary	20,924.56	22,533.00	22,690.02
Administration Staff Superannuation	2,482.15	2,645.00	2,294.52
Children's Worker Salary	14,963.78	11,481.00	5,228.44
Children's Worker Superannuation	1,728.92	1,359.00	591.41
Curate/Community Chaplain superannuation	72.81	0.00	5,309.30
Curate/Community Chaplain salary	3,694.05	0.00	33,455.22
Youth Worker Salary/Honorarium	1,085.11	600.00	15,890.20
Youth Worker Superannuation	77.38	70.00	1,881.98
<b>Total Other Staff Salaries and Oncosts</b>	<b>45,028.76</b>	<b>38,688.00</b>	<b>87,341.09</b>
<b>Staff - Other Costs</b>			
Clergy car running expenses	17,589.89	17,340.00	17,051.90
Clergy Conferences, retreats	2,448.87	1,800.00	1,793.24
Clergy Long Service Leave contribution	2,646.00	2,597.00	2,359.50
Clergy Ministry Allowance	883.41	3,721.00	829.59
Clergy telephone & utilities	1,172.64	1,095.00	1,027.19
Education & Training	1,143.53	4,500.00	1,964.47
Workers Compensation Insurance	2,835.12	1,850.00	2,133.60
<b>Total Staff - Other Costs</b>	<b>28,719.46</b>	<b>32,903.00</b>	<b>27,159.49</b>
<b>Operating Costs</b>			
Advertising	200.00	900.00	867.20
Bad debt expense	210.00	0.00	26.99
Bank Charges	247.18	204.00	243.66
Bookkeeper charges	150.00	150.00	1,800.00
Community Chaplain	0.00	996.00	0.00
Computer Software & Equipment	2,009.66	1,850.00	2,814.97
Donation point service fees	262.52	300.00	250.35
Fund-raising expenses	0.00	300.00	830.01
In house activities - expenses	2,874.96	996.00	2,691.12
Interest Expenses	5,339.47	6,571.00	0.00
Photocopying	1,897.01	1,896.00	2,026.50
Printing, Stationery, Postage	1,222.35	1,500.00	1,421.41
Telephone & Internet	1,120.16	1,200.00	1,059.64
<b>Total Operating Costs</b>	<b>15,533.31</b>	<b>16,863.00</b>	<b>14,031.85</b>

(cont.)

<b>Account</b>	<b>Actual 2025</b>	<b>Budget 2025</b>	<b>Actual 2024</b>
<b>Ministry &amp; Worship Expenses</b>			
Children's Ministry	282.72	504.00	109.63
Copyright licences	816.69	850.00	794.24
Hospitality	1,288.37	1,092.00	1,056.64
Music	0.00	252.00	0.00
Pastoral Care	0.00	156.00	0.00
Stewardship	0.00	500.00	0.00
Worship Expenses	1,968.18	2,700.00	2,633.32
Youth Ministry	1,603.95	504.00	210.29
<b>Total Ministry &amp; Worship Expenses</b>	<b>5,959.91</b>	<b>6,558.00</b>	<b>4,804.12</b>
<b>Property &amp; Equipment</b>			
Community Garden	388.97	504.00	237.25
Electricity, Gas, Water, Garbage	7,299.97	7,600.00	6,674.95
Gardening	508.28	504.00	568.18
Insurance	7,551.69	7,600.00	7,622.02
Minor Equipment & Furniture	452.61	96.00	63.18
RCC Cleaning	363.64	1,800.00	720.00
Repairs & Maintenance	2,823.12	4,500.00	2,674.74
Supplies & Misc - RCC	2,665.61	504.00	2,077.73
<b>Total Property &amp; Equipment</b>	<b>22,053.89</b>	<b>23,108.00</b>	<b>20,638.05</b>
<b>Diocese of Canberra &amp; Goulburn</b>			
Parish Contribution to Diocese	35,660.88	35,664.00	36,979.20
Synod Expenses	2,111.82	3,100.00	3,004.54
<b>Total Diocese of Canberra &amp; Goulburn</b>	<b>37,772.70</b>	<b>38,764.00</b>	<b>39,983.74</b>
Sundry Expenses	118.72	504.00	543.18
Wider Work Distribution	5,000.00	5,000.00	5,000.00
<b>Total Operating Expenses</b>	<b>321,940.01</b>	<b>340,044.00</b>	<b>322,160.24</b>
<b>Operating Surplus / (Deficit)</b>	<b>(14,097.34)</b>	<b>(7,034.00)</b>	<b>4,593.47</b>
<b>Non-Cash Expenses</b>			
<b>Depreciation</b>			
Depreciation Building	10,184.11	12,000.00	9,273.68
Depreciation Carpark	842.93	1,200.00	812.12
Depreciation Contents	1,486.67	2,496.00	1,486.66
Depreciation Equipment	8,796.07	2,904.00	2,199.34
<b>Total Depreciation</b>	<b>21,309.78</b>	<b>18,600.00</b>	<b>13,771.80</b>
<b>Provisions</b>			
Provision Annual Leave expense	(4,040.45)	0.00	(4,843.08)
Provision Non-clergy LSL expense	874.30	0.00	0.00
<b>Total Provision Expenses</b>	<b>(3,166.15)</b>	<b>0.00</b>	<b>(4,843.08)</b>
<b>Total Non-Cash Expenses</b>	<b>18,143.63</b>	<b>18,600.00</b>	<b>8,928.72</b>
<b>Operating Surplus/(Deficit) after Non-Cash Expenses</b>	<b>(32,240.97)</b>	<b>(25,634.00)</b>	<b>(4,335.25)</b>
<b>Non-operating Income</b>			
Donations beyond the parish	40,333.50	0.00	37,623.95
Specified Donations	70,536.24	0.00	11,734.26
Youth Camp and Activities	4,851.47	0.00	4,388.49
Holistic Care Nurse Ministry	131,278.20	0.00	129,187.08
CCare Opening balance brought forward	101,056.35	0.00	48,217.30
CCare Closing balance	(95,904.80)	0.00	(101,056.35)
Donations--Rainbow Centre renovations and landscaping	147,800.00	0.00	8,340.56
Bequests	0.00	0.00	57,500.00
<b>Total Non-operating Income</b>	<b>399,950.96</b>	<b>0.00</b>	<b>195,935.29</b>
<b>Non-operating Expenses</b>			
Donations beyond the parish	40,333.50	0.00	37,624.05
Specified Donations	5,529.32	0.00	660.00
Youth camp & activities	4,851.47	0.00	4,388.49
Covenant Care Ministry	136,429.75	0.00	76,348.03
<b>Total Non-operating Expenses</b>	<b>187,144.04</b>	<b>0.00</b>	<b>119,020.57</b>

(cont.)

<b>Account</b>	<b>Actual 2025</b>	<b>Budget 2025</b>	<b>Actual 2024</b>
<b>Covenant Care Ministry</b>			
CCare Opening balance brought forward	101,056.35	101,000.00	48,217.30
<b>Income</b>			
CCare Diocesan grant	105,000.00	105,000.00	105,000.00
CCare Donations	26,255.47	25,000.00	23,923.44
CCare Other Income	22.73	100.00	263.64
<b>Total Income</b>	<b>131,278.20</b>	<b>130,100.00</b>	<b>129,187.08</b>
<b>Expenses</b>			
CCare Project Manager Salary	47,422.17	48,000.00	30,166.24
CCare Project Manager Superannuation	5,580.40	5,700.00	3,166.71
CCare Care Administrator Salary	9,895.91	6,800.00	1,191.40
CCare Care Administrator Superannuation	1,206.06	800.00	137.01
CCare Covenant Care Nurse Salary	18,643.41	22,000.00	10,135.53
CCare Covenant Care Nurse Superannuation	2,052.47	2,600.00	1,165.60
CCare Housing Tenancy Support Salary	0.00	0.00	7,048.20
CCare Housing Tenancy Support Superannuation	0.00	0.00	775.32
CCare Administration and operational costs	29,299.61	35,000.00	6,441.14
CCare Client support	1,965.73	4,000.00	1,629.85
CCare Equipment purchases	1,075.95	4,000.00	887.98
CCare staff and volunteer training	1,172.89	4,000.00	1,290.35
CCare Vehicle operating costs	4,340.58	5,000.00	3,289.98
CCare Sundry expenses	0.00	500.00	892.15
CCare Hospice/Respite Program	8,211.26	7,500.00	8,130.57
<b>Total Expenses</b>	<b>130,866.44</b>	<b>145,900.00</b>	<b>76,348.03</b>
<b>Provisions</b>			
CCare Annual Leave Provision Expense	3,887.52	0.00	0.00
CCare LSL Provision Expense	1,675.79	0.00	0.00
<b>Total Provision Expenses</b>	<b>5,563.31</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Covenant Care Ministry</b>	<b>95,904.80</b>	<b>85,200.00</b>	<b>101,056.35</b>

## Other activities

Notes	<b>Non-operating Income &amp; Expenses</b>	<b>Income</b>	<b>Expenses</b>
1	Donations beyond the parish	40,333.50	40,333.50
2	Specified Donations	70,536.24	5,529.32
3	Youth Camp and Activities	6,003.16	4,851.47
4	Rainbow Centre renovations and landscaping	147,800.00	
5	Holistic Care Nurse Ministry	131,278.20	136,429.75
5	HCN Opening balance brought forward	101,056.35	
5	HCN Closing balance	(95,904.80)	
		<b>401,102.65</b>	<b>187,144.04</b>

1	<b>Donations beyond the parish</b>	<b>Income</b>	<b>Expenses</b>	<b>Balance</b>
	Anglicare	5,000.00	5,000.00	0.00
	Archbishop of Sydney's Anglican Aid	7,000.00	7,000.00	0.00
	Bible Society	4,000.00	4,000.00	0.00
	Bush Church Aid	543.50	543.50	0.00
	CBM Australia	6,000.00	6,000.00	0.00
	Christmas Bowl	50.00	50.00	0.00
	Church Missionary Society	2,000.00	2,000.00	0.00
	Good Friday – Jerusalem Church	460.00	460.00	0.00
	Guide Dogs	1,000.00	1,000.00	0.00
	Scripture Union	5,000.00	5,000.00	0.00
	St John's Care	6,250.00	6,250.00	0.00
	The Salvation Army	3,000.00	3,000.00	0.00
	Youth Group sponsorships - Orangutan project	30.00	30.00	0.00
		<b>40,333.50</b>	<b>40,333.50</b>	<b>0.00</b>

2	<b>Specified Donations</b>	<b>Balance b/f</b>	<b>Income</b>	<b>Expenses</b>	<b>Capital items</b>	<b>Balance c/f Income in Advance</b>
	Financial help	1,741.27		1,190.00		551.27
	Tobias Ministry	300.00				300.00
	Asset purchases	46,184.74			46,184.74	0.00
	Youth hot chocolate contributions		205.00	205.00		0.00
	Bequests for loan repayments		25,000.00		18,391.05	6,608.95
	Office equipment – Rainbow Centre		3,500.00	3,068.87	431.13	0.00
	Office computer		815.45	815.45		0.00
	Rubbish and green waste removal		250.00	250.00		0.00
		<b>48,226.01</b>	<b>29,770.45</b>	<b>5,529.32</b>	<b>65,006.92</b>	<b>7,460.22</b>
3	Youth Camp and Activities	261.05	5,742.11	4,851.47		1,151.69
4	Rainbow Centre renovations and landscaping donations	(4,035.59)	147,800.00		143,764.41	0.00

(cont.)

<b>Covenant Care Ministry</b>			
	<b>Balance b/f</b>	<b>Income</b>	<b>Expenses Balance c/f</b>
5	Opening balance brought forward	101,056.35	
<b>Income</b>			
	Diocesan grant	105,000.00	
	Donations	26,255.47	
	Other Income	22.73	
5	<b>Total Income</b>	<b>131,278.20</b>	
<b>Expenses</b>			
	Project Manager Salary		47,422.17
	Project Manager Superannuation		5,580.40
	Care Administrator Salary		9,895.91
	Care Administrator Superannuation		1,206.06
	Covenant Care Nurse Salary		18,643.41
	Covenant Care Nurse Superannuation		2,052.47
	Housing Tenancy Support Salary		0.00
	Housing Tenancy Support Superannuation		0.00
	Administration and operational costs		29,299.61
	Client support		1,965.73
	Equipment purchases		1,075.95
	Staff and volunteer training		1,172.89
	Vehicle operating costs		4,340.58
	Sundry expenses		0.00
	Covenant Care Hospice/Respite Program		8,211.26
5	<b>Total Expenses</b>		<b>130,866.44</b>
<b>Provisions</b>			
	CCare LSL Provision Expense		1,675.79
	CCare Annual Leave Provision Expense		3,887.52
	<b>Total Provision Expenses</b>		<b>5,563.31</b>
5	<b>Unspent funds as at 31 December 2025</b>		<b>\$95,904.80</b>

### Appendix 3: Proposed budget, 2026 to 2029

	Actual 2025	Proposed 2026	Proposed 2027	Proposed 2028	Proposed 2029	Notes
<b>Income</b>						
<b>Offertories</b>						
Anglican Direct & Transfers	243,704	251,000	258,500	266,300	274,300	3% increase per year
Plate	15,063	14,000	13,000	12,000	11,000	Expected to decline
Donation point offertories	3,689	3,700	3,800	3,900	4,000	
<b>Hire of facilities</b>						
Hire of Worship Centre	12,653	13,000	13,400	13,800	14,200	
Hire of Community Centre	90	3,000	6,000	6,200	6,400	Expected to grow over next 18 months
<b>Other income</b>						
ActewAGL Feed in Tariff	2,051	1,900	1,850	1,800	1,750	Efficiency of panels declines
Donations	3,242	3,000	3,000	3,000	3,000	
Funerals, Weddings, Baptisms	3,300	3,000	3,000	3,000	3,000	
In house activities - income	4,841	5,000	5,200	5,400	5,600	3% increase per year
Interest Income	7,418	2,800	2,700	2,500	2,300	Interest on term deposit and bank account(s)
Parish Fund Raising	11,270	12,500	13,000	13,500	14,000	Increased efforts over next few years
Trading Table	553	500	500	500	500	
Sundry income	0	200	200	200	200	
<b>Total Income</b>	<b>307,843</b>	<b>313,600</b>	<b>324,150</b>	<b>332,100</b>	<b>340,250</b>	

(cont.)

	Actual 2025	Proposed 2026	Proposed 2027	Proposed 2028	Proposed 2029	Notes
<b>Expenses</b>						
<b>Staffing</b>						
Clergy Stipend	83,926	86,470	88,600	90,800	93,100	2026 rates advised by diocese; 2.5% from 2026
Clergy Superannuation	13,374	13,720	14,060	14,410	14,770	15.87% of salary
Clergy Housing Allowance	27,534	28,400	29,300	30,200	31,100	3% increase per year
Clergy car running expenses	17,590	17,340	17,340	17,340	17,340	Fixed lease price
Clergy Conferences, retreats	2,449	2,500	2,600	2,700	2,800	
Clergy Long Service Leave contribution	2,646	1,970	1,860	1,910	1,960	Fixed proportion of stipend (~2%)
Clergy Ministry Allowance	883	2,810	2,660	2,720	2,790	Fixed proportion of stipend (3%)
Clergy telephone & utilities	1,173	1,200	1,300	1,400	1,500	5% increase per year
Assistant Clergy stipend	31,420	7,206	0	0	0	No plans for assistant clergy beyond February
Assistant Clergy superannuation	5,500	1,140	0	0	0	15.87% of salary
Curate/student salary	3,694	16,129	16,500	16,900	17,300	14.5 hr/fortnight at stipendiary lay minister rate
Curate/student superannuation	73	2,560	2,620	2,680	2,750	15.87% of salary
Children's Worker Salary	14,964	9,888	10,100	10,400	10,700	Lou → youth role; new children's minister 8 hr/fortnight
Children's Worker Superannuation	1,729	1,570	1,600	1,650	1,700	15.87% of salary (stipendiary lay minister)
Youth Worker Salary	1,085	8,200	8,400	8,600	8,800	2.5% increase per year
Youth Worker Superannuation	77	980	1,010	1,030	1,060	12% of salary
Administration Staff Salary	20,925	22,400	23,000	23,600	24,200	2.5% increase per year
Administration Staff Superannuation	2,482	2,630	2,760	2,830	2,900	12% of salary
Education & Training	1,144	2,500	2,500	2,500	2,500	
Workers Compensation Insurance	2,835	2,900	3,000	3,100	3,200	3% increase per year

(cont.)

	Actual 2025	Proposed 2026	Proposed 2027	Proposed 2028	Proposed 2029	Notes
<b>Operational expenses</b>						
Advertising	200	200	205	210	215	3% increase per year
Bank Charges	247	200	200	200	200	
Computer Software & Equipment	2,010	1,500	1,550	1,600	1,650	3% increase per year
Donation point service fees	263	300	300	300	300	
Insurance	7,552	7,900	8,300	8,700	9,100	5% increase per year
Electricity, Gas, Water, Garbage	5,658	5,900	6,200	6,500	6,800	5% increase per year
Electricity, etc - Community Centre	1,642	1,000	1,100	1,200	1,300	5% increase per year
Community Centre Cleaning	364	1,800	1,850	1,910	1,970	3% increase per year
Repairs & Maintenance	2,823	4,500	5,000	5,500	6,000	Programmed maintenance plan to be developed
Supplies & Misc - Community Centre	2,666	500	520	540	560	3% increase per year
Photocopying	1,897	2,000	2,060	2,120	2,180	3% increase per year
Printing, Stationery, Postage	1,222	1,300	1,340	1,380	1,420	3% increase per year
Telephone & Internet	1,120	1,300	1,340	1,380	1,420	3% increase per year
<b>Ministry expenses</b>						
Copyright licences	817	800	820	840	870	3% increase per year
Children's Ministry	283	500	500	500	500	
Youth Ministry	1,604	500	500	500	500	
Community Chaplaincy	0	1,000	1,000	1,000	1,000	
Colours of God	0	1,000	1,000	1,000	1,000	
Community Garden	389	500	500	500	500	
Worship Expenses	1,968	2,000	2,060	2,120	2,180	3% increase per year
Music	0	250	260	270	280	3% increase per year
Pastoral Care	0	150	150	150	150	
Wider Work Distribution	5,000	5,000	5,000	5,000	5,000	Reduced in context of large debt
Stewardship	0	500	250	250	250	Increased effort 2026

(cont.)

	<b>Actual 2025</b>	<b>Proposed 2026</b>	<b>Proposed 2027</b>	<b>Proposed 2028</b>	<b>Proposed 2029</b>	<b>Notes</b>
<b>Diocesan expenses</b>						
Parish Contribution to Diocese	35,661	20,400	27,400	32,000	34,000	Estimated amounts after 2027
Synod Expenses	2,112	2,200	2,300	2,400	2,500	3% increase per year
<b>Other expenses</b>						
Interest Expenses	5,339	8,590	8,000	7,350	6,760	Based on \$175k loan over 20y, with offset
Fund-raising expenses	0	300	300	300	300	
In house activities - expenses	2,875	1,000	1,000	1,000	1,000	
Gardening	508	500	500	500	500	
Hospitality	1,288	1,330	1,370	1,410	1,450	3% increase per year
Minor Equipment & Furniture	453	500	200	200	200	
Sundry Expenses	479	500	500	500	500	
<b>Total Operating Expenses</b>	<b>323,965</b>	<b>306,406</b>	<b>310,758</b>	<b>322,072</b>	<b>330,996</b>	
<b>Operating surplus/(deficit)</b>	<b>(16,122)</b>	<b>7,194</b>	<b>13,392</b>	<b>10,028</b>	<b>9,254</b>	
<b>– Principal repayment</b>		<b>(8,200)</b>	<b>(8,630)</b>	<b>(9,280)</b>	<b>(9,870)</b>	
<b>Cash surplus/(deficit)</b>		<b>(1,006)</b>	<b>4,762</b>	<b>748</b>	<b>(616)</b>	
<b>Non-cash expenses</b>						
Depreciation Building	10,184	12,000	11,700	11,400	11,100	
Depreciation Carpark	843	800	800	800	800	
Depreciation Contents	1,487	1,700	1,600	1,600	1,600	
Depreciation Equipment	8,796	4,000	3,800	3,610	3,430	
Provision Annual Leave expense	(4,040)	0	0	0	0	
Provision Non-clergy LSL expense	874	0	0	0	0	
Loan repayment	3,391	8,200	8,630	9,280	9,870	