



SUBURBAN CHURCH

REGULAR BUSINESS MEETING 1 REPORT

SUNDAY 31ST MAY 2026

AGENDA

1		Prayer and Opening Remarks	Chairman
2	Call for Apologies		Chairman
3	Minutes	Confirmation of Minutes from Regular Business Meeting 3 held on Sunday 23rd November 2025.	Chairman
4	Business Arising		Chairman
5	Reports	Acceptance of all Reports.	Chairman
6	Treasurer's Report	<ul style="list-style-type: none"> • Balance Sheet • Offering and Tithes Summary • Budget Variance • Treasurer's Report 	Treasurer
7	Strategic Direction	Information and consultation	Chairman
8	Elders	<p>Current Serving Elders:</p> <ul style="list-style-type: none"> • Chairman: Dusan Kralovic - started 26/11/2023, appointment ends on 26/11/2026 • Vice Chairman: Gavin Baulch - started in 8/9/2024, appointment ends on 8/9/2027 • Secretary: Senior Pastor AB Shinasi - started on 21/9/25, appointment is ongoing • Special Appointment - Treasurer: Carrie Goss - started 2/3/2025 - appointment ends on 2/3/2027 • Caleb Folkes - started 24/11/2024, appointment ends on 26/11/2027 • Pastor Steve Kilpatrick - reappointed: on 8/9/2024, appointment ends on 8/9/2027 	Chairman
9	Special Appointment	Confirmation of Pastor Tim Loftis as an Emeritus Pastor of Suburban Church.	Chairman
10	Coming events	<ul style="list-style-type: none"> • Last Discipleship Bible Study - Wednesday 3rd June 2026 • Crafternoon - Saturday 13th June 2026 • Winter Soups Congregational Lunch - Sunday 21st June 2026 • Appointment Service of Pastor Tim Loftis as Emeritus Pastor - Sunday 14th of June • Pizza and PJs Family Games Night - Friday 26th June 2026 • Youth Retreat - Sunday 5th July to Tuesday 7th July 2026 • FIEC Conference - Monday 20th to Thursday 23rd July 2026 	Chairman
11	Questions	Questions submitted on notice.	Chairman
12	Close and Prayer		Chairman

MINUTES RBM3 2025

Regular Business Meeting 3
Sunday 23rd November 2025
11:52am - 12:34pm

1. Prayer and Opening Remarks

Pastor AB Shinasi welcomed everyone and called for the RBM3 meeting to begin. Everyone was reminded to record their attendance on the list of Voting Members and the list of Non-Voting attendees. Elder Caleb Folkes opened the meeting with prayer.

Voting Members present: Megan Ashwin, Gavin Baulch, Scott Cunningham, Graham Davie, Phillina Davie, Cecille De La Pena, Jenna Dron, Jack Fitzgerald, Stacey Fitzgerald, Caleb Folkes, Carrie Goss, Joe Grima, Peter Harmer, Ivan Heylen, Daniel Keeling, James Kilpatrick, Joy Kilpatrick, JoyLee Kilpatrick, Pastor Stephen Kilpatrick, Gary King, Linda King, Melanie Lim, Chad Loftis, Erika Loftis, Justin Mani, Alyssa Manser, Keren Manser, Jack Merington, Elina Merington, Chrishantha Ronald, Leslie Ronald, Callum Schoenfisch, Pastor AB Shinasi, Djemal Shinasi, Patty Shinasi, Georgia Stafford, Lele Tshibala, Alex Venn, Jess Venn, Ian Walter, Jo Walter, Zoe Walter, Daryl Wilkinson, Rosemary Wilkinson, Jesse Wray-McCann, Anthony Zammit and Ros Zammit.

Non-Voting Attendees present: Bryce Hanscomb and Naomi Smith.

2. Call for Apologies

Pastor AB called for apologies from the floor, additional to those noted on the attendance sheet or advised prior to the meeting, to be recorded in the minutes. Apologies from the floor: Murray Brown, Sue Brown, Dusan Kralovic, Susie Kralovic, Mat Merington, Marissa Merington, Alysha Folkes, Leonore Baulch, Christine Heylen and Vincent Heylen. Apologies from the attendance lists: Daniel Goss, Jenny Daviés and Nick Tshibala.

3. Confirmation of new Voting Members

Pastor AB presented that the Elders seek endorsement from the congregation for the following people who are new Voting Members of Suburban Church. All of these applicants' testimonies were available for viewing on the church private Youtube link that was emailed out to the Voting Members. All of these applicants were voted in and confirmed at the last Elders' meeting on 6/11/25.

- Leif Loftis
- Ivan Heylen
- Justin Mani
- Mark Mai
- Ange Nguyen
- Melanie Lim
- Jesse Wray-McCann
- Vincent Heylen
- Christine Heylen
- Aimee Heylen

Moved by Gary King

Seconded by Erika Loftis

Motion was passed.

4. Business Arising

There was no business arising.

5. Questions on Notice

Pastor AB confirmed that there were no questions on notice sent in.

6. Minutes - Chairman

Pastor AB Shinasi presented both the minutes of the Regular Business Meeting 2 held on Sunday 1st June 2025, and the minutes of the Special General Meeting held on Sunday 21st September 2025, to be confirmed. There were no questions regarding these minutes.

Moved by Rosemary Wilkinson.

Seconded by Elina Merington.

Motion was passed.

7. Reports

Pastor AB presented the Senior Pastor's Report, Elders' Report and the Kids' Ministry Report to be confirmed. There were no questions regarding these reports.

Moved by Zoe Walter.

Seconded by Megan Ashwin.

Motion was passed.

8. Treasurer's Report

Pastor AB handed over to Carrie Goss the Treasurer, to present her Report, the Balance Sheet, the Offering and Tithes Summary, and the Budget Variance.

Carrie shared that October's giving was higher than we budgeted for which is the first time this has happened in two years. This was a huge blessing! Budgeting expenses and big changes were made to remuneration back in July 2025. Operating expenses were 31% under budget in the entire nine months. Even though our giving has been down generally, our finances are now \$32,000 higher. So we're making a good recovery.

There were no questions regarding this report. Pastor AB called for a mover and a seconder to accept these Treasurer's reports.

Moved by Jo Walter.

Seconded by Pete Harmer.

Motion was passed.

9. Budget for 2026

Pastor AB Shinasi presented some of the vision for 2026. In recent history, we have been in a difficult position financially. We have made big changes in remuneration and in expenses from July 2025 and our bank balance is now looking a little more healthy. We're going in to 2026 with a conservative approach. Even though we go in with a twelve month view for our budget (with the Elders and Finance Team overseeing), we also want to look at a 3-year, 5-year, 10-year and beyond vision. We hope to create a deficit budget eventually so we can be more expansive in our ministry in the future. That's the general approach, but for now and for 2026 we want to just stabilise and steady the finances. We need a category of faith for the mission He has us on, but we have the category of wisdom too. We want to be wise stewards with what God has given us. That's our financial strategy for the future. Pastor AB then passed over to Carrie Goss the Treasurer, to present her Budget 2026 Proposal.

Carrie shared that to bring a budget into surplus, we can only pull two levers: lower expenses and expect more giving. This year we are going to hone in on lowering our expenses, particularly in the remuneration space. Giving-wise, we are not on track for meeting the budget this year. So we are going to adjust that number to reflect a more modest projection for 2026. Carrie explained each of the percentage breakdown of expenses. There has been a 5% CPI increase across the board for staff. The leave entitlement numbers are starting to go down. Lowering the giving budget expectations, and increasing the hire costs for our venue to other congregations, means we're hoping to be in a good surplus by the end of 2026. But we will continue to monitor the space.

Questions from the floor:

- Are we in overdraft at all?

No. We are in surplus now, praise God. But yes, our overdraft account is going to be kept open. There is \$65,000 in there. There is an amount in there if we need it and we have budgeted to cover those fees. They are about \$120 per quarter. But hopefully we won't enter the negative and we won't have a need for it.

- There was money put aside just in case we had to advertise to find a pastor. What happened with that money?

We never had that money in actuality.

- You pay for what you get. Are we happy with our level of insurance?

Carrie had a meeting with our Christian insurance firm and they compared our policy to others. They were very pleasantly surprised with our current policy and said we are not lacking in any area and not cutting any corners. Providentially, the market shifted and we have been very fortunate with the cost of our premiums, praise God.

- Considering our previous inaccuracies with the tithing giving, how confident are we with the projected tithing averages for 2026?

We are very optimistic and confident. We're a very generous church and \$37,500 per month seems very realistic. Is there some risk mitigation? Yes. But we will continue to track and monitor the giving and the finances to make adjustments as we go. It is always hard to predict church tithing. People come and go from churches, and we can look at trends and averages, but it's always hard to predict. We never want to be overreactive or underreactive to a good month of giving or a bad month of giving. Sometimes we get sizable financial gifts from people at different times too. It is not an exact science! We have to be patient and hold our nerve. God always provides for us in all sorts of ways. Let's see how the Spirit works in the new year and pray that our regular tithing will stabilise.

- Can you confirm the CPI percentages on staff wages and for the missionaries?

There was a 5% CPI increase on staff wages and a 3% increase on giving to missionaries. Over the last 3-4 years this balances out well.

- What was the average monthly tithing projection number for 2025?

It was based on a ten-month average of giving and it was projected to be \$42,400 per month in 2025. We only met that number once all year in October. We have decreased that projected number to \$37,500 per month for 2026.

Pastor AB said that he's got a rhythm in meeting with Carrie regularly and discussing the budget and the finances together to keep an eye on things. The Elders are meeting regularly to discuss it, and the Finance Team is meeting regularly to discuss it too. There are a lot of people putting time and energy into monitoring our finances and we can always make adjustments as we go. Hopefully those teams can also be spaces that will discuss further strategies for the future ministries and finances of Suburban too. The congregation thanked Carrie particularly for all her hard work.

Pastor AB called for a mover to accept the Budget Proposal for 2026.
Moved by JoyLee Kilpatrick.
Seconded by Keren Manser.
Motion was passed.

10. Elders and Special Appointments

Pastor AB confirmed the current Serving Elders and Special Offices.

- Chairman: Dusan Kralovic - started 26/11/2023, appointment ends on 26/11/2026
- Vice Chairman: Gavin Baulch - started in 8/9/2024, appointment ends on 8/9/2027
- Secretary: Senior Pastor AB Shinasi - started on 21/9/25, appointment is ongoing
- Special Appointment - Treasurer: Carrie Goss - started 2/3/2025, appointment ends on 2/3/2027
- Caleb Folkes - started 24/11/2024, appointment ends on 24/11/2027
- Pastor Steve Kilpatrick - reappointed: on 8/9/2024, appointment ends on 8/9/2027
- Pastor Tim Loftis - on leave

Questions from the floor:

- We've raised this issue before. Should the Constitution be changed so that the elders don't need a unanimous decision when voting on issues? Could that be changed so that it only requires a majority when voting on issues?

The constitution says that most issues are voted by majority, but when voting on the installation of a new Senior Pastor particularly, it does need to be a unanimous vote. We will come back to the next Regular Business Meeting with some clarity on that language. But also we have some other Constitutional changes that are being considered by the elders around some other areas, so we may do all those together at a later time when they have been thought through and they are ready to be presented.

- Who is our Constitution overseen by?

Our insurers are the main ones that we are accountable to with having a clear Constitution. We must be able to prove due process to our Constitution to them so that we can be listed as a non-profit organisation with the ACNC, the Australian Charities and Not-for-profits Commission. They are the national regulator of charities with whom Churches are registered.

11. Coming Events

- Advent Art Retreat - Sunday 29th Nov
- Suburban Giving Tree - ongoing until Friday 12th Dec
- Playgroup Christmas Service and Family Fun Day - Sunday 7th Dec
- Wyndham Carols - Saturday 13th Dec
- Christmas Morning Service - Thursday 25th Dec
- With a Thursday Christmas Day morning service, the elders decided that there will be no service on the Sunday 28th of December to allow a period of rest and restoration for everyone.

12. Close and Prayer

Pastor Steve Kilpatrick closed the meeting in prayer at 12:34pm.

PASTORS REPORT

The first part of 2026 has been truly great – praise God! The following reports are not only informative, but they also give us a valuable opportunity to slow down and thoughtfully reflect on how God has been at work in and through us as a church community. In the midst of busy schedules and ongoing ministry, they help us pause and recognise His faithful hand guiding every step. As we look back, we give ourselves the time to be genuinely grateful—to thank God for the way He is leading us with wisdom, nourishing us through His Word, preparing us for what lies ahead, and richly blessing us in ways both seen and unseen. It is a joy to witness His continued faithfulness, and it encourages us to move forward with renewed trust, unity, and expectation for all that He will continue to do among us.

What has happened?

- A break from regular programs during January
- Building renovations completed during the quieter January period
- Resumption of weekly programs in February: Youth Ministry, Kids' Ministry, Prayer Meetings, Young At Hearts, Gospel Communities, and normal weekly rhythms in our church services
- The Senior Pastors Forum with the FIEC in Sydney
- The birth of Theodore Heylen on February 25
- Ministry Spotlights where we have heard from staff and ministry leaders about their areas they serve in
- Our first Hospitality Sundays Lunch for the year
- An update from our Missionaries - Ian and Jo Walter
- A Crafternoon led by Alysha Folkes
- A special Palm Sunday service where we had a family communion time which linked to a sermon on the Last Supper. This was followed by an amazing meal which was put together by Ros and Anthony Zammit.
- A Reflective Worship Time on Good Friday using art that took us through the story of Jesus' trial to his death
- 7 Baptisms on Resurrection Sunday
- An Anzac day focused prayer
- The beginning of our Discipleship series and Bible Study
- A Mothers Day focused prayer
- We hosted a staff lunch with two FIEC churches who gather in the western suburbs - Laneway and Anchor - which was a really lovely time of fellowship

This list is not exhaustive, but it gives a good snapshot of everything that has happened over the last few months

Preaching:

As always, we have enjoyed a steady diet of God's word throughout the beginning of the year. We have worked through different books and topics, and we have heard sermons from different preachers. Here is a recap of all we have heard this year:

Summer in the Psalms:

We continued our tradition of preaching through the Psalms. Psalm 8, 46, 138, and 62 were preached by Pastor Tim, Pastor Steve, Jack Fitzgerald, and myself.

Vision Sunday:

We began with a Vision Sunday, focusing on five key priorities that will guide our church:

- Praying for our City
- Preaching the Word
- Passing on the Gospel
- Preparing leaders for Ministry
- Partnering for the Kingdom

Wisdom Series:

We then began a series in Proverbs, exploring godly wisdom in friendship, speech, wealth and poverty, family, and work.

Easter Season:

We did a four week series beginning on Palm Sunday focusing on the significance of the resurrection.

Discipleship Series:

The Discipleship Series goes for six weeks. It will cover the topics:

- Savouring Scripture
- The Importance of Prayer
- Serving the Church
- Mission and Evangelism
- Stewardship

The preaching of God's Word remains central to our church life. It nourishes and directs us, and we trust in God's promise that His Word will not return empty (Isaiah 55:11). We continue to proclaim the gospel, trusting the Spirit to transform us for His purposes.

Executive:**Strategic Plan:**

Over the next few months the elders will be working on a strategic plan for our church. You can expect to see a vision for the direction of the church, constitutional updates, analysis of the opportunities that we have, and goals for the future.

A strategic plan does not replace our dependence on God, rather it helps us align our actions with what we believe God is calling us to do. So, please be praying that we would be attentive to the leading of the Spirit, we would have open hearts to where God is leading us, that our faith would be stretched through this process, and that we would see many people come to faith and maturity in their faith in Christ as the future unfolds.

Safe Church Ministry Contact:

The Safe Church Ministry Contacts are people in the church who provide support for handling safety concerns, particularly regarding child safety and vulnerable people. Currently Caleb Folkes and Joylee Kilpatrick are serving as our contacts. We have added Kristie Elford as a third contact. She balances out the skills and experience of the current team.

Emeritus Pastor Appointment:

It is hard to say Tim Loftis without adding Pastor at the start. Tim has been the Senior Pastor of Suburban for nearly forty years and has now formally retired. The Emeritus Pastor position is an honorary role bestowed upon a retired pastor in recognition of faithful and long-term service. This role acknowledges that ministry is a lifelong calling and provides a clear pathway for continued service without the responsibilities of formal leadership. You can expect Pastor Tim to continue to teach and preach the bible, offer counsel and encouragement, provide pastoral care, and serve as a positive ambassador for the church. There is no constitutional framework for this role, so the guidelines for eldership have been used to decide the review and renewal period which will happen every three years. We can expect to be blessed by Pastor Tim's ministry for many years to come, praise God.

Conclusion:

As we look ahead to the months to come, we do so with confidence in God's continued faithfulness and a deep dependence on His grace. We are reminded that all our efforts are ultimately sustained by Him, and so we commit ourselves afresh to prayer, to His Word, and to one another. May we continue to grow as a church that loves God wholeheartedly, serves one another joyfully, and reaches our community with the hope of the gospel. We give thanks for all that God has done, and we eagerly trust Him for all that is still to come.

A.B. Shinasi
Lead Pastor

ELDERS REPORT

The Elders have been meeting once a month to continue to provide leadership and direction to our church. They have been working on many different things which are key to the behind the scenes operation of our church as a ministry and as a not-for-profit business.

Here is a list of areas which the elders focused on during the first quarter of 2025:

- Supporting the Pastors and the Staff in their ministry roles
- Praying over and providing pastoral care for our church body
- Monitoring the finances of the church each month
- Monitoring any compliance issues within the church
- Finalising Staff Contracts and Job Descriptions for 2026
- Working to find and recruit new men as potential Elders in the church and inviting them to walk with us for six months as a trial/training period
- Working on new structure and governance models for the future of the church
- Interviewing and vetting new membership candidates and then voting to and receiving them into formal membership
- Beginning to talk about a Strategic Vision for the church

Dusan Kralovic (Chairman), Gavin Baulch (Vice Chairman), A.B. Shinasi (Secretary), Carrie Goss (Treasurer), Caleb Folkes, Steve Kilpatrick

by Dusan Kralovic

YOUTH REPORT

Suburban Youth has started off strong in 2026 with a whole range of different events already, and a few new changes coming to our weekly Thursday's including a Worship night every term.

We have continued using themed and social nights to build culture and connection including our Colour Night and Gym Junkie Night. We had our first split event with "Galentines" for the girls, and a boys night out in the bush. These nights are fun, but they also play an important role in helping the youth feel relaxed, included, and excited to bring friends along.

The teaching series in Term 1 was titled 'Ancient Wisdom in 2026', based largely around Proverbs. The focus was on helping the youth understand that wisdom is more than information. In a world where they have constant access to opinions, advice, entertainment, and social media, we wanted to show them that true wisdom begins with God. Across the term we looked at wisdom, speech, friendship, comparison, work & laziness, and self-control. It was valuable to bring these issues under the lens of Scripture and help the youth see that God's wisdom speaks directly into their everyday decisions. We finished the series by looking at 'The Ultimate Wisdom', seeing how God's wisdom is ultimately revealed in Jesus and the cross.

We began Term 2 with a new series called The Spiritual Gym. The aim of this series is to help our youth practise following Jesus, not just talk about it. So far, we have looked at memorising Scripture, how to read the Bible, and prayer beyond simply asking God for things. The series is designed to be practical and workshop-based, giving the youth simple rhythms they can actually use during the week.

I'm really thankful for the youth leaders who continue to serve faithfully. One of the most encouraging things in the leader space is that we have four new leaders this year (Leif, Mahalia, Aimee & Nathan), all of whom were in Year 12 last year and part of our youth group. It's encouraging knowing that they loved Youth Group so much that they have come back to serve and lead the next generation. Praise God! The way the more experienced leaders have taken these "Year 13s" under their wing has been amazing too.

Please continue to pray for the youth of our church. We appreciate your support always.

Zac Latham Youth Coordinator

KIDS MIN REPORT

Kids Ministry and Ministry Support

So far in 2026, we are serving up to 58 regular children in Kids Ministry each Sunday morning. We have a broad age range: from lots of babies in the Baby Mat Area, up to 8 toddlers in the Creche, up to 24 kids in the 3 and 4 year old Kinder, Preps and Grade One Kids Crew class, up to 17 kids in the Grades 2-4 class, and up to 14 children upstairs in the Grade 5/6 class. We have also extended this older program to include some very eager Grade 7 kids who have asked to stay in! Thankyou, as always, to all of our wonderful teams and our dedicated volunteers who prepare for, teach, serve, love and clean up after these kids each week. We also are trialling having Kids Crew during the April, July and September school holidays this year to give families more routine.

On Vision Sunday February 1st, we launched Kids Crew. I communicated with parents and carers regarding our year's calendar and curriculae, outlining the Bible passages and themes every class is covering each week. Lots of parents and families borrowed resources, children's Bibles, devotionals, and books from our Parents' Table too. I met with each program's team leaders over several Sundays to discuss each program. We had a special Back-to-School Prayer Challenge for the whole congregation and some 'Jesus Loves You' keychain reminders for everyone. We had a special lesson on God's love for us for Valentines Day, and a special lesson studying of Saint Patrick's life on 15th March. My aim was then to make the Easter season a bigger and brighter cause for our celebration than Christmas. It is the centre of our salvation in Jesus! On Palm Sunday 29th April we had all the classes participate in a processional Jesus' Triumphal entry into Jerusalem in the service, as we all sang 'Hosanna' with palm branches. We also had a Shared Family Communion time with a tasting box of various items that helped us experience the Easter story in a new and sensory way. It was a challenge preparing 200 tasting boxes in my office! But it was a worthwhile effort for parents and kids to see, taste, touch, hear and smell the great story of salvation and Jesus' sacrifice for us. On Good Friday, many kids participated in the Reflective Art and Worship time with their families. On Easter Sunday, we celebrated with a "He is Risen!" display, Easter egg Gospel lesson, crafts, gift bags with a jellybean prayer, and an Easter temporary tattoo station. Thirteen superstar kids completed my 30 Day Easter Bible Reading Challenge and collected prizes and certificates! And three kids were baptised on Easter Sunday with wonderful testimonies of Jesus' grace in their lives!

My administration coordinating Hospitality Sunday began in the new year and this event was held on Sunday 1st March. By my calculations, and considering last minute ring-ins, we had over 147 adults and kids take part. This was a great family event for everyone in our wider church community. We had lots of reports of joyful and delicious gatherings that had a time of devotion, prayer together, and lots of laughter too. It is hoped we build stronger friendships through future events like this and at our second Hospo Lunch later in October. Make sure you join in!

From an administrative perspective, we continued to ensure that we are doing everything we can to make Suburban the safest place it can be for kids, the elderly, the frail, disabled people, the at-risk and unhoused, and other vulnerable people. We provide opportunities for Safe Church ministry training for all of our staff, volunteers and for anyone in any serving role, as well as support them to get a Working with Children's Check. This is a large, ongoing administrative task in which we must remain diligent.

There is the constant job of managing and recruiting new volunteers and ensuring all of our teachers commit to our Code of Conduct and complete the online Safe Church ministry training. Compliance is a big but important administrative job.

Part of my role includes Pastoral Care which can have lots of different faces: from handing out groceries to a family in need with goods from the Deacons Cupboard, meeting with families and particularly with parents of those children who have Specific and Special Needs, welcoming and integrating new families (particularly those from Playgroup or the community), and meeting for prayer and pastoral care with different women. I continue to host a women's Gospel Community bible study group fortnightly in which we have been studying the seven "I Am" statements of Jesus. One of my joys is handing out a small gift with an encouraging note to a woman or Kids Crew kid. It can help so much to know someone is praying for you!

Playgroup this year has once again been full and overflowing with registrations. Word of mouth recommendations mean we barely need to advertise this incredible ministry to the community. Jenna Dron (Suburban's Playgroup Coordinator) along with her amazing volunteers, love and serve over 90 children and their parents or caregivers over three days each week - and most importantly, we give these exhausted parents a really good hot coffee. Term 1 had a "Space" theme with real live cardboard rockets! Term 2 is having a beachy theme with sand, surf and sun. Please be in prayer for this evangelistic ministry as it has been regularly and fruitfully feeding families into our Sunday services - and supporting seeking women to attend the Friday Mums' Bible Study for support, prayer and community.

Please pray for Jenna as she loves these playgroup families. She is constantly praying over women, comforting them, loving their kids, dropping off groceries and meals to their homes, counseling and supporting them in crisis, and having pivotal conversations about spiritual things. We are also continuing to build our relationship with the local Wyndham City Community Connectors

Why do we do Kids Ministry at Suburban? Because when the chief priests and the teachers of the law saw the wonderful things that Jesus did and the children were shouting in the temple courts to Him, "Hosanna to the Son of David!" they were indignant.

"Do you hear what these children are saying?" they asked Jesus.

"Yes," replied Jesus, "have you never read,

"From the lips of children and infants
you, Lord, have called forth your praise'?"

We strive to help all parents and carers bind the truths of God's Word on their children's hearts in the day to day of busy family life. Keep praying for our families! Keep praying that our kids will call forth His praise!

Jess Venn

Kids Ministry Coordinator and Ministry Support

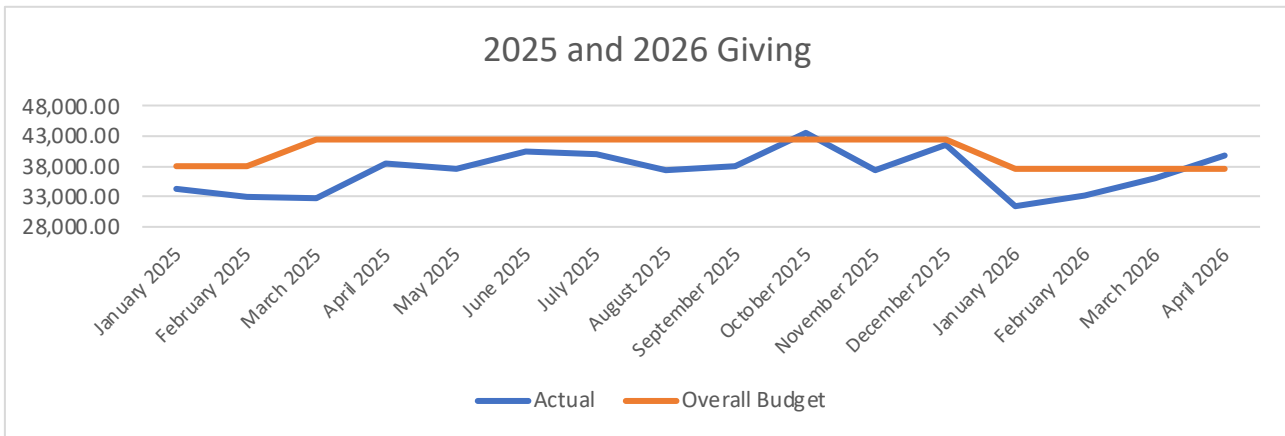
TREASURERS REPORT

Treasurer's Report - March 2026 Quarter

Hi Suburban Church family, Here are the March 2026 quarter reports and our current giving update. We're grateful to see the year starting in a positive way, and we appreciate your ongoing faithfulness and support.

Giving

Over the past 16 months, our giving has been a little below what we need to meet our budget. The encouraging news is that we met budget in April, which was a real blessing. For the first four months of the year, giving was 6% under budget, which is a giving shortfall of \$9k. We'd love you to keep this in prayer as we continue trusting God together.



Expenses

All expense areas are currently at or below budget. Some of this is simply due to timing, as our costs are usually lower in the first half of the year. This early part of the year is important for building up our cash reserves so we can cover the higher expenses that come later.

Remuneration

The remuneration line looks under budget, but that's because of a \$6,546 accounting adjustment for leave taken in the March quarter. The underlying numbers are correct.

Balance Sheet

Our bank balance has improved compared with previous quarters, which is encouraging. We're in a stronger position at the end of March than we have been recently. We want to keep strengthening our bank account during the first half of the year so we're well prepared for the second half. Employee entitlements continue to reduce as planned, and the Eldership are continuing to monitor this area carefully.

Summary

Even though giving was down 10%, we kept our expenses 22% under budget, so we still ended the March quarter \$9k ahead. Our cash has grown too—up \$36k since last quarter and \$70k from a year ago. This is a great reminder of God's care for us and the steady generosity of our church.

With grace and gratitude,
Carrie Goss

OFFERINGS AND TITHES SUMMARY

Offerings & Tithes Summary

Suburban Church

For the period 1 January 2025 to 31 March 2026

DATE	ACTUAL	OVERALL BUDGET	VARIANCE	VARIANCE %
FY 2025				
January 2025	34,173.09	38,000.00	(3,826.91) ↓	-10.07% ↓
February 2025	32,899.47	38,000.00	(5,100.53) ↓	-13.42% ↓
March 2025	32,850.92	42,400.00	(9,549.08) ↓	-22.52% ↓
April 2025	38,434.32	42,400.00	(3,965.68) ↓	-9.35% ↓
May 2025	37,624.12	42,400.00	(4,775.88) ↓	-11.26% ↓
June 2025	40,364.48	42,400.00	(2,035.52) ↓	-4.80% ↓
July 2025	39,956.42	42,400.00	(2,443.58) ↓	-5.76% ↓
August 2025	37,444.38	42,400.00	(4,955.62) ↓	-11.69% ↓
September 2025	38,059.75	42,400.00	(4,340.25) ↓	-10.24% ↓
October 2025	43,496.71	42,400.00	1,096.71 ↑	2.59% ↑
November 2025	37,460.98	42,400.00	(4,939.02) ↓	-11.65% ↓
December 2025	41,517.22	42,400.00	(882.78) ↓	-2.08% ↓
Total FY 2025	454,281.86	500,000.00	(45,718.14)	-9.14%
FY 2026				
January 2026	31,386.89	37,500.00	(6,113.11) ↓	-16.30% ↓
February 2026	33,192.57	37,500.00	(4,307.43) ↓	-11.49% ↓
March 2026	35,966.28	37,500.00	(1,533.72) ↓	-4.09% ↓
Total FY 2026	100,545.74	112,500.00	(11,954.26)	-10.63%

BALANCE SHEET

Balance Sheet

Suburban Church

As at 31 March 2026

	31 MAR 2026	31 DEC 2025	30 SEPT 2025	30 JUNE 2025	31 MAR 2025
Assets					
Bank					
MEA Bank Accounts	13,208.84	3,479.67	6,495.93	4,983.80	1,462.19
Business Loan	0.05	0.05	0.05	0.05	0.05
SUBURBAN BAPTIST CHURCH INC	54,912.30	30,165.98	30,056.18	-	-
Suburban Credit Card	1,991.93	-	-	-	-
Total Bank	70,113.12	33,645.70	36,552.16	4,983.85	1,462.24
Current Assets					
Accounts Receivable	1,631.00	3,575.52	2,412.52	819.00	1,125.00
Ministry Expense Accounts	(15,342.99)	(3,479.67)	(1,935.10)	(7,758.20)	(1,329.25)
MV Lease clearing account	663.80	1,004.66	502.33	-	-
Total Current Assets	(13,048.19)	1,100.51	979.75	(6,939.20)	(204.25)
Fixed Assets					
General Equipment, Fixtures & Fittings	45,446.99	44,160.63	44,160.63	44,160.63	44,160.63
Less Accumulated Depreciation on General Equipment	(19,649.79)	(19,649.79)	(17,647.33)	(15,644.88)	(13,664.21)
Property Plant and Equipment	2,156,306.37	2,156,306.37	2,156,306.37	2,156,306.37	2,156,306.37
Total Fixed Assets	2,182,103.57	2,180,817.21	2,182,819.67	2,184,822.12	2,186,802.79
Non-current Assets					
SC New Building Works Program	23,839.07	23,839.07	23,839.07	23,839.07	23,839.07
Total Non-current Assets	23,839.07	23,839.07	23,839.07	23,839.07	23,839.07
Total Assets	2,263,007.57	2,239,402.49	2,244,190.65	2,206,705.84	2,211,899.85
Liabilities					
Current Liabilities					
Accounts Payable	4,514.67	5,701.33	29,475.09	2,386.61	4,831.80
Employee Leave Entitlements	71,127.46	75,649.82	83,515.71	91,058.73	89,699.12
ATO Liabilities	(1,795.22)	(818.18)	(3,265.40)	(2,196.20)	(1,152.48)
Superannuation Payable	1,337.38	-	1,944.57	1,592.87	1,592.86
Suspense	41.18	-	(264.97)	-	-
Undistributed Missions Funds - Other	11,240.00	11,240.00	11,240.00	11,240.00	11,240.00
SUBURBAN BAPTIST CHURCH INC	-	-	-	1,664.56	12,166.72
Suburban Credit Card	-	2,154.51	3,437.09	1,685.30	2,318.58
Total Current Liabilities	86,465.47	93,927.48	126,082.09	107,431.87	120,696.60
Total Liabilities	86,465.47	93,927.48	126,082.09	107,431.87	120,696.60
Net Assets	2,176,542.10	2,145,475.01	2,118,108.56	2,099,273.97	2,091,203.25
Equity					
Asset Revaluation Reserve	871,899.43	871,899.43	871,899.43	871,899.43	871,899.43
Current Year Earnings	31,067.09	74,107.66	46,741.21	27,906.62	19,835.90

Balance Sheet

	31 MAR 2026	31 DEC 2025	30 SEPT 2025	30 JUNE 2025	31 MAR 2025
Equity - Opening Balance	201,120.28	201,120.28	201,120.28	201,120.28	201,120.28
Retained Earnings	1,072,455.30	998,347.64	998,347.64	998,347.64	998,347.64
Total Equity	2,176,542.10	2,145,475.01	2,118,108.56	2,099,273.97	2,091,203.25

Budget Variance

Suburban Church

For the 3 months ended 31 March 2026

Account	Jan-Mar 2026	Jan-Mar 2026 2026 Budget	Variance	Variance %
Trading Income				
Special Offerings & Other Income	11,701	12,750	(1,049)	-8%
Offerings & Tithes	100,546	112,500	(11,954)	-11%
Total Trading Income	112,247	125,250	(13,003)	-10%
Gross Profit	112,247	125,250	(13,003)	-10%
Operating Expenses				
Admin & Office Expenses	4,177	6,102	(1,925)	-32%
Bank fees & Interest	147	459	(312)	-68%
Hospitality Supplies	2,435	1,974	461	23%
Ministry Resources & Development	0	2,100	(2,100)	-100%
Ministry Expenses	(1,408)	3,651	(5,059)	-139%
Outreach & Missions Expense	5,005	6,228	(1,223)	-20%
Property & Maintenance Expenses	3,506	5,472	(1,966)	-36%
Remuneration & Employment Expenses	64,251	74,427	(10,176)	-14%
Telephone/Internet/Utilities	3,067	3,372	(305)	-9%
Total Operating Expenses	81,180	103,785	(22,605)	-22%
Net Profit	31,067	21,465	9,602	45%

