

# 20-21

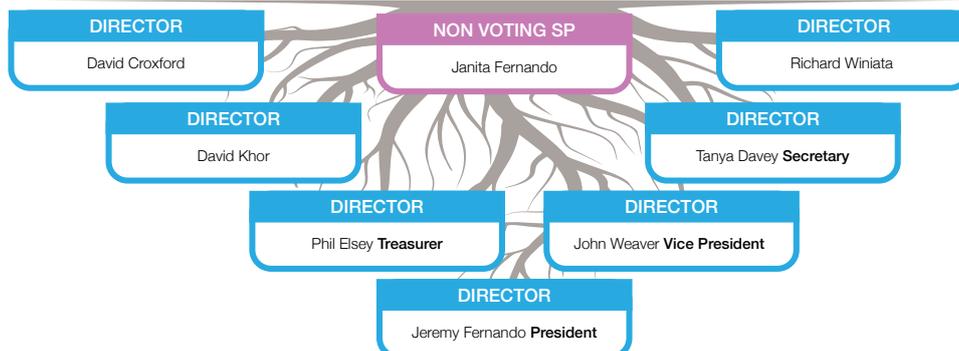
## Annual Report



Sapphire Life Church



## SAPPHIRE LIFE CHURCH ORGANISATION CHART



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# Senior Pastor's Report

"Tough times..." I have never heard those words as often as I have this past year. My Dad always says though, "When the going gets tough, the tough get going!" I am so privileged to have led our church and charity in these tough times. You are a Holy Spirit filled, passionate, loving, and resilient church who are following Jesus one step at a time. Thank you for being a church that gets going when the times are tough. We are a people of faith in Jesus Christ and this is what holds us together. We know that God is always working in our circumstances for our good and this year has been no different!

***And we know that in all things God works for the good of those who love him, who have been called according to his purpose.***

~ Romans 8:28

## MISSION

God has given us a picture of the Sapphire Coast in love with Jesus. He is our hope when chaos and crisis come. This year our region has been desperate for the peace and joy that only come from God. Throughout the storms of this year, we have been able to share the importance of a **divine intersection** with Jesus Christ more than ever before as we have connected with people in their time of need.

Our SLC mission is to help **anyone, anywhere and anytime to take their next step towards Jesus.** We

can only do this with the help and guidance of His Holy Spirit. God has empowered us all to help others to take their next step with Jesus.

This year we have received clear direction on how we are to practically help people take their

next step with Jesus. We realise that not everyone is aware or even wanting to hear about the gospel. As a church we connect with these "non-seekers" through our being a Mercy Ship with our "good works" on display for all to see.



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*Our SLC mission is to help anyone, anywhere  
and anytime to take their next step towards Jesus.*

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Our SLO Community Square, located in the heart of Merimbula, has become the "Mercy Ship Dock" where we meet and connect with our community. **People will know us by how we love, so our love needs to be demonstrated in practical ways.** I strongly encourage all Sapphire Lifers to consider contributing to the work we do at SLO in some capacity. It is Christ's Mission in action through us.

As we journey with people we recognise that the Holy Spirit will work in their hearts and some will become "seekers". We have been learning how to **Build a Discipleship Culture (BDC)** which is a process we have been undergoing for the last 12 months. Birthed out of Crossways Baptist Church, some of us have been privileged to be coached by Ps Edi Stephenson in the BDC process of "placing the mission of God in the hands of ordinary people". As we continue to journey with Jesus as individuals and corporately, I believe that we will all embrace the BDC process and discover practical ways to help people take their next step with Jesus no matter where they are on their faith journey.

When all is said and done, I pray that our work (through the Holy Spirit) as a church and charity brings glory to God in a harvest of lives transformed by Jesus Christ. We believe that this transformation is tangible and irrepressible!

***Since we are receiving a Kingdom that is unshakable, let us be thankful and please God by worshiping him with holy fear and awe.***

~ Hebrews 12:28

For us at SLC, we believe that some of these practical steps or, **first-time milestones** are measurable and will help us to walk with as well as celebrate with people as their lives are transformed by the Good News of Jesus Christ.

As we follow Christ in our day to day walk, I believe that we will see more and more people attain these milestones and that they in turn will help others to reach these milestones for themselves.

***Our walk with Jesus is never about ticking boxes, but rather about LOVE and FAITH demonstrated by our good works... but when we walk in LOVE we will tick all the boxes!***

## GOVERNANCE

We would not be here without the wisdom and leadership of our church and charity boards. Thanks and recognition must go to Janita Fernando, Gary and Narelle Hetherington, Margi Sparkes, Russell Fitzpatrick and Jacques DeBeer who have all served on the church and/or charity boards selflessly and helped to establish a firm foundation for us to continue to build as God leads and directs.

Finding a balance between conformance and compliance, and strategy formulation and policy-making, has been an immediate challenge for SLC and SLO as the rapid acceleration of the strategic plan due to the unforeseen dual crisis of 2020 put immense strain on the founding Boards. A Board review and reform in March 2021 saw the Board increase from five to seven and the addressing of some conflict of interest and block voting issues. It also saw the formation of the 'Eldership' which effectively acts as the spiritual oversight team for both the charity and the church. This spiritual oversight team has been effective in setting short term objectives and "First Time Milestones" for us to aim for as an organisation.

Whilst a separate entity, SLO operates as the charity arm of SLC. To prevent any missional drift away from the church's mission, SLC's governance model has

been adopted for the charity. The SLC Board and the SLO Board are synonymous with both entities working closely together to meet their combined objectives. In effect, SLO is an associate company of SLC. The 'SLC Tree' below shows how SLO is governed and what committees contribute to its governance. As per the SLC constitution, the Senior Pastor of the church chairs both SLC and SLO Board and Eldership meetings. The SLC and SLO Board meets quarterly and the Eldership meets monthly.

**We are not a business, but rather a movement of people devoted to Jesus Christ and to each other, united by His Holy Spirit.**

Nevertheless, we have a duty of care and responsibilities to submit to the authority of the land that God has put in place. I have enjoyed studying Corporate Governance, Law and Ethics at Alphacrusis College this semester and been encouraged by the ethical and transparent way our church and charity is governed.

**Everyone must submit to governing authorities. For all authority comes from God, and those in positions of**

**authority have been placed there by God.**

**~ Romans 13:1**

Whilst not an easy transition, the new governance structure has now been in place for over 6 months and I am confident in both the Board's and the Eldership's capacity and calling to help direct us in this new season. In these uncertain times we have had to operate with many contingencies in play and high trust and transparency. I am reminded that we may roll the dice but it always God who determines the outcome. "God-willing" we will see



many transformed lives in 2022 as we continue to love and serve Him in all that we do.

***Instead, you ought to say, "If it is the Lord's will, we will live and do this or that."***

~ James 4:15

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*Our walk with Jesus is never about ticking boxes, but rather about LOVE and FAITH demonstrated by our good works... but when we walk in LOVE we will tick all the boxes!*

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## STAFFING

We began the year with a clear plan for increasing our staffing at both the church and charity. The need for an administrative assistant was clearly evident and Bel Elsey was employed in February 2021 as the Senior Pastor's Personal Assistant (PA). We also advertised for a Youth Pastor and were delighted to have Janine Watters win this position shortly after Bel's appointment.

Jordan Hetherington after serving as Logistics Director for 4 years resigned in March, handing over this role on a voluntary basis to Cato Bailey. Jordan and Sarah are now overseeing our SLC children's program and we have been blessed to see the addition of Alexandria Joy Hetherington to our church family! I look forward to seeing Jordan and Sarah's pastoral ministry blossom and grow in this new season for them as a family.

We recognised in July this year that the financial resource for our staffing levels was not sufficient. The Eldership and the Boards began praying and seeking the Lord for a clear direction for the church and

charity around the staffing situation. After 3 months of deliberation and prayer it was decided that some hours would be dropped from the Senior Pastor and the PA positions. I believe for me personally that it has been a direction from God to take up physiotherapy to support the church in this season (similarly to the way that Paul was tent-maker - Acts 18:1-4). This has been a great blessing to me as I enjoy working with my hands and using the skillset that I was trained in.

As you will see in the finance report we have been able to address our financial shortfall through these measures and are now in a healthy financial position as we start 2022. We plan to reinstate the PA hours as a matter of high priority and I encourage you to continue to prayerfully consider your giving to the church in this regard.

***But generous people plan to do what is generous, and they stand firm in their generosity.***

~ Isaiah 32:8

## SUMMARY

2021 will be a year in the history of Sapphire Life Church that we will never forget. Our vision of a Jesus majority on the Sapphire Coast still burns hot and our mission to be a mercy ship to the region is sailing out of our SLO Community Square at 78 Main St, Merimbula. The positive connection and influence in our community is now tangible and measurable. However, in this post Black Summer Bushfires and Covid pandemic landscape, we have experienced significant hurdles in connecting as a church family, and with our church finances. This annual report will give you a snapshot of the year that has been, and I pray that as you read and reflect, that hope will rise in your spirit for the wonderful plan that God has for us this next year and beyond.

***This hope is a strong and trustworthy anchor for our souls. It leads us through the curtain into God's inner sanctuary.***

~ Hebrews 6:19

Senior Pastor  
Jeremy Fernando

# Elders United Report

VISION - A Jesus majority on the Sapphire Coast - KNOWING JESUS

MISSION - To be a MERCY SHIP connecting people to physical, emotional and spiritual help so that they can take their next step with Jesus - LOVING JESUS

The Elders United have spent the last six months determining what it is to be an elder and what the role actually entails. The only thing we knew coming into the role, was that it entails nurturing and supporting Sapphire Lifers in bringing God's kingdom to the Sapphire Coast. We're still learning.

As some of you know I'm not big fan of democratic principles when it comes to governing God's church. It is called the Kingdom of God for a reason. In scripture the lone voice is often the only one speaking the heart of God into a situation and when the majority rules, the best you get is a golden calf (Exodus 32) and ultimately you get 'Give us Barabbas. Crucify Him. We have no king but Caesar' (John 18 and 19).

It has been a delight to me to see the willingness of various elders to bring a contrary position to a point of discussion and then to participate

in the process of determining what God's will really is for that situation. Please pray for us that we will always be willing to speak up and eager to find God's will in our decision-making processes.

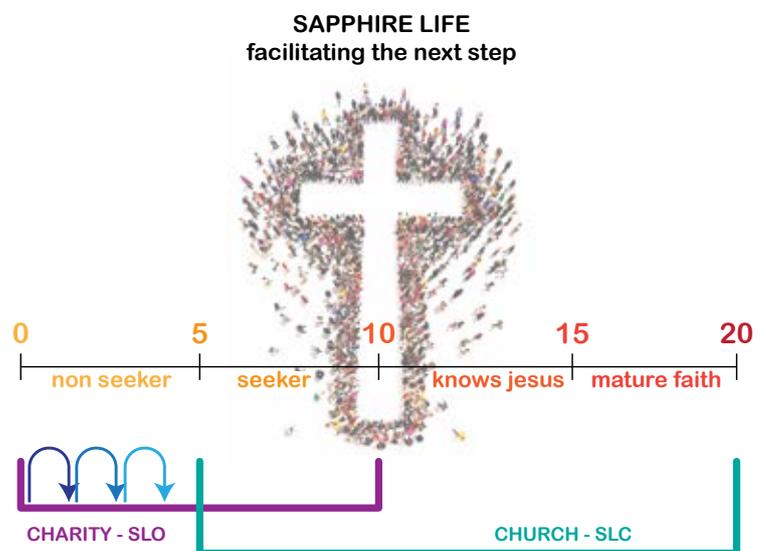
Life groups have struggled the last six months as the various (and ever changing) lock down regulations have made it difficult to get people together. We're looking forward with great hope and anticipation to the new year when we pray that home gatherings will be possible again and we can get together to study God's word, to share what He has been doing in our lives and to pray for one another.

The Senior Pastors Report covers much of what we have prayerfully determined so far this year so I won't fully reiterate what he has said but just touch on a couple of key points.

The 'Facilitating Next Steps' process has given the leadership and, I trust, the congregation a set of objectives that we can focus on as we lead and disciple others into a mature walk with the Lord.

Janine Watters joined the team as Youth Pastor and has been doing an outstanding job in that position. Please continue to support her as she further develops that ministry and reaches out to the youth in our community who are struggling with all the disruptions to their schooling and social lives caused by this pandemic.

Bel and Jeremy both accepted a reduction in paid hours in order to help SLC over what I pray and believe will be a short period of financial stress. The elders are keen to see Bel's paid hours return to what they were as she has not reduced her work load.



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*Take our eyes and our minds off the circumstances around us and focus on the God who is above and beyond the circumstances.*

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The leadership team and volunteers at SLO continue to excel in extending God's love, encouragement and support to those in our community who are really struggling.

In closing I would like to share with you what I believe God is saying to us here at Sapphire Life. I'm confident it's God because none of the key parts come from me. God recently reminded me of three things He's said to Sapphire Life and Sapphire Lifers in recent times

The **First thing** I think God has said to us came in one of Jeremy's sermons and he refers to it in his annual report. He talked about vertical intersections and the need to take our eyes off the chaos around us and **look up**. Take our eyes and our minds off the circumstances around us and focus on the God who is above and beyond the circumstances.

***"Fear not for I am with you," says the Lord.***

God isn't surprised by the upswing in natural disasters, COVID-19 or anything else that is happening. Jesus predicted it 2000 years ago.

We should be encouraged that it may be a sign of Jesus' imminent return and it should spur us on to reach the unsaved.

The **second thing** I believe God has said to Sapphire Life is **"Change the conversation"**.

When was the last time you had a conversation with someone that **didn't** feature Covid-19?

COVID has become the major distraction to our conversations. If we spent half the time we spend on COVID talking about Jesus, what a change we would make to our community.

A recent survey conducted by McCrindle Research revealed that 65% of Australians are likely to attend a church service in person or on line if invited by a friend or family member.

Change **your** conversation.

And the **third message** I believe God has for Sapphire Lifers is **"Find your shout"**.

**In Luke 4:18-19 Jesus said;**

***"The Spirit of the Lord is on me, because he has anointed me to proclaim good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to set the oppressed free, to proclaim the year of the Lord's favour."***

And then He passed that task on to His disciples - us.

**Isaiah 52:7 says;**

***How beautiful on the mountains are the feet of those who bring good news, who proclaim peace, who bring good tidings, who proclaim salvation, who say to Zion, "Your God reigns"***

Our community is in desperate need of people who bring **good** news, who speak words that encourage **peace of mind** and have some **good tidings** instead of doom and gloom. If people are afraid of Covid-19 it's probably because they're afraid of death.

We have the answer to the fear of death. We have the good news of salvation.

I believe God wants to encourage us to live lives that bring His kingdom into every place we set our feet.

Be totally available and radically obedient to the call of God.

Look up not around.

Change the focus of your conversations from the circumstances to the Saviour.

Find your shout - Our God Reigns.

In Matthew's gospel Jesus says:

***"I will build my church, and the gates of Hades will not overcome it."***

We are the labourers in the field who are called to be part of that building.

Bless you all

John Weaver

on behalf of the Elders United

# SLC and SLO Safety Officer's Report

The safety teams of SLC and SLO aim is to look after the vulnerable through the creation, revision and application of rules and policies designed to keep people safe. Both teams meet regularly to monitor incidents and keep an eye on how things are tracking. We have certainly had a challenging year with respect to safety. Aside from the usual bumps and scrapes and even on occasion more serious issues, we have had to deal with the ongoing shifts and changes resulting from COVID-19. I am sincerely grateful to God for providing two strong safety teams for SLC and SLO, backed by the quality leadership of SLC's Senior Pastor, Jeremy Fernando and SLO's CEO, Janita Fernando. Isobel Elsey, who serves on both teams, gives outstanding

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administrative support and keeps a watchful eye on things that could be so easily slip through the net.

Earlier this year we saw Jordan Hetherington leave the SLC safety team and we are grateful for his service and input. He was replaced by Janine Watters who is not only SLC's youth leader but, as an experienced schoolteacher, has brought some unique skills and experience into the role. Thankfully, we have only had minor SLC

safety incidents, probably since we have had relatively few face-to-face gatherings. The workload in the past year has predominantly been around the ever-changing COVID-19 rules.

Monitoring safety in the SLO space is more diverse as we oversee safety issues associated with the building itself, our interactions with the public, as well as the kids and youth programs. I am pleased to say that many of the processes now





*The Fernando girls modeling the childrens safety vest for all SLO programs.*

*Photo left: First Aid training course held for SLO volunteers.*

run relatively smoothly after a very steep learning curve in the early months. Stuart Forsyth has now left the team after making valuable contributions to our understanding of WHS issues. Kelly Winiata remains a key member of the team having an important presence in the building as Chaplain, as well as bringing a wealth of knowledge and experience into the safety team from her experience in the health/hospital system.

If you have any safety concerns or queries please email me at **jude.brown@sapphirelife.org.au** or call 0418408025.

**Jude Brown**  
SLC and SLO Safety Officer

# Treasurer's Report

As a church we value generosity by being contributors with our time, talent, and treasure. We thank everyone who has given to the church in any of these ways, so it can function and be able to fulfil its mission. Our SLC giving is best described as follows:

***Generous people plan to do what is generous, and they stand firm in their generosity.***

~ Isaiah 32:8

God is extravagantly generous, and our generosity is a reflection of our Father. By sowing into SLC we are sowing into His Kingdom!

This report shows a snapshot of SLC financial health, with the income and expenses over the last 9 months, ending in June plus balance of funds (previous reporting dates have been from October to September). Upon installment of the new board in May 2021, it was discovered that the previous reporting period did not line up with the Association's constitution, and an adjustment was made with ACNC to bring the reporting dates in line with a regular July to June financial year).

An increase to staff numbers and additional wages from February 2021, plus additional other expenses, depleted resources in the bank that were present at the beginning of the year. Church tithes and offerings throughout the year kept each month's bank balance in the black, but declined overall. The

financial position of Sapphire Life Church for the period October 2020 to June 2021 resulted in a deficiency of \$26,527.18 (2020 \$34,787.68 surplus).

You will see an attachment in this report of a detailed Audited Financial Report and Independent Review for SLC and for SLO by Sapphire Professional Services.

NB - Previous period was 12 months from October 2019 to September 2020.

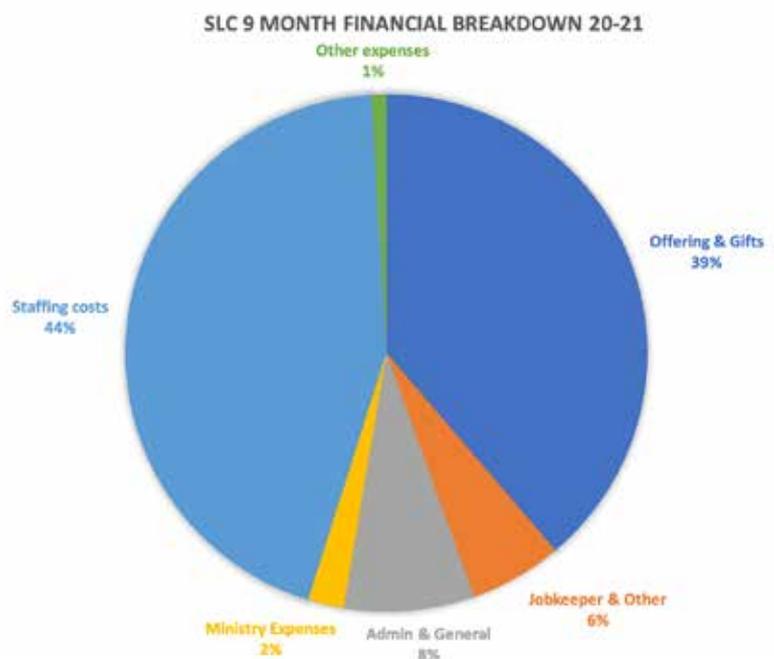
Material movements in comparison to previous year:

- Rent payments increased from the previous year due to COVID requirements reducing the number of people present in worship gatherings to abide by the square metre rule. As a result, it was necessary to rent an extra room to accommodate our children's programme each week.
- The JobKeeper payment was considerably less at \$12,000 (previous year \$39,000).

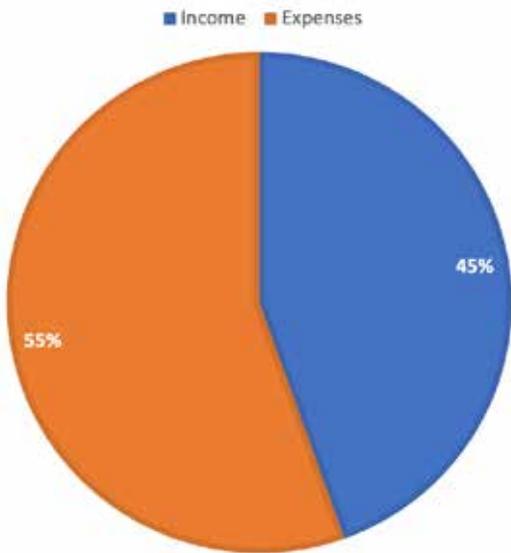
## Cash on hand:

The bank statement over 9 months from September 2020 to June 2021

Balance at 29 September 2020	\$46,067
Balance at 29 June 2021	\$22,096



SLC 9 MONTH INCOME VS EXPENSES



and seeing a problem in our finances, God reminded me of the wedding at Cana in Galilee where they ran out of wine. Jesus's mother looked to Him for a miracle. God performs miracles and as we look to God, he can take what is empty and make it full. As demonstrated by the empty stone jars and turning water into wine (Jesus's first miracle recorded in John 2:1-11).

I asked the elders to pray at that moment that God will fill our empty jars, so there will be an overflow, because God has his hand on it, if we hand it over to Him we will be blessed.

After a few months with God's hand over the situation and following the direction of His Spirit in making changes to staff hours each week, our financial position has consolidated.

**Phil Elsey**  
 SLC and SLO Treasurer  
 November 2021

Overview:

In February 2021 discussions were had with the previous board after concerns were raised over declining cash reserves. Critical decisions were required to be made to curb this problem, primarily around staff hours worked. The new board was installed in May with plans to discuss the financial position of the church in June. We looked at last year's income and expenses and compared them with projected 2022 figures that showed a forecasted shortfall of \$72,000. This was an obvious concern and each month funds would be further depleted. The Elders were asked to pray about this problem and offer any comments at the next meeting.

As I was preparing the next report, and knowing funds were in decline



*Jesus turning water into wine*



**SAPPHIRE LIFE INCORPORATED**

**FINANCIAL REPORT**

**FOR THE PERIOD ENDED 30 JUNE 2021**



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## COMMITTEE MEMBERS' REPORT FOR THE PERIOD ENDED 30 JUNE 2021

The Committee members present their report on the financial statements for the period ended 30 June 2021. The comparative figures are for the year ending 30 September 2020. The committee discovered a discrepancy between reporting dates registered with ACNC and the Constitution in May 2021 when the new committee was installed, and made the decision to bring the reporting dates in line with the Constitution, and also the reporting period of Sapphire Life Opportunities, a related charitable company with the same Board members as the Committee members of the Church and which shares the same vision.

### **Committee members:-**

The following persons held office as Committee members during the financial year and up to the date of this report:

Jeremy Fernando (Chairperson)  
 Janita Fernando (Treasurer) resigned 17/05/21  
 Garry Hetherington (Secretary) resigned 17/05/21  
 Narelle Hetherington (Member) resigned 17/05/21  
 Jacques de Beer (Member) resigned 17/05/21  
 Russell Fitzpatrick (Member) resigned 17/05/21  
 John Weaver (Vice Chairperson) appointed 17/05/21  
 Tanya Davey (Secretary) appointed 17/05/21  
 Phil Elsey (Treasurer) appointed 17/05/21  
 David Croxford (Member) appointed 17/05/21  
 David Khor (Member) appointed 17/05/21  
 Richard Winiata (Member) appointed 17/05/21

### **Principal activities:-**

The principal activity of the Association during the financial year was to preach and teach and generally to further the cause of the gospel of the Lord Jesus Christ and to advance the Christian faith.

### **Significant changes:-**

No significant change in the nature of these activities occurred during the year however the COVID 19 Pandemic had an impact on these activities, moving many of them online or delaying them until such a time as the Pandemic related restrictions were lifted.

No matters or circumstances arose during and since the end of the financial year which have significantly affected the operations of the association, the results of the operations, and the state of affairs of the association in future financial years.



**COMMITTEE MEMBER'S REPORT  
FOR THE PERIOD ENDED 30 JUNE 2021 (CONT)**

**Result:-**

The deficit of the association for the period was \$26,527.18 (year ended 30 September 2020 surplus of \$34,787.68).

This report is made in accordance with a resolution of the Members of the Committee:

A handwritten signature in black ink, appearing to be 'N. do', written over a horizontal dotted line.

Chairperson

A handwritten signature in black ink, appearing to be 'P. Ellis', written over a horizontal dotted line.

Treasurer

**29 Nov 2021**

.....  
Date  
MERIMBULA



**STATEMENT OF INCOME AND EXPENDITURE  
FOR THE PERIOD ENDED 30 JUNE 2021**

	2021	Y/E 30 Sept 2020
	\$	\$
<b>Income</b>		
Offerings and donations	91,030.06	135,131.93
Other Income	1,965.14	5,574.56
Reimbursements	3,183.05	-
JobKeeper	12,000.00	59,000.00
Total income	<u>108,178.25</u>	<u>199,706.49</u>
<b>Expenses</b>		
Accounting & bookkeeping	800.00	970.00
Advertising and marketing	-	2,006.98
App related expenses	3,993.32	5,023.71
Bank charges and fees	52.93	77.75
Depreciation	1,186.56	1,474.90
Dues and subscriptions	4,338.10	6,207.13
Gifts and donations	950.00	2,232.77
Insurance	2,376.59	3,309.64
Ministry expenses	5,398.31	1,251.61
Office expenses	775.84	107.29
Other expenses	-	47.26
Printing, stationery and supplies	613.21	1,215.62
Rent	6,704.54	4,218.17
Staff costs	107,417.85	133,970.15
Equipment purchases	98.18	2,805.83
Total expenses	<u>134,705.43</u>	<u>164,918.81</u>



Operating surplus/(deficit) before income tax	<u>(26,527.18)</u>	<u>34,787.68</u>
Income tax expense	<u>-</u>	<u>-</u>
Operating surplus/(deficit) after income tax	<u>(26,527.18)</u>	<u>34,787.68</u>

The above income and expenditure statement should be read in conjunction with the accompanying notes.



**STATEMENT OF CHANGES IN EQUITY  
AS AT 30 JUNE 2021**

	2021	Y/E 30 Sept 2020
	\$	\$
Total reserves at the beginning of the year	38,674.64	3,886.96
Operating surplus/(deficit) attributable to the members of the association	(26,527.18)	34,787.68
Total reserves at the end of the year	12,147.46	38,674.64

The above statement of changes in equity should be read in conjunction with the accompanying notes.



**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2021**

	2021	Y/E 30 Sept 2020
	\$	\$
<b>Current Assets</b>		
Cash Assets		
Bendigo account	23,169.38	46,381.43
Debit card account	200.00	175.01
	23,369.38	46,556.44
Receivables		
GST refund	1,198.00	910.00
COVID Grants – CFB and JK receivable	-	11,000.00
	1,198.00	11,910.00
<b>Total Current Assets</b>	<b>24,567.38</b>	<b>58,466.44</b>
<b>Non-Current Assets</b>		
Fixed Assets	6,923.33	6,120.80
<b>Total Non-Current Assets</b>	<b>6,923.33</b>	<b>6,120.80</b>
<b>Total Assets</b>	<b>31,490.71</b>	<b>64,587.24</b>



**STATEMENT OF FINANCIAL POSITION  
AS AT 30 JUNE 2021 (CONT)**

	2021	Y/E 30 Sept 2020
	\$	\$
<b>Current Liabilities</b>		
PAYG	4,713.00	4,069.00
Super	<u>-</u>	<u>-</u>
	<u>4,713.00</u>	<u>4,069.00</u>
Provisions		
Employee entitlements	<u>14,630.25</u>	<u>21,843.60</u>
	<u>14,630.25</u>	<u>21,843.60</u>
Total Current Liabilities	<u>19,343.25</u>	<u>25,912.60</u>
<b>Non Current Liabilities</b>		
Provisions	-	-
Employee entitlements	<u>-</u>	<u>-</u>
Total Non Current Liabilities	<u>-</u>	<u>-</u>
Total Liabilities	19,343.25	25,912.60
Net Assets	12,147.46	38,674.64
<b>Member's Equity</b>		
Accumulated surplus/(deficit)	12,147.46	38,674.64
Total Member's equity	<u>12,147.46</u>	<u>38,674.64</u>

The above statement of financial position should be read in conjunction with the accompanying notes.



**STATEMENT OF CASH FLOWS  
FOR THE PERIOD ENDED 30 JUNE 2021**

	2021	Y/E 30 Sept 2020
	\$	
<b>Cash flows from operating activities</b>		
Receipts from Offerings and donations (inc. of GST)	101,742.06	135,131.93
Payments to suppliers and employees (inc. of GST)	(140,088.22)	(149,127.98)
Other income received	1,965.14	5,574.56
Reimbursements	3,183.05	-
JobKeeper	12,000.00	48,000.00
Net cash (outflow) / inflow from operating activities	<u>(21,197.97)</u>	<u>39,578.51</u>
<b>Cash flows from investing activities</b>		
Acquisition of plant and equipment	(1,989.09)	-
Disposal of plant and equipment	-	-
Net cash (outflow) / inflow from investing activities	<u>(1,989.09)</u>	<u>-</u>
<b>Cash flows from financing activities</b>		
Proceeds from borrowings	-	-
Repayment of borrowings	-	-
Net cash inflow / (outflow) from financing activities	<u>-</u>	<u>-</u>
Net (decrease) / increase in cash and cash equivalents	<u>(23,187.06)</u>	<u>39,578.51</u>
Cash and cash equivalents at 1 October	46,556.44	6,977.93
<b>Cash and cash equivalents at 30 June</b>	<u>23,369.38</u>	<u>46,556.44</u>

The above statement of cash flows should be read in conjunction with the accompanying notes.



## NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2021

### Note 1 statement of significant accounting policies

#### Basis of preparation

The association was incorporated on the 29<sup>th</sup> September 2016 and is classified as a "Tier 2" association for financial reporting requirements under the Associations Incorporation Act 2009 (NSW). The association is a charity registered with the ACNC. In the committees' opinion, the incorporated association is not a reporting entity because there are no users dependent on general purpose financial statements.

These are special purpose financial statements that have been prepared in order to satisfy the financial reporting requirements of the Associations Incorporation Act 2009 (NSW), the Association Incorporation Regulation (NSW) 2010 and Division 60 of the Australian Charities and Not-for-profits Commission Act 2012. The financial report has been prepared in accordance with the following material accounting policies, which are consistent with the previous period unless otherwise stated.

The committee have determined that the accounting policies adopted are appropriate to meet the needs of the members of Sapphire Life Incorporated.

These financial statements have been prepared under the historical cost convention and do not take into account changing monetary values. The accrual and going concern basis have been adopted.

#### Change of financial year

The committee discovered a discrepancy between reporting dates registered with ACNC and the Constitution in May 2021 when the new committee was installed, and made the decision to bring the reporting dates in line with the Constitution, and also the reporting period of Sapphire Life Opportunities, a related charitable company with the same Board members as the Committee members of the Church and which shares the same vision.

#### Cash and cash equivalents

Cash and cash equivalents include cash on hand and deposits held at call with banks.

#### Property Plant and Equipment

Property Plant and Equipment are measured at cost. All assets acquired over \$1,000 are capitalised.



## NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2021 (CONT)

### Depreciation of Fixed Assets

Non-current assets are depreciated using the prime cost and diminishing value basis of depreciation so as to write off the cost of the asset over their estimated lives.

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at the end of each reporting period.

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

Gains and losses on disposals are determined by comparing proceeds with carrying amount. These gains and losses are included in the statements of comprehensive income.

### Employee benefits

Provision is made for the entity's liability for employee benefits arising from services rendered by employees to balance date.

### Income Tax

The association is exempt from income tax under section 50-5 of the Income Tax Assessment Act 1997.

### Offerings and Donations

Offerings and donation income is recognised when the entity obtains control over the funds, which is generally at the time of receipt.

### Trade payables

Trade and other payables represent the liability outstanding at the end of the reporting period for goods and services received by the entity during the reporting period which remain unpaid. The balance is raised as a current liability with the amounts normally paid within 30 days of recognition of the liability.



## **NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2021 (CONT)**

### **Related party transactions**

During the period the association received \$3,183.05 from Sapphire Life Opportunities in relation to time spent by Sapphire Life Church staff on Sapphire Life Opportunities business. The amount is calculated based on the time entered into staff's timesheets and at staff's normal hourly rate. A MOU is currently in the process of being drafted in relation to transactions between Sapphire Life Opportunities and Sapphire Life Church to ensure transparency in these matters.

### **Going concern**

While the Association made a loss for the year, current assets exceed current liabilities. With COVID 19 related restrictions easing it is hoped that the Association will return a surplus in FY21 as more Church services can be held and held in person. The Association works within its budget and can scale back expenditure in response to lower donations and offerings if required.



## DECLARATION BY MEMBERS OF THE COMMITTEE FOR THE PERIOD ENDED 30 JUNE 2021

The Committee has determined that Sapphire Life Incorporated is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

The Committee declare that:

1. the financial statements and notes, present fairly the financial position of Sapphire Life Incorporated as at 30 June 2021 and its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements; and
2. there are reasonable grounds to believe that the association will be able to pay its debts as and when they fall due.
3. satisfies the financial reporting requirements of the Associations Incorporation Act 2009, the Associations Incorporation Regulation (NSW) 2010 and the Australian Charities and Not-for-profits Commission Act 2012.

This declaration is made in accordance with a resolution of the Committee and with subsection 60.15 (2) of the Australian Charities and Not-for-profit Commission Regulation 2013 and is signed for and on behalf of the Committee by:

..... , Chairperson  
Jeremy Fernando

..... , Treasurer  
Phil Elsey

Merimbula, 29<sup>th</sup> November 2021

## **REVIEWER'S INDEPENDENCE DECLARATION TO THE COMMITTEE OF SAPPHIRE LIFE INCORPORATED**

As reviewer of Sapphire Life Incorporated for the period ended 30 June 2021, I declare that, to the best of my knowledge and belief, there have been:

- a) No contraventions of the reviewer independence requirements as set out in the Australian Charities and Not-for-Profits Commission Act 2012 in relation to the review; and
- b) No contraventions of any applicable code of professional conduct in relation to the review.

Elizabeth Royds

Sapphire Professional Services Pty Ltd

Merimbula

23 November 2021

Sapphire Professional Services Pty Ltd, ABN 12 149 592 272  
54 The Crest, Mirador, NSW 2548  
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## INDEPENDENT REVIEW REPORT

### To the members of Sapphire Life Incorporated

We have reviewed the accompanying financial report, being a special purpose financial report of Sapphire Life Incorporated, which comprises the statement of financial position as at 30 June 2021, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the period ended on that date, notes comprising a summary of significant accounting policies and other explanatory information, and the committee members declaration.

#### *Committee Members' Responsibility for the Financial Report*

The Committee Members of the registered entity are responsible for the preparation of the financial report that gives a true and fair view and has determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act) and the needs of the members. The Committee Members' responsibility also includes such internal control as the Committee Members determine is necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

#### *Reviewer's Responsibility*

Our responsibility is to express a conclusion on the financial report based on our review. We conducted our review in accordance with Auditing Standard on Review Engagements ASRE 2415 *Review of a Financial Report: Company Limited by Guarantee or an Entity Reporting under the ACNC Act or Other Applicable Legislation or Regulation*, in order to state whether, on the basis of the procedures described, anything has come to our attention that causes us to believe that the financial report does not satisfy the requirements of Division 60 of the ACNC Act including: giving a true and fair view of the registered entity's financial position as at 30 September 2019 and its performance for the period ended on that date; and complying with the Australian Accounting Standards and the *Australian Charities and Not-for-profits Commission Regulation 2013* (ACNC Regulation). ASRE 2415 requires that we comply with the ethical requirements relevant to the review of the financial report.

A review of a financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

#### *Basis for Qualified Conclusion*

Cash donations are a significant source of revenue for Sapphire Life Incorporated over which limited controls exist prior to the cash received being recorded into the accounting records. Accordingly, as the evidence available to us regarding revenue from this source was limited, our review procedures with respect to cash offerings and donations had to be restricted to the amounts recorded in the financial records. We therefore are unable to conclude whether the recorded cash donations of Sapphire Life Incorporated are complete.

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***Qualified Conclusion***

Based on our review, which is not an audit, with the exception of the matters described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the financial report of Sapphire Life Incorporated does not satisfy the requirements of Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* including:

- (a) giving a true and fair view of the registered entity's financial position as at 30 June 2021 and of its financial performance and cash flows for the period ended on that date; and
- (b) complying with Australian Accounting Standards to the extent described in Note 1, and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

***Basis of Accounting***

Without further modifying our conclusion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the Committee members' financial reporting responsibilities under the ACNC Act. As a result, the financial report may not be suitable for another purpose.

Elizabeth Royds CA  
23<sup>rd</sup> November 2021  
Merimbula

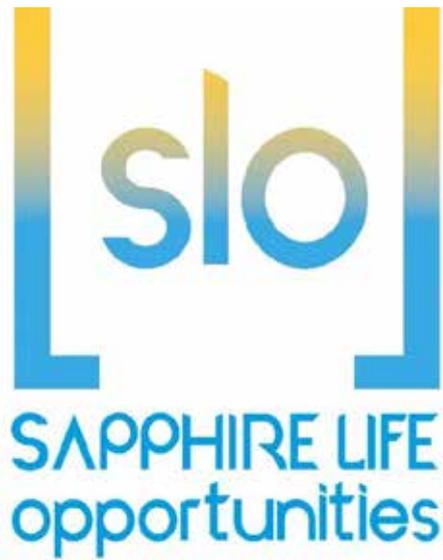
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# Sapphire Life Opportunities Limited

ABN 68635215404

## Annual Report - 30 June 2021



**Sapphire Life Opportunities Limited  
Directors' Report  
30 June 2021**

The directors present their report, together with the financial statements, on the company for the year ending 30 June 2021, the comparative period is from the 31<sup>st</sup> July 2019 (date of incorporation) to 30 June 2020.

**Directors**

The following persons were directors of the company during the whole of the financial year and up to the date of this report, unless otherwise stated:

Jeremy Fernando (appointed 1/10/19)  
Tanya Davey (appointed 23/10/19)  
Garry Hetherington (resigned 17/05/21)  
Russell Fitzpatrick (resigned 17/05/21)  
John Weaver (appointed 17/05/21)  
Phil Elsey (appointed 17/05/21)  
David Khor (appointed 17/05/21)  
David Croxford (appointed 17/05/21)  
Richard Winiata (appointed 17/05/21)

**Operating results and review of activities for the period**

The surplus for the company for the year was \$20,356. When the company was established in 2019 the events that immediately followed included the summer bushfires and COVID. These events could not have been anticipated. The company reacted to the bushfire events by providing emergency assistance and support to people effected in the region. These emergency assistance activities continued through 2021. As COVID set in, the company moved its efforts to provide support for people in crisis from the pandemic.

Despite the needs mentioned above, the company has provided and expanded its work into its original objectives.

In FY21, barring any further disasters or pandemics, the company intends raising the focus on its original objectives while continuing to support those affected by the bushfires and the ongoing issues caused by COVID.

**Objectives**

The company's primary object is to provide for the direct relief of poverty, sickness, suffering, misfortune and distress as arouses public compassion within Australia.

**Strategy for achieving the objectives**

To improve the welfare and self-esteem of vulnerable members of the community by providing opportunities for social connection with the specific purpose of building healthy relationships.

To establish and operate one or more "Community Squares" which would include the following activities, facilities and services:

- Connection centre;
- Social justice resource - primarily through Chaplaincy;
- Community food provision;
- Pre-school Playgroups;
- After school care programs;
- Youth programs.

**Principal activities**

During the period from registration to 30 June 2020.

Including:

- Connection centre;
- Social justice resource - primarily through Chaplaincy;
- Community food provision;
- Pre-school Playgroups;
- After school care programs;
- Youth programs.

**Performance measures**

The company measures its performance in various ways including the number of connections with the community; which at 30 June we 120 per week or 20 per day of operation.

**Sapphire Life Opportunities Limited  
Directors' report  
30 June 2020**

**Meetings of Directors**

The number of meetings of the company's Board of Directors ('the Board') and of each Board committee held during the year ended 30 June 2021, and the number of meetings attended by each director were:

	<b>Full Board</b>	
	Attended	Held
Jeremy Fernando	7	7
Tanya Davey	7	7
Garry Hetherington	6	7
Russell Fitzpatrick	5	7
John Weaver	1	1
Phil Elsey	1	1
David Khor	1	1
David Croxford	1	1
Richard Winiata	1	1

Held: represents the number of meetings held during the time the director held office or was a member of the relevant committee.

**Contributions on winding up**

In the event of the company being wound up, ordinary members are required to contribute a maximum of \$10 each.

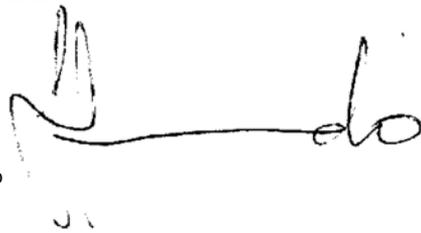
The total amount that members of the company are liable to contribute if the company is wound up is \$70, based on 7 current ordinary members.

**Auditor's independence declaration**

A copy of the auditor's independence declaration is set out immediately after this directors' report.

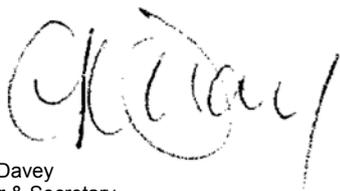
This report is made in accordance with a resolution of directors.

On behalf of the directors



Jeremy Fernando  
Director & Chair

29 November 2021



Tanya Davey  
Director & Secretary

29 November 2021

Merimbula



## **AUDITOR'S INDEPENDENCE DECLARATION TO THE MEMBERS OF SAPPHIRE LIFE OPPORTUNITIES LIMITED**

As auditor of Sapphire Life Opportunities Limited for the period ended 30 June 2021, I declare that, to the best of my knowledge and belief, there have been:

- a) No contraventions of the reviewer independence requirements as set out in the Australian Charities and Not-for-Profits Commission Act 2012 in relation to the audit; and
- b) No contraventions of any applicable code of professional conduct in relation to the audit.

Elizabeth Royds  
Sapphire Professional Services Pty Ltd  
Merimbula

29<sup>th</sup> November 2021

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**Sapphire Life Opportunities Limited**  
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**30 June 2021**

**Contents**

Statement of profit or loss and other comprehensive income  
Statement of financial position  
Statement of changes in equity  
Statement of cash flows  
Notes to the financial statements  
Directors' declaration

**General information**

The financial statements cover Sapphire Life Opportunities Limited as an individual entity. The financial statements are presented in Australian dollars, which is Sapphire Life Opportunities Limited's functional and presentation currency.

Sapphire Life Opportunities Limited's is a not-for-profit unlisted public company limited by guarantee, incorporated and domiciled in Australia. Its registered office and principal place of business are:

**Registered office**

1/31 Merimbula Drive  
Merimbula  
NSW 2548

**Principal place of business**

78 Main Street  
Merimbula  
NSW 2548

A description of the nature of the company's operations and its principal activities are included in the directors' report, which is not part of the financial statements.

The financial statements were authorised for issue, in accordance with a resolution of directors, on 29 November 2021. The directors have the power to amend and reissue the financial statements.

**Sapphire Life Opportunities Limited**  
**Statement of profit or loss and other comprehensive income**  
**For the period ended 30 June 2021**

	Note	2021 \$	2020 \$
<b>Revenue and Other Income</b>	3	339,819	446,753
<b>Expenses</b>			
Advertising and promotion		(2,030)	(541)
Donations		(1,000)	-
Fire Recovery program		(61,922)	(194,900)
Employee benefits expense		(42,624)	(5,105)
Depreciation and small asset expense		(18,207)	(1,785)
Hampers for Hope Program		(101,594)	-
Office expenses		(17,679)	(8,356)
Other expenses		(16,490)	(6,233)
Other programs		(30,417)	(1,633)
Rent		(27,500)	-
<b>Surplus before income tax expense</b>		20,356	228,200
Income tax expense		-	-
<b>Surplus after income tax expense for the period</b>	14	20,356	228,200
Other comprehensive income for the period, net of tax		-	-
<b>Total comprehensive income for the period</b>		<u>20,356</u>	<u>228,200</u>

*The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes*

**Sapphire Life Opportunities Limited**  
**Statement of financial position**  
**As at 30 June 2021**

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Current assets</b>			
Cash and cash equivalents	4	201,118	307,480
Trade and other receivables	5	3,501	7,512
Prepayments		2,750	-
Total current assets		<u>207,369</u>	<u>314,992</u>
<b>Non-current assets</b>			
Property, plant and equipment	6	76,126	23,433
Project costs		1,800	-
Total non-current assets		<u>77,926</u>	<u>23,433</u>
<b>Total assets</b>		<u>285,295</u>	<u>338,425</u>
<b>Liabilities</b>			
<b>Current liabilities</b>			
Trade and other payables	7	2,425	1,223
Employee benefits	8	2,870	-
Deferred income	9	31,444	109,002
Total current liabilities		<u>36,739</u>	<u>110,225</u>
<b>Non-current liabilities</b>			
Employee benefits	8	-	-
Total non-current liabilities		<u>-</u>	<u>-</u>
<b>Total liabilities</b>		<u>36,739</u>	<u>110,225</u>
<b>Net assets</b>		<u>248,556</u>	<u>228,200</u>
<b>Equity</b>			
Retained surpluses		<u>248,556</u>	<u>228,200</u>
<b>Total equity</b>		<u>248,556</u>	<u>228,200</u>

*The above statement of financial position should be read in conjunction with the accompanying notes*

**Sapphire Life Opportunities Limited**  
**Statement of changes in equity**  
**For the period ended 30 June 2021**

	<b>Retained surpluses \$</b>	<b>Total equity \$</b>
Balance at 1 July 2019	-	-
Surplus after income tax expense for the year		
Other comprehensive income for the year, net of tax	<u>228,200</u>	<u>228,200</u>
Total comprehensive income for the year	<u>228,200</u>	<u>228,200</u>
Balance at 30 June 2020	<u><u>228,200</u></u>	<u><u>228,200</u></u>
	<b>Retained surpluses \$</b>	<b>Total equity \$</b>
Balance at 1 July 2020	228,200	228,200
Surplus after income tax expense for the year	20,356	20,356
Other comprehensive income for the year, net of tax	<u>-</u>	<u>-</u>
Total comprehensive income for the year	<u>248,556</u>	<u>248,556</u>
Balance at 30 June 2021	<u><u>248,556</u></u>	<u><u>248,556</u></u>

*The above statement of changes in equity should be read in conjunction with the accompanying notes*

**Sapphire Life Opportunities Limited**  
**Statement of cash flows**  
**For the period ended 30 June 2021**

	Note	2021 \$	2020 \$
<b>Cash flows from operating activities</b>			
Other Program income (inclusive of GST)		26,488	3,176
Payments to suppliers, employees and program expenses (inclusive of GST)		<u>(230,788)</u>	<u>(224,843)</u>
		(204,300)	(221,667)
Interest received		75	24
Donations received		125,138	382,556
Grants received		<u>42,775</u>	<u>170,000</u>
Net cash from operating activities	14	<u>(36,312)</u>	<u>330,913</u>
<b>Cash flows from investing activities</b>			
Payments for property, plant and equipment	6	<u>(70,050)</u>	<u>(23,433)</u>
Net cash used in investing activities		<u>(70,050)</u>	<u>(23,433)</u>
Net cash from financing activities		<u>-</u>	<u>-</u>
Net (decrease)/ increase in cash and cash equivalents		(106,362)	307,480
Cash and cash equivalents at the beginning of the financial year		<u>307,480</u>	<u>-</u>
Cash and cash equivalents at the end of the financial year	4	<u><u>201,118</u></u>	<u><u>307,480</u></u>

*The above statement of cash flows should be read in conjunction with the accompanying notes*

**Sapphire Life Opportunities Limited**  
**Notes to the financial statements**  
**30 June 2021**

**Note 1. Significant accounting policies**

The financial report covers Sapphire Life Opportunities as an individual entity. Sapphire Life Opportunities is an offshoot of Sapphire Life Church, a church established in 2016. Sapphire Life Opportunities is a not for profit company, registered and domiciled in Australia. The company was incorporated on 31/7/19, (ACN 635215404). It is registered with the Australian Business Register (ABN no. 68635215404) and is registered for Goods & Services Tax purposes. The company is registered as an income tax exempt charitable entity with the Australian Charities and Not for profit Commission. Additionally the company is registered as a deductible gift recipient under the subdivision 30B of the income tax assessment act 1997. The company holds an authority to fundraising for charitable purposes under the Charitable Fundraising Act 1981. The authority remains in force until 9 September 2024.

The principal accounting policies adopted in the preparation of the financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

The functional and presentation currency of Sapphire Life Opportunities is Australian dollars.

The financial report was report was authorised for issue on 29<sup>th</sup> November 2021.

Comparatives are consistent with prior years unless otherwise stated.

**Basis of preparation**

In the directors' opinion, the company is not a reporting entity because there are no users dependent on general purpose financial statements.

These are special purpose financial statements that have been prepared for the purposes of complying with the Australian Charities and Not-for-profits Commission Act 2012 and the Charitable Fundraising Act 1991.

These financial statements have been prepared in accordance with the recognition and measurement and the disclosure requirements of AASB 101 'Presentation of Financial Statements', AASB 107 'Statement of Cash Flows', AASB 108 'Accounting Policies, Changes in Accounting Estimates and Errors', AASB 1048 'Interpretation of Standards' and AASB 1054 'Australian Additional Disclosures', as appropriate for not-for-profit oriented entities.

The following material accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of this report.

These financial statements have been prepared under the historical cost convention and do not take into account changing monetary values. The accrual and going concern basis have been adopted.

**Revenue recognition**

The company recognises revenue as follows:

*Revenue and other income*

Revenue is recognized when the amount of the revenue can be measured reliably, it is probable that economic benefits associated with the transaction will flow to the entity and specific criteria relating to the type of revenue as noted below, has been satisfied.

Revenue is measured at the fair value of the consideration received or receivable and is presented net of returns, discounts and rebates.

All revenue is stated net of the amount of goods and services taxes (GST)

*Sales revenue*

Events, fundraising and raffles are recognised when received or receivable.

*Donations*

Donations are recognised at the time the pledge is made.

Donations in kind are recognised when the value of the donation can be reliably measured.

*Grants*

Grant revenue is recognised in profit or loss when the company satisfies the performance obligations stated within the funding agreements.

If conditions are attached to the grant which must be satisfied before the company is eligible to retain the contribution, or the funds have not yet been spent on the purpose for which the funds were granted, then the grant will be recognised in the statement of financial position as a liability until those conditions are satisfied and the funds have been expended.

*Other revenue*

Other revenue is recognised when it is received or when the right to receive payment is established.

**Sapphire Life Opportunities Limited**  
**Notes to the financial statements**  
**30 June 2021**

**Note 1. Significant accounting policies (continued)**

*Volunteer services*

The company has elected not to recognise volunteer services as either revenue or other form of contribution received. As such, any related consumption or capitalisation of such resources received is also not recognised.

**Income tax**

As the company is a charitable institution in terms of subsection 50-5 of the Income Tax Assessment Act 1997, as amended, it is exempt from paying income tax.

**Current and non-current classification**

Assets and liabilities are presented in the statement of financial position based on current and non-current classification.

An asset is classified as current when: it is either expected to be realised or intended to be sold or consumed in the company's normal operating cycle; it is held primarily for the purpose of trading; it is expected to be realised within 12 months after the reporting period; or the asset is cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting period. All other assets are classified as non-current.

A liability is classified as current when: it is either expected to be settled in the company's normal operating cycle; it is held primarily for the purpose of trading; it is due to be settled within 12 months after the reporting period; or there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting period. All other liabilities are classified as non-current.

**Cash and cash equivalents**

Cash and cash equivalents includes cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

**Trade and other receivables**

Other receivables are recognised at amortised cost, less any allowance for expected credit losses.

**Property, plant and equipment**

Plant and equipment is stated at historical cost less accumulated depreciation and impairment. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Depreciation is calculated on a straight-line basis to write off the net cost of each item of property, plant and equipment (excluding land) over their expected useful lives as follows:

Freehold improvements	15 years or the life of the lease, whichever is shorter
Plant and equipment	3-7 years
Motor vehicles	5-7 years
Office equipment	3-5 years

The residual values, useful lives and depreciation methods are reviewed, and adjusted if appropriate, at each reporting date.

An item of property, plant and equipment is derecognised upon disposal or when there is no future economic benefit to the company. Gains and losses between the carrying amount and the disposal proceeds are taken to profit or loss.

**Trade and other payables**

These amounts represent liabilities for goods and services provided to the company prior to the end of the financial year and which are unpaid. Due to their short-term nature they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

**Employee benefits**

*Short-term employee benefits*

Liabilities for wages and salaries, including non-monetary benefits, annual leave and long service leave expected to be settled wholly within 12 months of the reporting date are measured at the amounts expected to be paid when the liabilities are settled.

*Other long-term employee benefits*

The liability for annual leave and long service leave not expected to be settled within 12 months of the reporting date are measured at the present value of expected future payments to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to expected future wage and salary levels, experience of employee departures and periods of service. Expected future payments are discounted using market yields at the reporting date on national government bonds with terms to maturity and currency that match, as closely as possible, the estimated future cash outflows.

**Sapphire Life Opportunities Limited**  
**Notes to the financial statements**  
**30 June 2021**

**Note 1. Significant accounting policies (continued)**

**Goods and Services Tax ('GST') and other similar taxes**

Revenues, expenses and assets are recognised net of the amount of associated GST, unless the GST incurred is not recoverable from the tax authority. In this case it is recognised as part of the cost of the acquisition of the asset or as part of the expense.

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

Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to the tax authority, are presented as operating cash flows.

Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the tax authority.

**New or amended Accounting Standards adopted**

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet mandatory, have not been early adopted by the company for the reporting period ending 30 June 2021. The company has not yet assessed the impact of these new or amended Accounting Standards and Interpretations.

**Note 2. Critical accounting judgements, estimates and assumptions**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses. Management bases its judgements, estimates and assumptions on historical experience and on other various factors, including expectations of future events, management believes to be reasonable under the circumstances. The resulting accounting judgements and estimates will seldom equal the related actual results. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities (refer to the respective notes) within the next financial year are discussed below.

*Coronavirus (COVID-19) pandemic*

Judgement has been exercised in considering the impacts that the Coronavirus (COVID-19) pandemic has had, or may have, on the company based on known information. This consideration extends to the nature of the products and services offered, customers, supply chain, staffing and geographic regions in which the company operates. Other than as addressed in specific notes, there does not currently appear to be either any significant impact upon the financial statements or any significant uncertainties with respect to events or conditions which may impact the company unfavourably as at the reporting date or subsequently as a result of the Coronavirus (COVID-19) pandemic.

*Estimation of useful lives of assets*

The company determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life intangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation and amortisation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

**Note 3. Revenue**

	2021 \$	2020 \$
<i>Other revenue</i>		
Donations including donations in kind	192,922	382,556
Grants	120,334	60,997
Interest	75	24
Other revenue including program revenue	26,488	3,176
	<u>339,819</u>	<u>446,753</u>
Revenue	<u>339,819</u>	<u>446,753</u>

**Note 4. Current assets - cash and cash equivalents**

	2021 \$	2020 \$
Cash on hand	50	50
Cash at bank	201,068	307,430
	<u>201,118</u>	<u>307,480</u>

**Sapphire Life Opportunities Limited**  
**Notes to the financial statements**  
**30 June 2020**

**Note 5. Current assets - trade and other receivables**

	2021 \$	2020 \$
Other receivables	-	-
GST receivable	3,501	7,512
	<u>3,501</u>	<u>7,512</u>

**Note 6. Non-current assets - property, plant and equipment**

	2021 \$	2020 \$
Freehold improvements - at cost	55,019	8,150
Less: Accumulated depreciation	(8,019)	-
	<u>47,000</u>	<u>8,150</u>
Plant and equipment - at cost	38,464	15,283
Less: Accumulated depreciation	(9,338)	-
	<u>29,126</u>	<u>15,283</u>
	<u>76,126</u>	<u>23,433</u>

**Note 7. Current liabilities - trade and other payables**

	2021 \$	2020 \$
Trade payables	-	-
PAYG payable	2,425	1,223
Other payables	-	-
	<u>2,425</u>	<u>1,223</u>

**Note 8. Current liabilities - employee benefits**

	2021 \$	2020 \$
Employee benefits	<u>2,870</u>	<u>-</u>

**Note 9. Deferred income**

	2021 \$	2020 \$
Hampers for Hope	23,944	20,000
ACCI Community Square	6,500	51,709
ACCI Service NSW Referrals	-	22,626
Coordinaire Community Square	-	4,800
Coordinaire Kids Club	-	9,867
Grant - other	1,000	-
	<u>31,444</u>	<u>109,002</u>

**Sapphire Life Opportunities Limited**  
**Notes to the financial statements**  
**30 June 2020**

**Note 10. Remuneration of auditors**

During the financial year the following fees were paid or payable for services provided by Sapphire Professional Services Pty Ltd, the auditor of the company:

	2021 \$	2020 \$
<i>Audit services</i>		
Audit of the financial statements (net of GST)	<u>900</u>	<u>900</u>

**Note 11. Contingent liabilities**

The company had no contingent liabilities as at 30 June 2021 and 30 June 2020.

**Note 12. Commitments**

The company had no commitments for expenditure as at 30 June 2021 and 30 June 2020 other than to expend the unspent funds in accordance with the purposes for which they were granted. The lease for the building SLO occupies expires on 30 June 2022. The rent for the year ending 30 June 2022 is \$30,000.

**Note 13. Events after the reporting period**

The impact of the Coronavirus (COVID-19) pandemic is ongoing and while it has not negatively impacted the company up to 30 June 2021, it is not practicable to estimate the potential impact, positive or negative, after the reporting date. The situation is rapidly developing and is dependent on measures imposed by the Australian Government and other countries, such as maintaining social distancing requirements, quarantine, travel restrictions and any economic stimulus that may be provided. The company has responded to the pandemic by offering support and assistance to those who have been negatively impacted by it.

No other matter or circumstance has arisen since 30 June 2021 that has significantly affected, or may significantly affect the company's operations, the results of those operations, or the company's state of affairs in future financial years.

**Note 14. Reconciliation of surplus after income tax to net cash from operating activities**

	2021 \$	2020 \$
Surplus after income tax expense for the year	20,356	228,200
Adjustments for:		
Depreciation and amortisation	17,357	-
Change in operating assets and liabilities:		
(Increase)/decrease in trade and other receivables	4,011	(7,512)
Increase/(decrease) in deferred income	(77,558)	109,002
(Increase) in prepayments	(2,750)	-
(Increase) in other assets	(1,800)	-
Increase in trade and other payables	1,202	1,223
Increase in employee benefits	2,870	-
Decrease in other operating liabilities	-	-
Net cash from operating activities	<u>(36,312)</u>	<u>330,913</u>

**Note 14. Related party transactions**

During the year the company paid \$3,183.05 to Sapphire Life Church in relation to time spent by Sapphire Life Church staff on Sapphire Life Opportunities business. The amount is calculated based on the time entered into staff's timesheets and at staff's normal hourly rate. A MOU is

**Sapphire Life Opportunities Limited**  
**Director's Declaration**  
**30 June 2021**

currently in the process of being drafted in relation to transactions between Sapphire Life Opportunities and Sapphire Life Church to ensure transparency in these matters.

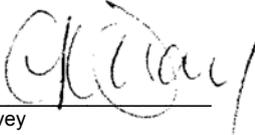
**Sapphire Life Opportunities Limited**  
Fundraising Declaration  
**30 June 2021**

In the Directors' Opinion:

- the company is not a reporting entity because there are no users dependent on general purpose financial statements. Accordingly, as described in note 1 to the financial statements, the attached special purpose financial statements have been prepared for the purposes of complying with the Australian Charities and Not-for-profits Commission Act 2012;
- the attached financial statements and notes comply with the Accounting Standards as described in note 1 to the financial statements, the requirements for the Australian Charities and Not-for-profits Commission Act 2012 and other mandatory professional reporting requirements;
- the attached financial statements and notes give a true and fair view of the company's financial position as at 30 June 2021 and of its performance for the period ended on that date; and
- there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

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

On behalf of the directors

  
\_\_\_\_\_  
Tanya Davey  
Director

29 November 2021

  
\_\_\_\_\_  
Jeremy Fernando  
Director

29 November 2021

Merimbula

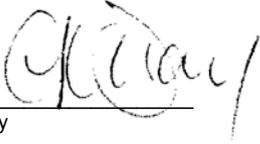
**Sapphire Life Opportunities Limited**  
 Fundraising Declaration  
 30 June 2021

**Fundraising Declaration**

In the opinion of the Board:

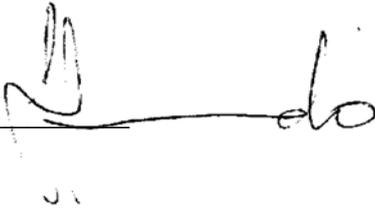
- The financial reports give a true and fair view of all income and expenditure of the Company with respect to fundraising appeals, and;
- the statement of financial position gives a true and fair view of the state of affairs with respect to fundraising appeals conducted by the Company, and;
- the provisions of the Act (Charitable Fundraising Act 1991 (NSW), the regulations under the Act and the conditions attached to the authority have been complied with by the Company; and
- The internal controls exercised by the Company are appropriate and effective in accounting for all income received and applied by the Company from any of its fundraising appeals

This declaration is made in accordance with a resolution of the Board



Tanya Davey  
 Director

29 November 2021



Jeremy Fernando  
 Director

29 November 2021

Merimbula

# Sapphire Life Opportunities Report

Sapphire Life Opportunities (SLO) is a charity based on the Sapphire Coast of NSW. It was birthed out of Sapphire Life Church. The charity aims to help address social isolation in many ways, particularly by reaching out to people that are in need of support.

## How we connect

Some of the ways we do this are through our food pantry, our Hampers of Hope program, our bush fire relief programs, our crochet group, our playgroup, our youth events, our after-school program, our school holiday program and our chaplaincy program. We have a team of over 50 volunteers that assist with the daily running of the food pantry and activities that happen in and out of SLO. Each of them brings a uniqueness into the space and all of them serve our community with love, grace, compassion and mercy.

## Who we connect with

We connect with over 100 families a week and value (as do they) the relationships we are building. The community appears to have embraced us and are very supportive of what we are doing with many donating meals or home grown produce, sharing social media posts and shopping in our pantry.

## Nourish and Flourish

The BVSC Nourish and Flourish program has seen an increase in the amount of businesses that are donating excess food and meals to the pantry and has really lifted our profile.



## The support we give

Our community chaplain continues to support our customers and volunteers in an extraordinary way and is a huge asset and resource to the charity and our community.



## The Good News

Many good news stories come out of the SLO building and you've only got to spend 5 minutes with one of our volunteers to hear one. We always celebrate when an individual or family graduates off the hamper program as that means things are going better for them and they are either earning more or managing their money better. We also get excited when a customer who regularly comes into shop but isn't able to contribute financially, comes in out of the blue and gives a donation. It shows they too are doing better and respect and appreciate what SLO offers them when they are in need.

One great example of the difference we are making is a gentleman in his 40s who has been coming into shop for the last 18 months. More often than not, he can't contribute and sometimes he asks us to hold non-essential items for him until he is able to collect and pay for them. Recently he got his tax return and dropped by to make a generous donation. His heart shines through his circumstances which is a testament to him and the love our team have shown him.

## The Next Step

The next step at SLO is always available to anyone and at anytime and there's always someone present to help them with that next step

process. This may be asking for help with practical things like food, bills or transport, or it could be talking through issues in their life with one of our team. Often it is praying with them and helping them take their next step with Jesus.

We have a dedicated team of people praying for all things relating to SLO on a regular basis and are thrilled to be able to serve our

community, lovingly, in so many different ways.

If you would like to donate some of your time, talent or treasure to SLO please get in touch with me at [janita.fernando@sapphirelife.org.au](mailto:janita.fernando@sapphirelife.org.au) or 0427 298432.

**Janita Fernando**  
CEO of Sapphire Life Opportunities



*Some of our playgroup children*



*The Commonwealth Bank support SLO with a donation*

# Pastoral Care Report

It is an honour and a privilege to be the pastoral care Elder of Sapphire Life Church. God's word commands us to take care of his flock, and you are a mighty fierce anointed powerful flock to take care of!

**The bible commands us in John 21:15-17 ESV to take care of his sheep;**

*"When they had finished breakfast, Jesus said to Simon Peter, "Simon, son of John, do you love me more than these?" He said to him, "Yes, Lord; you know that I love you." He said to him, "Feed my lambs." He said to him a second time, "Simon, son of John, do you love me?" He said to him, "Yes, Lord; you know that I love you." He said to him, "Tend my sheep." He said to him the third time, "Simon, son of John, do you love me?" Peter was grieved because he said to him the third time, "Do you love me?" and he said to him, "Lord, you know everything; you know that I love you." Jesus said to him, "Feed my sheep."*

We have endured a tough season as a church and a greater community and no one could have seen it coming. But we have continued to fix our eyes on Jesus (who did know it was coming!) and we have been able to continue to care for each other through zooms, care packages, and prayer.

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*What can you do today to take care of just one person in this flock?*

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We are all responsible for taking care of each other in practical and loving ways. As a church we are very active in pastoral care as you see in this annual report. My challenge to you is; **What can you do today to take care of just one person in this flock?**

Kelly Winiata  
Pastoral Care Elder

# Chaplaincy Report

When I think about Chaplaincy, I think about loving people where they are at and in the season they are in. Jesus tells us in Matthew 25:35-36-40

***“For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me. The king will reply, “Truly I tell you. Whatever you did for the one of the least of these brothers and sisters of mine, you did for me”.***

Oh what a privilege it is to look into someone’s face and see what Jesus see’s in them; that He loves them and He is calling me to love them; to have compassion for them like He has compassion for them.

This year we have seen increased one on one chaplaincy connections and greater engagement with our chaplaincy programs. There are still many opportunities for us to walk alongside the people of our Sapphire Coast Community.

Kelly Winiata  
Community Chaplain



*One of our happy customers*

Chaplaincy encounters	494
Hampers	370
Christmas hampers	32

After school	14 children
	7 families

Holiday Program	63 children
	44 families
	13 days run
	19 volunteers

# Youth and Children's Report

The SLC Youth Group started up again in July this year. Youth Group has started small but is growing. The Youth Leaders are Janine and Matt Watters. We are extremely blessed to have 9 super youth involved and it has truly been a privilege for us both to get to know these amazing young people. We started meeting at SLO, and then during Covid were challenged by zooming, but then thankfully, returned to face to face meetings for the rest of the year. Some highlights have been the Beanboozled Jellybean Challenge, Pancakes and Ping Pong, Chips at the Beach, Basketball, making Gingerbread houses, eating pizza, talking about God stuff, getting to know each other and, of course, sharing food and having fun! In learning about our God, we focused on; "Who do you say God, Jesus and the Holy Spirit is?" Our current

study series is on the Father and His unfathomable love for us. We have been reminded that;

***"Nothing, no nothing in the whole created world in heaven and on earth... can separate us from God's love."***

**~ Romans 8:37**

Gemstones have been blessed to have the leadership of Sarah and Jordan Hetherington with the support of Christa Forsyth. We thank each of them for all they have brought through their passion and personal dedication to God, to see these children grow in their love of Him. They have loved seeing the kids engage and get excited about God and loving each other. As we prepare to wrap the year up with our Christmas play, it is wonderful to see the Gemstones and Youth join together for this final project:

The Price is Right, Christmas Special! This brings together all we have been learning this term into a fun game show where the host asks the contestants to rate the material gifts. The big reveal is then the ultimate, free yet priceless gift of the love of Christ.

We look forward to celebrating Rosie, Josh and Jas as they progress officially from Gemstones to Youth, a transition that is very special and will be followed by the majority of our Gemstones within the next few years.

Youth connecting and building relationship with each other has been a blessing. The youth service was a highlight as Rosie, Lilly, Zac and Aaron were willing to lead the church in a service about being a neighbour. They did a fabulous job! It really is quite daunting sitting in front of the cameras and lights! Rosie gave us some updates on what Youth and Gemstones have been up to, Lilly led us in the Mintie game and the story of the Good Samaritan, Zac led us in prayer and the story of the paralysed man and Aaron led us in the Scavenger hunt and table talk whilst helping Cato with the filming. The message focus was to go out of your way for your friends and neighbours, show mercy and love, have faith and expect miracles! ***"Seeing their faith, Jesus said to the paralyzed man, My child your sins are forgiven."*** Mark 2:5 God is working miracles in our midst and we praise Him! These 4





wonderful youth also were willing to step out in faith and trust God as they served Him.

The Youth and Children's Team look forward to what God has in store

for the precious Gemstones and fabulous Youth as planning begins for next year. We trust God for His provision as our team grows. We are super grateful to have Matt and Cato to help out with Youth and



Sarah, Jordan and Christa with Gemstones. We pray for God's guidance and provision as we plan for what next year will look like for SLC Youth and Gemstones.

***"We can make our plans, but the Lord determines our steps."***  
~ Proverbs 16:9

Janine Watters  
Youth Pastor



# Gemstones Report

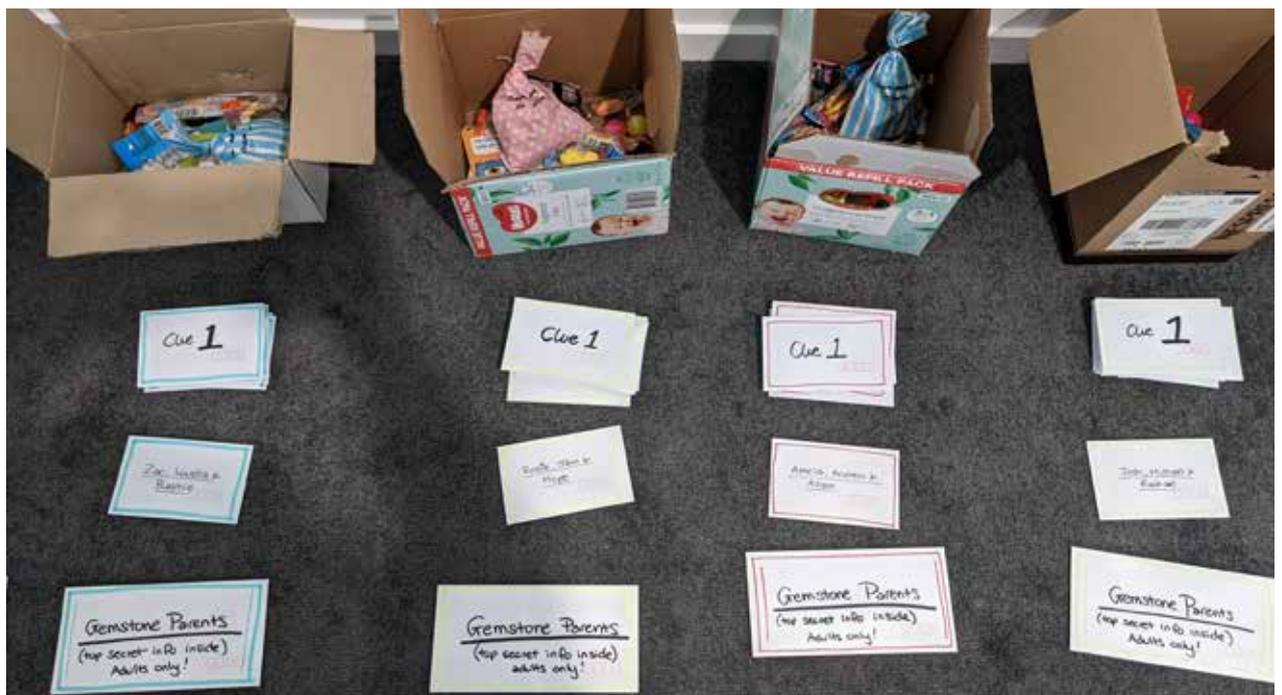
It has been such a joy and privilege to lead and teach Gemstones this year. Seeing them engage and get excited about God and loving each other has been a real highlight.

We gained great momentum in **Term 1** with the kids by getting creative and following the same teaching series as big church. It was a great discussion opportunity for the families to share what they had each learned about the same Bible story each week. Our Memory Verse Challenge helped harness the competitive nature of the kids to memorize scripture and got them really excited about knowing God's Word. Special mention to Michael and Rachael for sending us a video recording of their memory verse one week when they weren't able

to attend. Their passion was really encouraging to see.

**In Term 2** we tried to incorporate these same ideas and discovered that it's not always easy to follow the teaching series exactly. By the end of the term, Joseph's story had taught the kids the importance of trusting God in the middle of our stories, no matter how bad it might appear, because God works everything for good for those who love him. It was an honour to host Allyson Parker for dinner towards the end of term, with Janine and Christa there so we could tap into her wealth of knowledge and experience with kids and youth. We were so grateful to then be able to use one of her curriculums for Term 3 with the planning help of Janine.

**In Term 3** we were able to teach and demonstrate to the kids, through a variety of Bible stories, the importance of friendship, especially that the best thing we can do for our friends is introduce them to Jesus. Halfway through the term we had to get incredibly creative and light on our feet when the lockdown began. That didn't slow us down, if anything we found that the kids were more engaged than ever before on Gemstones Zoom! We had so much fun putting together the care packages and delivering them each week. This often gave us a chance to quickly touch base with most families during lockdown. It was then an incredible blessing to be able to walk one of our Gemstones kids through the salvation prayer on our first zoom lesson after learning



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*Our memory verse challenge helped harness the competitive nature of the kids to memorize scripture and got them really excited about knowing God's Word.*

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about how friends forgive each other and how Jesus has forgiven us. Our term then beautifully culminated with the kids being able to physically demonstrate acts of friendship to each other through our care package challenge.

Maintaining the momentum on zoom in **Term 4** has been a little harder, with life outside becoming closer to normal. That hasn't stopped us from reading the Bible each week to learn more about love. We are looking forward to our care

challenge 2.0, incorporating our teaching on the 5 love languages to help the kids learn the importance of being more thoughtful and intentional with how they love.

Also special thanks to Christa for her commitment to serving and leading with us, especially her help with creative items for the Family Services. Her knowledge, experience and support have been such a blessing.

**Jordan and Sarah Hetherington**  
Gemstones Leaders



# SLC Daily Bread Report

## Summary of 2021 Ministry

The Daily Bread Bible reading program has been an important part of Sapphire Life Church's ministry since the inception of SLC.

The Daily Bread's objectives are:

- To encourage individuals to have a closer personal relationship with God, through forming a habit of reading the Word daily, whilst seeking God's voice in an obedience point or identity point for the day.
- To encourage obedience to God's will for our lives for each of us personally and everyday.

- To encourage unity and connection, by doing the same reading as the church (this connection has been extra important in these times of Covid).

In the past we have completed reading the whole bible and run through the New Testament a second time. We are currently a quarter of the way through the Old Testament. It will take us to the beginning of August 2023 to complete the Old Testament.

Typically the presenters do a Daily Bread every fortnight but some do it once a month, and some share the presentation with someone else. We have had approximately 30 people involved in making at least

one presentation. We are fortunate enough to have more people prepared to present than there are spots so now there is an opportunity for a month's break to be taken. We are looking for more people to take the step of sharing what God is telling them through the readings.

I am very thankful for the regulars who have been contributing once every fortnight. This includes: John and Jane Weaver, Margi Sparkes, Tanya Davey, Jordan & Sarah Hetherington, Phil Elsey, Jeremy Fernando, Sue McNair, Michael and Hauke Schmidt, David Croxford, Garry and Narelle Hetherington, Cato Bailey, Angie Dobson, and Christa Forsyth. Thanks also to Russell and Kerryann Fitzpatrick



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*To encourage individuals to have a closer personal relationship with God, through forming a habit of reading the Word daily, whilst seeking God's voice in an obedience point or identity point for the day.*

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and Denise Brown who have contributed but are no longer able to do so. Also a number of guest have made limited appearances of included Janine Watters, John Mc Nair, Denise Brown and a number of others. In this last year Isobel Elsey, Mel Kornman, Maryanne Spink and Omara Crossley have joined the ranks of presenters.

The current success of Daily Bread is due to all these presenters and Garry Hetherington who started Daily Bread and Jordan Hetherington who managed Daily Bread up until May 2021.

### What we have done

We encourage all in our church to make use of daily bread and to be involved by preparing a daily bread presentation. It is a good experience as it builds the skill of sharing your faith while being in a safe and encouraging environment. A wonderful part of the experience of presenting is hearing others' messages from God and receiving encouragement in the text

messages. All our new starters have commented to me on how uplifting this has been. God blesses us so much more when we serve him.

We want God's Word to continue to impact on lives, because it is perfect and true. God's Word never returns empty. Through Scripture, God has revealed what is good and wise. God's Word is full of promises that guide and light our way. It instructs us, guides us, corrects us, and comforts us. We want to see God's Words continue to transform us and our world. The Daily Bread reading program helps us to know and understand God's Word!

The Good news from this years daily bread has been the newcomers some of which were very hesitant about putting themselves out there but having done so, have been encouraged.

For me relating to the contributors of daily bread has enabled me to get to know people better. In one case God has blessed me and another through what he has spoken into our lives after a difference of opinion.

The future aims of daily bread are to

- Continue to encourage more to be presenters,
- Get together to discuss how we can make daily bread work even better,
- Look at a different way to read the bible after we complete the Old Testament (which will be the second time through the bible)

Two options being considered for continuing Daily Bread are

- to read parts of the bible focusing on themes or;
- reading related parts of the Old and New Testaments together.

In addition, once COVID restrictions allow, we shall get together to look at how we can continue to improve our Daily Bread and consider what it will look like after we have completed the Old Testament.

If you would like to become a Daily Bread presenter or for more information on our Daily Bread reading program please contact me at [mark.gerrand60@gmail.com](mailto:mark.gerrand60@gmail.com) or on 0409578421.

**Mark Gerrand**  
Daily Bread Coordinator

# Life Groups Report

There have been ups and downs in Life Groups throughout the year. 2021 started strongly with many active life groups and good numbers in attendance. Life Groups on offer were varied, from active walking groups to academic Bible study groups, art groups to prayer groups, and everything in between.

Through the second half of the year there were significant challenges for life groups due to lockdowns during August and September, and not being able to meet in person. Most groups were able to adapt and meet online via Zoom, however some groups were disbanded at this time due to the nature of the group and not being able to convert to an online format. Despite these challenges during Term 3, Sapphire Life saw the creation of a new women's life group to complement the existing men's group. For some people, the online Zoom format of life groups encouraged them to join

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*It is wonderful to see this empower and release model working throughout all areas of the church*

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a life group when previously it was not possible for them to attend an in-person group.

Term 4 again saw challenges within the life group space, as some people were released from lockdown while others were not. Most life groups that had converted to online groups, continued in this way, while a number of informal gatherings of people who weren't previously attached to an official life group commenced meeting on a regular basis. This has been a great introduction to life groups for many people, who will hopefully be encouraged to join a new, physical life group in the new year.

It has been encouraging to talk with life group leaders this year and hear

of attendees that will step into the leadership space early in 2022 with their own life groups. It is wonderful to see this empower and release model working throughout all areas of the church. I encourage anyone with an idea or vision for a life group to discuss this with their current life group leader or with me, to see how it can be launched in the future.

If you would like to host or be a part of a Life Group in 2022 please contact Mark Davey at [mark.davey@sapphirelife.org.au](mailto:mark.davey@sapphirelife.org.au) or 0403 233 055.

**Mark (Doc) Davey**  
Life Group Coordinator



## OUR VISION

*A Jesus majority on  
the Sapphire Coast*

KNOWING JESUS

## OUR MISSION

*To be a MERCY SHIP  
connecting people to physical,  
emotional and spiritual help  
so that they can take their  
next step with Jesus*

LOVING JESUS



# Sapphire Life Church

Senior Pastor Jeremy Fernando  
[www.sapphirelifechurch.org.au](http://www.sapphirelifechurch.org.au)