



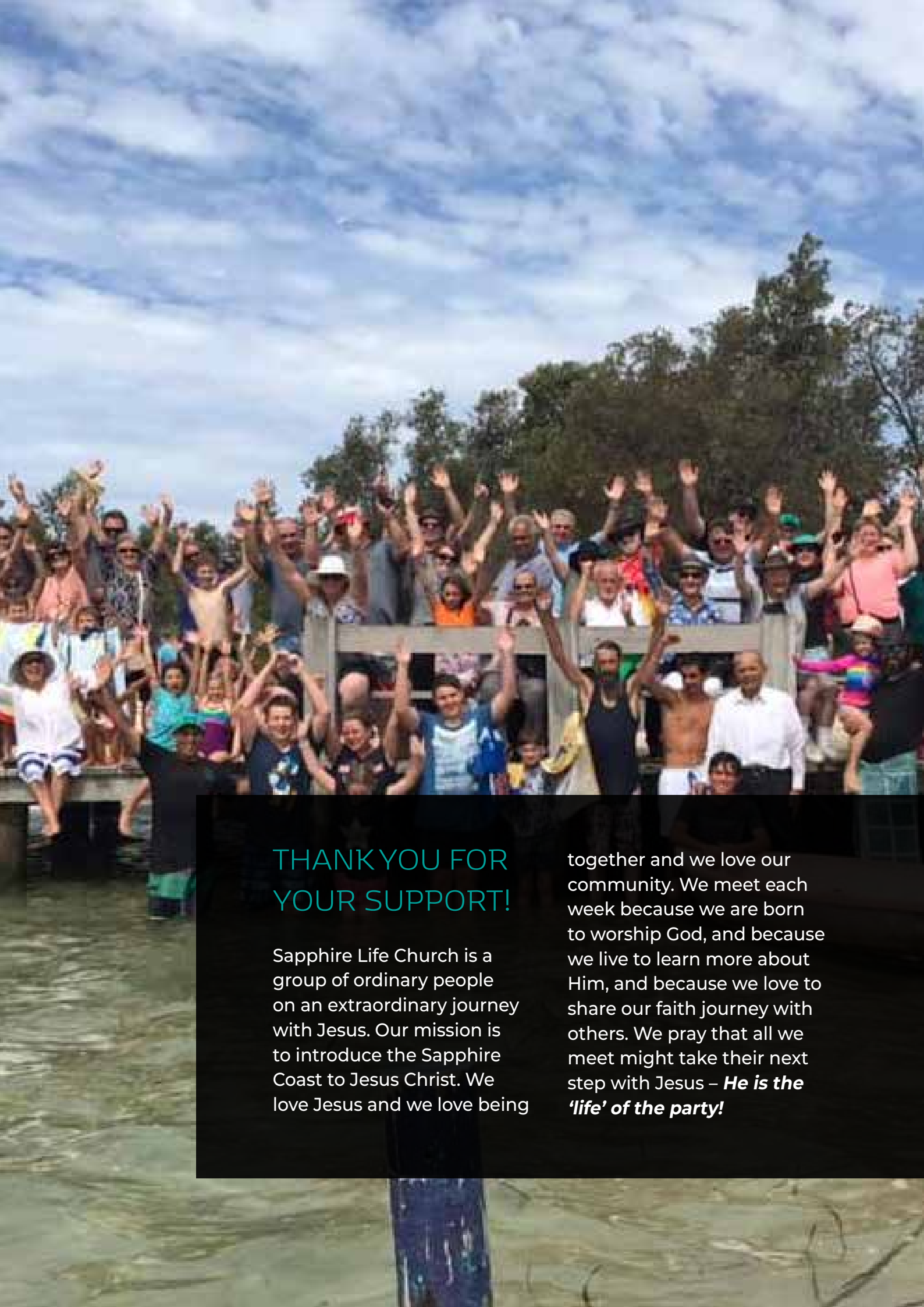
www.saphirelifechurch.org.au



ANNUAL REPORT

2021 / 2022

**ORDINARY
PEOPLE ON AN
EXTRAORDINARY
JOURNEY WITH JESUS**



THANK YOU FOR YOUR SUPPORT!

Sapphire Life Church is a group of ordinary people on an extraordinary journey with Jesus. Our mission is to introduce the Sapphire Coast to Jesus Christ. We love Jesus and we love being

together and we love our community. We meet each week because we are born to worship God, and because we live to learn more about Him, and because we love to share our faith journey with others. We pray that all we meet might take their next step with Jesus – ***He is the 'life' of the party!***

ANNUAL REPORT

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SAPPHIRE LIFE
FOUNDATION

Build Your church
Build Your church
Build it from the ground up

It's Your church

Build Your church
Build Your church
Build it from the ground up

We're Your church

Elevation Worship and Maverick City Music

The Son is the image of the invisible God, the firstborn over all creation. For in Him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things have been created through Him and for Him. He is before all things, and in Him all things hold together. And He is the head of the body, the church; He is the beginning and the firstborn from among the dead, so that in everything He might have the supremacy.

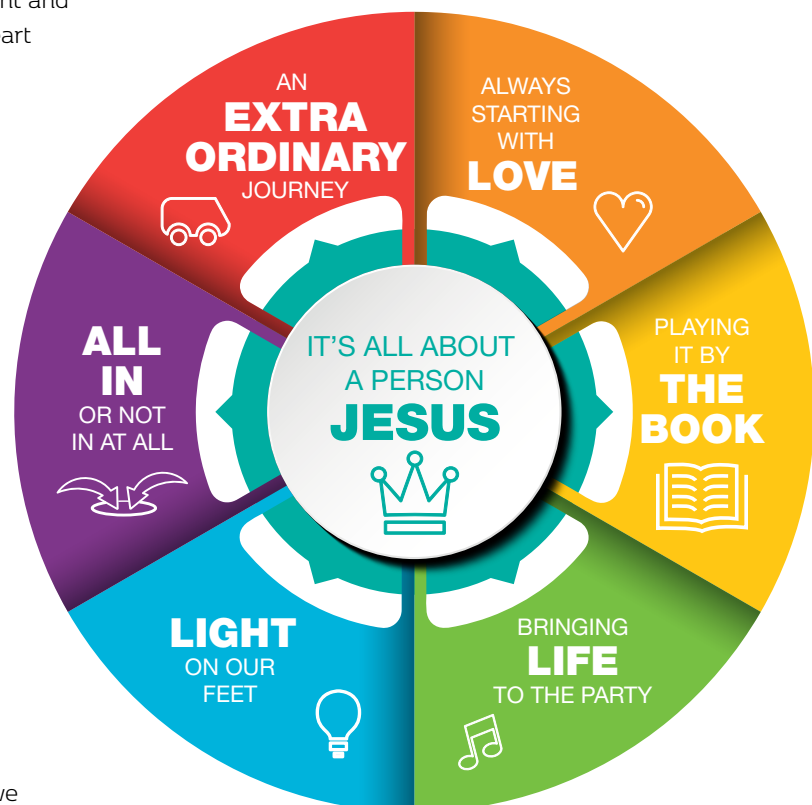
~ Colossians 1:15-18

Sapphire Life Church was founded in 2016 by a small team of people lead by Jeremy and Janita Fernando and Garry and Narelle Hetherington. Under the guidance of the Australian Christian Churches, Sapphire Life Church has established itself as a relevant and connected Pentecostal church in the heart of Merimbula.

The vision of a **Jesus majority** on the Sapphire Coast has inspired an outreach focussed mission - **to be a mercy ship to our community**. Now six years into the life of the church there is a vibrant community centre operating out of the heart of Merimbula open six days a week and providing care and connection to all who cross the threshold. Our prayer is that all who come may take their next step with Jesus as they experience Him through connecting with us - His church!

He is the One who makes life worth living and together we experience the love, the mercy, the kindness, and the amazing grace of our God. So when we gather we worship Him, and when we go we live for Him. In our comings and our goings, our constant is Jesus Christ - the Son of God, the Saviour of the world, our King and our best friend.

SLC VALUES



SAPPHIRE LIFE MILESTONES



○ Sapphire Life Church Launch

Sunday 19th March 2017 – Sapphire Life Church was officially launched at Club Sapphire in the Auditorium with approximately 200 people attending. Affiliation with the Australian Christian Churches had been established late in 2016 and the church became the most southern ACC fellowship in New South Wales.

○ Sapphire Life Opportunities Registered Charity

Wednesday 31st July 2019 – Sapphire Life Opportunities Ltd was officially registered with ASIC and ACNC as a Tier 1 DGR Charity with the specific purpose of addressing social isolation through the formation of community connection centres. By God’s grace this was achieved in 6 weeks rather than the prescribed 2 years!

2016

2017

2018

2019

○ Sapphire Life Church Beginning

Sunday 26th July 2016 - A group of ordinary people began an extraordinary journey at 558 Sapphire Coast Drive. Approximately 70 people gathered in a dance studio in Tura Beach to worship Jesus, to fellowship together and hear the Word preached. A “Jesus Pep Talk” was given by founding pastor Jeremy Fernando.

○ State Conference

Monday 15th – Thursday 18th October 2018 - Sapphire Life Church took a group of 29 leaders including kids to the NSW ACC State Conference. It was a time of team building and establishment of the church within the ACC family. We were encouraged that our community engagement direction was right in step with the Holy Spirit direction to the NSW ACC.



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.

○ SLC/SLO Recognised At National Conference

Thursday 22nd April 2021 – Sapphire Life Church and Sapphire Life Opportunities was recognised at the National ACC Conference with Pastor Jeremy and Janita being interviewed in the community engagement and chaplaincy session.

○ New Senior Pastor Appointed

Sunday 11th December 2022 – Pastor Peter Hocking accepts the call to Senior Pastor of Sapphire Life Church. A new season begins with Pastor Peter and his wife Betty taking the wheel of the SLC mercy ship with the support of a strong and diverse Board and Eldership

2020

2021

2021

2022

○ Sapphire Life Opportunities Opened

Monday 20th January 2020 – Sapphire Life Opportunities Community Square (SLO) opened at 78 Main St Merimbula, bringing a ‘new Spirit’ to the old BWS building that had been dormant for over 2 years. Within a short period of time SLO was connecting with over 200 people in the community each week.

○ Sapphire Life Eldership Formed

Thursday 8th July 2021 – Sapphire Life Church ‘Eldership’ was formed and met for the first time under the leadership of the Senior Pastor. The Eldership United (EU) have been essential in providing spiritual oversight and direction for the church through the difficult season post Black Summer Bushfires and through the covid pandemic.

SAPPHIRE LIFE

SENIOR PASTOR

JEREMY FERNANDO

FOUNDING PASTOR &
PRESIDENT OF THE BOARD

Sapphire Life exists because of one person – Jesus Christ. His example of servant leadership inspires me and is the reason I serve in the church. As I have wrestled with a word from God to hand over the Senior Pastor role to His next person, I have recognised the need to humbly step up as the Lord calls and to humbly step down as the Lord directs. There is great peace and joy in simply remaining centred in His will.

We believe that anyone, anywhere and anytime can hear God for themselves because of the sacrifice of Jesus. As we are empowered by His Holy Spirit we are able to point people to Him and experience the joy of seeing others take their next step with Jesus. This is discipleship! Following Christ, and helping others to do the same.

Follow my example, as I follow the example of Christ.

~ 1 Corinthians 11:1

This annual report will introduce you to the faithful team of leaders currently serving in the governance of the church (the Board), and the spiritual oversight of the church (the Eldership). You will see the impact that the church and charity is making in our community and catch a glimpse of the transformation that is occurring in people's lives as they grow in Christ.

It has brought me great comfort and confirmation to have Pastor Peter Hocking accept the call to Senior Pastor of Sapphire Life Church beginning 11th December 2022. The timing is perfect and I believe that under Pastor Peter's leadership that Sapphire Life Church will consolidate and strengthen the fruitful branches operating in the church and charity. Pastor Peter and his wife Betty are an experienced and caring couple

and have been a great support to me as I transition out of the Senior Pastor role. I have been impressed with Pastor Peter's humility, wisdom and compassion. The Lord has blessed us with a Godly man who is '**all in**' for the mission of God here on the Sapphire Coast!

I thank God for all who have served in the church this year and particularly those who have stepped down (like me) as the Lord has called them into new things. John Weaver with the support of his wife Jane has stepped down from the Board, Eldership and Prayer Team Leadership. John and Jane have brought wisdom and direction as the eldership was formed up and have helped establish Godly order and governance as we submit ourselves to the authority that comes from God. David Khor has also stepped down from the Board and I am so grateful for his wisdom and spiritual insight that has helped build a solid foundation for Sapphire Life. Janine Watters has stepped down as youth and children's elder but along with her husband Matthew continue to be a great encouragement to the church as we reach out to the youth in our church and community. Finally Janita Fernando, my faithful wife, has stepped down from eldership as we pursue a call to Senior Pastor Lighthouse Christian Church in Melbourne next year. I am so grateful to God for each one who has served in this difficult season. Praise God, as one sows another harvests and we have seen many others step up into the call of God for them in this season. The winter has passed and the spring has come! May we all enjoy the new fruit this harvest brings with thankfulness and joy.

The main direction for next year will now come from Pastor Peter and his team, however I will bring some of the direction that came from the NSW ACC State Conference in October this year. The main theme of the conference was "**DISCIPLESHIP**" with Pastor Paul

John 12:24-26

Very truly I tell you, unless a kernel of wheat falls to the ground and dies, it remains only a single seed. But if it dies, it produces many seeds. Anyone who loves their life will lose it, while anyone who hates their life in this world will keep it for eternal life. Whoever serves me must follow me; and where I am, my servant also will be. My Father will honour the one who serves me.

Bartlett encouraging all ACC churches to engage with a discipleship program. Building Discipleship Culture (BDC) was presented by Pastor Dale Stephenson and highly promoted, affirming the direction that we have taken with BDC over the last two years. We again find ourselves firmly planted in the centre of God's will and direction for His church in NSW!

A secondary (and complementary) focus for the conference was that of **"rapid mobilisation"** of people into discipleship pathways. The need for young leaders to be credentialled was highlighted and churches were encouraged to create leadership pathways for people to serve, minister and become credentialled. I pray that under Pastor Peter and his team that Sapphire Life may see many young Christians released into their higher call and purpose in Christ. In the end this is what our life here on earth is all about – seeking and saving the lost!

So as I conclude my final report as Senior Pastor of Sapphire Life Church I want to say thank you to everyone that has been part of my journey to date. You have believed in me, prayed for me, supported me, encouraged me, mentored me, been patient with me, suffered with me, laughed with me, cried with me, frustrated me, been frustrated by me, listened to me, served me, and most importantly – you have loved me... and my family. I am forever in gratitude for this.

As I grow older and wiser (I hope), I have come to accept that everything changes. I will never say 'never' again... because I don't know where the Lord may lead me next. But this one thing I can take to the bank... Jesus Christ is my constant, my all in all, and He remains the same. I pray that this blesses you and that you will be very bold, strong and courageous as you cross into 2023 with Him.

Jesus Christ is the same yesterday and today and forever.

~ Hebrews 13:8

Much love always,

Jezz

Senior Pastor Sapphire Life Church (2016-2022)



Key Strength:

- **Servant Leadership**
- **Decisiveness**
- **Enthusiasm**
- **Passion**

” Jeremy has provided vision and strategic direction to the pastoral and organisational leaders of Sapphire Life Church. After 6 years at the helm of Sapphire Life, Jeremy will conclude his tenure as Senior Pastor and president of SLC and SLO on 11th December 2022.

BOARD OF DIRECTORS

RICHARD WINIATA
VICE PRESIDENT



Key Strength:

- Integrity
- Calm natured
- Perseverance

” A Sapphire Lifer since 2016, Richard his wife Kelly and their three children are proud to call SLC their home. Richard is an emergency department registered nurse and has worked in multiple emergency departments throughout Australia. Richard loves a good coffee and exploring Australia. He believes *Matthew 6:33 'But seek first his kingdom and his righteousness, and all these things will be given to you as well'*

DAVID CROXFORD
TREASURER



Key Strength:

- Personable
- Hard Working
- Integrity

” Dave calls the Bega Valley home and is raising his family with wife Christine on their orchard in Candelo.

His passion is to build disciples in Gods kingdom and believes in the outworking of *1 Corinthians 15:57-58*

TANYA DAVEY
SECRETARY



Key Strength:

- Organised
- Faithful
- Servant

” Tanya is a qualified accountant and CPA and operates a local firm. Juggling work, children, roles in various ministry areas of the church and committee roles in local community groups, Tanya is highly organised and always on the go. It's not unusual to see Tanya with a cup of coffee in one hand and her calendar in the other. Tanya enjoys listening to sermons by different preachers including RC Sproul and Francis Chan.

Being confident of this very thing, that He who has begun a good work in you will complete it until the day of Jesus Christ. Philippians 1:6

OUR PEOPLE

PHIL ELSEY
DIRECTOR



Key Strength:

- Trustworthy
- Loyal
- Positive attitude

” Phil has work experience is in Management & Sales.

God has changed Phil's life, He filled him with the Holy Spirit and started a new chapter in his life. God is always faithful and he had a plan. When Phil walked into Sapphire Life Church, it was like coming home.

‘Humanly speaking, it is impossible. But with God, everything is possible.’

Matthew 19:26

DENISE BROWN
DIRECTOR



Key Strength:

- Faithful
- Caring
- Good Communication skills

” Denise a South African - born Australian who taught French and owned a decorating shop before retiring to Merimbula. She has been at Sapphire Life since its very first gathering in 2016 and believes that for the first time, she has really found her Church home. As the Church has grown and learnt to face challenges so too has Denise. God is her rock!

In the beginning was the Word...

John 1:1

GABRIELLE STROUD
DIRECTOR



Key Strength:

- Wordsmith
- Listening
- Resilient

” Gabbie Stroud is loved, called and chosen by God. *Jeremiah 29:11* speaks to her heart! Gabbie is also a writer, mother, daughter, sister, friend and an advocate for teachers. Gabbie loves worshipping at Sapphire Life Church and feels a great sense of belonging within the SLC family.

TREASURER'S REPORT

DAVID CROXFORD

SLC has been blessed by the generosity of its people and the provision of God. We give all glory to Him for providing for us and allowing us to participate in the work that HE is doing on the Sapphire coast.

This Report provides an overview of the financial position of SLC for the 2021-2022 financial year.

SLC started the Financial year with a cash position of \$22,096. A decrease in staff hours throughout the year determined that on a week to week basis our income exceeded our net costs and as such at the end of the year SLC has a cash position of \$42,097.84

FIGURE 1

Comparison of monthly Income/Expenses FY21-FY22

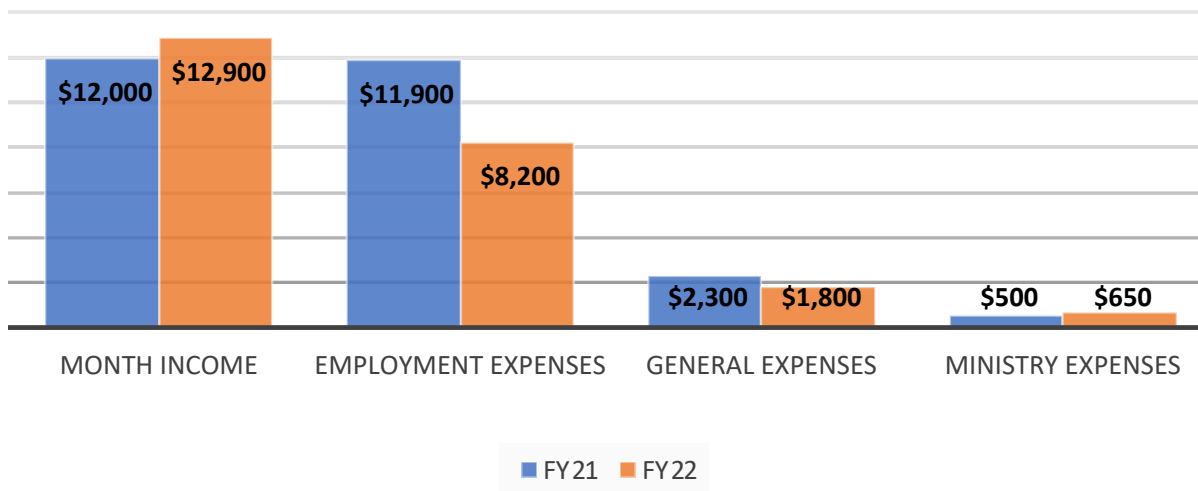
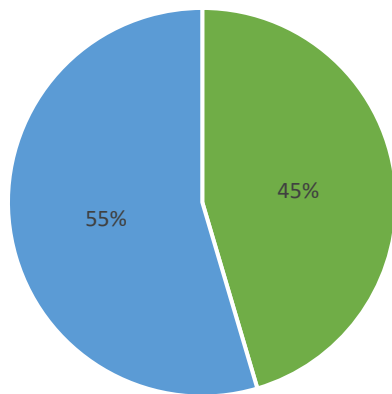


Figure 1 shows the comparison of income and expenses from FY21 to FY22 and shows an increase in income from tithes, offerings and gifts. Both employment expenses and general expenses were less in FY22. Ministry expenses increased.

Note: comparisons are shown on a monthly basis as FY21 was a 9 month Financial reporting period and FY22 a 12 month reporting period.

FIGURE 2

SLC FY22 Income vs Expenses



■ Total Expenses \$129,000 ■ Total Income \$155,000

Figure 2 shows as a percentage the overall income/ expenses position of SLC. FY22 SLC has a net profit of \$26,000

YOUTH GROUP



BAPTISMS



CHURCH CAMP



CHRISTMAS NATIVITY



FIGURE 3

SLC 12 MONTH FINANCIAL BREAKDOWN FY22

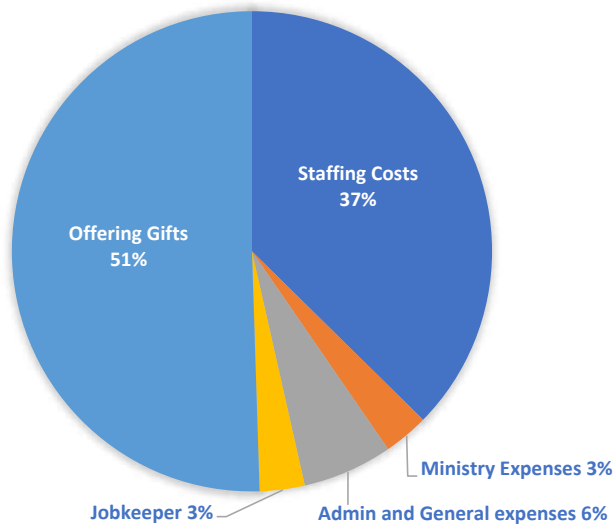


Figure 3 shows the breakdown of Income and Expenses.

NOTE:

For more details please see the auditors review report at the end of this document.

SAPPHIRE LIFE ELDERS REPORTS



The elders' mission is to lead, teach, protect and love their church members the way shepherds care for the sheep in a flock, so that the church members will grow up into spiritual maturity.

¹¹ So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, ¹² to equip his people for works of service, so that the body of Christ may be built up ¹³ until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ. (Ephesians 4:11-13)



Acts 14:23

**When they had appointed
elders for them in every church,
having prayed with fasting, they
commended them to the Lord in
whom they had believed.**

PASTORAL CARE

KELLY WINIATA



In this last season we have looked at how God instructs each and everyone to take care of his Flock. For some of us we are called into positions with a title, but we can see from God's word that we are called to take care of his flock in the situations he has placed us into.

We looked at how God is our "Ultimate Shepherd", and how he will provide pastoral care for us and instructs us to provide that same care to others.

Galatians 6:10

Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.

Key Strength:

- **Compassionate**
- **Loyal**
- **Dedicated**

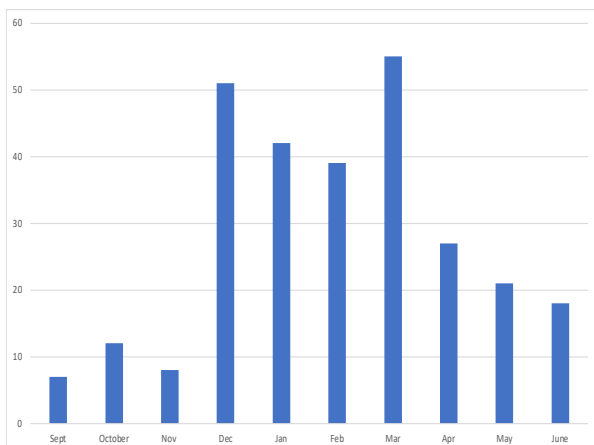
Kelly is a country girl who likes a good cup of tea or coffee and to sit and read or do some crocheting.

She is passionate about reaching people where they are at, in the season they are in, and believes that everyone deserves God given compassion. Jesus tells us in Matthew

"When you do it for the least of these you do it for me".

DATA REPORT

Over the 12 months we have been working hard as a team on how when and why we collect data, while this is still a work in progress in 10 months it can be seen there were 280 pastoral encounters that occurred within in our church.



TESTIMONY

Denise Brown

For the past year or more, I have been visiting a few of the 80 + year old's in our Church. This was formalised with Kelly out of something that started happening spontaneously and just evolved over a period of time.

I love what I'm called to do - it's an honour to serve Jesus in this way; I am humbled that I can be used in this way but I praise God that at my age, He can still use me and the fact that I've always loved chatting to people, one on one, actually serves a purpose in caring for others and connecting with them under His banner. And then of course there's working with someone like Kelly as the Pastoral Care Elder. Watching her care for people, digging deep, being discreet, finding the right words in the right situation for the right person...

Encouraging others to do so, patterning behaviour as the chaplain that volunteers can copy.



PSALM 23

The LORD is my shepherd, I lack nothing.
He makes me lie down in green pastures,
He leads me beside quiet waters,
He refreshes my soul.
He guides me along the right paths
for his name's sake.

Even though I walk through the darkest valley,
I will fear no evil,
for you are with me;
your rod and your staff,
they comfort me.

You prepare a table before me
in the presence of my enemies.
You anoint my head with oil;
my cup overflows.
Surely your goodness and love will follow me
all the days of my life,
and I will dwell in the house of the LORD forever.

PSALM 23 STUDY

Using Psalm 23 we studied how the “Ultimate Shepherd” guides us with the below references

1. Rest, peace - encouraging people to enter God's rest (Sabbath) - faith and trust in Jesus Christ.
2. Guidance - going before the people, demonstrating faith, teaching, and disciplining.
3. Presence - being with people in difficult times.
4. Discipline - bringing correction and assurance of belonging.
5. Provision - providing for physical needs.
6. Anointing - affirmation of call and release and empowerment for ministry.

It has been an honour over the last year to watch our church do these very things. I have watched, stood alongside and at times had the privilege of providing the pastoral care to our church members with God given compassion. Life is better when we do it together with Jesus as our focus.

Blessings
Kelly Winiata
Pastoral Care Elder

LIFE GROUPS

MARK DAVEY



It has been an up and down year for life groups. The first half of the year saw a decline in life group activity as we were thrust back into a period of COVID lockdown. Some life groups were able to adapt and move to an online format via Zoom, others took the opportunity for a small break and some time to rest and recharge. Our “Guess Who’s Coming to Dinner” series at church was a wonderful way for life groups to continue in a not-so traditional sense with people gathering on a Sunday evening to watch church together and share a meal, until we were able to resume our in-person Worship Services at Club Sapphire in December.

Key Strength:

- Teaching
- Servant
- Loyalty

Mark is the teaching elder of Sapphire Life Church and heads up the Life Groups ministry. He is often referred to as ‘Doc’ because he brings great teaching and Godly wisdom. He and his wife Tanya, and their four children, were blessed to be involved with the launch of Sapphire Life Church in 2016. Mark enjoys rugby league, fishing and barbequing.

TERMS 3 & 4

In the second half of the year, we had record numbers of life groups held, and people in attendance which was so encouraging after a season that was so erratic and unusual. Sapphire Life Church leaders introduced the Building Discipleship Culture (BDC) program to the congregation and the participation in these groups was fantastic to see.



GOAL

We are getting closer to our goal of seeing every Sapphire Lifer involved in a life group. We have been greatly encouraged seeing people lead life groups for the first time, adding diversity to the life groups on offer each term. Anyone can lead a life group!

LIFE GROUPS



DIVERSITY OF GROUPS

The beautiful thing about life groups is that anything goes! We have had men's groups, women's groups, bible studies, book studies, social groups, art groups, coffee groups, indoor groups, outdoor groups, morning groups, daytime groups, night groups, large groups, small groups – and the list could go on and on. The important thing is that people are getting together during the week, not just on a Sunday for Worship Service, and building relationship with each other.

Let us hold unswervingly to the hope we profess, for he who promised is faithful. And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching.

Hebrews 10:23-25

It has been a pleasure to coordinate life groups this year, and we thoroughly look forward to seeing what groups develop in the coming year.

Mark & Tanya Davey

PRAYER

HAUKE SCHMITT



LET PRAYER BE OUR ENGINE-ROOM

Jesus ministry was fuelled by his priority of prayer. Everything He has done and He lived by, was by talking continually and in all circumstances to his Heavenly Father.

Prayer was His engine-room for His ministry, and it was the only thing the disciples ask Jesus to teach them.

In May, this year, John and Jane Weaver handed over the Prayer Ministry having led it with love and passion.

The last 6 months have been a joy and blessing and a learning curve of many challenges. I have been blessed by an amazing team with great support from you, the Church, through the guidance of the Holy Spirit.

Key Strength:

- **Caring**
- **Compassionate**
- **Encouraging**

Hauke is a fun-loving mother and wife, who loves to laugh & dance.

She loves praying for others and helping where ever she can.

Her passion is to see people getting to know Jesus.

Be completely humble and gentle; be patient, bearing with one another in love.
Ephesians 4:2

PRAYER GROUPS

We are blessed with 2 prayer groups at SLO and one Zoom prayer group.

MONDAY GROUP

Led by Denise Brown at 9am Monday mornings, where we pray for our Sapphire Life Opportunities team and customers and thank God for his provision. Everyone is welcome.

WEDNESDAY GROUP

Led by Hauke Schmitt at 9am Wednesday mornings. The focus for this time in prayer is on Sapphire Life Church, community and Senior Pastor role. Everyone is welcome.

MENS GROUP

Led by Phil Elsey Friday morning Men's Wake Up Call prayer group, via zoom starting at 6:30am.

All men are welcome.

PRAYER & GRACE TABLE

Early on in the Ministry I was given the word by the Holy Spirit, 'Become a Church of Prayer'. So with that in mind we started the Prayer Table at Church, which has been warmly welcomed

The Prayer Table is a beautiful reminder for us all to pray more for one another in church. It is a place where one can come, to seek time alone with our Lord directly after a sermon. Where you can write a prayer for someone and leave it in the prayer box, to be prayed over by our prayer team. We always have an Elder standing near by at the table in case someone is in need for a talk, a listening ear, a prayer, anointing or a salvation prayer.



WORSHIP & PRAYER GATHERING

We were very blessed by Maryanne Spink, Kelly Winiata and John McNair to lead us through worship, while lifting our voices together and praising our Lord, God Almighty for this special Worship & Prayer Gathering at SLO.

It is wonderful that we can come together as a church family to praise and worship our Lord in unity. For the first time we came together to do exactly that at SLO, where we prayed for the new season of our church and for our new senior pastor.

It was wonderful to have the kids being part of this. We felt very blessed and the spirit was moving.



PRAYER WALL

PRAY WITHOUT CEASING

We started to re-open the 'Prayer Wall', which Kerry-Ann Fitzpatrick successfully started many years ago, but sadly due to technical problems was discontinued.

We worked very hard to bring out a new version of the 'Prayer Wall'. Thanks to Isobel Elsey those technical problems have been solved and the Prayer Wall is now up and running.

It is very encouraging and an amazing blessing to know that any one at any time can pray for someone on the prayer wall and we get to see praise points on the wall as well, praising our God Almighty for answered prayers. Any prayers that have not been made public due to personal reasons, please know that our prayer team is praying.

Rejoice always, pray continually,
give thanks in all circumstances;
for this is God's will for you in
Christ Jesus. *Thessalonians 5: 16-17*

Love and blessings
Hauke Schmitt
Prayer Elder

SUNDAY SERVICE

PHIL ELSEY



It has certainly been a challenging year, we have faced uncertainty and restrictions, snap lockdowns, masks on, masks off. It has been difficult to plan and execute our church services. Yet I have witnessed the SLC service team adapt and perform we are certainly light on our feet.

Over this period we have had various Church services from Club Sapphire - Sunday at the Table - Sweet Liberty series, Online series -Guess who is coming to Dinner, Service at PBC, Q&A Service at SLO online,

Church Christmas Service at Club Sapphire Auditorium & Jazz service.

Our Worship, Production and Welcoming teams adjusted all along the way to serve the Lord, as we have to set up and pack down every service.

Key Strength:

- Trustworthy
- Positive attitude
- Organised

Phil's heart is to serve unto the Lord. He believes it is a honour and privilege to serve as an elder in the church

Pastor Alison Parker prayed over and anointed all the new elders and gave a word, for each. God has a plan for Phil!

1 Peter 5:2 Be shepherds of God's flock that is under your care, watching over them—not because you must, but because you are willing, as God wants you to be; not pursuing dishonest gain, but eager to serve;

LIGHT ON OUR FEET



TESTIMONY



One of our youth, Aaron Davey, has served in the production team and applied himself well and is a great example for the young team members around him.



WE ARE FAMILY

“But the hour is coming, and is now here, when the true worshipers will worship the Father in spirit and truth, for the Father is seeking such people to worship him.”

John 4:23

THANK YOU

Thanks go to the team leaders Maryanne, Cato & Angie who lead by example and have helped to run smooth services with all the members of the teams

It has been a blessing to be surrounded by so many talented people and all who love the Lord.

Plus Pastor Jeremy leading the way and we were mightily blessed again by the various people preaching over this time.

All have been great examples of the scripture below.

Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.
1 Peter 4:10

Grace and Peace
Phil Elsey
Sunday Service Elder



YOUTH & CHILDREN

CATO BAILEY



YEAR SUMMARY

- Jordan & Sarah started the year running Gemstones and Janine running Youth
- Year started well with Millie, Asha and Rosie getting baptized in January
- We ran a Family service on the 10th April
- Sarah & Jordan relocated to Goulburn in June
- Janine stepped down from running youth
- Luke and Corey took on the youth ministry in July
- Hunter Spink was dedicated to the Lord
- I became Youth & Gemstones Elder in September
- The yr 6s visited youth on the 11th of November
- Maryanne and Richard Spinks have stepped forward and been accepted to lead Gemstones!

IN PLACE

Gemstones

- A roster for the rest of the year
- A curriculum for the rest of the year
- Maryanne and Richard have been transitioning into the role of Gemstones Leaders in term 4
- We have a vibrant team with 10 rostered volunteers who serve over a 9-week term

Youth

- Luke and Corey are growing in their role as Youth leaders
- The year 6's will visit youth again in December
- Growth is slow and organic, by means of personal invite by the youth, but is meeting a need in the community
- Youth is meeting once a fortnight at SLO

Key Strength:

- All in
- Enthusiastic
- Encouraging

Cato was born and bred in the Bega Valley and spent 16 years in Townsville.

He has broad experience as a soldier, chef, law student, radio announcer and salesman.

Cato enjoys tennis, networking, playing games, discussing religion and politics, and serving in the Church and community organisations.

Cato feels strongly about investing in and raising up the next generation.

BAPTISM





Youth Group at SLO



Family Service - kids take over church



Hunter Spink being dedicated to the Lord

FUTURE

Gemstones

- The Spinks will take charge of Gemstones in January
- Maryanne is looking at implementing an updated curriculum
- Gemstones will be more vibrant and engaging as it ever has been with Maryanne's background in leading the worship team and in professional theatre, the word God gave me to instill the children with a heart of worship as a key point of our culture will be implemented.
- Take a delegation to a large state or national conference and connect the Spinks in with state/regional
- Identify potential future Gemstones leaders and succession plan

Youth

- The cohort will more than double in January
- Continue to Disciple/mentor Luke and Corey in conjunction with the Senior Pastor in order to build them up into confident and highly competent youth leaders
- Establish Youth leaders from within the youth to assist Luke and Corey
- Identify potential future Gemstones leaders and succession plan
- Take a delegation to a large state or national conference and connect Luke & Corey in with state/regional
- Establish a social meetup on the off week from youth meeting at SLO.
- Build a strong culture of service in the youth – most if not all Sapphire Lifers to be serving on a team

SAFETY REPORT CHURCH



For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do. Ephesians 2:10

Our Safety Officer Jude Brown and the Sapphire Life Church Safety Team Janine Watters and Isobel Elsey worked diligently over the year to ensure our church families were kept safe. During this time our policy and procedures were reviewed, updated and implemented.

Since I have taken on the sole role of Safety Officer with the supervision of the Senior Pastor Jeremy Fernando and with regular reporting to the board, it is important to me moving forward that all processes and procedures are kept to the same high standard.

Key Strength:

- Communication
- Organisation
- Encouragement

From the first time Isobel walked into Sapphire Life Church 5 years ago, with her husband Phil, she felt that she had come home.

Isobel is passionate about Sapphire Life Church and wants to ensure that our church families are kept safe.

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!

HIGHLIGHTS

- Youth joining our production team and learning the importance of safety procedures
- Keeping our congregation safe during COVID by following all government requirements

REPORTING AN INCIDENT

- Scan the QR code to fill in a SLC incident report
- Scan the QR code for the Mandatory Reporting guidelines



GOALS

TO HAVE A 100% SAFE AND COMPLIANT CHURCH

Zero incidents.

All volunteers to be 100% compliant across our three requirements:

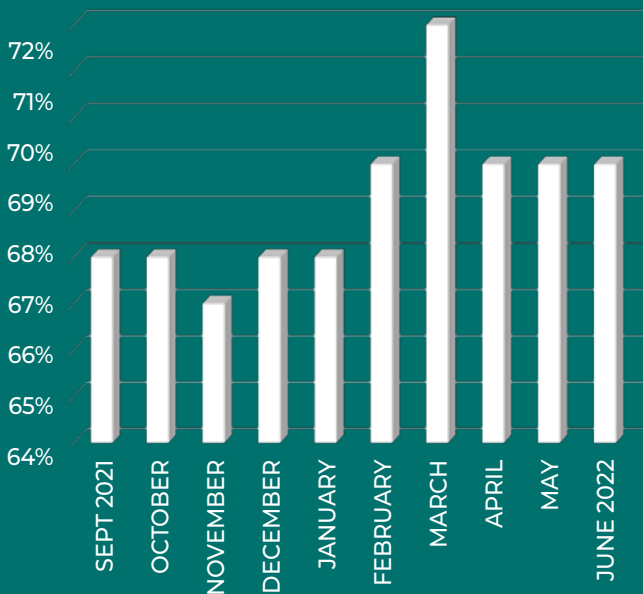
- Current WWC
- Current Safer Churches Certificate
- Signed Code of Conduct



Zac ensuring all cables are secure and safe before our church service starts



TOTAL COMPLIANT VOLUNTEERS



VOLUNTEERS

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!

As at June 2022

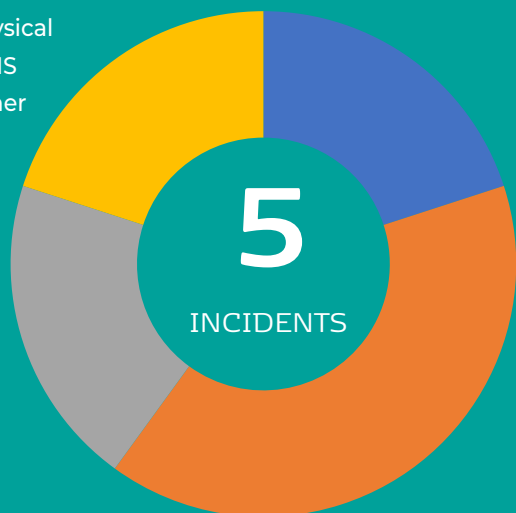
Volunteers with a current WWC number 90%, youth servicing on production are not required to hold a WWC.

Current ACC Safer Churches Certificate 88% completed

Signed Code of Conduct 75% completed with youth and children now required to sign with the parents.

70% total compliant volunteers across all 3 areas.

- Near miss
- Physical
- WHS
- Other



INCIDENT TYPES

INCIDENTS



SAFETY IS EVERYONE'S RESPONSIBILITY

There were 5 minor incidents over the past 12 months.

The correct procedures were followed and all have now been reviewed, resolved and closed with no further action required.

Isobel Elsey
 Safety Officer
safety.officer@sapphirelife.org.au



AUDITOR
REPORT



Sapphire Life Incorporated

ABN: 45 711 692 601

Financial Statements

For the Year Ended 30 June 2022

Sapphire Life Incorporated

ABN: 45 711 692 601

Contents

For the Year Ended 30 June 2022

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Sapphire Life Incorporated

ABN: 45 711 692 601

Committee Members' Report

30 June 2022

The Committee members present their report on Sapphire Life Incorporated for the financial year ended 30 June 2022.

Committee members

The names of committee members throughout the year and at the date of this report are:

Jeremy Fernando (Chairperson)
Tanya Davey (Secretary)
David Croxford (Treasurer)
Phil Eisey (Member)
Richard Winiata (Member)
Denise Brown (Appointed 16 May 2022)
John Weaver (Resigned 7 March 2022)
David Khor (Resigned 30 June 2022)

Principal activities

The principal activities 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. The COVID-19 pandemic continued to impact on these activities as per the prior year.

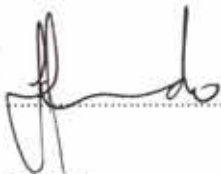
No matters or circumvent arose during and since the end of the financial year which have significantly affected the operations of the association, the results of the operations, and the state of affairs of the association in future financial years.

Operating result

The surplus of the Association for the financial year amounted to \$26,833 (2021: \$26,528 deficit).

Signed in accordance with a resolution of the Members of the Committee:

Chairperson/President:



Secretary:



Dated: 13. 12. 2022

Sapphire Life Incorporated

ABN: 45 711 692 601

Statement of Income and Expenditure For the Year Ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
Offerings and donations		137,925	91,030
Other income		130	1,965
Reimbursements		5,527	3,183
JobKeeper income		232	12,000
Job Saver income		10,929	-
Gain on disposal of assets		1,000	-
		<u>155,743</u>	<u>108,178</u>
Expenses			
Accounting and bookkeeping		800	800
Advertising and marketing		105	-
App related expenses		7,173	3,993
Bank charges and fees		173	53
Depreciation		1,115	1,187
Equipment purchases		639	98
Dues and subscriptions		2,414	4,338
Gifts and donations		-	950
Insurance		2,933	2,377
Meeting expenses		54	-
Ministry expenses		6,807	5,398
Office expenses		60	776
Printing, stationery and supplies		1,724	613
Rent		6,050	6,705
Registration and insurance		390	-
Staff costs		98,473	107,418
		<u>128,910</u>	<u>134,706</u>
Surplus / (Deficit) before income tax		26,833	(26,528)
Income tax expense	2(b)	-	-
Surplus / (Deficit) after income tax		26,833	(26,528)

The accompanying notes form part of these financial statements.

Sapphire Life Incorporated

ABN: 45 711 692 601

Statement of Financial Position

As At 30 June 2022

	2022	2021
	\$	\$
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	42,568	23,369
GST receivable	927	1,198
TOTAL CURRENT ASSETS	43,495	24,567
NON-CURRENT ASSETS		
Plant and Equipment at cost	14,470	13,270
Accumulated depreciation	(7,461)	(6,346)
TOTAL NON-CURRENT ASSETS	7,009	6,924
TOTAL ASSETS	50,504	31,491
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	4,499	4,713
Employee entitlements	7,024	14,630
TOTAL CURRENT LIABILITIES	11,523	19,343
TOTAL LIABILITIES	11,523	19,343
NET ASSETS	38,981	12,148
EQUITY		
Retained earnings	38,981	12,148
TOTAL EQUITY	38,981	12,148

The accompanying notes form part of these financial statements.

Sapphire Life Incorporated

ABN: 45 711 692 601

Statement of Changes in Equity
For the Year Ended 30 June 2022

2022

	Retained Earnings
	\$
Balance at 1 July 2021	<u>12,148</u>
Result for the year	<u>26,833</u>
Balance at 30 June 2022	<u><u>38,981</u></u>

2021

	Retained Earnings
	\$
Balance at 1 July 2020	<u>38,676</u>
Result for the year	<u>(26,528)</u>
Balance at 30 June 2021	<u><u>12,148</u></u>

The accompanying notes form part of these financial statements.

Sapphire Life Incorporated

ABN: 45 711 692 601

Statement of Cash Flows For the Year Ended 30 June 2022

	2022	2021
	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from offerings and donations	137,925	101,742
Payments to suppliers and employees	(138,809)	(140,088)
Other receipts	20,283	17,148
Net cash provided by/(used in) operating activities	<u>19,399</u>	<u>(21,198)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from sale of plant and equipment	1,000	-
Purchase of property, plant and equipment	(1,200)	(1,989)
Net cash provided by/(used in) investing activities	<u>(200)</u>	<u>(1,989)</u>
Net increase/(decrease) in cash and cash equivalents held	19,199	(23,187)
Cash and cash equivalents at beginning of year	23,369	46,556
Cash and cash equivalents at end of financial year	<u>42,568</u>	<u>23,369</u>

The accompanying notes form part of these financial statements.

Sapphire Life Incorporated

ABN: 45 711 692 601

Notes to the Financial Statements

For the Year Ended 30 June 2022

The financial report covers Sapphire Life Incorporated as an individual entity. Sapphire Life Incorporated is a not-for-profit Association, registered and domiciled in Australia. The Association was incorporated on 29th September 2016 under the Associations Incorporation Act 2009 (NSW) (#INC1601359). The association is registered with the Australian Business Register - Australian Business Number (#45 711 692 601). The Association is registered as an income tax exempt charity with the Australian Charities and Not-for-profits Commission (ACNC). The Association is registered for Goods & Services Tax purposes.

1 Basis of Preparation

The Association is classed as a "small" charity for financial reporting purposes by the ACNC. In the opinion of the Committee the Association is not a reporting entity since there are unlikely to exist users of the financial statements who are not able to command the preparation of reports tailored so as to satisfy specifically all of their information needs. These special purpose financial statements have been prepared to meet the reporting requirements of the *Australian Charities and Not-for-profits Commission Act 2012*.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Significant accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

2 Summary of Significant Accounting Policies

(a) Offerings and Donations income

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

(b) Income Tax

The Association is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

(c) Goods and services tax (GST)

Revenue, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO). Receivables and payables are stated inclusive of GST. Cash flows in the statement of cash flows are included on a gross basis and the GST component of cash flows arising from investing and financing activities which is recoverable from, or payable to, the taxation authority is classified as operating cash flows.

(d) Property, plant and equipment

Each class of property, plant and equipment is carried at cost or fair value less, where applicable, any accumulated depreciation and impairment.

Items of property, plant and equipment acquired for significantly less than fair value have been recorded at the acquisition date fair value.

Plant and equipment

Plant and equipment are measured using the cost model. All assets acquired over \$1,000 are capitalised.

Sapphire Life Incorporated

ABN: 45 711 692 601

Notes to the Financial Statements

For the Year Ended 30 June 2022

2 Summary of Significant Accounting Policies

(d) Property, plant and equipment

Depreciation

Plant and equipment is depreciated on a straight-line basis over the asset's useful life to the Association, commencing when the asset is ready for use.

The depreciation rates used for each class of depreciable asset are shown below:

Fixed asset class	Depreciation rate
Plant and Equipment	20%

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

(e) Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

(f) Employee benefits

Provision is made for the Association's liability for employee benefits, those benefits that are expected to be wholly settled within one year have been measured at the amounts expected to be paid when the liability is settled. Employee benefits expected to be settled more than one year after the end of the reporting period have been measured at the present value of the estimated future cash outflows to be made for those benefits. In determining the liability, consideration is given to employee wage increases and the probability that the employee may satisfy vesting requirements. Cashflows are discounted using market yields on high quality corporate bond rates incorporating bonds rated AAA or AA by credit agencies, with terms to maturity that match the expected timing of cashflows. Changes in the measurement of the liability are recognised in profit or loss.

3 Related Parties

Transactions with related parties

During the period the Association received \$5,527 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 normally hourly rate. The arrangement has now been ceased.

Sapphire Life Incorporated

ABN: 45 711 692 601

Declaration by Members of the Committee

The Committee declare that in their opinion:

- there are reasonable grounds to believe that the Association is able to pay all of its debts, as and when they become due and payable; and
- the financial statements and notes satisfy the requirements of the *Australian Charities and Not-for-profits Commission Act 2012*.

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

Chairperson/President:



Secretary:



Dated:

13.12.2022



Reviewer's Independence Declaration to the Committee of Sapphire Life Incorporated

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2022, there have been:

- (i) no contraventions of the Reviewer independence requirements as set out in section 60-40 of the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

KOTHES
Chartered Accountants

SIMON BYRNE
Partner

Registered Company Auditor (#153624)
13 December 2022



CHARTERED ACCOUNTANTS
MEMBERSHIP NO. 233,446

Liability limited by a scheme
approved under Professional
Standards legislation

DIRECTORS

Simon Byrne
Fiona Dunham
Gary Pearce
Kevin Philistin
Gary Skelton

BEGA
MERIMBULA
EDEN
BOMBALA
BERMACUI
COOMA
JINDABYNE

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Kotthes Chartered Accountants
ABN 36 472 755 795

Independent Regional Member of Walker Wayland Australasia Limited



Independent Review Report

Report on the Financial Report

We have reviewed the accompanying financial report of Sapphire Life Incorporated (the entity), which comprises the statement of financial position as at 30 June 2022, the statement of income and expenditure, statement of changes in equity and statement of cash flows for the year ended on that date, notes comprising a summary of significant accounting policies and other explanatory information, and the declaration by Members of the Committee.

Committee's Responsibility for the Financial Report

The Committee Members of the 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 as per Note 1 to the financial statements is appropriate to meet the requirements of the *Australian Charities and Not-for-profits Commission Act 2012* and the needs of the members. The Committee Member's responsibility also includes such internal control as the Committee Members determine is necessary to enable the preparation of the financial report that 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, we have become aware of any matter that makes us believe that the financial report is not in accordance with the *Australian Charities and Not-for-profits Commission Act 2012* including: giving a true and fair view of the entity's financial position as at 30 June 2022 and its performance for the year ended on that date; and complying with the Australian Accounting Standards as per Note 1 to the financial statements. 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.

Independence

In conducting our review, we have complied with the independence requirements of the *Australian Charities and Not-for-profits Commission Act 2012*.

Basis for Qualified Conclusion

Cash donations are a significant source of revenue for the entity over which limited controls exist prior to the cash being received being recorded in 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 the entity are complete.

Qualified Conclusion

Based on our review, which is not an audit, with the exception of the matters described in the Basis of Qualified Conclusion paragraph, we have not become aware of any matter that makes us believe that the financial report of Sapphire Life Incorporated is not in accordance with the requirements of Division 60 the *Australian Charities and Not-for-profits Commission Act 2012* including:

- (a) giving a true and fair view of the entity's financial position as at 30 June 2022 and of its performance for the year ended on that date; and
- (b) complying with Australian Accounting Standards to the extent described in Note 1 to the financial statements and Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*.



Simon Byrne
Fiona Dunham
Gary Pearce
Kevin Phillistin
Gary Skelton

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Independent Review Report (Continued)

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 Member's financial responsibilities under the *Australian Charities and Not-for-profits Commission Act 2012*. As a result, the financial report may not be suitable for another purpose.

KOTHES
Chartered Accountants



SIMON BYRNE
Partner

Registered Company Auditor (#153624)
13 December 2022

An underwater photograph showing a person's head and shoulders submerged in water, with ripples and bubbles around them, symbolizing baptism. The image is overlaid with a teal color filter.

SAPPHIRE LIFE BAPTISMS

And Peter said to them, “Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins, and you will receive the gift of the Holy Spirit.

(Acts 2:38)



For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline.

2 Timothy 1:7



I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world.

John 16:33



BLESS YOU!



E-mail: info@sapphirelife.org.au
www.sapphirelifechurch.org.au