



MEMBERS' MEETING

Monday 24 November 2025

AGENDA & ASSOCIATED PAPERS



CBC AGENDA
MEMBERS' MEETING
Monday 24 November 2025

OPEN & WELCOME

Chair

APPROVAL OF MINUTES

Chair

Minutes of the 26 May 2025 Annual General Meeting

Motion: Minutes of 26 May 2025 Annual General Meeting be accepted.

BUSINESS

2026 Faith Budget

Chair

Motion: 2026 Faith Budget be accepted.

REPORTS

Lead Pastor

Mike Stevens

BCAC update

Lee Haakmeester

Membership Report

Lauren Ashworth

Finance Report

Garth Wilson-Roberts

Motion: Reports be accepted.

PRAYER & CLOSURE

NEXT MEETING

25 May 2026

Minutes of the 26 May 2025 AGM



Clovercrest Baptist Church AGM Monday 26th May 2024, 7.30pm

Minutes

ATTENDANCE: 90 Members including 5 absentees of 272 total members
68 Members required for quorum

APOLOGIES: 10 Members

MEETING OPENING AND WELCOME

Meeting opened at 7.38pm

Hannah Hillson opened in prayer and worship

Dylan Jones opened in prayer.

Dylan advised that the quorum had been reached

APPOINTMENT OF SCRUTINEERS

Dylan moved that Kylie Baynes (lead), Brian Billard, Elijah Hughes and Marie Brettig be appointed as scrutineers.

Moved: Mark Heard

Seconded: Craig Wiggins

Carried

APPROVAL OF MINUTES

Dylan called for the approval of the Minutes of the 25 November 2024 Members' Meeting noting a correction that Craig Wiggins not Tim Wiggins moved the previous Minutes of the 27th of May 2024 AGM.

Moved: Craig Wiggins

Seconded: Chris Partington

Carried

Dylan called for the approval of the Minutes 16 February 2025 Special Members' Meeting

Moved: Ella Stevens

Seconded: Keith Morton

Carried

BUSINESS

Amendments to the Clovercrest Baptist Church Constitution

Dylan advised that Consumer and Business Services requested we make some administrative changes to our constitution.

Dylan called for the approval of the following motion:

The Members of Clovercrest Baptist Church Incorporated adopt the amendments annexed and marked 'Constitution Amendments 2025 – Clovercrest Baptist Church', pursuant with clauses 21.1 and 21.2 of the Constitution of Clovercrest Baptist Church Incorporated.

Moved: Pam Wiggins

Seconded: Craig Hughes

Scrutineers collected the votes.

2024 Annual Impact and Auditor Reviewed Financial Reports

Dylan advised questions regarding the reports were requested prior to the meeting and none were received. Dylan called for any questions from the members. None were received.

Dylan called that 2024 Annual Impact and Auditor Reviewed Financial Reports be accepted.

Moved: Sam Wallis

Seconded: Ashlee Jackson

Carried

REPORTS

Council Reports

Dylan Jones

Dylan thanked Cherise and Mike for helping him into the role of chair.

Dylan explained Council has been going through a time of renewal and are working on their goals for their year. This includes developing a skills matrix to identify the spread of skills on Council, working on alternative income streams for the church, a planning day and a land strategy for Gawler.

Dylan introduced Garth Wilson-Roberts the Chair of Finance Committee. Garth shared his story.

Garth grew up in Tasmania and has been a tax accountant by trade for the last 20 years. Prior to this he worked three part time jobs in accounts receivable, accounts payable and audit reconciliation giving him a breadth of accounting experience. He also served as the volunteer treasurer for a table tennis club as well as treasurer and deacon for a small Baptist church of 30 members and 40 regular attendees. At the church there were limited youth options for their children. This led to lots of prayer and Garth's wife was then headhunted for a role in SA. God provided for them in every part of the move interstate with work, a new home and a church community. Garth started attending Clovie in 2021 and joined Finance Committee in 2024 and became Chair this year. Garth is married to Rebecca and they have three daughters.

Dylan thanked Garth for sharing his story and asked about his role on Finance Committee. Garth shared he is enjoying the role and is glad he can use his skills with numbers to serve the church. Finance Committee looks at the monthly figures, financial ratios, how things are progressing, make recommendations and also look at church policies to ensure we are following them or if there is anything we can improve. Finance Committee has just done a review of the asset management policy. The main task coming up is the 2026 Faith Budget.

Dylan thanked Garth and the Finance Committee and Lee and the BCAC Committee for doing their work in the background. Council has changed their reporting process for Finance reports and thanked Garth for being able to come along and facilitating that.

Lead Pastor Report

Mike Stevens

Mike thanked Kellye Rowe for also stepping onto Finance Committee. He also thanked Dylan for taking the role of Council Chair. The Chair is a key role in the Church and prayers for Dylan and Council would be appreciated.

The 2024 Impact report is a fantastic document sharing the stories of what God is doing in and through our community. Mike thanked Ang Lippitt for putting the report together. Mike said we are so proud of what God is doing through our church and the community that we share the report with the local school principals and politicians.

It is wrapped around our God Sized Dream. A great read and Mike asked the Membership to give thanks to God as they read it. There are over 450 volunteers at Clovie that serve in over 650 roles and they tell a story of where God is at work and how we can thank and bless Him.

Mike called out and thanked God for our continued unity of purpose. This is something we need to protect and grow, and have the challenging conversations when needed. The theme for the year is to seek God first. Our prayer and fasting season came back with three key themes:

- Pursuing a first love
- Having a confidence in God
- Serving others

We need to hold this with a weight that this is a word from God for us for 2025. That we, the core members of the church, would be pursuing our first love and be intentional in this, have a confidence in God and serve others. If we do this we have an opportunity to please God. Mike called the members to grow and cultivate this as they set the tone for the church.

Mission Update

Michelle Stevens

We have 5 key partnerships that we want to grow in

1. Baptist World Aid (BWA)
2. Baptist Mission Australia (BMA)
3. Business for Transformation (B4T)
4. International Justice Mission (IJM)
5. Empart

BWA and BMA while both have overlapping goals, they have different focuses. BWA is focussed around advocacy and justice, while BMA is around evangelism and missions.

Through BWA we had a team travel to Kapilvastu, Nepal. They are investing in teacher training and income generating projects to release the community from poverty. Rather than sponsoring individual children this project sponsors the Kapilvastu community. There is \$1000 a month given by Clovie attendees into this.

We are ahead of our target to release the community from poverty by 2028, which is two years earlier than scheduled. Through Heart for the House our aim is to raise \$50,000 to equip and empower the community.

Mike and Michelle visited Rob and Deb Griffiths, who are partnering with BMA in Cambodia. They could see God's peace and shalom coming through to the community. There are projects around

creation care, training locals in allied health, and equipping families. Working alongside social workers, missionaries are using local community culture and art to share the gospel, such as with shadow puppets.

A couple that work in this space were Cambodian people who had moved to Australia but they felt God call them back to share His word. The Heart for the House goal for BMA is \$25,000 and we are also hoping to have a young adult trip to Siem Reap, Cambodia in 2026. Lisa Cornish is the state coordinator for BMA and she is part of our Gawler congregation.

In 2024 Mike and Peter Osche went to Indonesia with B4T. A team of 8 people from Clovie and 2 from Melbourne will be going back to review the projects started.

IJM works in 14 countries combating slavery and promoting welfare for women.

Last year we raised \$19,000 for IJM through the Ping-Pong-a-thon, which was a new record.

Our last partner is Empart. They are a silent partner, as we can't share publicly about them on the live stream due to the security and privacy risks but we are able to raise money for church planting for them.

Our missionaries are Deb and Rob Griffiths in Siem Reap, Cambodia, Jan Boucher as Director of WEC, and James, Ashleigh, Chloe and Jack Stevens serving with YWAM in Marseille, France. James, Ashleigh and family will be returning to Clovie Modbury later this year.

Ongoing we will look at what is next once Kapilvastu is released from Poverty. There will also be a ladies clothing swap to raise funds for BWA and awareness of ethical fashion, ping-pong-a-thon, Heart for the House, and a Missions series starting next month. Michelle also reminded the Membership to pray for this. Michelle prayed for our missionaries and the work God is doing through Missions.

Comment: Werner Meinel – Werner advised that Heart for the House is great but it is also helpful to be aware that supporting missions is something we budget for as part of our regular giving as a church.

Gawler Land Update – Mike Stevens

The next step for Clovie Gawler is looking for a home and land for them.

Amanda Baldwin has done a great job putting together a land feasibility study. Now a team is being put together and a discernment process is underway. We are in conversation with the local council and a Christian school. Just a brief update but anything of significance will come back to the Membership for a vote.

Want to move on this sooner rather than later given the rapid development in the North. Our best option is to think big and consider a joint venture on this. Exploring options at the moment

Questions – None received

Dylan also thanked Michelle and Shamiah for all their work on child protection and keeping our community safe.

BCAC Update

Lee Haakmeester

BCAC stands for the Building and Capital Assets Committee, which is a committee appointed by Church Council. The biggest thing done this year at CBC is upgrades at Quench with sound treatment, which has been successful. Lee explained we could only do so much without spending a significant amount of money. The alfresco space has also been updated and is lovely. Phil led this and pulled it all

together. Credit to Phil and the great work he is doing at Quench. Heart for the House will raise money to invest in this further. It is great to see Quench living out its mission of blurring the line between church and community.

Flooding rectification works was valued around \$250,000. There were some benefits from this with new carpet in the multipurpose room, an update to the hub and a clean out of storage areas. This also significantly disrupted staff holidays. Lee thanked Cherise and Mike for carrying the load of this.

BCAC will shift its focus now as now the building redevelopment is finished. Lee reflected Heart for the House is moving more to an external focus and being more missional. Lee thanked the Tuesday Crew. They are the reason that building still looks so fresh and new through constant maintenance and management. The Tuesday Crew is probably also in need of renewal as this group gets older.

Membership Report

Lauren Ashworth

At the Nov 25, 2024 Members' Meeting there was 276 Members. Since then 6 members have been revoked, no members have gone out to glory and 2 new members have been added. This brings the total Membership at the 26th May 2025 AGM to 272 Members.

Finance Reports

Garth Wilson-Roberts

- Actual vs. Budget giving by month
 - Below budget for offerings for January to March
 - \$53,000 shortfall for first the first three months. While this sounds like a lot, it is a lot better position than the same time last year.
- A big positive is Clovie Gawler. They have met their budgeted offerings for each month of January to March.
- Operating expenditure is \$302,000 to a budget of \$336,000 so below budget in spending.
- EBIDTA is earnings before interest, taxes, depreciation, and amortisation. Result is a \$15,000 surplus as opposed to a budget of \$38,000
- Operating result is behind but better than last year. Historically it takes a while for offerings to level out as Christmas and early year expenses catch up for people. Also aware cost of living is making it harder for people.
- Net result is a deficit of \$36,000 against a small budgeted surplus of \$2,000.
- However, interest expense is significantly lower than budgeted due to funds being held in offset account by members.
- Loan balances
 - Both loans coming down and now \$951,000
 - By the end of this year should be below \$900,000
- Quench Café
 - Income of \$59,000 and cost of sales \$27,500.
 - Operating expenses of \$34,355
 - Leaving small deficit of \$2,967
 - Quench income up 19% though at \$4000 better than last year. A big part is the increase in Saturday birthday parties. Typically slower over Christmas/January period so very happy with Quench.

No questions were raised before the meeting. Garth called for questions. None were received.

Dylan noted we do call for questions prior to the meeting but encouraged the members to still ask questions in the meeting.

Dylan called for the reports to be accepted

Moved: Val D'Arcy

Seconded: Jason Lippitt

Carried

OUTCOME OF VOTE

Dylan advised the amendments annexed and marked 'Constitution Amendments 2025 – Clovercrest Baptist Church', pursuant with clauses 21.1 and 21.2 of the Constitution of Clovercrest Baptist Church Incorporated were accepted unanimously with 84 votes in favour and 0 votes against. The Motion was carried.

Dylan advised the absentee votes endorsed the Minutes, but absentee votes were not sought on the Constitution updates.

Dylan prayed

Dylan closed the meeting at 8.49pm

Next Meeting

The next Members' Meeting is to be held on 24 November 2025

MINUTES OF MEETING:

Minutes certified as a correct record: _____ (Chair)

_____ (Date)



Experience.
Create.
Reach.

Clovercrest Baptist Church

JAN-DEC 2026 FAITH BUDGET

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Executive Summary

God has blessed Clovie to be a generous community of faith. As the Psalmist says in Psalm 50 “God is the One who owns the cattle on a thousand hills.” At Clovie God is our ultimate provider and we know and live in the faithfulness and provision of our Father in heaven. Our desire is to live as people of faith, joining God in his mission of renewal and restoration. We seek to steward God’s resources faithfully and therefore; Clovie leadership places a high emphasis on being open and transparent in our financial stewardship.

2026 faith budget headlines include:

- Offering increase of 1% on 2025 faith budget
 - This equates to a monthly budget of \$100,098
- Quench Café sales increase of 10% on 2025 faith budget
- Salaries & Wages
 - Pastoral wage increase of 3% and Award staff 3.5%
 - Total salary to income ratio is within 60% guard rail at 58%
 - Ministry to Administration wages on the guard rail of 70%/30% at 69% ministry / 31% admin
 - Note: this includes Quench as ministry roles as previously discussed, Quench is treated as a ministry of the church
- Overall balanced budget

2026 Clovie Faith Budget Narrative

Regular Giving / Offering

We thank God for the increased giving in 2025, with giving up 3% from 2024 (which was up 5% from 2023). However, in 2025, we are still not meeting our monthly giving / offering budget of \$99,107, with our average giving at \$84,197 per month (actuals as of July 2025). Therefore, walking the line of faith and wisdom and with an overall goal to meet monthly giving budget, the budget has been prepared with a 1% increase on monthly giving from the 2025 faith budget, to \$100,098 per month. This is a faith goal as it's an increase of 18% on actual giving. The leadership team would ask that you continue to pray and seek God on your offering and respond in obedience as God leads.

Quench Cafe

By faith and effective leadership, Quench café income increased in 2025 by 13% (and 9% in 2024 from 2023). Therefore, we are confident in another 10% increase in 2026. However, the café is becoming optimised in operations and in its current format and we don't envisage more growth unless we change the operating model.

Therefore, the 2026 faith budget has been prepared to continue to consolidate the growth in 2025, to see an increase in regular offerings, and to continue to enable Clovie Gawler to be incorporated into the wider Clovie family.

Other headlines for 2026 faith budget include:

- Balanced budget
- Total Income for 2026 is steady from 2025
 - Increase in offering of 1% from 2025 budget
 - Gawler grant income is nearly finished (\$10,000 remaining) and in 2026, we are utilising \$50,000 of Gawler property trust fund interest to continue to assist Gawler in becoming operationally sustainable

- Overall total operating expenditure for 2026 is increased by 3.85%
 - Pastoral salary increase of 3% (from Jan 2026) as per BCSANT recommendations and Award staff salary increase of 3.5% (from when award rates increase, usually July)
 - Overall employment expenses have increased by 9% due to the Book Keeper and Cleaner now salary roles and not outsources contractor roles
 - Staffing ratios are within Church Council approved parameters – see page 6 for details
 - Operating admin and property expenses decrease by 12% or \$38,666 mainly due to contractor roles now in employment expenses
 - Operating ministry expenses increase by 11.5% or \$15,534 mainly due to increasing resource for volunteer training, volunteer hospitality, and additional staff training

- Depreciation expenses remain in the budget at a significant level for 2026, however, with a decrease to \$109,836 due to a Church Council governing policy adjustment. The main change to the policy allows for Clovie to align budgeted depreciation accounting expenses to capital asset purchases and renewal at CBC, rather than budget and account for full depreciation of all assets. Heart for the House and other initiatives are also used outside of the budget to raise funds for various capital asset projects & purchases. In 2026 the budgeted depreciation expense of \$109,836 will be broadly allocated as \$48,103 for the loan principal and \$62,610 for capital asset purchases and asset renewal. See page 7 for more details.

- Interest rates are projected to remain steady for 2026
 - Note: we budget for the full interest, however in 2025 due to the generosity of Clovie people who have funds in the Members offset account, the church is projected to save \$47,796 in interest payments.
 - If you would like to contribute to the Members Offset fund and learn more about this, then please email Sonia Heard at sheard@clovercrest.com.au

Church Council Approved Parameters

The following parameters have been agreed upon by Council as benchmarks of good governance.

- *Staff expenses to total income will be less than 60%*

Year	Budgeted Total Income	Total Staff Expense Budget	Staff / Income %
2022 (incl Quench)	\$1,512,793.00	\$824,970.00	54.53%
2023 (incl Quench)	\$1,752,291.00	\$919,728.00	52.49%
2024 (incl Quench)	\$1,621,291.00	\$880,851.00	54.33%
2025 (incl Quench)	\$1,670,388.00	\$899,544.00	53.85%
Proposed 2026 (incl Quench)	\$1,668,830.00	\$974,724.00	58.40%

Staff expenses as a proportion of total income is below the agreed parameter.

- *Seek to increase the budget by minimum of CPI, believing by faith for God to provide*

Not Achieved. We are asking the church to increase in giving to ensure we meet monthly giving budget and therefore keeping overall income steady.

- *Staff FTE ratios to people who call Clovie home is greater than 1:100 (excl. Quench & Pathway, includes Clovie Gawler)*

	How Many People Call Your Church Home	Weekend Attendance - All Campuses	FTE Church Staffing	FTE Staff: Church Home ratio	FTE Staff: W/end Attend ratio
2022	1200	575	8.67	1 to 138	1 to 66
2023	1300	625	10.11	1 to 128	1 to 62
2024	1300	625	9.77	1 to 133	1 to 64
2025	1325	635	9.80	1 to 135	1 to 64
2026 (Proposed)	1350	650	10.21	1 to 132	1 to 64

- *Ministry to Administration wages ratio target is 70/30*

The ratio for the 2026 budget is on the guard rail – it sits at 69/31.

Explanation of Depreciation

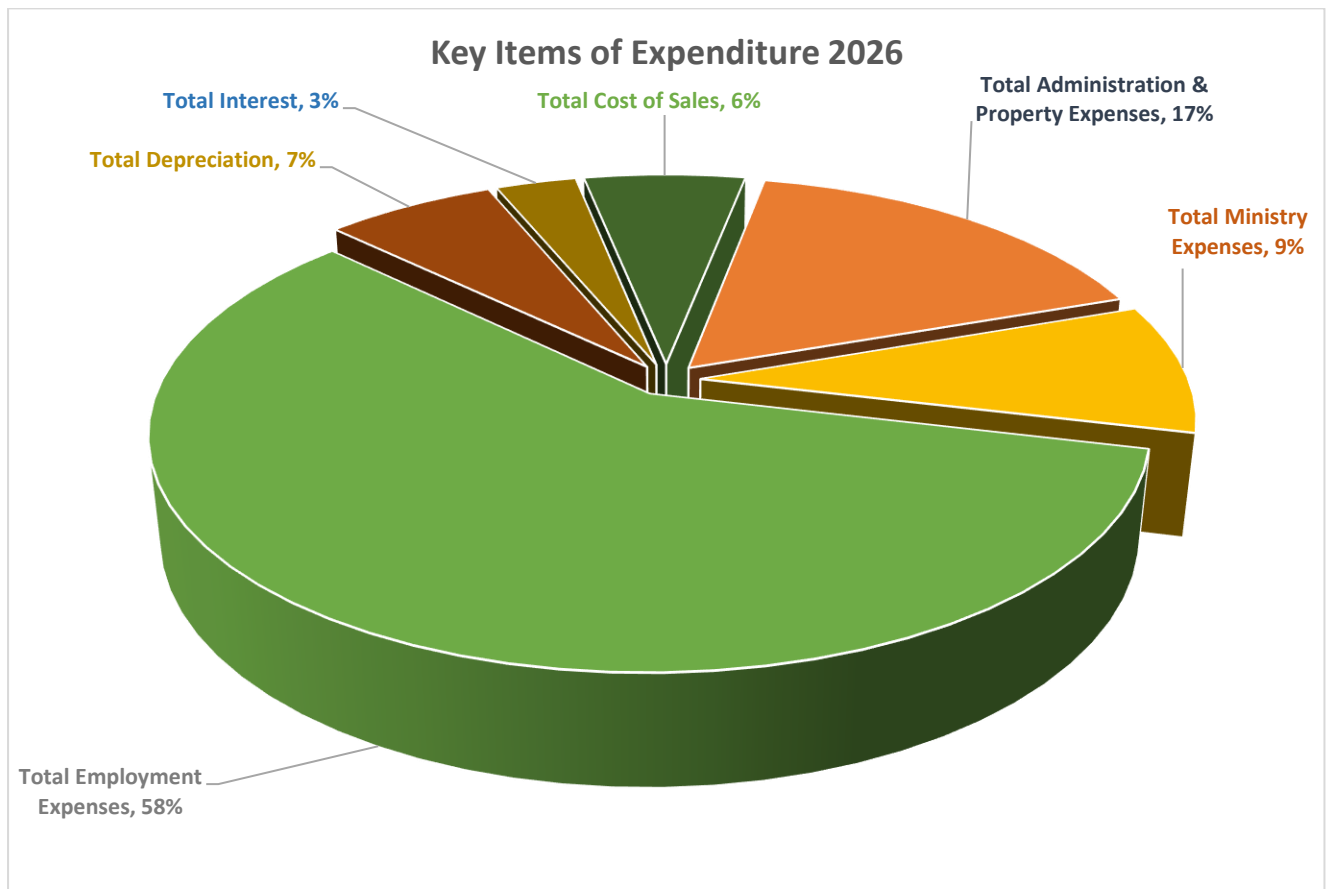
Depreciation is an accounting concept where an asset decreases in value over time due to wear and tear or becoming obsolete (eg. due to new technology or newer models). This decrease in value is spread over the life of the asset, rather than being recognised in a single year. Depreciation is also a mechanism an organisation may use to help fund the replacement of assets when they have reached end of life.

Depreciation is set at \$109,836 for the 2026 calendar year. As a non-cash item, depreciation affects our financial reporting but does not have a cash flow impact.

The table below shows how depreciation works by adding it back into our cash position and then using depreciation funds for loan repayments, asset replacement, and capital purchases.

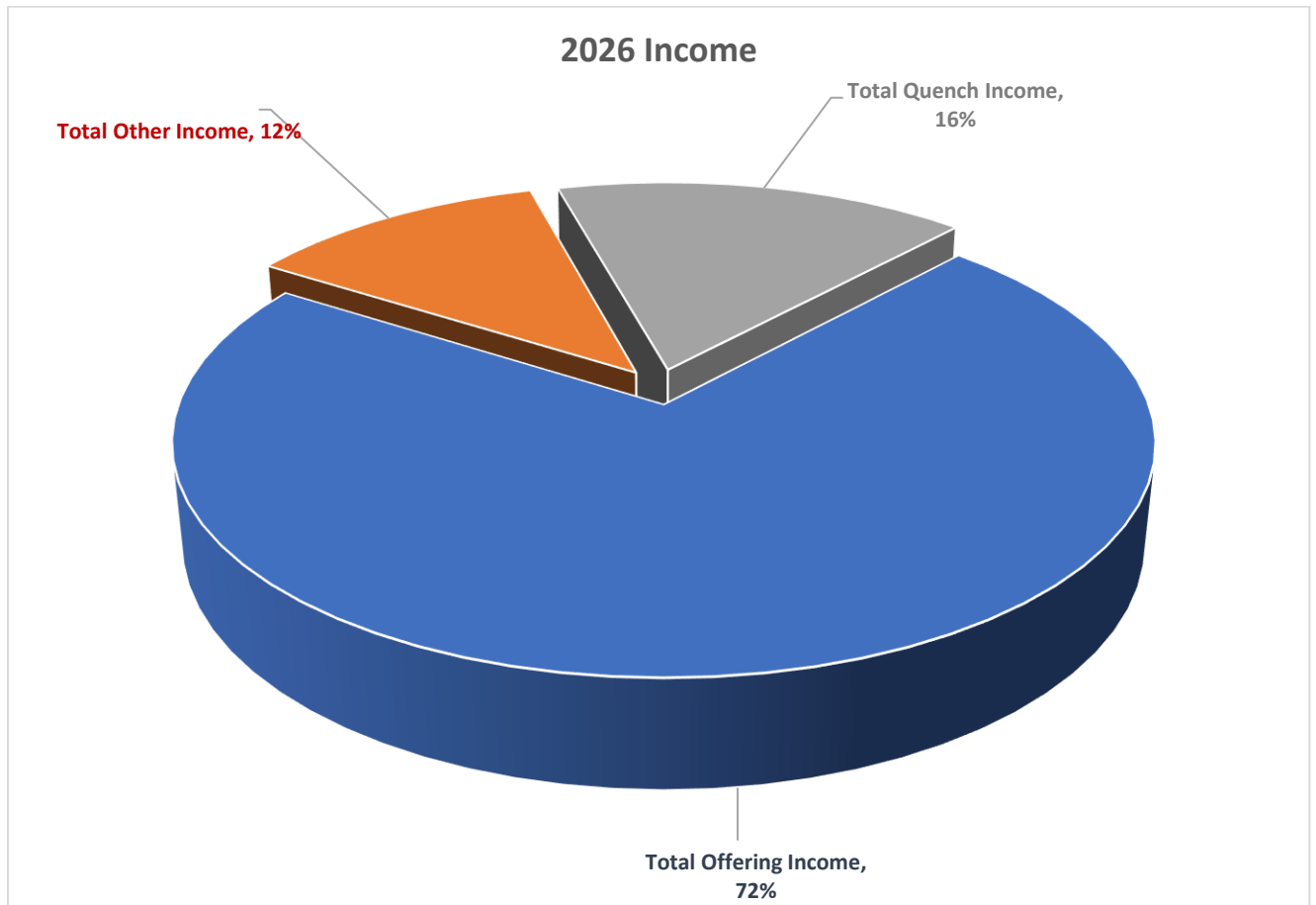
Net Surplus	\$877	
Add back Depreciation	\$109,836	
Cash Position	\$110,713	
Capital and Loan Principal expenditure	(\$48,103)	2026 Loan Principal: \$48,103
	\$62,610	Depreciation being funded

Key Items of Expenditure



- Employment expenses at 58% of total income.
- Administration and Property expenses decreasing and Ministry expenses increasing.
- Depreciation reduced to \$109,836. This is a non-cash item but does affect financial reporting.
- Interest is budgeted as if there are no offset funds.

Where does the 2026 Faith Income come from?



- Offering income is increasing by faith by 1% on 2025 faith budget
- Quench café sales increased by 10%
- Other Income includes items such as hire of facilities and rent charged to Pathway
 - \$50,000 of Gawler Trust funds (interest only) used to offset Clovie Gawler as it moves towards being sustainable. We anticipate still being a few years away from this.

2026 vs 2025 Budget Comparison EBITDA - CBC General Report

CLOVERCREST BAPTIST CHURCH INC For the year ended 31 December 2026

	2026 OVERALL BUDGET	2025 OVERALL BUDGET	VARIANCE	% CHANGE	YTD JULY ACTUALS 2025
Income					
Offering Income	1,201,176.00	1,189,282.56	11,893.44	1.00%	589,378.57
Other Income	197,054.00	234,900.00	(37,846.00)	-16.11%	157,167.23
Quench Income	270,600.00	246,204.00	24,396.00	9.91%	145,728.53
Total Income	1,668,830.00	1,670,386.56	(1,556.56)	-0.09%	892,274.33
Cost of Sales					
Cost of Sales	(103,924.00)	(95,436.00)	(8,488.00)	8.89%	(68,131.00)
Total Cost of Sales	(103,924.00)	(95,436.00)	(8,488.00)	8.89%	(68,131.00)
Gross Surplus	1,564,906.00	1,574,950.56	(10,044.56)	-0.64%	824,143.33
Operating Expenses					
Administration & Property Expenses	(277,418.00)	(316,084.00)	38,666.00	-12.23%	(156,280.33)
Ministry Expenses	(150,187.00)	(134,653.00)	(15,534.00)	11.54%	(70,515.39)
Employment Expenses	(974,724.00)	(899,544.00)	(75,180.00)	8.36%	(530,704.90)
Total Operating Expenses	(1,402,329.00)	(1,350,281.00)	(52,048.00)	3.85%	(757,500.62)
EBITDA	162,577.00	224,669.56	(62,092.56)	-27.64%	66,642.71
Interest & Depreciation					
Depreciation	(109,836.00)	(159,996.00)	50,160.00	-31.35%	(116,495.16)
Interest	(51,864.00)	(64,620.00)	12,756.00	-19.74%	(10,094.43)
Total Interest & Depreciation	(161,700.00)	(224,616.00)	62,916.00	-28.01%	(126,589.59)
Operating Surplus / (Deficit)	877.00	53.56	823.44	1,537.42%	(59,946.88)
Non-Operating Income					
Non-Operating Income	-	-	-	-	1,000.00
Total Non-Operating Income	-	-	-	-	1,000.00
Net Surplus / (Deficit)	877.00	53.56	823.44	1,537.42%	(58,946.88)