

For the earth will be filled with the knowledge of the glory of the Lord as the waters cover the sea.



# A message from our Senior Pastor

Dear church,

From time to time, God presents us with opportunities that require faith, and a willingness to act for the sake of the gospel. This is one of those moments.

Over the past several years, our church has grown—not only in numbers, but in hunger for God's Word, in love for one another, and in desire to see lives transformed by Jesus. Week by week, we have felt the blessing—and the limits—of our current space.

We're grateful for every square metre God has entrusted to us, but it's clear that our walls are straining to contain what God is doing.

And now, He has placed something extraordinary next door.

Through His providence, we have been able to purchase an adjacent residential property—an opportunity we did not seek, but one we dare not ignore. This building is more than brick and mortar. It's a stepping stone into the future, a means of expanding our capacity to minister, disciple, serve, and welcome. It's a key asset for years to come, and it helps us begin to relieve the pressure we're already feeling.

But more than that, it's a statement of intent. A declaration that we are not here to settle, but to sow. That we are not looking inward to comfort, but outward to the harvest.



That's why we are launching the *Beyond These Walls* campaign—a focused effort to significantly reduce the debt on the new property, freeing us to dream, plan, and invest more directly in gospel work across our region.

We have a big goal, but it's not bigger than our God—or the mission He's given us. As we consider our part in this campaign, let's lift our eyes above what we already have and ask: What if we gave, not based on what feels safe, but what faith sees?

Let's not merely look at our barn, which is relatively full. Let's see the fields—ripe for harvest and waiting for labourers.

My prayer is that each of us would think beyond what is comfortable to what is most strategic for the sake of the lost. Let's imagine the stories that could unfold in the years ahead—new believers baptised, children discipled, leaders trained, and churches planted—all because we stepped forward, together, in faith.

Please take time to read the rest of this booklet. It will give you clarity on the purpose and plan for this campaign, and help answer any questions you may have.

I am full of hope for what lies ahead—not because we have all the answers, but because we serve the One who holds the future. Let's trust Him together and go beyond these walls.

In Christ,

Mark Ralut



## What are the details?

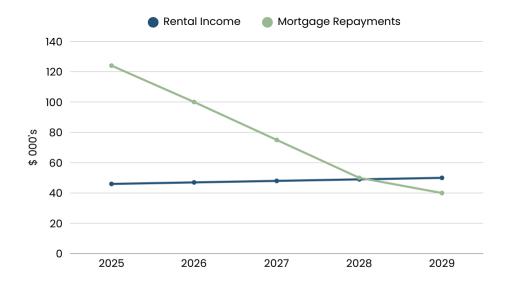
In March 2025, under God, the members of WBC made the decision to purchase a property on a neighbouring block to our church building (83 Kenny St). It is a four bedroom house largely in original condition sitting on a 675m<sup>2</sup> block of land. For the time being, the existing tenants will remain at the property and continue to pay rent.

The purchase cost WBC \$1.3 million dollars and as of June 2025, we have a total mortgage debt of \$1.45 million with monthly repayments of around \$10,000.

Prior to this purchase, we had almost paid off the \$800,000 debt resulting from the move to our Keira St site in 2012.

The 'Beyond These Walls' campaign aims to raise \$900,000 over three years to mostly clear the debt.

This will mean that the repayments can be covered by rental income and the property will not remain a burden on our budget going forward.



# How will this building benefit us?

The property has potential to begin benefitting us straight away!

There are lots of things we could do with it, for example we could extend our carpark to include a few much-needed parking spaces. We are also considering if the property could be offered as uni student housing, opening up ministry opportunities to local students. Similarly, it has the potential to be a home for future MTS apprentices, making it even easier for people to be trained up for ministry. Other possible uses are for further space for kids ministry, or converting it to office space and meeting rooms.

As soon as the mortgage is paid off, it can also earn the church income to invest in gospel work and the future of WBC.

Ultimately, it is the land that is most valuable to us as a church. It opens up the possibility for a whole-site redevelopment, especially if the area is rezoned as we anticipate is inevitable. Alternatively it would significantly increase the sale price if we were to sell our land as a block to property developers.



# How can I be involved?

As we look to go *Beyond These Walls*, we're inviting everyone at WBC to prayerfully consider how you might contribute. This campaign is a chance for each of us to make a personal commitment by filling out a pledge card. A pledge is simply your best guess of what you hope to give toward this project over the next three years. We'll be collecting all pledge cards on Sunday 29th June.

For some people, making an upfront donation will be preferred, and upfront gifts do have an immediate impact on our monthly mortgage repayments. However, given the funds we're hoping to raise, it's most likely that people wanting to contribute sacrificially will need to spread their gift over the three years.

It is important that whatever you choose to donate to the *Beyond These Walls* campaign it needs to be in addition to your normal giving to WBC. The day-to-day running of WBC and our ongoing growth depends on your regular giving. It would defeat the purpose if we took from one to fund the other.

# By the way

If WBC is your church home and you haven't started giving regularly, we would encourage you to set that up first as God enables you, and then give to Beyond These Walls.

The best place to begin is with prayer. Our God is incredibly generous. He has "blessed us in the heavenly realms with every spiritual blessing in Christ" (Eph 1:3). So pray and ask God to make you like Him— someone who gives generously, sacrificially and joyfully.

And remember that, In the end, the amount you give is not as important as the heart that gives it. Generosity is measured at the heart, not the hip pocket.

The goal is to be able to stand before God with a clear conscience and say, "I think this is a generous figure for me". Gracious God,
Thank you for every good
gift – especially the gift of
your Son, who gave his
life to save me.

Thank you for my church family, and for all you've entrusted to me – my money, my time, my possessions.

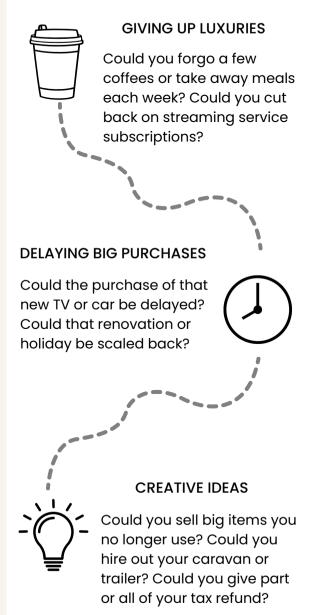
Help me to remember that it all comes from you and is for your purposes.

Grow in me a heart that gives freely and joyfully.

Make me more generous, like you are.

Amen

As you prayerfully consider your pledging, here are some suggestions to consider.



# Thinking bigger

### INTEREST FREE LOANS

If you are in a position to offer the church a short-term loan with no interest, these can go towards helping reduce our mortgage interest payments.

### WILLS AND BEQUESTS

Leaving a gift to the church in your will can make an eternal difference. Such gifts are a wonderful testament to your priorities in life, and go on working and supporting God's purposes in the world long after you are promoted to glory.

If you are interested in receiving further information about either of these options please tick the box on your pledge form and our Treasurer will be in contact with you.



### CAN WE REACH THIS AMBITIOUS TARGET?

\$900,000 sounds like a lot of money, and it is. However, trusting in God's provision, it is not out of reach. One way we could reach the target is:

1 gift of \$90,000 (\$30,000 per year)

2 gifts of \$60,000 (\$20,000 per year)

3 gifts of \$45,000 (\$15,000 per year)

5 gifts of \$30,000 (\$10,000 per year)

10 gifts of \$15,000 (\$5,000 per year)

15 gifts of \$6,000 (\$2,000 per year)

20 gifts of \$3,000 (\$1,000 per year)

Remember, there's no set amount that makes a gift godly—what matters is the heart behind it. As Jesus showed when he praised the widow who gave just two small coins (Mark 12:41–44), God values generosity that reflects trust in Him, not the size of the amount. He is pleased when we give sacrificially according to what we have, not what we don't.

# Questions

### HOW SOON CAN THIS BUILDING BE USEFUL FOR MINISTRY?

For the time being we need to ensure that we are still earning rental income from the property, to help pay off the mortgage. It might be possible to convert the house into a more valuable ministry asset (such as university student housing) whilst continuing to earn the same rental income, but any more radical change of the building's use would require us to have reduced the mortgage considerably.

### WHAT IF THE LAND IS REZONED?

It is possible that the church land (including the house on Kenny St) could be rezoned to allow taller buildings. This has already occurred elsewhere closer to the CBD and could potentially make the parcel of land we currently occupy worth several times more. If this were to happen we would explore the option of working with a developer, but it may be in WBC's best interests to sell the land, and use the proceeds to develop a suitable home elsewhere.

### WHAT IF WE EXCEED THE FUNDRAISING TARGET?

Praise God! If we exceed the fundraising target, we will be able to pay off the loan sooner and begin putting the rental income of the property to use to help fund our mission and ministry or build a fund for when we are ready to develop the property.

### WHAT IF WE DON'T REACH THE FUNDRAISING TARGET?

If we don't reach the fundraising target, the repayments on the property will continue to come out of our church budget, limiting the staff we can hire, and the funds we can give towards our own outreach activities and towards gospel work through our partners.

### WHY ARE WE DOING A PLEDGING SYSTEM IN THE FIRST PLACE?

Pledging helps with our financial forecasting so that we can make more accurate plans about our future ministry.

### WHAT IF I CAN'T FOLLOW THROUGH ON MY COMMITMENT?

That's ok! Our pledges are just our best guesses at this point in time. We understand forecasting your giving can be difficult and even with the best of planning, your circumstances can change unexpectedly. If, over time, you discover you are unable to fulfil your pledge commitment, please let us know so we can adjust our donation expectations. Likewise, if you wish to increase your commitment to the *Beyond These Walls* campaign you are very welcome to do so.

### WHO WILL SEE MY PLEDGE INFORMATION?

Your pledge information will only be seen by one person: the church Treasurer. He will see this information for budgeting, banking and planning purposes. The information about individual pledges or gifts will not be made known to the pastors or elders or anyone else.

# More questions?

If you have more questions, please attend our information session on Tuesday 24th June at 7.30pm or contact the Treasurer or one of our elders.

God,
Please make us a people
who always care deeply
about those
beyond these walls.

Amen.

# Pledge form

Pledge form

I/We

per year) (total) over three years (\$ I / We intend to give: \$

as a one-off donation

Please speak to me / us about giving In addition:

WBC an interest-free loan.

Please provide me / us with information

about leaving a gift in a Will.

commit to helping WBC create space for

commit to helping WBC create space for

I / We

a growing mission beyond these walls.

a growing mission beyond these walls.

per year) (total) over three years (\$ I / We intend to give: \$\_

as a one-off donation

Name - Wollongong Baptist Church Please direct your giving to: Account - 100013965 BSB - 704 922

Reference - Building Fund

Please keep this side for your

Please return this side to WBC

own records

