



Elders Update

JULY 2026

Hi Coast Community,

Grace and peace to you all. It is a great privilege to serve you as elders and to walk alongside you as we pursue our call to contend for the renewal of the Central Coast. We are deeply grateful for the ways God has been at work among us, calling us all to participate in His Kingdom as we love others with the love of Christ. We recognise His shaping in how we gather, how we serve, how we steward resources and how we make decisions together as a community.

As we oversee the life of this community, we are continually reminded that leadership in the way of Jesus is about serving and caring faithfully for people, places, and the things entrusted to us. As Paul writes in 2 Corinthians 5, we are ministers of reconciliation, entrusted with the message that God is making all things new and inviting people into that renewal. Part of that stewardship is giving careful attention to the practical decisions that help shape the life of our community. While they may not seem especially spiritual, they create the conditions in which people can encounter the love of Christ, be formed in His image, and participate in God's renewing work across the Coast.

With that in mind, we'd like to share a few updates from across the life of our community.

Coast Christian School - High School and Strategic Planning

Construction of the new high school buildings is on track, with completion expected in time for the intake of Year 7 students in Term 1, 2027. We are currently planning to open with two Year 7 classes and around 50 students, and it has been incredibly encouraging to see more than 100 families already expressing interest in enrolment. Enrolment interviews are expected to begin early in Term 3. The uniform committee has also finalised the uniform design, which will shortly go to the School Board for approval.

We continue to see this as more than simply building classrooms. It is an opportunity to continue journeying with families already connected to our school community, while creating spaces where young people can flourish academically, socially, spiritually, and personally, growing in wisdom, character, faith, and purpose.

10 Year Strategic Planning Process

In the light of the high school development, the Coast Christian School Board has determined that now is the right time to review its existing strategic plan, mission, vision, and values. This does not necessarily mean that any or all of these will change, but the Board believes it is wise and timely to be reflective as the school enters this new chapter.

The Board has engaged Anna Phan from Resolve Consulting to support this process. Workshops will be held to gather input from across the school and church communities, and a survey open to teachers, students, parents, church members, and community participants will also be released. The intention is to complete the review and share decisions towards the end of 2026.

Given the enduring partnership between Coast Community Church and Coast Christian School in God's mission, our engagement in this process is a key input. We encourage you to participate when the survey is released, and to watch out for further information about the workshops. This is a meaningful opportunity for our community to help shape the school's future, and we are grateful to be invited into it.

Our Legal Structure - Exploring Incorporation

Over the past few months, the Elders have been exploring an important question: does our current legal structure still best serve the life and future of our community?

At present, Coast Community operates under a legal structure known as an unincorporated association. While this structure has served us well over many years, and is common amongst many churches and smaller organisations, it also carries some limitations. Because an unincorporated association is not recognised as a separate legal entity, the church cannot enter contracts or own property in its own name. It can also mean that legal responsibility in certain situations sits with individuals rather than the church as its own legal entity.

After much prayer and discernment, we believe that now is the right time to consider our church becoming an incorporated entity. Incorporation would provide clearer and appropriate legal and governance protections, while also allowing the church to operate more clearly and securely as its own legal entity as we continue to grow.

This process is not about changing who we are as a community but about ensuring the structures supporting the life of the church are healthy, sustainable, and appropriate for the season ahead.

To help us navigate this process well, we have engaged a law firm with significant experience in this area. As part of the due diligence process they identified the various options available to us and made a recommendation regarding the structure most appropriate for Coast Community.

After considerable prayer, discussion and discernment we believe that adopting their recommended structure of an Incorporated Association is the best fit for our church now and into the future.

Importantly, we want this to be a transparent and communal process. Therefore, we will soon arrange for information sessions to be held whereby we will walk through what incorporation means, what the process involves, and answer any questions or concerns that partners may have.

Following those conversations, there will be a Special Business Meeting where partners will be invited to vote on matters relating to incorporation and any other business requiring partner approval.

Should the decision be made to proceed, we anticipate the formal process may take up to six months to complete. We will continue to keep everyone informed along the way.

Stewarding Our Resources - *Financial Update*

We are grateful to report that the church remains in a healthy financial position as we move through the first half of 2026. We continue to be encouraged by God's faithfulness as we steward the resources entrusted to us.

Our current financial position has been strengthened through a combination of regular giving, rental income, significant one-off gifts, the sale of a ministry vehicle, and careful stewardship of our expenses. We are deeply thankful for God's provision in each of these ways.

At the same time, we also want to be transparent that regular giving has been lower than we had anticipated this year. As partners in the life of Coast Community, we encourage each of us to continue prayerfully considering how we steward what God has entrusted to us. Together, through our prayers, service, generosity, and encouragement, we participate in God's renewing work across our church and across the Central Coast.

Loan Repayments Resuming in July

We are deeply grateful to the Churches of Christ Property Trust for the generosity they have shown over the past season. Since October 2025, they have allowed us to make only minimal loan repayments, giving us valuable breathing space to strengthen our cash position and move into this next season with greater confidence.

In anticipation of full church loan repayments resuming in July 2026, and with interest rates continuing to rise in recent months, the Property Trust put a proposal to Elders that our existing Bensville and Tumbi property loans be converted to 20-year principal and interest loans commencing from 1 July 2026. The main benefit of this proposal is that it would significantly reduce the minimum monthly loan repayments that we are required to make, whilst still allowing us the flexibility to make higher repayments if we are in a position to do so. The Elders determined that agreeing to this proposal was prudent as it will enable our church to maintain the stronger financial position that has been achieved during the loan repayment reprieve period. We continue to be very thankful for the way

in which the Property Trust continues to work alongside us to help ensure our long term financial stability.

At the beginning of this year, we also began working with Churches of Christ to provide bookkeeping and financial reporting support. This began as a pilot program exploring what it might look like for Churches of Christ to provide similar support to other communities in the future. The transition has been very smooth, and we are grateful for both the practical support and the strengthening of our connection with the wider Churches of Christ movement as we continue to serve together in God's Kingdom.

This season has also reminded us that stewardship is about more than balancing budgets. It is an invitation, both personally and collectively, to bring everything we have before God with open hands, seeking wisdom, faithfulness, and discernment in how we steward what He has entrusted to us.

For those who would like to explore the financial detail further, please contact the Church Office at office@coastcommunity.church and we'd be happy to provide the latest financial reports.

Thank you for continuing to partner with us so faithfully through your prayers, generosity, service, and encouragement. We are continually reminded that the work of renewal and reconciliation is something we participate in together.

As always, if you have any questions about any of the updates shared above, please feel free to connect with one of the Elders personally or email elders@coastcommunity.church. We are grateful for the opportunity to continue discerning and participating together in God's renewing work across our community and the Coast.

Grace and peace,

The Elders

Coast Community Church