



M U C



Magazine

The News and Views of the
Murrumbeena Uniting Church



To make Christ known by preaching the
gospel in word and deed

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The Uniting Church in Australia
MURRUMBEENA UNITING CHURCH

December 2020 – January 2021

MINISTRY TEAM

REV. JAY ROBINSON

Minister

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ZAK HANYN

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CHURCH COUNCIL



CHAIR:

**Alison Campbell
Rate**

0438 569 690



TREASURER:

Greg Pressey



Doug Faram

Also responsible for Pastoral Care
0422 033 283



Jo Petzer



Rachel Dart
Minutes Secretary



Margaret Reid



Dave Robinson
Correspondence Secretary

ORGANISATIONS AND GROUPS

Community Garden
Craft Circle
Drop In
Adult Fellowship
Friendship Fellas (Men's Group)
LIFT (Women's Group)

THE CHURCH

Adult Bible Studies
Pastoral Care
Worship Band
Lending Library

YOUNG ADULTS (18-35)

Getaway
Sonder Collective
Studies
Sunday Brunch

YOUTH (13-17)

Camps
Youthy

CHILDREN & FAMILIES

Families
» F.E.A.S.T
» Family Craft Days
» Family Movie Days
Kids
» Countdown to Christmas
» Kids' Time
mainly music

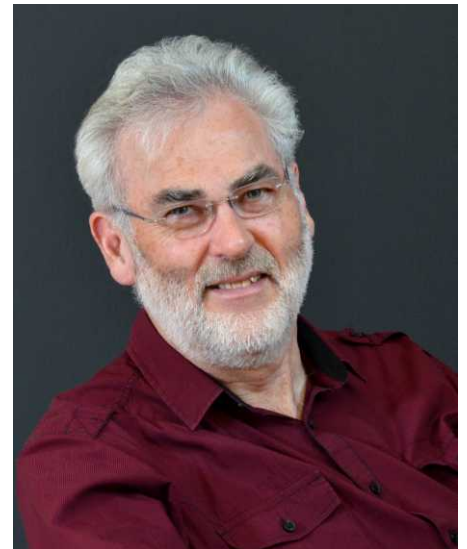
**GLENDAL
LEIGH**

Culture of Safety contact person
9568 8177



This is possibly the most timely publishing of the *MUC MAG*. It begins with the season of Advent, which is the anticipation of, and preparation for, the coming of Christ Jesus. It is also a time when the restrictions due to COVID19 are being eased, so we are anticipating and planning opportunities for having face-to-face worship and the resumption of some of the activities of our groups. We can only hope that our plans are able to come to fruition, and not be foiled by yet another outbreak of the virus.

That said, this corona virus is likely to remain with us for years to come. Our normal way of life will be quite different from anything we remember of the "good old days". Yet every cloud has a silver lining (so they say). For us, our online worship services are reaching people much further afield than Murrumbeena (some overseas, in fact). There have been numerous other positives. David Robinson has written about the new initiatives he has taken and new skills he has developed to provide music. In Zak's column, Phil and Pam share some of the positives they have experienced. Like David, I've also learnt a lot about video editing (who said you can't teach an old dog new tricks?) I'm sure many of you have also been resourceful in doing new and different things. It would be good to have a few short stories in the next *MUC MAG* of the things you have learnt or done.



May the hope, joy, peace, and love that was manifested in Christ Jesus be with you always.

Roger McCowan

Please e-mail articles to: triumphguru@gmail.com, or hand them to Roger on a Sunday, preferably no later than 17th January.

CONTACTS

With the easing of COVID19 restrictions, some group activities are resuming (all need approval of Church Council before re-commencing). If you wish to find out a bit more about any one of the groups, the contact details for the various groups that host these events are given here.

Friendship Fellas

Roger McCowan 0439 711 381
Geoff Edwards 0409 568 206

Lending Library

Anne Don 9578 4217

LIFT

Mary-Lou Keur 0409 937 727
Roz Franklin 0403 762 695

Murrumbeena Community Garden

Kay Pentland
Glynis Ramsay 0407 506 662

Murrumbeena Uniting Afternoon Fellowship Group

Anne Don 9578 4217

Women's Bible Study

Alison Campbell Rate
0438 569 690

Thursday Pancake Drop-In

Pam Wight 0459 226 070

mainly music

9568 8177

Knitting and Craft Circle

Glynis Ramsay 0407 506 662

Sonder Collective

Kelly Skilton 0432 714 758

Youth Band

David Robinson 0439 610 960

As well as our own website at <https://www.murrumbeenauniting.org.au/> you might find the following links of interest (if you haven't already).

facebook.com/murrumbeenauniting/ - Live stream of 10:00am Worship and Service

murrumbeenauniting.online.church - Live stream of 10:00am Worship and Service

<https://www.youtube.com/channel/UC-v0xIBPkGfZJcOl062yCjg/> - recorded Service

Online morning tea via Zoom at 11:05am. <https://zoom.us/j/91325650034> (Meeting ID: 913 2565 0034, Password: 195108), or by phone +61370182005,,91325650034#,,,,,0#,,195108#.

FROM THE MINISTER...

I write this today with the anticipation that is Christmas. The other anticipation is the prospect of us meeting together again to share in that time of Christmas.

As we move into December there will be some worship offered face to face and probably some still only offered online. As we sort out what we need to be doing to meet all the requirements of meeting safely and as we sort out what additional equipment we will need to keep streaming and recording in order to reach as many as we possibly can, there are bound to be a couple of bumps along the way, so I ask for your patience in advance.

I want to thank everyone who took part in our Biblical hero/heroine series. Those who took the time to share their heroes, those who read the stories for us, Pam who wrote those stories and Erin who illustrated them, Zak for coordinating all the Murrumbenees and Roger for the video editing and compiling. It has been an amazing journey listening to you all, getting to know you a bit better, hearing some voices that we don't normally hear and gaining insight into some of the Biblical characters that we may know or not know.

As we begin our liturgical year and move towards Christmas we will be looking at our themes for the year. Although not completely finalised as yet, you will begin to see a certain growth/abiding/journeying theme developing. There are some new projects on the horizon as well as the opportunity to hear your thoughts on the way that we should be heading as 2021 opens up before us. More detail on this in the next MUC Mag as our February planning is finalised.

This has been a year of difference and gaps. We've missed being together, some of us have coped ok, some not so. Some of us are very keen to be meeting again, some of us not so. We've also lost some dear ones this year. Colin Williams, Blair Campbell and Ian Sincock, all important members of our family here, they will be missed. 2020 has seen us gather separately, connect online or by deliveries, highlighted the importance of a phone call, an email or text; 2021 will be different as we keep working to allow all to be connected in a number of different ways.

But as we head into the season of Advent - waiting expectantly for the coming of the Christ Child - and the season of Christmas - the celebration of that coming - I pray that you remember our key themes for each week of Advent. Hope, Peace, Joy and Love will be with us as we journey together. And there will be opportunities to share that with the community through placing our hopes on the trees out the front of the church - watch the pewsheets for details.

Blessings as we wait for the coming....

Jay Robinson



CHRISTMAS AT MUC

SUNDAY 6TH DEC • 10:00AM
CHURCH IN THE CARPARK FOLLOWED
BY A BYO PICNIC TOGETHER

WEDNESDAY 16TH DEC • 7:30PM
BLUE CHRISTMAS SERVICE

SATURDAY 19TH DEC • 10:30AM
COUNTDOWN 2 CHRISTMAS JOURNEY
A MORNING OF WALKING THE
CHRISTMAS STORY

SUNDAY 20TH DEC • 5:00PM
CAROLS IN THE CARPARK TOGETHER

TUESDAY 22ND DEC • 4:00PM
FAMILY ZOOM CATCH UP • LET US SEE
HOW THE C2C JOURNEY WENT

THURSDAY 24TH DEC • 5:30PM
CHRISTMAS EVE SERVICE

FRIDAY 25TH DEC • 9:30AM
CHRISTMAS DAY SERVICE

LECTIONARY FOR DECEMBER/JANUARY

As we head into the Christmas Season, the New Year and the chance to meet face to face again, it's time to give you some idea of where we might be heading with our readings. We're going to sit in Luke for the next little while as we explore what we will look like post COVID restrictions, how we celebrate worship, and how we continue to care for each other. The other challenge I believe we have is who will we, the people of God in this place, be now that COVID has hopefully been contained. I'm also aware that as I write that the situation can change so easily and quickly. But let's see where we end up!

| | | |
|--------------------------|-----------------|---|
| 29 th Nov. | 1 Samuel 1:1-20 | Hannah, mother of Samuel Advent 1 - Hope |
| 6 th December | Judges 13:1-14 | Mother of Samson Advent 2 - Peace |
| 13 th Dec. | Luke 1:5-25 | Elizabeth, mother of John Advent 3 - Joy |
| 20 th Dec. | Luke 1:26-38 | Mary, mother of Jesus Advent 4 - Love |
| 24 th Dec. | Luke 2:1-14 | Christmas Eve |
| 25 th Dec. | John 1:1-10 | Christmas Day |
| 27 th Dec. | Luke 2:21-38 | Simeon and Anna |
| 3 rd January | Luke 2:41-52 | Boy in the Temple |
| 10 th January | Luke 3:1-22 | Jesus' Baptism |
| 17 th January | Luke 4:14-30 | Sermon at Nazareth |
| 24 th January | Luke 5:1-11 | Fishing for people |
| 31 st January | Luke 6:1-16 | Healing on the Sabbath |
| 7 th February | Luke 7:1-17 | Raising the widow's son |

COUNCIL CORNER

WORSHIP - FACE TO FACE!

Council is pleased to confirm that we'll be recommencing face to face worship in December - outside to begin with.

HEALTHY CHURCH COUNCILS

Jay, Kelly, Greg, Doug and I attended this 3-part online seminar series run by Presbytery, along with around 200 other church council reps from across Port Phillip East - a great attendance.

Topics covered ethical governance and values, responsibilities of the church council, preparing agenda, growing healthy participation in meetings, using behaviour covenants and the Code of Conduct for Lay Leaders, growing as learning communities, using consensus decision making and discernment process for choosing church leaders.

We were able to go into smaller break out rooms to meet and share with others from across the Presbytery. Of note for me were the new approaches to the 'business' of meetings and agenda development and the tethering of the meeting to prayer and reflection from beginning to end.

The Code of Conduct for Lay Leaders is a document that we will be looking at more closely for all in leadership at MUC.

MONEY FOR MISSION

You will have received or will soon receive a letter and accompanying information about this scheme, with reference to our properties at 159 and 113 Murrumbeena Rd. Please forward any questions or comments to Council via the church office.

Alison Campbell Rate

Chair, Church Council

Dear people of Murrumbidgee Uniting Church,

It is surprising to think that the year is nearly gone, as I pen this final article, I reminisce on the things of the year that have gone by, the Blessings and challenges neither of which have been in short supply. Little did I think that after joining you all here, in a matter of weeks the world would change.

There have been many highlights of the year, but what stood out for me were the street party, working in a team with Jay and Kelly, walking on water, the banter in Church morning teas via Zoom, some of the wacky science experiments going wrong in Murrumbidgees and most importantly taking opportunities to visit and get to know better the children and families of our Church.

Speaking of our Church people, I have asked both Phil and Pam to provide some thoughts on how they have engaged with children's and families Ministry over the past few once and they have both written the following.

Sunday Zoom services have been very engaging for our family. James and Emily (my children) are learning important lessons from Pam's stories of Billy and Mae. The narration has been excellent from various Church members, Roger's video skills and Erin's drawings have really complemented these incredible Biblical retellings. The services themselves have been admirably led by Jay, Kelly and Zak. The inclusiveness of congregational members, offering their interpretations of Biblical passages and heroes has and continues to add even deeper passion and vitality to Sundays for us. The Zoom morning teas have provided warmth, humour, social connection, and intellectual vitality while everyone catches up together.

Zak's coordination of the Murrumbidgees has been exemplary and his visits to our house during the lockdown has warmed our family and energised James and Emily with witty conversation, 3-goal soccer and Tippetty wicket cricket.

Another initiative of Zak's is the MUC Parents Prayer Group which has been communing on Zoom under his passionate leadership on a regular basis on Tuesday evenings. After a welcome and check-in, where we all update each other on what has been happening, we usually enjoy a singalong to one of Zak's carefully chosen and inspirational spiritual songs. What follows is the Bible Reading, after which we listen to a short reflection from Zak and discuss varied and fascinating theological issues from the Old and New Testament.

We discuss prayer points about what we think is of central importance in our society today such as those: suffering poverty, disadvantage, prejudice, illness and loss. In addition, we often remark upon the strength and resolve needed by our world and local leaders in these challenging times. Our prayer time is shared and we have each contributed our love and concerns, making the collective experience all the more rewarding and inspiring under the compassionate and nurturing attention of our Creator. It has been great to see other parents such as, Leila, Katherine, Andy, Pam and Nev join us on Zoom. A thank you to Zak for making all this happen in the name of Jesus Christ. May we all continue to support our clergy who work so hard in support of our MUC Church Community. To sum up, our church became even closer together in many ways during these challenging times of lockdown via Zoom. I look forward to soon being able to share together physically



Alison narrating one of Pam's stories



Screenshot of the MUC Parents Prayer Group Zoom meeting

in worship of Christ again.

Phil Kemp

A certain little bird chirped in Zak's ear that I might like to try my hand at writing children's stories based on our Biblical hero series. This person and I were involved in Bible study together before Nev and I came to be part of the MUC family. Her talents are well known throughout the church and beyond but her generosity of spirit opened a door for me into the bosom of the family, which as a new comer would not have otherwise opened.

Church has been an important part of my life since birth and sadly I've watched children and family attendance wane over the past 70 plus years. One of the riches endowed on MUC is its children and families and if I can be involved in any small way in nurturing this, then I believe God would have bestowed on me a wonderful privilege.

I have never seen myself as a writer but involvement in a wide range of children's ministries inside and outside the church has forced my hand and as a result I've had a few times for inspired story, play, and poetry writing.

'Billy and Mae' evolved as Zak and I together discussed a series of children's stories. We began in 'the dark' and finished in 'the light' ... shorter stories, one a Sunday illustrations, props etc. However there has always been a limitation in targeting an appropriate age level. An illustrated book with children at your feet would be the ideal presentation.

Under difficult circumstances Zak has managed to capture on camera a great variety of readers who've added their own special touch.

Undergirding the Children's and Families Ministry, Zak has begun a fortnightly prayer meeting via the internet. If, like myself and Nev you see the rich gold thread of this ministry weaving its way through the fabric of MUC you may like to add your encouragement by joining in some Tuesday evenings at 8:30 p.m.

Children and families are the church's future. Not every church these days has this future. MUC has and one way we can express our love for Christ and the church is by doing the little we are able to foster this ministry, in whatever way we are able.

Pam Wight

Thank you to Phil and Pam for those reflections, I hope they have given you a better insight into some of what goes on in the Ministry to Children and Families. While this year has been a tough one, Phil has made an astute point that for many of us, there has been a greater and



Above and right: a couple of Erin's illustrations for the Mae and Billy stories



On All Saints Day, Zak spoke of the special people who have had a profound effect on the lives of some of our MUC members. Each 'leaf' on the tree represented one of these.

ZAK'S WORDS

closer connection that has developed over 2020.

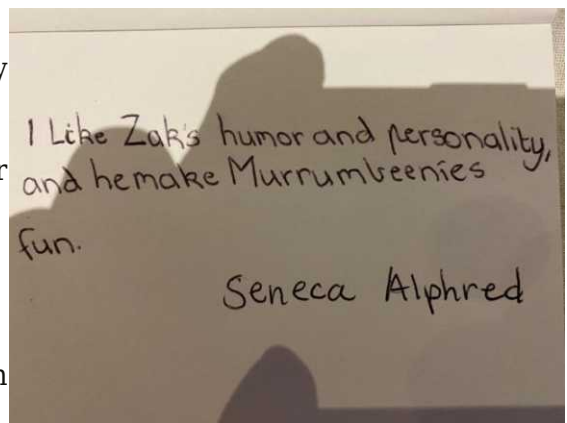
I just want to close my article by giving thanks, to a few key people. Those within the worship team, Alison, Jay and Kelly who I have had the pleasure of working with, sharing ideas and dreaming together. Thanks to all those who narrated, for Pam for her writing, for Erin for her drawings and for Roger for his editing of the Billy and Mae videos. To Tai for her leadership of Mainly Music and Carol for her voluntary assistance earlier this year. Finally, Alison, Doug, Josh and Rachel who have helped me with virtual social events, deliveries to families and behind and in front of the camera on Sunday mornings.

We look forward to celebrating with you over the Advent and Christmas season in the coming month and we look forward to being able to see those who are ready to return in person over December.

Until next year.

May the Blessings of the Creator, Son and Spirit be with you all,

Zak



A note of Thanks from a Church Youth

NOVEMBER WAS A MONTH OF LOSS

November was a month of loss like we have not had before, or at least in my time here. We lost two dutiful members of our family – Blair Campbell and Ian Sincock.

Sunday mornings and Thursday mornings were the things they had in common, both being as regular attenders as they could be.

The morning of Monday 9th November saw the family and a small group of friends gather at Murrumbenea Uniting Church to celebrate the life of Blair Campbell. Around 90+ others joined the celebration through the online streaming as we listened to stories of Blair from those gathered in person. That Blair had passed on his ability and love for story was very clear as some of Blair's children spoke of their dad. His prowess as a sportsman in both cricket and football, his talent for writing and the path he took to get his cadetship, his love for his family and his deep Christian faith were all shared and enjoyed. We even got a look at Blair kicking goals for the Richmond football club!

Then just a week later, on Monday 16th November at Bethel Funerals in Carrum Downs we gathered to celebrate the life of Ian Sincock and to say farewell to him. It was a small gathering face to face but a larger one online. Hawthorn football club and its colours were a theme as was the amazingly different ways that Ian would touch people's lives. His care and love for people, his amazing memory, his endless questions and his knowledge of music and drummers were spoken about as was his trekking and coffee drinking. It was clear that his last weeks in Estia were spent in the company of good friends and people who looked after him.

Both these men will be missed.

Jay Robinson



Above: Blair Campbell



Below: Ian Sincock



2020 has been a challenging year however the combination of music and reliance on God has given great hope. In a world that has been drained by zoom meetings (and for me teaching) it has been my God given gift to play music that has given me great comfort. I have learnt many things over this time out of necessity, however being creative has been essential to keep me positive and to give a positive direction when things might have been tough.

One such skill that I have developed is video editing, starting with a video of myself playing the Last Post for ANZAC Day. Being locked down meant I had to find creative ways to inspire my brass students and facilitating online band rehearsals. I believe keeping the music going was essential and ended up with the creation of an iso video with some others from the army band. Learning about video editing kept me busy and was a great challenge. Diversifying my skill set enabled me to thrive in the challenging circumstances.

Collaborating with other MUC musicians developed into a creative way to help a connection with music and God alike. It started with weekly recordings for the Sunday service and developing into the video creation of Alison's wonderful song 'Master Weaver'. ISO made recording a challenge and was limited with the microphones and video cameras that each person had access to. The process involved recording along to a backing track to ensure the videos would fit together. I then had to separate the audio so it could be mixed and balanced, then edit all the videos making sure they lined up. Being able to finish off recording my song Love Shines Brighter was pure delight, the song came to me one night when I was praying for my father when he was quite ill a few years ago. The chorus words and melody popped into my head whilst praying which gave a great confidence to trust that God had everything sorted no matter whatever was to happen.

Chorus:

"To You I will pray, Your love shines Brighter,

To You I will pray, It's by Your grace."

2020 for me highlights the power in music (and other art forms) and I hope and pray that this will not be taken for granted when our lives continue to get more hectic. Let us all leave space for God to work in our lives and trust that He has our backs with all that we do.

David Robinson



90 YEARS – A JOURNEY WORTH CELEBRATING

Frontier News – the quarterly newsletter of the UCA's Frontier Services – celebrated 90 years of publication this year. When the first volume was published in October 1930, it was for the Australian Inland Mission (A.I.M.) which had been established in September 1912 by the Assembly of the Presbyterian Church of Australia to meet the needs of people in the Outback. Rev. John Flynn, who had presented the report leading to the A.I.M. founding and was appointed its Superintendent, had already written, in 1910, *A Bushman's Companion* and, in 1913, began publishing *The Inlander* especially to assist people in the bush.

The front cover of Volume 1 of *Frontier News* included these words:

“A record of the Kirk at Work, in company with many enthusiastic friends from other Creeds, for the welfare of Australia's most isolated citizens.”

By 1930, the A.I.M. had established several Nursing Homes, set up many Patrol Padres and begun the Aerial Medical Service. In the 90 years since, the A.I.M. and Frontier Services have made many changes in activities, emphases and working methods while being through crises such as war, drought, and flood which have affected both those being served and those donating. By 1977, when the Uniting Church was formed, the Methodist and Congregational Churches also had well-established organisations similar to the A.I.M. In 1980 the Uniting Church chose the name “Uniting Church National Mission Frontier Services” – shortened in 1986 to “Uniting Church Frontier Services” – for the work in the outback which was being unified in its name.

Frontier News has continued to record all of this while itself undergoing many changes in its appearance and methods of reporting. This year the newsletters have featured drought, bushfires, COVID19, Bush Chaplains and Outback Links volunteers.

Our church regularly receives copies of this interesting, colourful newsletter. They reflect the work of Frontier Services which covers 85% of our continent – including Aboriginal communities and isolated properties – regardless of race, colour, or creed.



Anne Don

(Information and quotations from recent and past *Frontier News* issues and *The hundred years book*.)

LIFT – BREAKFAST

On Saturday 7th November, a number of ladies joined in fellowship over breakfast, following nearly nine months of restrictions.



During the Stage 4 Covid-19 restrictions prohibiting gardeners from coming to the Community Garden to tend their plots, the seasons turned, produce matured, hungry insects arrived, and our Wait List grew. People living close by soon found the garden and would come during their daily walks. This was of benefit to those who usually just whiz by the Church in their cars as they had the opportunity to take a slower pace in life, by walking. For those working from home, particularly those without garden space, it provided a quiet place.

While she could, Kay caringly tended all plots and the Church front garden as well. If we were to give her a dollar for every weed she pulled during that time, it would amount to an around-the-world air ticket – just as well overseas travel is not currently an option, and she declined the gift of a Cartier watch. Her thanks, as always, is just the chance for her to give. All the community gardeners are certainly indebted to her for all she does.



Over the last month as restrictions have eased, gardeners are returning in time to plant zucchinis and tomatoes, lettuce and silver beet. With two gardeners leaving, the Church paying for three raised garden beds from the garden budget, and a jiggling of some of the other plots, we are beginning to welcome and induct new gardeners. As I write, there is just one week until our Premier outlines the next instalment of the plan which we hope will enable us to gather as a whole group before the end of the year.

Since March, we have kept in touch with our gardeners through a members-only Facebook page, regular phone catch ups and via our newsletter. Our newsletters have great gardening tips, recipes, and little snippets to bring a smile. Each of our Church Council members receives a copy to enjoy, and we hope that if you too would like to be a reader, especially

if you are a gardener, you know you can just ask by emailing murrumbeenagarden@bigpond.com. By reading helpful things such as the articles on getting rid of snails and earwigs, not as much of your produce will be eaten!

The City of Glen Eira created a COVID-19 Recovery and Response Team to enable people in the area to be supported. Kay and I had Zoom meetings with representatives from GE Council, and the leads of other community gardens in the district to discuss and plan for Little Seeds and Reads Libraries to be installed in community gardens. The Moorleigh Men's Group built the libraries, and GE Council provided the initial contents. Church Council supported the proposal for the Murrumbeena Community Garden to participate, and as you drive past, you will see the library at the front fence to enable passers by to take a packet of seeds to plant in their garden, or a gardening book to read.

As a congregation, this is a great project in which you can participate. Do you collect seeds from flowers, herbs or vegetables you grow? You might like to collect extra so these can be packaged and offered to our local residents. Potted plants would be welcomed. And if you have an excess of gardening books or gardening magazines you would like to donate, they would also be appreciated. Just let Kay or me know if you can help.

Several December Church services will be held in the carpark and/or Community Garden. We hope you enjoy the tranquillity of the setting and if you see a weed, please remove it and put it in the green lidded bin!

Glynis Ramsay



UCA VIC-TAS SYNOD MONEY FOR MISSION SCHEME

Editor's Note: The letter below was circulated to our church members early in November, along with a **Money for Mission** pamphlet (part of which is reproduced in the box) and the **Money for Mission** information booklet. Please give this your prayerful consideration.

Dear Member

This letter and accompanying documents/attachments explain the new Synod Money For Mission scheme and asks for your feedback to Church Council.

The Money For Mission scheme provides a new opportunity for congregations to derive an income stream from the sale of properties considered surplus to needs, such as former manses. Often these properties are aging and present a maintenance burden for the congregation.

MUC has two properties that Council is considering for this scheme –

- » 159 Murrumbeena Rd - former manse, now rented to Life Without Barriers, in need of major maintenance.
- » 113 Murrumbeena Rd - originally purchased to provide for the driveway construction at the rear of the church, used until recently by Kelly, in need of major maintenance.

Under the scheme, surplus properties would be sold and the proceeds invested in funds managed by the UCA owned U-Ethical (formerly UCA Funds Management). The primary purpose of the investment will be to generate and distribute proceeds for the benefit of the congregation, Presbytery and for the wider mission of the UCA.

Very generally, over the course of 7 years U-Ethical expect that Money For Mission investments would generate average returns of 4.9% p.a. It is anticipated that 2.5% p.a. of this would be returned to the participating congregation. The remaining 2.4% p.a. of the Money For Mission investment returns would fund the broader UCA and its mission.

By way of comparison, UCA Property Services has advised that average rents across the Melbourne metropolitan area would return a net 1.44% p.a. of property values.

After reading the accompanying information, please send Council any questions, and give your feedback on whether you think MUC should register one or both of these properties with the Scheme. Thank you for taking part in this decision-making process.

Yours in Christ,

Alison Campbell Rate

Chair, Church Council



The Money for Mission Fund program provides exposure to a diversified portfolio of predominantly growth assets subject to U Ethical's ethical investment policy. Financial returns from the program are expected in the form of regular sustainable income and long-term capital growth.

U Ethical is a social enterprise of the Uniting Church with an independent board. We are an investment manager with a difference. We believe in creating a better world by investing with purpose — today and into the future. Our oldest funds were established in 1985 and over recent years, we have grown steadily to become one of the largest ethical investment managers in Australia.

U-Ethical is responsible for selecting and managing the assets of the Program. We are responsible for ensuring applications, redemptions and distributions are processed, issuing statements and reporting on the performance of the Program's investments.

The program aims to deliver:

- » Ethical investment – in accordance with our Ethical Investment Policy
- » Liquidity – investments are redeemable after an initial period of 7 years, per the Sustaining Mission rules
- » Professional funds management
- » Portfolio diversity
- » Risk management
- » Income – distributions are made every six months in December and June
- » Reporting
- » Reliable client service

An external custodian has been appointed to hold the assets of the investment trusts operated by U Ethical under a master custody agreement. As custodian, it will safekeep the assets of the investment trusts, collect the income of the trusts and act on U Ethical's directions to settle the trusts' trades. The custodian does not make investment decisions in respect of the trusts' assets it holds. You are advised to read the investment product offer documents and take independent advice.