

President's Charge - State of the Diocese Report

Administrator/Bishop's Commissary
Ven Tom Henderson-Brooks
18th July 2020

Ladies and Gentlemen, Members of Synod, we perceive and believe that our world has changed. And so it has.

The very fact that I address this Synod electronically, whilst you sit, watch, vote and participate from your churches, offices and loungerooms, whether you're overlooking the Great Barrier Reef or whether you're in our great borderless outback, is testament enough that our world has changed.

But has it?

Some 3000 years ago, a great man of wisdom, wrote that *"there is nothing new under the sun."*¹ And it is still true. *"What has been, is what will be,"* whether it be the bubonic plague, the Spanish flu or coronavirus. *"And what has been done, is what will be done,"* namely murder, hatred, violence, racism, injustice, greed, envy, pride, arrogance, jealousy, vanity, obsession, addiction, abuse, exploitation. *"There is nothing new under the sun."*

As much as we like to think it. Humanity has never been in control of this planet, this world.² Humanity has never been in control of its circumstances. Humanity has never been in control of its destiny. We cannot even control the sinful desires of our own hearts.³

For those of us who have pretended that 'we are in control', the coronavirus is a gift. It is a reminder that we are not in control. So, I say, *"Open your eyes members of Synod. Humanity, wipe away the sleep of denial from your eyes."*

What do I see when I wipe away the sleep of denial from my eyes? Well from the vantage of my tiny life-span of 57 years, this is a little of what I see.

I see that we are wrecking the planet. There is an estimated 150 million tonnes of plastic in the ocean.⁴ The concentration of carbon dioxide in our atmosphere is the highest it has ever been.⁵ The planet is warning at a faster rate than even the scientists conservatively predicted.⁶ So I say, *"Open your eyes members of Synod."*

I see that with every passing year, humanity's desperate plight only increases. Today, half of the world's population, that is more than 3 billion people, live in poverty. Today, over a billion children live in poverty.⁷ Today, UNICEF says that 22 000 children will die because of poverty.⁸ Today, the UNHCR says there are about 80 million refugees.⁹ So, I say, *"Open your eyes members of Synod."*

I see violence unabated. My ageing eyes have witnessed a never-ending appetite for violence. War upon war, bloodshed on my TV screen. Compared to my youth, I am now desensitised to seeing real death and real dying moments in the news. My daughter's godmother lives just a few kilometres from where George Floyd was murdered in Minneapolis. Her beloved home of the last 23 years has been half destroyed. Racism is rampant across our world, and it *is* present and alive in Central Qld. I know it because I see it. I see the gaps and the inequalities between the 'haves' and the 'have nots', between black and white, between men and women, between workers and executives. The gaps and the inequalities are more pronounced than ever before. So I say, *"Open your eyes members of Synod."*

Now, if I were to speak for the rest of the day, and if I were to throw at you all the facts that I could muster, I would not even come close to exhausting the state of humanity's woes; its injustices, its inequalities, its addictions, its abuses, its tyrannies, its torments, its meaninglessness, its mental health issues, its dislocation, its lostness, its sickness nor its bondage.

Yet, the Psalmist reflected that the Creator has placed eternity in our hearts.¹⁰ The Creator has placed a yearning for meaning in our lives. And we search for it in all the wrong places, when all the time that yearning is meant for God. However, I have seen in my tiny life-span, that when we search in the right places, ordinary people have discovered that the good news actually is all about Jesus, even though our world has discarded him.

I have seen that that good news is sweeter than honey. It is water for the thirsty. It is freedom for the captive. It is sight for the blind. It is treasure for the poor. It is wisdom for the foolish. It is justice for the oppressed. It is direction for the lost. It is hope for the abandoned. It is a cure for the infected.

We are living at a critical point in the history of our world. Members of Synod, we are also at a critical point in the history of our Diocese. Our Diocese hangs in the balance. That is the reason for this Special Session of Synod. Consequently, we need wisdom to face this critical period in both our church and our world. Wisdom that has withstood the test of time, is wisdom indeed. That wisdom is found in the Old Testament writings and prophets. That wisdom is the wisdom of the likes of Solomon, Moses and David. That wisdom is the wisdom that is the resurrected Christ when he tells his disciples that *he is* the fulfillment of all God promised in the Old Testament. T

*“This is what I told you while I was still with you:
Everything must be fulfilled that is **written about me**
in the Law of Moses, the Prophets and the Psalms.”¹¹*

The Old Testament wisdom is in the end, all about Jesus. It is always, all about Jesus. Listen to the wisdom found in the ancient Proverbs and realise its full meaning when you understand that it is all about Jesus.

*Trust in the Lord with all your heart and lean not on your own understanding.
In all your ways acknowledge Him, and He will make your paths straight.¹²*

My virtual friends, if you want to have any understanding about why anyone can have any hope in this life, then it is all found in Jesus. And members of Synod, if you want to have any understanding about why anyone in this Diocese can have any hope for the Anglican Church in this Diocese, then again, it is all found in Jesus.

Yet the path before us is fraught with snares, traps and dead ends. Members of Synod, as God’s children, as leaders, as board members, as Synod Representatives, as parishioners and clergy, here in the Anglican Diocese of Rockhampton, we need to fall on our knees in humble prayer. For the only good news that I see in our ‘State of the Diocese Report’ being presented to you in three parts during this Special Synod, is the good news of the gospel.

Now I do praise God, that we have been able to elect a new Bishop! And we all need to commit to fervent prayer for our new Bishop-Elect. He will be the first to tell you, that he is not the Saviour, rather he is a fellow servant and brother in Christ. He will need all our prayers, love and support so that he might lead us wisely from 2021. However, until then, we don’t have the luxury to just tread water and wait! The decisions that the Diocesan Council will be asked to make between now and February 2021, may be amongst the most important in the history of this Diocese.

I have called – all three Synod addresses today, from the Chancellor, the Registrar and me, the ‘**State of the Diocese Report**’. We want the members of this Synod to be fully apprised of the seriousness of the situation, so that you are equipped to make the necessary hard decisions on the road ahead. The Registrar, Chancellor and I are working in harmony to give you the facts and then to best lay out before you what we pray under God, will be our own *Roadmap to Recovery*.

How Did We Get Here?

I’m not here to apportion blame. There have been many, many decisions over a long time going back decades. As a brief example, even in my short time as Administrator (5 months), I have talked to one previously unknown elderly gentleman about the sexual abuse he received from an Anglican Clergyman in the 1950s. The sins of 50, 60 and 70 years ago could well be the end of this diocese that has been here for over 125 years. And might I add, if that needs to happen in order to ‘redress’¹³ the sins of the past, then that is what will happen. It shames God, that clergy who professed to follow Jesus have done such harm to people. (And if you are a survivor of abuse when you should have been protected and nurtured in this Diocese, please do not hesitate to reach out to me.)

Now, past sexual abuse is not the only factor that has brought the Diocese to this crisis point. Quite simply, this church has been dying for many decades. And unless it undergoes radical repentance and change; unless it embraces all the missing generations; unless it lays aside its clericalism and empowers its laity; unless it makes a stand for reformed, Biblical Christianity; unless it embraces a love for the lost in our community and points all and sundry to follow Jesus, then all its clergy are doing amounts to little more than, spiritual palliative care.

These words of warning to the infant Church in Sardis, from Revelation 3:2, may well be applicable to us as well.

Wake up!

Strengthen what remains and is about to die,

for I have found your deeds unfinished in the sight of my God.

Remember, therefore, what you have received and heard;

hold it fast, and repent.¹⁴

My prayer is that God in his infinite mercy, upholds and strengthens what remains and is about to die. My prayer is that there are still deeds unfinished in the life of this Diocese that God has prepared for us to walk in together. I am confident of this, because I am confident of God's character.

Now, I need to speak more specifically to the business of this Synod.

There have been a growing number of us on Diocesan Council who have been concerned for some time that we do not have the income to match our expenses. In December 2019, our Diocesan Council passed a motion to seek legal advice concerning a number of matters, including, but not restricted to, our financial situation. We received that legal advice four days after Bishop David laid up his staff on 22 February 2020. That advice was then distributed to the Diocesan Council, and whilst COVID-19 was hitting the news and whilst we were still searching for a new Bishop, the Diocesan Council decided that this Special Session of Synod needed to be called. It was decided that it was too important to wait until October for the COVID rescheduled May Synod. During this public part of Synod, I am not able to say much more about this. Every Synod Member has now been made privy to that advice. The Chancellor will speak to this at the start of our second session.

However, I will say that as elected and appointed members of Synod we all have serious fiduciary and legal obligations, just like company board directors. These obligations and responsibilities applies to all elected and appointed Synod Representatives – evens those not present here today.

Together, we are responsible for the good governance of 'The Corporation of the Synod of the Diocese of Rockhampton'. This particularly applies to any decisions that could cause us to trade insolvently. Please listen carefully to the Registrar and read his report. The **Roadmap to Recovery** is about us taking the necessary actions to do all we humanly can to not trade insolvently.

A Snapshot Summary

Currently we are not trading insolvently. However, with each passing month, we are getting closer. What follows are the main risk factors that I currently see. Each of them have been well documented at Diocesan Council over the past year, as well as at previous Synods.

Five Major Risk Factors

1. Redress/PIPA Liability
2. Persistent Negative Cashflow
3. Debt/Liability
4. Insurance Rises
5. Decreasing Parish Contributions

Four Minor Risk Factors

1. Slow + Low Property Market
2. Coronavirus Impact
3. Ageing Congregations
4. Property Inadequacies

There are actually many different ways of assessing the issues in our Diocese at this time, or in fact at any time. However, the focus here in this 'State of the Diocese Report' is financial. Our finances are limited and we are getting closer to exhausting them. But it is worth noting, that we could also produce a 'State of the Diocese Report' for many other tell-tale factors such as the state of our: 'prayerfulness', or our 'thirst for righteousness', or our 'hunger

for justice', or our 'commitment to evangelism', or our depth of 'community engagement', or our 'spiritual maturity'. And perhaps at another time, we should!

At our 2019 Diocesan Synod, when reflecting upon all of our challenges, Bishop David Robinson said, "I may well be the last Bishop of Rockhampton." In God's providence we have elected one more, but our challenges still remain.

And to be completely transparent and frank, as Administrator, I have already had one discussion with our Provincial Archbishop, as to how long our Diocese can survive. It would be negligent of any Administrator to ignore the possibility that we may well need another Diocese to come to our aid.

So briefly, I'd like to comment about the five major factors that I believe are pushing us toward a possible future insolvency crisis.

1. Our Redress/PIPA Liability

Our current liability/exposure for Redress/PIPA sits around \$2.5M, with a high risk of increasing.

Our Diocese was amongst the first to join the National Redress Scheme. We remain committed to doing all we can to 'atone' for the past. Since joining the National Redress Scheme, we have received 23 RFIs (Requests for Information.) Once we complete each RFI, the Diocese has no further input into the process until the claimant has agreed to the independent determination and we are then invoiced for an amount. Some of these RFIs have led to determinations which have already been paid. The remainder are in varying stages of progress. We continue to monitor and respond to all requests promptly. Redress payouts are currently capped at \$150K but there is some sentiment in the community that this should increase to \$200K. In the majority of cases the Diocese has been joined with the State Government 50/50 to make payment. However, in the most recent determination, we had to pay 100% of a \$150K determination. The current Redress Scheme will continue to 2028. We have 'quarantined' monies to ensure that we can meet these payments when they fall due. Our current budgeting allows for an average of \$100k/RFI = \$2.3M.

Claimants can also pursue the injustices of the past through the civil courts under the QLD Personal Injuries Proceedings Act (PIPA). There are currently several active PIPA claims in the Legal process. There is always the possibility that more could come. These claims are not capped, and have the risk of being far more expensive and also will include significant legal costs. The information that the Registrar is providing you with in his address is current and up to date as of this week. Because of the significant increase in risk, we have just revised the potential liability in this area. It is extremely difficult to predict what the final costs might be. It could end up being in the millions of dollars and this of course would push us dangerously close to insolvency. Again the Diocesan Council has been 'quarantining' funds for this purpose. On the basis of our modelling several different scenarios, however we 'shake down the numbers', it does not look like we will have enough.

2. Our Persistent Negative Cashflow

A Decade of Deficit and Negative Cashflow.

At our 2019 Synod, the former Registrar, Canon David Rees, reminded us that the previous decade saw a total operating deficit of \$2.791M. We have been slowly selling off the crown jewels, and the crown is nearly picked clean. Our 2020 Budget is expecting another deficit of just under \$300K. Our operating cashflow is solely dependent on 'robbing Peter to pay Paul'. In 2020 we have diminished the Endowment of the See Fund by \$270K to inject cash into the General Fund. Every time we do this we are in effect, reducing the number of years that the Diocese can afford a Bishop. Projecting forward into 2021 and beyond, the picture is not improving.

It is not that we have been inactive in trying to address this trend. We have cut back expenses. Increasing income is harder. We must remember that our call is not to make money, but to make disciples. In much the same way as the corona virus has made us rethink church, we need to rethink the nature of our ministry of making disciples, and what it might look like in the future, perhaps without our familiar structures.

3. Our Debt/Liability

We need to pay down our debt and renegotiate our \$2M ANZ loan in 2020.

It is well documented how the Commonwealth Bank was recently 'burned' by the Bathurst Diocese's \$40M loan. Australian banks are as a result, much more cautious about church loans!

Since taking out our ANZ loan to enable the redevelopment of the Musgrave St properties (where Anglicare is currently located in Rockhampton), the Diocese has only paid interest on the loan. It has not made any headway on the principal amount. Given our persistent negative cashflow over the last decade, and inability to reverse this, the ANZ may ask us to reduce our debt. This would mean dipping into limited cash reserves, 'quarantined' for Redress and the See Endowment. We do have some assets. However, the reality is that liquidating assets takes time and is not guaranteed. Hence, at this present time, we need to go hard on liquidating whatever assets we can to enable us to service this loan. I am pleased to report that we are starting to make some progress in this area. The Registrar will talk more about this.

Furthermore, it is worth noting that whilst not directly affecting our Diocesan bottom line, the Keppel Parish currently has a \$1.1M ANFIN loan which it is servicing. We must not forget that property is therefore mortgaged under both this arrangement with ANFIN and the ANZ bank loan.

4. General Insurance Rises

From 2019 to 2020 our insurance costs have increased by about 300%.

In high risk areas – those prone to extreme weather events like cyclones, floods, drought and fire, insurances have risen steeply in recent years. The disparity in regional risk across Australia led to the National Anglican Insurance program breaking down in 2019. The result for 'high risk' Dioceses like ours as compared to metropolitan Dioceses was that our insurances increased by some 300% from 2019 to 2020. If this hadn't of happened, we would have had a positive cashflow in 2020. Furthermore, if the coronavirus hadn't also then come along, we might have even felt we had turned the corner! Such was the action we had taken in the previous year.

As Diocesan Council knows, some Dioceses are now uninsured. Our position is, that total non-insurance would be seen as negligence. After having discussed and debated this at Diocesan Council the solution is not for every Parish to source their own insurance. In the end all property is held in the name of the Diocese. The Registrar will report some progress in this important area. And AIRS (the National Anglican Insurer) is working hard to source more affordable insurance solutions. There is no magic wand here, but at this time, liquidating assets, will not only help address cashflow and build capacity to service our liabilities, it will also reduce our insurance costs.

5. Our Decreasing Parish Contributions

From 2020 to 2021 we are expecting a 42% decrease in Parish Contributions.

There are several factors aligning to create this grim prospect: insurance costs increasing; reduction in FTE stipended clergy; increasing unemployment due to the coronavirus; the impact of long-term drought; and ageing and dwindling congregations.

Whilst there has been a slow general trend in population moving away from rural towns and our regional mining booms and crashes are well documented, there are still significant centres of population across Central Queensland that continue to thrive and so there is the need and capacity for vibrant and growing communities of faith.

Yet our congregational profiles when compared to the local community demographics, reveal the massive disparities between our congregations and the local community. For example, our age demographics in our CQ Anglican Churches does not reflect the local population profiles in every community bar one. We are simultaneously greatly over-represented in the elderly age brackets and greatly under-represented in young age brackets. And by young, I mean under 50! Similarly, men are absent from our churches.

Make no mistake, we need to grow churches. We need to close dying churches and plant new churches. This requires new structures, new initiatives and new attitudes. This calls for conviction, courage and compassion. Right now there is a huge opportunity for church planters and 'tent-makers' in this Diocese.¹⁵ I could easily place 5-6 tent-maker church planters tomorrow. There is a missional opportunity, some in remote, and some in less remote communities across Central Queensland. And one thing I can promise at the moment is – you will find less stress living here than in a Victorian coronavirus hotspot!

Our strategy in the Diocesan Roadmap is to liquidate properties and assets, which are *surplus to our needs*. As far as is humanly possible, we want to leave parish monies intact. However, parishes need to remember that holding significant funds solely for maintaining property is pointless, unless our core business is to become the curators of museums. Funds should be wisely stewarded towards the growth of God's church, that is making disciples, and not towards maintaining properties just for their own sake.

Other Minor Risk Factors

Last year, in a National study on the cost of Living and Housing affordability, it was reported that Gladstone was the most affordable place in Australia! There is an attractiveness to living in our region. But it's a two-edged sword. Whilst it may be cheaper to buy a property in Central Queensland, you naturally get less money for it when you sell. In comparison, in urban Dioceses like Melbourne, Sydney or Brisbane, the value of property is such that if we were facing our current crisis with their resources, we could simply sell off a few well-located houses or properties and our debts and liabilities could be serviced.

Furthermore, our Central Queensland communities do go through cycles of boom and bust. Many of our current valuations on church properties reflect boom time valuations and therefore at this present time, are more akin to works of fiction. Who wants to own and renovate a heritage listed church? What real value do any of the Tanyalla buildings have toward a sale price, other than to reduce it? Our properties are generally ageing and not fit for new purpose. They are not attractive to the younger generations for exactly the same reasons why we see growth in the new outer suburbs of Rockhampton whilst at the same time we see increasing dereliction and vacancy in older city centres. Hence many of our older properties are like millstones around our Diocesan neck. We therefore need to sell, divest, gift and repurpose them if and where we can, where those *properties are surplus to our needs*.

However, closing down multiple churches and simply combining them is not the solution, unless it is accompanied by the freeing up resources to church plant and start new innovative ministries. The corona crisis has introduced a host of new challenges. It is perhaps our last opportunity to embrace change, otherwise it may prove to be the final nail in the coffin.

The Roadmap to Recovery

Today I have felt like the OT prophet Jeremiah who was all doom and gloom, but even in the book of Jeremiah, there is hope and I still believe there is hope for our Diocese.

I have been encouraged by the way churches have responded to the pandemic. You have embraced existing technology. You have learnt new skills of live streaming and running online meetings. You have established pastoral care groups all over the Diocese. As we are emerging from lockdown, some are discovering that new people have joined their church and that some of the things that we do well, like caring for one another, has now been experienced by those same new people.

But at the same time, some of our innovative ministries with the young, like Messy Church, Mainly Music and Playgroups, are yet to work out how to do ministry safely in a coronavirus world. And quite frankly, because so many of our volunteers are elderly and in high risk categories, these ministries are really suffering.

So firstly, our roadmap to recovery, must begin with **prayer**. I encourage all of our people to commit themselves and their churches to prayer.

Secondly, there is a Latin phrase I have held onto all through my ministry, 'missio dei' – the 'mission of God'. The mission we have been called to is actually, *God's mission*. The mission is of God and the mission belongs to God. It is God's Church and the Gospel of Jesus Christ is 100% effective for establishing and growing God's church

Five Possible Long-Term Paths

Brothers and sisters, as I present this sobering news to you, I can see at least five different possible long-term paths before us.

1. Create Long Term Positive Cash Flow through Church Growth

This has been our current strategy during Bishop David's episcopacy. It takes a long time to change direction and to grow the church. Every church planter will tell you that there is a lag between church growth and financial growth.

2. Plan for Diocesan Merger with Brisbane/Another Diocese

This is a likely scenario within the next five years. I have had initial discussions with the Archbishop of Brisbane. We estimate it would take two years to work through this process. The Rockhampton Diocese was birthed out of the Brisbane Diocese and is of course, a part of the Province. A merger would see the Archbishop of Brisbane having the authority to appoint episcopal oversight of the Central Queensland Region. There has been a strong history of independence in Central Queensland and so I expect this option would meet some resistance.

Added into this equation is the bigger question of ongoing uncertainty of the unity of the National Anglican Church. Next year's General Synod may be the most important in the history of the Anglican Church in Australia. Diocesan Council began a discussion about this at its last meeting and intends to bring that discussion to Synod in October. Furthermore, a merger with the Brisbane Diocese might not be the only merger option that we would want to consider.

3. Become a Missionary Diocese

There is the existence of a General Synod Canon, the Missionary Diocese Canon 1977, with its subsequent amendments, that might provide an alternate model for our Diocese. This legislation has been around since dioceses were restructured in Victoria and also Carpentaria. It is something that I have not yet had time to investigate but this maybe something within the national church experience that might yet prove to be a useful resource to us.

4. Create an External Funding Entity for the Diocese of Rockhampton

It is right that this Diocese should underwrite the full cost of redressing past abuse, even if this means the end of *The Corporation of the Synod of the Diocese of Rockhampton*. In our Anglican Church structure, all ministry is essentially derivative from the Bishop. Hence, a possible path forward would be to create a separate entity that would fund the Rockhampton Episcopacy. This option would need much work and investigation. It would need Financial Investors, a Board of Management and a Memorandum of Understanding as to the extent and nature of that financial support.

To some extent, this is how the Bathurst Diocese has survived, except in that case, the external funding body is the Diocese of Sydney.

5. Provisional Liquidation

If we get to the point of not being able to service our debts and we get close to insolvency then a last resort way forward could be provisional liquidation, which would be set up by court order. I expect this would be very costly. However, it would protect all our office bearers, including Synod members. The provisional liquidator would then take control of the Diocese to see if any arrangement could be formulated to save the Diocese from being wound up. If a plan could be found, once implemented, the provisional liquidator could, via a court order and process, eventually transfer control back to the Diocese. As you can imagine, this was not something I was taught about in Bible College!!

As I said earlier, we are not currently insolvent! But we are getting closer. From whence does our help come from? It comes from the Lord.

*Trust in the Lord with all your heart and lean not on your own understanding.
In all your ways acknowledge Him, and He will make your paths straight.¹⁶*

I commend to you, the Roadmap further explained in the Registrar's Report. We have begun the process of identifying properties surplus to our current needs. We have identified which accounts and trusts are available to be legally accessed to meet Redress and financial liabilities. It is almost all of them. We have now brought all this information to Synod, which is this final decision-making body of our Diocese. We are maintaining minimal Diocesan staffing, despite being severely understaffed. We need to repurpose funds into church planting, growth and innovation. We need to reach a positive cashflow.

Members of Synod, when I first spoke with our Bishop-Elect, he was apprised of all this information. At the time he asked me for my opinion on all the information we had sent to him, as part of his process of discerning God's call. My words were - 'It is a hospital pass!'

Growing up, one of my favourite NRL players was the legendary Queenslander, Arthur Beetson. Artie was the master of breaking through a tackle by getting one arm free and then off-loading a one-armed pass. Sometimes, whoever ran onto his pass would receive the most massive hospital pass. The defence would read the play and the hapless attacker would be flattened or knocked out cold! But more often than not, with Artie, that potential hospital pass became the moment of beauty that put his team-mate through the gap and into the clear to score.

I am so thankful to God for the step of faith that our Bishop-Elect is making along with his wife and family. He is willing to come, without even being able to meet us due to coronavirus. He is willing to serve God and us, by catching that hospital pass and heading for the gap. He doesn't know, and we don't know if it's going to flatten him or turn into the most beautiful line-break we have seen. But we are all going to follow him, because he is following Jesus. Therefore, he and his family, need our prayers, our support and our love.

And so now, Ladies and Gentlemen, Members of the Synod of Rockhampton, brothers and sisters of the national Anglican Church, and people of our community, both local, state, federal and international. It is with great thankfulness to God in my heart, and it is with great pleasure that I can announce and introduce our Bishop-Elect.

After being duly elected by our Bishop Election Board, under the guidance and chairmanship of Retired Bishop, Alf Chipman; and having prayerfully accepted the call to the Episcopate; and having satisfied all the prerequisite qualifications; and having been deemed Canonically fit by our Provincial Bishops; I warmly announce the 13th Bishop of Rockhampton to be the Very Reverend Peter John Grice, currently the Dean of the Cathedral in Geraldton, Western Australia.

Friends, brothers and sisters in Christ, I introduce to you, Bishop-Elect, Peter Grice and invite him to address us.

¹ Ecclesiastes 1

² Isaiah 46:9-10

³ Genesis 6:5

⁴ <https://oceanconservancy.org/trash-free-seas/plastics-in-the-ocean/>

⁵ <https://climate.nasa.gov/evidence/>

⁶ <https://www.bbc.com/news/science-environment-49689018>

⁷ <https://www.dosomething.org/us/facts/11-facts-about-global-poverty>

⁸ United Nations Inter-agency Group for Child Mortality Estimation (UN IGME). "UNICEF: Committing to Child Survival: A promise renewed." UNICEF, 2014.

⁹ <https://www.unhcr.org/en-au/figures-at-a-glance.html>

¹⁰ Psalm 14:1

¹¹ Luke 24:44

¹² Proverbs 3:4-5

¹³ No amount of money can ever 'redress' the past. What monetary value could one ever hope to place on ruined and scarred lives.

¹⁴ Revelation 3:2-3

¹⁵ 'Tent-makers' refers to the model used by the Apostle Paul who would work in his trade as a tent-maker to enable him to preach the gospel.

¹⁶ Proverbs 3:4-5