

# Centenary Build on THE Foundation Development Foundation



*SUPPORTING  
YOUR CHURCH*

- ✓ Savings and Investments Accounts
- ✓ Loans
- ✓ Funeral Assistance Plan
- ✓ Homes Loans



**Churches  
of Christ**  
in Queensland

# ABOUT CENTENARY DEVELOPMENT FOUNDATION



## WHO WE ARE

**Centenary Development Foundation (CDF)** is the investment arm of Churches of Christ in Queensland. Our purpose is to fund worthwhile projects that help our churches and church organisations to grow and extend God's kingdom. We offer individuals, churches, and organisations the opportunity to invest with us; helping the ministries of Churches of Christ in Queensland to grow and being rewarded by **competitive interest** on every investment.

Centenary Development Foundation also administers the Churches of Christ **Provident Fund**, on behalf of Churches of Christ in Australia. This is an Australia-wide long service leave provision fund for Churches of Christ ministers and employees.

Centenary Home Loans provides a **free loan brokerage service** with a fully accredited mortgage broker. This service can assist every home or investment property buyer by matching your specific requirements with a suitable financing arrangement from over 25 different lenders; with the added benefit of knowing that your home loan is helping fund God's kingdom at no extra cost to you! Profits from Centenary Home Loans do not go to a bank or a broker.

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Investors should be aware that Centenary Development Foundation is not subject to the normal requirement to have a Disclosure Document or Product Disclosure Statement, and be registered or have a trust deed under the Corporations Act. This scheme has not been examined or approved by ASIC and the investment is designed for those who wish to promote the work of Churches of Christ in Queensland and for whom the considerations of profit are not of primary relevance in their investment decisions. However, Churches of Christ in Queensland, as a registered Sponsor Body, has indemnified the fund against liability arising out of a claim by investors.

CDF currently manages in excess of \$50 million in funds and has a blemish-free record with investor deposits. You can be confident that your funds are secure as we invest conservatively and responsibly.

In recent years, Centenary Development Foundation has been pleased to accept funds from churches of other denominations, Churches of Christ from other states and individuals Australia wide. Even overseas residents invest with us.

We adhere to the national privacy principles contained in the Privacy Amendment (Private Sector) Act 2000. A copy of our Privacy Policy is available on request.



# OUR PRODUCTS

## WHERE DO THE PROFITS GO

All the profits generated through CDF go towards Church Equipping.

The purpose of Church Equipping is to model missional leadership, and equip and support member churches to incarnate the purposes of Christ in the community. Through this we expect to see the growth in the size, health, and missional intent of churches.

### Services within this division include:

- church planting
- church resourcing
- church grants
- leadership development
- youth ministry
- christian women's ministry
- Global Mission Partners
- Australian College of Ministries.

## SAVINGS AND INVESTMENT OPPORTUNITIES FOR THOSE WHO SHARE OUR GOALS

### At Call Account

*Are you an individual or organisation looking to have ready access to your funds? The At Call account is the answer!*

Our interest rates are tiered so that the more you deposit to save the better your interest rate will be.

You can deposit a portion of your wages or funds from any other source and withdraw just as easily by telephone or written request.

### Flexible Investment Account

*Are you looking for a flexible savings account that pays a competitive rate of interest?*

The Flexible Investment Account is for you. You can deposit and withdraw whenever you want to. You will earn high interest which is only reduced if you make more than three withdrawals in a half-year.

No fees or charges  
Get set to watch your savings grow



# OUR PRODUCTS

## Fixed Term Investment

If you have funds to invest without the need for at call availability, a Fixed Term Investment is ideal. You can pick a fixed period that suits you. Then sit back and watch your investment grow.

You will receive a certificate detailing your investment and we will offer you various options when your investment matures. You'll be pleasantly surprised with our rates.

## Funeral Assistance Plan

The cost of funeral services is substantial and increasing all the time.

Why not minimise anxiety for your loved ones at this difficult time by having the necessary funeral funds set aside?

You can contribute to the plan by lump sum or progressive deposits as your funds allow. Why not prepare for this event with EASY SAVE?

Interest earned is exempt from Deeming and Income Tax because the funds are released only to cover funeral expenses or paid to your nominated Executor/Beneficiary. (Subject to limits imposed by the Social Security Act 1991.)

## Gold Class

*For the discerning investor who seeks an exceptional interest rate with funds available at call.*

An initial deposit of \$10,000 will open your account. You will receive monthly interest on every dollar invested with no minimum balance required (conditions apply.)

For Gold Class service join those who are already enjoying the benefits of this superior account.



# GETTING STARTED

For more information or to obtain an account opening form, please complete and return the enquiry form on the back page of this brochure or call us on 1300 659 644.

Check out our website [www.cdf.org.au](http://www.cdf.org.au) or email us at [info@cdf.org.au](mailto:info@cdf.org.au).

Come in and see us during business hours at Butler Lodge, 41 Brookfield Road, Kenmore.

## DEPOSITS

- You can make deposits using your internet banking.
- Limited numbers of specially numbered deposit books are available to enable over the counter deposits at National Australia Bank branches.
- Mail cheques made payable to:  
**Centenary Development Foundation**  
PO Box 469, Kenmore,  
Qld 4069.
- Call into our office in Kenmore during business hours.

## WITHDRAWALS ARE EASY TOO

Phone your request to our office by 3pm and we will transfer the funds to your linked account. (Conditions apply)

Post or fax a withdrawal form. Funds can be transferred to any bank account (not credit card accounts) or cheque drawn (not available for Gold Class accounts).

## DO YOU WANT TO SAVE THE EASY WAY? THEN EASY SAVE IS FOR YOU

We can transfer funds from your nominated bank account to your CDF account at regular intervals OR telephone us by 3pm and we will electronically transfer funds from your linked account to your CDF account overnight.

These accounts are set up with telephone withdrawals on most accounts. Phone us before 3pm and we will transfer your funds to your nominated account electronically overnight.

EASY SAVE accounts are password protected.

No fees or charges  
Get set to watch your savings grow



# CDF LOANS

## Centenary Development Foundation lends for worthwhile purposes

Loans are available to clients from Centenary Development Foundation (subject to approval)

### CDF LOANS

**Churches** - This is our primary loan focus assisting the growth of our Churches. Church planting, buildings, extensions.

**Motor Vehicle** - new & used vehicles (conditions apply)

### NOT SURE WHERE TO GO? LET US HELP YOU!



Home Loans

Rural

Debt consolidation

Refinancing

Commercial

Investment

First Home Buyers

Investment property loans

Home renovation

Lo-doc

Reverse mortgage

Business loans

Construction

for seniors

Leasing

### Free mortgage brokerage service

This is a free brokerage service with access to over 25 lenders and hundreds of loan products. Profits from Centenary Home Loans fund christian projects through Church Equipping while you obtain the same interest rate and loan options as dealing directly with a bank or other lender.

Give us a call. A few minutes is all it takes to see if we can help you. There is no cost to you for this service!

Service with integrity. Supporting the Christian Church

[www.centenaryhomeloans.org.au](http://www.centenaryhomeloans.org.au)



### FOR ASSISTANCE

(Local call) 1300 659 644\*

Phone: (07) 3327 1628 Fax: (07) 3378 1334

Email: [info@cdf.org.au](mailto:info@cdf.org.au)

[www.cdf.org.au](http://www.cdf.org.au)

\*Call charges may be higher from a mobile phone.



# ENQUIRY FORM

Please complete the below form with required details to contact you.

Name	
Postal address	
Email	
Phone	
Please circle preferred contact type	Phone / Post / Email

Please indicate products you are interested in receiving more information about:

## INVESTMENT PRODUCTS:

- At Call
- Flexible Investment
- Funeral Assistance Plan
- Gold Class
- Fixed Term Investment
- Account Application Form including current interest rates.

## LOAN PRODUCTS:

- Church Loan
- Motor Vehicle Loan
- Current loan rates
- Loan Application Form
- Centenary Home Loans mortgage broker service.



No fees or charges  
Get set to watch your savings grow



**Delivery Address:**  
PO Box 469  
KENMORE QLD 4069

No stamp required  
if posted in Australia



Centenary Development Foundation  
Reply Paid 469  
KENMORE QLD 4069

