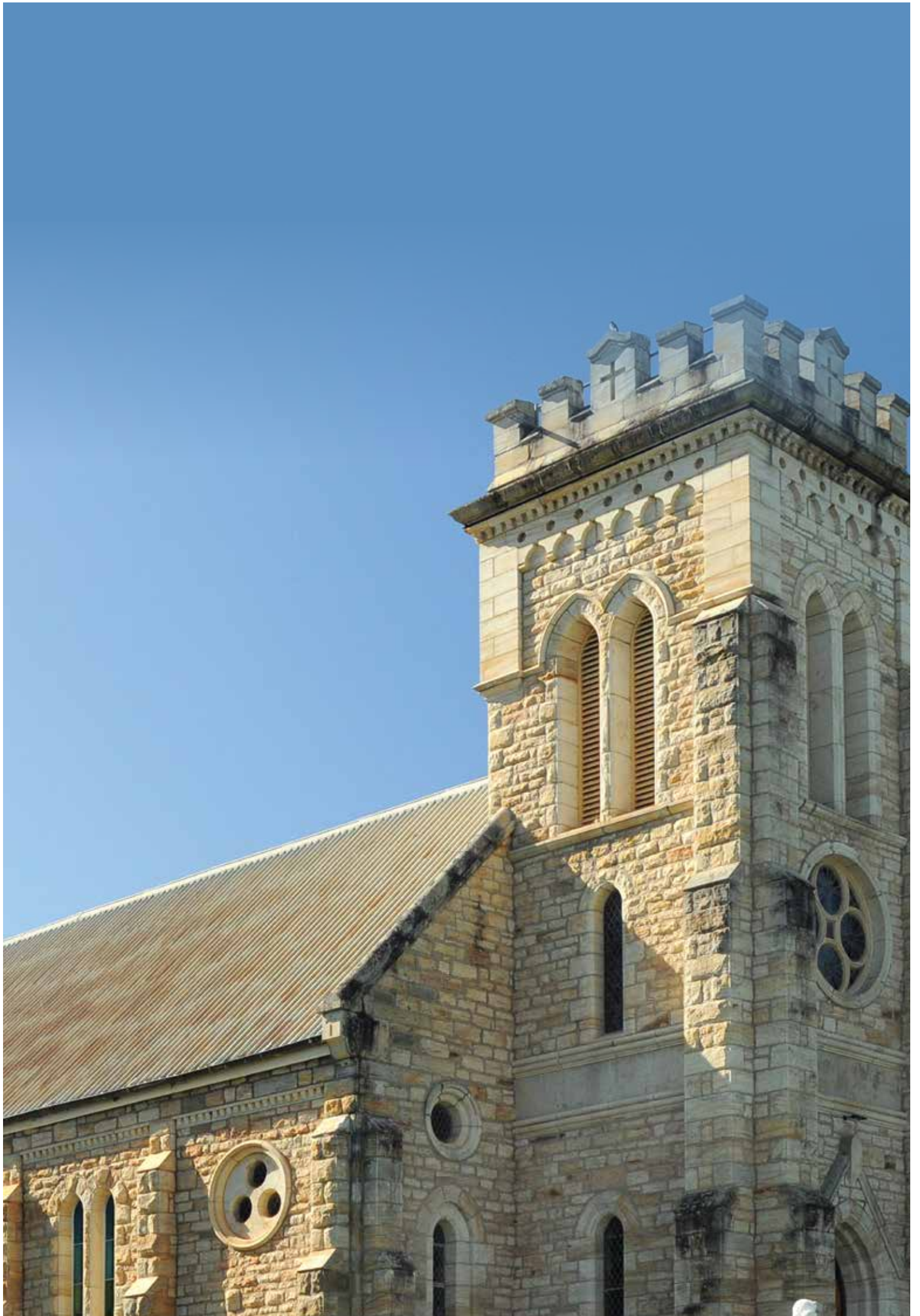




DIOCESAN INVESTMENT FUND
ANNUAL REPORT





AN INVESTMENT WITH

peace of mind.

With a competitive interest rate and secure and ethical investments, any downturns in the economy have minimal impact on the Diocesan Investment Fund. This is because your invested funds are used by the DIF to lend to parishes and other Diocesan entities for specific projects such as aged care services, school infrastructure, parish and Diocesan buildings as well as pastoral activities. This restricted lending policy means the Diocesan Investment Fund is not exposed to the commercial loan environment.

All investments with the Diocesan Investment Fund are secured by the assets of the Diocese of Lismore and guaranteed by a company set up by the Australian Catholic Bishops Conference. The Fund is audited annually.

Australian Prudential Regulation Authority (APRA) and Australian Securities and Investments Commission (ASIC) are introducing new changes to the charitable development fund sector. These changes will be implemented progressively from 1 January 2017. We will be updating investors throughout the next 12 months.



- 2 Bishop's Message
- 3 Chairman's Report
- 5 Concise Financial Report
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CHARTER TO PROVIDE A STABLE SOURCE OF LONG TERM FINANCE AT AFFORDABLE RATES OF INTEREST, FOR CATHOLIC PARISHES AND INSTITUTIONS OF THE LISMORE DIOCESE AND TO PROVIDE A STABLE STATED RETURN TO INVESTORS.

“The buildings and institutions we have inherited and to which we have made our own contribution, we are only passing on, in an ancient succession, to the generations that will follow us”



Once more in July of this year I had the happy experience of accompanying our group of young pilgrims, from all parts of the Diocese, to World Youth Day in Poland. Over my sixteen years as bishop I have enjoyed so many great moments travelling with earlier groups to Canada, Brazil, Germany, and Spain, with en route visits to Austria, Mexico, Peru, Portugal, to Rome and the Holy Land.

Modern air travel gives opportunities for young Catholics to experience the universality of the Church, her faith, culture, and traditions which earlier generations could never have imagined. They have experienced the close presence not only of Pope but of the solidarity of hundreds of thousands of young Catholics like themselves from all countries and continents. They have gazed in wonder at the Church's amazing legacy of architecture spanning the greater part of twenty centuries and including some of the world's most famous sites and buildings.

The questions which arise in young minds, and the answers that they discover always amaze. These are the buildings of a people, a people of a common faith. Cathedrals and parish churches great and small, hospitals and the buildings of health care, social welfare and education across country after country, all marked with the sign of the cross, from what vision did they materialise? Who contributed to their building, and found their inspiration in their art and beauty? The answer is in a people of a common faith and belief: from those with wealth who contributed from their abounding substance, to those who gave their widow's mite to help like the woman commended by Our Lord outside the Temple. In the history of the Church it has always been the same. The buildings and institutions we have inherited and to which we have made our own contribution, we are only passing on, in an ancient succession, to the generations that will follow us.

This is the local context of the support which people like yourselves have continued to give over fifty years through our Lismore Diocesan Investment Fund to the ongoing works of a Christian community. In the life of a modern diocese these funds continue to play an integral rôle in enabling the material support of the same mission that proceeds from our faith, the faith of the Church.

I take this opportunity to again thank all of our investors for their funds entrusted to us, the Diocesan Finance Council, and the managers and office staff at 10 Orion Street and in the agencies across the Diocese for their devoted work.

With my best wishes and blessing in Christ,

Most Revd Geoffrey Jarrett DD
Bishop of Lismore

A MESSAGE FROM THE CHAIRMAN

It is a pleasure to report another very successful year for the Diocesan Investment Fund despite the fact that we have experienced the lowest interest rates in the history of our fund. This year has also been a year of transition with the retirement of our long-standing chairman, Mr Frank Hannigan, Mr Scott Patch replacing Mrs Mavourneen Kennedy as Diocesan Accountant and the change of our office premises from Farrelly House to Mary's Mount, combining the D.I.F., Chancery and other diocesan offices.

Frank joined the Fund in 1985, becoming chairman in 1994, and during this time has generously given of his time and expertise in many capacities. He is to be congratulated for his enormous contribution to the Diocesan Investment Fund during the term of his chairmanship, a period of 22 years. During this time he has overseen the growth of the Fund from \$46.9 million in 1994 to an impressive \$531.6 million. Throughout this time Frank's underlying depth of faith and his understanding of church proved to be the driving force behind his successful chairmanship and the Diocese has benefited greatly as a result. We will always be indebted to you Frank.

As a Diocese we also must express our gratitude to Frank for his leadership roles in the Diocesan Finance Council, St Vincent's Hospital, his parish of Casino as well as numerous other activities across the Diocese in which he has been involved.



We welcome Mr Scott Patch who has taken on the role of Diocesan Accountant, replacing Mrs Mavourneen Kennedy who admirably handled the DIF finances for many years. Scott is a chartered accountant with 21 years experience in private practice and has a background in audit, accounting and information technology. He has worked closely with the Fund and many other Catholic organisations. He is married to Peita and has 3 sons and I know that you will find Scott very helpful and obliging.

The Fund has been fortunate to obtain the services of Mr Jim O'Brien as the DIF Promotions Officer in July 2015 whom we welcome to the team. In addition the Fund also sponsors Jim's work in running planned giving renewals in parishes. In this way the Fund also gives back to parishes. Jim is from Port Macquarie and is well known to many, I personally have known Jim for over 50 years. He retired in 2014 as the coordinating principal of St Paul's High School and Mary MacKillop Senior College in Port Macquarie after a distinguished career of 40 years in Catholic Education in the Lismore Diocese. Throughout his career Jim has dealt with the DIF, both as an investor and a borrower for parish school building loans, so he has a thorough knowledge of the Fund. I look forward to seeing Jim around the Diocese as he continues his good work throughout the parishes.

In our world today we, as a Diocese, are obliged to meet ever-increasing government requirements in order to provide places of education,

cares for the sick and aged and places of worship. As a result we, as a Fund, are regularly called upon by parishes to provide loans in order to fulfil these requirements. Along with this there is also a need to provide funds for new capital works, none of which would be achievable without the wonderful generosity and faithful trust of you the investor. Our Diocese of Lismore is blessed with a very strong contingent of lay faithful and this has proved to be the backbone of our success as a Fund. On behalf of the board I sincerely thank you one and all.

At this point I would like to thank His Lordship Bishop Geoffrey Jarrett for entrusting me with the role of chairman of our Fund. On behalf of my fellow board members I would also like to thank His Lordship for the wholehearted support he gives to us and the trust he places in our decision-making.

On behalf of the board I would like to thank the priests of the Diocese, clergy, religious and other organisations within the Church for their wonderful ongoing commitment to the D.I.F. A very special thank you must go to our wonderful local agents who freely give of their time and staff to provide our investors with additional access for their D.I.F. transactions.

The Fund is blessed with an exceptional team of office staff headed most capably by Mr Greg Isaac and I would like to thank them for their loyal and diligent service over the past twelve months.

Finally I would like to thank my fellow board members who have, and continue to, contributed enormously to the success of the Fund. Thank you for giving so freely of your time and expertise.

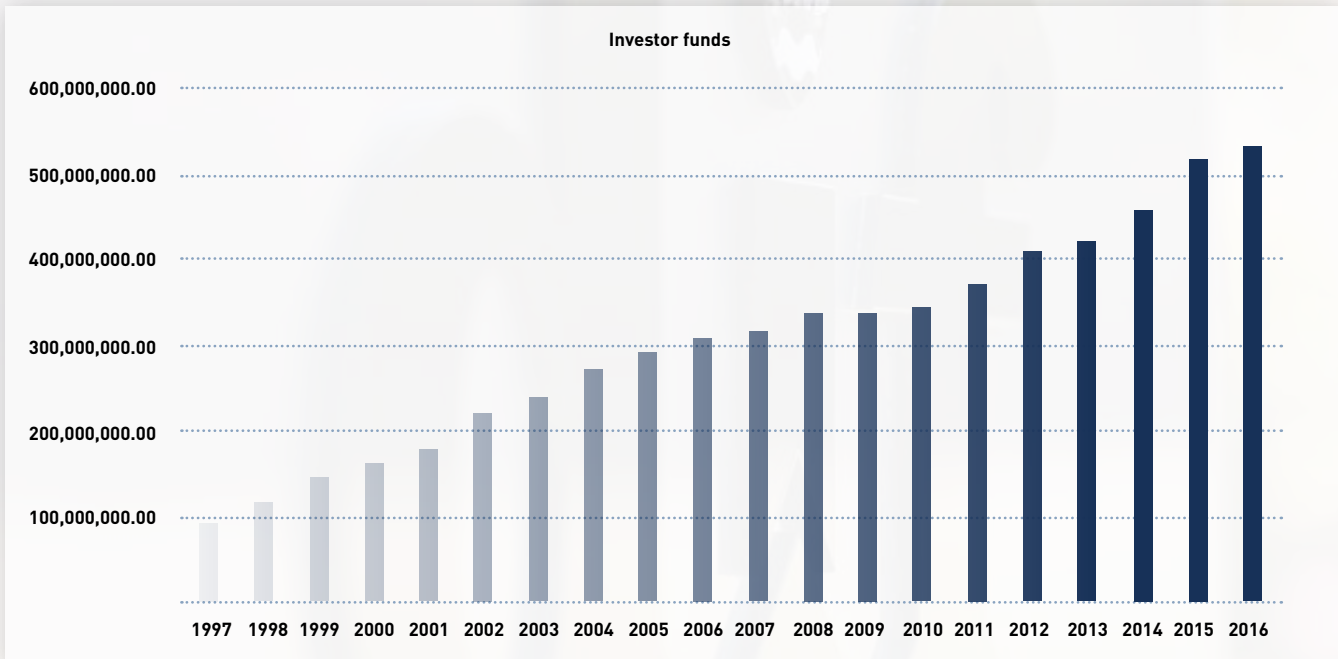
A handwritten signature in black ink, appearing to read 'Michael G. Shay'.

Michael G. Shay
Chairman.

performance

OF THE DIOCESAN INVESTMENT FUND

Reflecting over 50 years of solid funds management experience and performance, this graph demonstrates a growth in the dollar value of the Diocesan Investment Fund for the last 20 years.



DIOCESAN INVESTMENT FUND

CONCISE FINANCIAL REPORT

For the year ended 31 March 2016

2016

Discussion and Analysis of the Financial Statements

INFORMATION ON DIOCESAN INVESTMENT FUND CONCISE FINANCIAL REPORT

The financial statements and disclosures in the concise financial report have been derived from the 2016 Financial Report of the Diocesan Investment Fund.

A copy of the full financial report and auditor's report will be sent to any member, free of charge, upon request.

The discussion and analysis is provided to assist members in understanding the concise financial report. The discussion and analysis is based on the Diocesan Investment Funds financial statements and the information contained in the concise financial report has been derived from the full 2016 Financial Report.

PROFIT AND LOSS AND STATEMENT OF COMPREHENSIVE INCOME

The Fund recorded a profit from ordinary activities after income tax for the year of \$4,989,771 (2015: \$5,834,966). The decrease in profit from the prior year is principally due to unrealised losses from revaluing financial assets to fair value. Share and Managed Fund investments decreased in value by \$1,593,172 being offset by increases in the value of our investment properties of \$260,588.

STATEMENT OF FINANCIAL POSITION

Our investors' deposits have increased during the year by \$16,811,871 to \$531,581,518, an increase of 3.3% over the previous year. Total liabilities have increased by \$16,032,335 to \$535,212,778. Total assets increased by \$17,548,448 to \$566,287,129. Held to maturity financial assets (bank term deposits) increased by \$18,594,000 whilst Available for sale financial assets (shares and managed funds) decreased by \$1,486,895. Equity at year end totalled \$31,074,351 (2015: \$29,558,238). A provision has been made at year end for a distribution to the Diocese of \$3,473,658 (2015: \$4,215,037).

STATEMENT OF CASH FLOWS

The cash held at the end of the year decreased by only \$458,959 from \$8,332,727 at 31 March 2015 to \$7,873,768 at 31 March 2016. Cash flows from investing activities were significantly lower than the prior year due to only a small increase in total investors deposits this year.

Auditor's Independence Declaration

UNDER SECTION 307C OF THE CORPORATIONS ACT 2001 TO THE MEMBERS OF THE DIOCESAN FINANCE COUNCIL

I declare that, to the best of my knowledge and belief, during the year ended 31 March 2016 there have been no contraventions of any applicable code of professional conduct in relation to the audit.



MF PARTNERS - MARK CHARTER (Partner)

Dated at Ballina this 13th day of May 2016

Address: 95 Tamar Street Ballina NSW 2478

CONCISE FINANCIAL REPORT

For the year ended 31 March 2016

Profit & Loss Statement of Comprehensive Income *For the year ended 31 March 2016*

	Note	2016 \$	2015 \$
Revenues from investing activities	2	20,086,302	21,722,671
Other revenue	2	0	0
Interest incurred		(13,021,680)	(15,129,397)
Employee benefits expense		(184,540)	(158,297)
Depreciation and amortisation expenses		(1,072)	(1,277)
Other expenses from ordinary activities		(556,656)	(523,594)
Changes in fair value of financial assets and investment properties at fair value	2	(1,332,583)	(75,140)
Profit/(loss) from ordinary activities before income tax expense		4,989,771	5,834,966
Income tax expense relating to ordinary activities		0	0
Net profit/(loss) for the year after income tax expense attributable to Trustees of the Fund		4,989,771	5,834,966
Other comprehensive income		0	0
Change in net assets attributable to Trustees of the fund		4,989,771	5,834,966

Statement of Financial Position *As at 31 March 2016*

	2016 \$	2015 \$
ASSETS		
Cash and cash equivalents	7,873,768	7,932,727
Held to maturity financial assets	428,745,000	410,151,000
Available for sale financial assets	10,263,300	11,750,195
Loans and advances	100,662,062	100,185,161
Other	2,614,521	2,850,636
Property plant and equipment	8,478	9,550
Investment properties	16,120,000	15,859,412
TOTAL ASSETS	566,287,129	548,738,681
LIABILITIES		
Trade and other payables	3,617,312	4,375,346
Interest bearing loans and liabilities	531,581,518	514,769,647
Provisions	13,948	35,449
TOTAL LIABILITIES	535,212,778	519,180,443
NET ASSETS	31,074,351	29,558,238
EQUITY		
Accumulated Funds	27,833,184	24,984,488
Reserves	3,241,166	4,573,749
TOTAL EQUITY	31,074,351	29,558,238

The accompanying notes form part of these financial statements.

CONCISE FINANCIAL REPORT

For the year ended 31 March 2016

2016

Statement of Changes in Equity *For the year ended 31 March 2016*

	Unrealised Investment Revaluation Reserve	Accumulated Funds	Total
Balance at 1 April 2014	4,648,889	23,289,419	27,938,308
Profit (loss) attributable to the entity	0	5,834,966	5,834,966
Transfers to/(from) Investment Revaluation Reserve	(75,140)	75,140	0
Sub-total	4,573,749	29,199,525	33,773,274
Distribution to Diocese paid or provided for	0	(4,215,037)	(4,215,037)
Balance at 31 March 2015	4,573,749	24,984,488	29,558,238
Profit (loss) attributable to the entity	0	4,989,771	4,989,771
Transfers to/(from) Investment Revaluation Reserve	(1,332,583)	1,332,583	0
Sub-total	3,241,166	31,306,842	34,548,008
Distribution to Diocese paid or provided for	0	(3,473,658)	(3,473,658)
Balance at 31 March 2016	3,241,166	27,833,184	31,074,351

Statement of Cash Flows *For the year ended 31 March 2016*

	2016	2015
	\$	\$
CASH FLOW FROM OPERATING ACTIVITIES		
Interest received	18,029,248	18,395,168
Dividend received	501,145	474,465
Interest paid	(13,021,680)	(15,129,397)
Other receipts	1,531,435	2,314,889
Payments to suppliers and employees	(779,353)	(646,033)
Net cash provided by (used in) operating activities	6,260,795	5,409,092
CASH FLOW FROM INVESTING ACTIVITIES		
Movement in loans - loans advanced	(19,639,427)	(26,832,999)
- loans repaid	19,162,526	26,849,239
Movement in investments - held to maturity		
Purchases	(457,115,000)	(425,050,000)
Proceeds on maturity	438,121,000	373,326,000
Movement in investments - available for sale		
Purchases	0	0
Proceeds from disposal	154,313	157,386
Payment for plant and equipment	0	137
Proceed on sale of property plant and equipment	0	0
Net cash provided by (used in) investing activities	(19,316,588)	(51,550,237)
CASH FLOW FROM FINANCING ACTIVITIES		
Deposits received	446,869,356	469,939,385
Deposits repaid	(430,057,486)	(413,146,822)
Grant paid	(4,215,037)	(3,319,359)
Net cash provided by (used in) financing activities	12,596,834	53,473,204
Net decrease in cash held	(458,959)	7,332,059
Cash at beginning of year	8,332,727	1,000,668
Cash at end of year	7,873,768	8,332,727

The accompanying notes form part of these financial statements.

CONCISE FINANCIAL REPORT

For the year ended 31 March 2016

Notes to the Concise Financial Report - Year ended 31 March 2016

NOTE 1: BASIS OF PREPARATION OF THE CONCISE FINANCIAL REPORT

The concise financial report has been prepared in accordance with Accounting Standard AASB 1039: Concise Financial Reports.

The financial statements, specific disclosures and other information included in the concise financial report are derived from and are consistent with the full financial report of the Diocesan Investment Fund. The concise financial report cannot be expected to provide as detailed an understanding of the financial performance, financial position and financing and investing activities of the Diocesan Investment Fund as the full financial report. A copy of the full financial report and auditors report will be sent to any member, free of charge, upon request.

The Diocesan Investment Fund is a not-for-profit entity as any profits generated are Distributed back to the Diocese of Lismore.

The accounting policies have been consistently applied by the Fund and are consistent with those of the previous financial year except where otherwise stated.

The Diocesan Investment Fund has prepared financial statements in accordance with the Australian equivalents to International Financial Reporting Standards (IFRS).

NOTE 2: REVENUE

	Note	2016 \$	2015 \$
Operating activities			
- Interest Earned	2a	17,793,134	18,933,317
- Distributions from Managed Trusts		431,985	1,085,081
- Dividends Received		501,145	474,465
- Gain on Sale of Shares		0	0
- Rental Income		1,360,038	1,229,808
- Other income		0	0
		<u>20,086,302</u>	<u>21,722,671</u>
Non-operating activities			
- Unrealised gain on investments		(1,332,583)	(75,140)
		<u>(1,332,583)</u>	<u>(75,140)</u>
Total revenue		<u>18,753,720</u>	<u>21,647,531</u>
a. Interest from			
- other persons		<u>17,793,134</u>	<u>18,933,317</u>

NOTE 3: SEGMENT REPORTING

The Fund operates predominantly in one business and geographical segment being the Finance sector principally in the Catholic Diocese of Lismore. The fund produces monthly management reports based on this one segment and as such all significant operating decisions are based upon the fund as one segment. The financial results from this segment are equivalent to the financial statements of the Fund as a whole.

NOTE 4: EVENTS SUBSEQUENT TO REPORTING DATE

No matters have occurred since the end of the financial year which would require disclosure in this financial report.

NOTE 5: DISTRIBUTIONS

There was a distribution accrued of \$3,473,658 (2015: \$4,215,037) to be paid to the Roman Catholic Diocese of Lismore. A Distribution of \$4,215,037 (2015; \$3,319,359) was paid during the year.

NOTE 6: ECONOMIC DEPENDENCE AND GOING CONCERN

The Fund relies upon the continued support from the Parishes within the Diocese as well as exemptions from the Banking Act 1959 and related regulations. The current Banking Act exemption will expire on 31 December 2016. APRA is currently reviewing submissions from Religious Charitable Development Funds in respect of changes proposed by APRA to our exemption. APRA is in the process of formulating modified exemptions which are expected to take effect from 1 January 2018 after a one year transitional period.

CONCISE FINANCIAL REPORT

For the year ended 31 March 2016

2016

DECLARATION BY MEMBERS OF THE DIOCESAN FINANCE COUNCIL *Year ended 31 March 2016*

In accordance with a resolution of the members of the Diocesan Finance Council:

1. The financial statements and notes, as set out in pages 6 to 8:
 - a. complies with Accounting Standard AASB 1039: Concise Financial Reports; and
 - b. has been derived from and is consistent with the full financial report of the Diocesan Investment Fund.
2. In the members' of the Diocesan Finance Council opinion there are reasonable grounds to believe that the Fund will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the members of the Diocesan Finance Council and is signed for and on behalf of the members by:

Chairman - Michael Shay

Deputy Chairman - Mark Dougherty

Dated this 13th day of May 2016.

Independent Audit Report *To the Bishop and Trustees of the Diocese Of Lismore*

SCOPE

We have audited the concise financial report of the Diocesan Investment Fund for the financial year ended 31 March 2016 as set out on pages 6 to 8, in order to express an opinion on it to the Bishop and the Trustees of the Diocese of Lismore. The members' of the Diocesan Finance Council are responsible for the concise financial report. The concise financial report does not contain all disclosures required by the Australian Accounting Standards.

Responsibility of the Members of the Finance Council for the Financial Report

The members of the Diocesan Finance Council are responsible for the preparation and presentation of the concise financial report in accordance with Accounting Standard AASB 1039: Concise Financial Reports (including the Australian Accounting Interpretations), statutory and other requirements. This responsibility includes establishing and maintaining internal control relevant to the preparation of the concise financial report; selecting and applying the appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility

Our responsibility is to express an opinion on the concise financial report based on our audit procedures. We have conducted an independent audit, in accordance with Australian Auditing Standards, of the financial report of the Diocesan Investment Fund for the year ended 31 March 2016. Our audit report on the financial report for the year was signed on 13th May 2016 and was not subject to any modification. The Australian Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report for the year is free from material misstatement.

Our procedures in respect of the concise financial report included testing that the information in the concise financial report is derived from, and is consistent with, the financial

report for the year, and examination on a test basis, of evidence supporting the amounts, discussion and analysis, and other disclosures which were not directly derived from the financial report for the year. These procedures have been undertaken to form an opinion whether, in all material respects, the concise financial report complies with Accounting Standard AASB 1039: Concise Financial Reports and whether the discussion and analysis complies with the requirements laid down in AASB 1039: Concise Financial Reports.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

In conducting our audit, we followed applicable independence requirements of Australian professional ethical pronouncements. We have given to the members of the Finance Council a written Auditor's Independence Declaration, a copy of which is included on page 5.

Auditor's opinion

In our opinion the concise financial report of the Diocesan Investment Fund complies with Accounting Standard AASB 1039: Concise Financial Reports.

Emphasis of Matter – Economic Dependence and Going Concern

Without modifying our opinion, as described in Note 6, the current Banking Act exemption will expire on 31 December 2016. APRA is currently reviewing submissions from Religious Charitable Development Funds in respect of changes proposed by APRA to our exemption. APRA is in the process of formulating modified exemptions which are expected to take effect from 1 January 2018 after a one year transitional period.

MF PARTNERS - MARK CHARTER (Partner)

Dated at Ballina this 13th day of May 2016.

Address: 95 Tamar Street Ballina NSW 2478

a new beginning



ST PATRICK'S PRIMARY SCHOOL, MACKSVILLE

St Patrick's Primary School, Macksville relocated to a green fields site in South Macksville at the beginning of the 2016 school year. The official opening and blessing was held on March 17 2016, St Patrick's Feast Day.

According to Mr Vin Butler, Principal of St Patrick's Primary School, Macksville, the opening of the new school was one tinged with excitement and sadness, as it marked the final chapter of the original school, which had been established in 1928.

"After nine years of searching for a

suitable site within the Nambucca Valley, the parish successfully purchased 3ha in 2013 and began building in late 2014.

"Our new school is a state of the art learning environment that includes four stand-alone learning pods, multi-purpose court, covered outdoor learning area, playground equipment and large open playing space. The school has been designed with a 21st century approach to learning," said Mr Butler.

The school currently has an enrolment of 320 students and is purpose built to accommodate up to

380 in the future.

"The continued involvement of the DIF has been vital in the overall process, from planning through to building. The DIF has been involved in this project since 2006 and have assisted the parish in acquiring land and providing financial support to the whole building project.

"We would not have been able to build our new school without the generous support of the DIF," said Mr Butler.

VIN BUTLER - PRINCIPAL
St Patrick's Primary School,
Macksville

"St Patrick's Primary School and the Nambucca Valley Parish are most grateful to the Diocesan Investment Fund to the relocation and building of the new St Patrick's Primary School," said Mr Butler.





Board of Directors



BISHOP OF LISMORE
Most Reverend
Geoffrey Jarrett
(ex officio)



CHAIRMAN
Michael Shay



DEPUTY CHAIRMAN
Mark Dougherty



Peter Liddy



Ex Officio:
**DIOCESAN BUSINESS
MANAGER, ACTING
FUND MANAGER**
Greg Isaac



Dudley Kelso



Fr Paul Gooley



Anthony Simmon



VICAR GENERAL
Fr Peter Slack



Ex Officio:
**DIOCESAN
ACCOUNTANT**
Scott Patch

Customer Service Team

The team in our DIF Head Office plus our agents across the Diocese are equipped to help you with any questions, receive investments, organise withdrawals or change any aspect of your investment.

www.dif.org.au

Visit our website for more information or contact us via phone, email or by visiting one of our Agents or the Customer Service Team at our Head Office in Lismore. We are here to help you.

Auditors: MF Partners. **Solicitors:** Hannigans Solicitors.
Bankers: Westpac Banking Corporation



our agents

The Diocesan Investment Fund is represented in various towns within the Diocese by the following Accredited Agents. Investments and withdrawals may be made during normal business hours.

ALSTONVILLE

Bruno Ivan & Co, Chartered Accountant, 92a Main St.
Ph: 02 6628 0155

BALLINA

L J Hooker Real Estate,
89 River St. Ph: 02 6686 2711
Crowley Memorial Retirement Village, 154 Cherry St.
Ph: 02 6686 5090

CASINO

Hannigan Solicitors,
92 Centre St
Phone: 02 6662 4122
Parish Office: 126 Canterbury St.
Ph: 02 6662 1025

COFFS HARBOUR

Good Price Pharmacy Warehouse,
Ph: 02 6651 1800
Parish Office: Curran Centre,
12 Gordon St. Ph: 02 6651 0000

EVANS HEAD

L J Hooker Real Estate - Oak St
Ph: 02 6682 6000

GRAFTON

Westlawn Investments,
Cnr Fitzroy & Queen Sts.
Ph: 02 6642 2022
Parish Office: 1 Victoria St.
Ph: 02 6643 9017

KEMPSEY

Paul Stubbs Law Office,
44 Belgrave St. Ph: 02 6562 1234

KINGSCLIFF

Parish Office, (Mon, Tue, Wed & Thu 9am-2.30pm) 16 Pearl St.
Ph: 02 6674 1284

KYOGLE

Hannigans Solicitors,
92 Summerland Way.
Ph: 02 6632 1688

LAURIETON

421 Ocean Drive. Ph: 02 6559 8354

LISMORE - HEAD OFFICE

10 Orion St. Ph: 1800 802 516
Parish Office: Leycester St.
Ph: 02 6626 0200

MULLUMBIMBY

Healthcare Pharmacy,
60 Burringbar St.
Ph: 02 6684 4888

MURWILLUMBAH

Egan Simpson Solicitors,
15 Prince St. Ph: 02 6672 2999

NAMBUCCA HEADS

Roberts First National Real Estate, 10 Bowra St.
Ph: 02 6568 6605

PORT MACQUARIE

DIF Office, Parish Administration Centre, 9am-1pm.
49 Hay St. Ph: 02 6583 7439

SAWTELL

Parish Office: 44 Boronia St.
Ph: 02 6658 3544
Marian Grove Retirement Village,
Marian Place Toormina.
Ph: 02 6653 1241

SOUTH WEST ROCKS

Peter Needs Pharmacy,
11 Memorial Ave.
Ph: 02 6566 6700

TWEED HEADS

Parish Office: Hoade Centre,
Cnr Enid & Frances St.
Ph: 07 5536 7522

YAMBA

Yamba Soul Pattinson Pharmacy,
17 Yamba St. Ph: 02 6646 2060

**The Diocesan Investment Fund
is now located at 10 Orion Street, Lismore,
along with the Chancery.**



**If you are in Lismore,
please come and say hello.**



Diocesan Investment Fund
10 Orion Street
Lismore NSW 2480
t: 1800 802 516
e: dif@lismore.catholic.org.au
www.dif.org.au



The Diocesan Investment Fund (DIF) is not subject to the provisions of the Corporations Act 2001 nor has it been examined or approved by the Australian Securities and Investments Commission. Deposits with the DIF are guaranteed by CDPF Limited, a company established by the Australian Catholic Bishops Conference for this purpose. We welcome your investment with the DIF rather than with a profit oriented commercial organisation as a conscious commitment by you to support the Charitable, Religious and Educational works of the Catholic Church. Neither the DIF nor the Trustees of the Roman Catholic Church for the Diocese of Lismore are prudentially supervised by the Australian Prudential Regulation Authority; contributions to the DIF do not obtain the benefit of the depositor protection provisions of the Banking Act 1959; the DIF is designed for investors who wish to promote the charitable purposes of the DIF.