

### **Chairmans Speech**

Good evening ladies & gentlemen and welcome to the 13<sup>th</sup> Annual General Meeting of East Gosford & Districts Financial Services Ltd.

Basically my Chairman's report outlines our current position and I hope everyone has had a chance to read this report in our Annual Report. If you have any questions I am more than happy to discuss with you.

My Chairman's speech from last years AGM is still very much applicable to our business as we move forward, a copy of which is available on the NSXA website.

I thank my fellow directors for their assistance over the past 12 months and also welcome new directors, John Coman, Paul Robertson & Michael Riley to our board. Thanks must also go to Mary Collins and Col Moran, who retired from the board during the financial year.

As I have stated in my report I am stepping down as Chairman and not seeking re-election to this role. I will however remain a Director for the time being.

To our shareholders thank you for your continued support over the past few years and we look forward to further support in the future. I would to announce we are paying a 3 cent a share fully franked dividend 29<sup>th</sup> November 2013.

Thank you again and if you have any questions I will be here after the AGM if you would like to discuss any issues with me.

Max Hiron  
**Chairman**