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A N D R E W F R E W I N & S T E W A R T



## **Independent Review Report to the Members of Doncaster East Community Financial Services Limited**

### ***Scope***

We have reviewed the attached financial report of Doncaster East Community Financial Services Limited for the half year ended 31 December 2002.

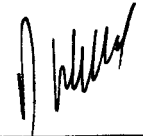
The company's directors are responsible for the financial report. We have performed an independent review of the financial report in order to state whether, on the basis of the procedures described, anything has come to our attention that would indicate that the financial report is not presented fairly in accordance with Accounting Standard AASB 1029 "Interim Financial Reporting" issued in Australia and other mandatory professional reporting requirements and statutory requirements, so as to present a view which is consistent with our understanding of the entity's financial position, and performance as represented by the results of its operations and its cash flows, and in order for the disclosing entity to meet its obligations to lodge the financial report with the Australian Securities and Investments Commission.

Our review has been conducted in accordance with Australian Auditing Standards applicable to review engagements. A review is limited primarily to inquiries to the company's personnel and analytical procedures applied to the financial data. These procedures do not provide all the evidence that would be required in an audit, thus the level of assurance provided is less than given in an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

### ***Statement***

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the half year financial report of Doncaster East Community Financial Services Limited is not in accordance with:

- a) the Corporations Law, including:
  - i. giving a true and fair view of the entity's financial position as at 31 December 2002 and of its performance for the half year ended on that date; and
  - ii. complying with Accounting Standard AASB 1029 "Interim Financial Reporting" and the Corporations Regulations; and
- b) other mandatory professional reporting requirements.

  
**David Hutchings**  
**Partner**  
**BENDIGO, 11<sup>th</sup> March 2003**