3 1 AUG 2006



Annexure 3A

BSX Listing Rules Half yearly/Yearly Disclosure References Version 1, Operative 23/8/2000 Chapter 3, BSX Listing Rules Heyfield + District Community Financial Services Ltd. Name of entity Half yearly (tick) 30⁷⁵ 50 NE 200G ABN, ACN or ARBN Annual (tick) Half year/financial year ended ('Current period') Summary \$A,000 Sales revenue or operating revenue up)down 429 to Profit (loss) before abnormal items and after tax up/down) ţο 15 Abnormal items before tax gain (loss) of Mil. Profit (loss) after tax but before outside equity interests up/down to 15 Extraordinary items after tax attributable to members gain (loss) of بعائله Profit (loss) for the period attributable to members up/down to Dividends (distributions) Franking rate applicable 100 % 10 Current period **Final** ¢ Interim Previous corresponding period Final ¢ Interim Record date for determining entitlements to the dividend, (in the case of a trust distribution)

Short details of any bonus or cash issue or other items(s) of importance not previously released to BSX;

N/A	-	 	

Consolidated profit and loss account

_	Current period \$A'000	Previous corresponding period \$A'000
Sales revenue or operating revenue	429	409
Expenses from ordinary activities	(394).	(315)
Borrowing costs	-	- '
Share of net profit (loss) of associates and joint venture entities		_
Profit (loss) from ordinary activities before tax	35	94
Income tax on ordinary activities	(20)	(20)
Profit (loss) from ordinary activities after tax	15	74
Outside equity interests	-	, mag
Profit (loss) from ordinary activities after tax attributable to members	_	-
Profit (loss) from extraordinary activities after tax attributable to members		-
Profit (loss) for the period attributable to members		
Retained profits (accumulated losses) at the beginning of the financial period	(75).	(149)
Net transfers to and from reserves Net effect of changes in accounting policies		_
Dividends paid or payable	(45)	-
Retained profits (accumulated losses) at end of financial period	(45). (105).	(75)

Profit restated to exclude amortisation of goodwill

		Half Ye	arly/Year		xure 3A
Profit (loss) from ordinary activities after tax before outside equity interests and amortisation of goodwill Less (plus) outside equity interests Profit (loss) from ordinary activities after tax (before amortisation of goodwill) attributable to members		Current pe		corre	Previous esponding period \$A'000 7 4 74
Revenue and expenses from operating activities	;				
Details of revenue and expenses		Current per 424 (394 35	i i)		Previous sponding period \$A'000 409 315)
Intangible and extraordinary items		Conn	alidatad au	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Amortisation of goodwill Amortisation of other intangibles Total amortisation of intangibles Extraordinary items (details)	2	sefore tax \$A'000	olidated - cu Related \$A'000	tax	After tax \$A'000
Extraordinary items (details)					

Total extraordinary items

Comparison of half year profits (Annual statement only)

Consolidated profit (loss) from ordinary activities	Current year - \$A'000	Previous year - \$A'000
after tax attributable to members reported for the 1st half year	20	22.
Consolidated profit (loss) from ordinary activities after tax attributable to members for the 2nd half year	(5).	52,

Consolidated balance sheet

Current assets	At end of current period \$A'000	As shown in last annual report \$A'000	As in last half yearly statement \$A'000
Cash	252	2.32	284
Receivable	. 42	35	37
Investments		-	
Inventories		-	
Other (provide details if material)	4	-	
Total current assets	298	267	32/
Non-current assets			
Receivables			
Investments			
Inventories			
Other property, plant and equipment (net)	129	136	/36
Intangibles (net)	10	20	8
Other (provide details if material)			
Total non-current assets	139	156	144
Total assets	436	4,23	465
Current liabilities	,		
Accounts payable	64	/8	27
Borrowings	-	-	
Provisions	17	10	/3
Other (provide details if material)	11	20	30
Total current liabilities	92	48	70

	Annexure 3A Half Yearly/Yearly Disclosure			
Non-current liabilities	<u> </u>		1	
Accounts payable] .		
Borrowings				
Provisions				
Other (provide details if material)				
Total non-current liabilities				
Total liabilities	42	48	70	
Net assets	345	375	32935	
Equity				
Capital	450	450	450	
Reserves	(105)	(75).	450 (55).	
Retained profits (accumulated losses)	(135)	(73).	(55).	
Equity attributable to members of the parent entity				
Outside equity interests in controlled entities				
Total equity	34.5	375	395	
Preference capital and related premium included	345	375.	395	

Consolidated statement of cash flows

Cash flows related to operating activities	Current period \$A'000	Previous corresponding period \$A'000
Receipts from customers	423	435
Payments to suppliers and employees	(364)	(322)
Dividends received	` ′	(37-)
Interest and other items of similar nature received	1.1	4252
Interest and other costs of finance paid		8
Income taxes paid		
Other (provide details if material)		
Net operating cash flows	7/	1/7
Cash flows related to investing activities	<u> </u>	
Payments for purchases of property, plant and equipment	(6)	(3)
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	Half Yearly/Ye	Annexure 3A arly Disclosure
Proceeds from sale of property, plant and equipment		
Payment for purchases of equity investments		
Proceeds from sale of equity investments		
Loans to other entities		
Loans repaid by other entities		
Other (provide details if material)		
Net investing cash flows	(6)	(3)
Cash flows related to financing activities		J []
Proceeds from issues of securities (shares, options, etc.)		, ,
Proceeds from borrowings		
Repayment of borrowings		
Dividends paid	(45)	
Other (provide details if material)		
Net financing cash flows	(45).	W:L
Net increase (decrease) in cash held		
Cash at beginning of period (see Reconciliation of cash)	232	//7
Exchange rate adjustments		
Cash at end of period (see Reconciliation of cash)	252.	2 32.

Non-cash financing and investing activities

Details of financing and investing transactions which have had a material effect on consolidated assets and liabilities but did not involve cash flows are as follows. If an amount is quantified, show comparative amount.

N/A.		""	

	Haif Yearly/Ye	early Disclosure
Reconciliation of cash		
Reconciliation of cash at the end of the period (as shown in the consolidated statement of cash flows) to the related items in the accounts is as follows.	Current period \$A'000	Previous corresponding period \$A'000
Cash on hand and at bank	26	32
Deposits at call	226	200
Bank overdraft		
Other (provide details)		
Total cash at end of period	252	232
Ratios		···
Profit before tax/sales	Current period	Previous corresponding period
Consolidated profit (loss) from ordinary activities before tax as a percentage of sales revenue	35/ 429 = 8%	44/409 - 22%
Profit after tax/equity interests		
Consolidated profit (loss) from ordinary activities after tax attributable to members as a percentage of equity (similarly attributable) at the end of the period	15/450= 3%	450= 16%
Earnings per security (EPS)	Current period	Previous corresponding period
Calculation of basic, and fully diluted, EPS in accordance with AASB 1027: Earnings per Share (a) Basic EPS	424/	409/45
(b) Diluted EPS (if materially different from (a))	5 O-95	= 0.70
NTA backing	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	294	-34

Details of specific receipts/outlays, revenues/expen	1\$68	
		Previous corresponding period
	Current period A\$'000	\$A'000
Interest revenue included	11	4
Interest revenue included but not yet received (if material)		
Interest costs excluded from borrowing costs capitalised in asset values		
Outlays (excepts those arising from the acquisition of an existing business) capitalised in intangibles (if material)	10	
Depreciation (excluding amortisation of intangibles)	/3	12
Other specific relevant items		
Control gained over entities having material effect		
Name of entity	A.	
Consolidated profit (loss) from ordinary activitie extraordinary items after tax of the entity since current period on which control was acquired	s and \$ the date in the	
Date from which such profit has been calculate	a 🗀	1 1 1 1
Profit (loss) from ordinary activities and extraore tax of the entity for he whole of the previous couperiod	dinary items after \$	**************************************
oss of control of entities having material effect		
Name of entity		
Consolidated profit (loss) from ordinary activities extraordinary items after tax of the entity for the the date of loss of control	s and \$ current period to	
Date from which the profit (loss) has been calcu	lated	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Consolidated profit (loss) from ordinary activities extraordinary items after tax of the entity while of the whole of the previous corresponding period	s and \$	
Contribution to consolidated profit (loss) from or and extraordinary items from sale of interest lea- control	dinary activities \$ \$ ding to loss of	
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Reports for industry and ge	ographical segments				
Segments					
Operating Revenue					
Sales to customers outside th	e economic entity				
Inter-segment sales					
Unallocated revenue					
Total revenue					
Segment result					
Unallocated expenses					
Consolidated profit from ordina	ary activities after tax (bef	ore equity ac	counting)		
Segment assets Unallocated assets Total assets		omparative data nd of the previou			be as at the
Dividends					
Date the dividend is p	payable				
Record date to determent the basis of registrab	mine entitlements to the d le transfers received up to	ividend (ie. o 5.00 pm)	oń .		
Amount per security					
	Franking i	rate applicable	100%	%	%
(annual report only)					
Final dividend:	Current year	19 ¢	N/A	¢	N/A
	Previous year	, ,¢	¢	¢	¢
(Half yearly and annual sta	atements)				
Interîm dividend:	Current year	¢	N/A	¢	N/A
	Previous year	¢	¢	¢	¢

Annexure 3A Half Yearly/Yearly Disclosure			
Current year	Previous year		
10 \$,		

Total annual dividend (distribution) per security (Annual statement only) Ordinary securities Preference securities ¢ NA Total dividend (distribution) Previous Current period corresponding period -\$A'000 \$A 000 Ordinary securities \$ 45 Preference securities \$ \$ Totai 45 \$ Half yearly report – interim dividend (distribution) on all securities or Annual report – final dividend (distribution) on all securities Previous Current period \$A'000 \$A'000 Ordinary securities \$ \$

corresponding period -Preference securities \$ \$ Total \$ \$

N/A.		
The last date(s) for receipt of election notices to the dividend or distribution plans	№/A.	
Any other disclosures in relation to dividends (distribu	utions)	

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Equity accounted associated entities and other material interests

Equity accounting information attributable to the to the economic entity's share of investments in associated entities must be disclosed in a separate notice. See AASB 1016: Disclosure of Information about Investments in Associated Companies.

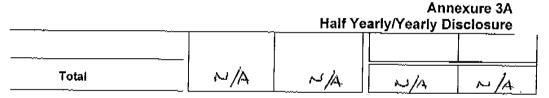
Entities share of:	Current period A\$'000	Previous corresponding period A\$'000
Profit (loss) from ordinary activities before tax.	NA	~/A
Profit (loss) from ordinary activities after tax Extraordinary items net of tax	N/A	N/A
Net profit (loss) Outside equity interests	N/A	N/A
Net profit (loss) attributable to members	~/A	~/A

Material interests in entities which are not controlled entities

The entity has an interest (that is material to it) in the following entities.

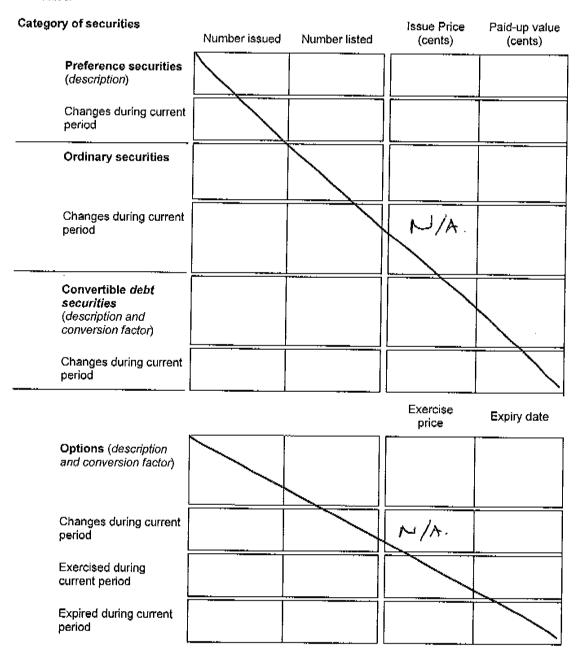
Date 23/08/2000

Name of entity	interest held a	e of ownership at end of period or f disposal	Contribution to profit (loss) from ordinary activities and extraordinary items after tax	
Equity accounted associates and joint venture entities	Current period	Previous corresponding period	Current period \$A'000	Previous corresponding period \$A'000
Total Other material interests	N/A	N/A	N/N	N/A



Issued and listed securities

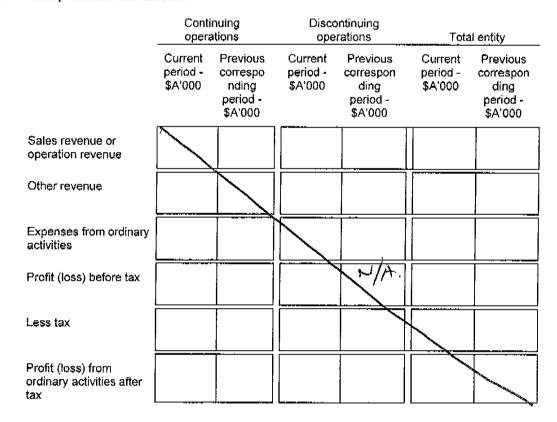
Description includes rate of interest and any redemption or conversion rights together with prices and dates.



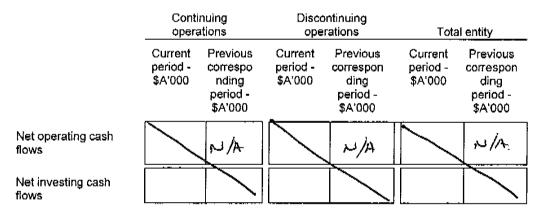
Debentures	N/4	~/A
Unsecured Notes	N/A	~/^

Discontinuing Operations

Consolidated profit and loss account



Consolidated statement of cash flows



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			Annexure 3A Half Yearly/Yearly Disclosure				
	Net financing cash flows	~/~	~/A	~/A	~/^	~/A	~/^
Other	disclosures						
				Current peri A\$'000	ođ Pre	evious corresponderious corresponderious correction period A\$'0	oonding 00
	Carrying amount of items of:	to be dispo	sed				
	- total assets						
	- total liabilities		[
	Profit (loss) on disposal o settlement of liabilities	f assets or					
	Related tax						
	Net profit (loss) on discor	tinuance					
Descrip	tion of disposals						

Comments by directors

Basis of accounts preparation
If this statement is a half yearly statement it should be read in conjunction with the last annual report and any announcements to the market made by the entity during the period.

Annexure 3A Half Yearly/Yearly Disclosure Material factors affecting the revenues and expenses of the entity for the current period including

seasonal or cyclical factors	,
#40,000 payment to Berligo Bank for Franchise renewal fee.	
Franchise renewal fee.	
A description of each event since the end of the current period which has had a material effect and is not related to matters already reported, with financial effect quantified (if possible)	
Franking credits available and prospects for paying fully or partly franked dividends for at least the next year	
Yes.	
Changes in accounting policies since the last annual report and estimates of amounts reported in prior years are disclosed as follows.	1
None.	
Changes in the amounts of contingent liabilities or assets since the last annual report are disclosed as follows.	
None.	
Additional disclosure for trusts	
Number of units held by the management company or	
responsible entity to their related parties.	
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	Half Yearly/Yearly Disclosure		
A statement of the fees and commissions payable to management company or responsible entity.	the		
Identify:			
- Initial service charges			
- Management fees			
- Other fees			
Annual meeting (Annual statement only)			
The annual meeting will be held as follows:			
Place	Hey field Wetlands Centr		
Date	26/10/2006		
Time	7-3000		
Approximate date the annual report will be available	1/10/2006.		
Compliance statement	, ,		
This statement has been prepared under account standards as defined in the Corporations Law.			
2 This statement, and the financial statements u the same accounting policies.	under the Corporations Law (if separate), use		
3 In the case of a half-yearly report the same accomputation are/are not* (delete one) followed accounts.			
4 This statement does/does not* (delete one) gi disclosed.	ve a true and fair view of the matters		
5 This statement is based on financial statements	to which one of the following applies:		
(Tick one)			
The financial statements have been aud	lited.		
The financial statements have been sub overseas equivalent).	The financial statements have been subject to review by a registered auditor (or overseas equivalent).		
The financial statements are in the proc	ess of being audited or subject to review.		
The financial statements have not yet be	een audited or reviewed.		
6 If the accounts have been or are being audited not attached, details of any qualifications are-a available* (delete one).			
7 The entity has does not have (delete one) a forma	ally constituted audit committee.		

	Annexure 3A
Half Yearly/Yea	rly Disclosure

Sign here;

(Director/Company secretary)

Keith

Date:

Print name:

Notes

True and fair view If this statement does not give a true and fair view of a matter (for example, because compliance with an Accounting Standard is required) the entity must attach a note providing additional information and explanations to give a true and fair view.

Borth ich

Income tax If the amount provided for income tax in this statement differs (or would differ but for compensatory items) by more than 15% from the amount of income tax *prima facie* payable on the profit before tax, the entity must explain in a note the major items responsible for the difference and their amounts.

Additional information An entity may disclose additional information about any matter, and must do so if the information is material to an understanding of the financial statements. The information may be an expansion of the material contained in this statement, or contained in a note attached to the statement.