



## Annexure 3A

### BSX Listing Rules

### Half yearly/Yearly Disclosure

#### References

Version 1, Operative 23/8/2000

#### Chapter 3, BSX Listing Rules

ROCKINGHAM COMMUNITY FINANCIAL SERVICES LIMITED

Name of entity

ABN 11 068 049 178

Half yearly (tick)

☐

30 JUNE, 2009

ABN, ACN or ARBN

Annual (tick)

☒

Half year/financial year ended  
(Current period)

#### Summary

				\$A,000
Sales revenue or operating revenue	Up	3.18 %	to	850,277
Profit (loss) before abnormal items and after tax	Down	64.58 %	to	60,062
Abnormal items before tax .		gain (loss) of		
Profit (loss) after tax but before outside equity interests	Down	64.58 %	to	60,062
Extraordinary items after tax attributable to members		gain (loss) of		
Profit (loss) for the period attributable to members	Down	64.58 %	to	60,062

Dividends (distributions)

Franking rate applicable

Current period

Final

¢

Interim

¢

Previous corresponding period

Final

7¢

Interim

¢

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Record date for determining entitlements to the dividend, (in the case of a trust distribution)

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

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**Consolidated profit and loss account**

	Current period \$A'000	Previous corresponding period \$A'000
Sales revenue or operating revenue	850	824
Expenses from ordinary activities	761	632
Borrowing costs		
Share of net profit (loss) of associates and joint venture entities		
Profit (loss) from ordinary activities before tax	89	192
Income tax on ordinary activities		
Profit (loss) from ordinary activities after tax		
Outside equity interests		
Profit (loss) from ordinary activities after tax attributable to members	60	169
Profit (loss) from extraordinary activities after tax attributable to members		
Profit (loss) for the period attributable to members	60	169
Retained profits (accumulated losses) at the beginning of the financial period	(105)	(225)
Net transfers to and from reserves		
Net effect of changes in accounting policies		
Dividends paid or payable		(49)
Retained profits (accumulated losses) at end of financial period	(45)	(105)

**Profit restated to exclude amortisation of goodwill**

**Annexure 3A**  
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	Current period \$A'000	Previous corresponding period \$A'000
Profit (loss) from ordinary activities after tax before outside equity interests and amortisation of goodwill	60	169
Less (plus) outside equity interests		
Profit (loss) from ordinary activities after tax (before amortisation of goodwill) attributable to members	60	169

**Revenue and expenses from operating activities**

	Current period \$A'000	Previous corresponding period \$A'000
Details of revenue and expenses		
Revenue from ordinary activities	850	824
Employee benefits expenses	(452)	(345)
Depreciation and amortisation expense	(22)	(51)
Borrowing costs		
Other expenses from operating activities	(287)	(236)

**Intangible and extraordinary items**

	Consolidated - current period		
	Before tax \$A'000	Related tax \$A'000	After tax \$A'000
Amortisation of goodwill			
Amortisation of other intangibles			
<b>Total amortisation of intangibles</b>			
Extraordinary items (details)			
<b>Total extraordinary items</b>			

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Comparison of half year profits**

(Annual statement only)

	Current year - \$A'000	Previous year - \$A'000
Consolidated profit (loss) from ordinary activities after tax attributable to members reported for the 1st half year	39	63
Consolidated profit (loss) from ordinary activities after tax attributable to members for the 2nd half year	21	106

**Consolidated balance sheet**

	At end of current period \$A'000	As shown in last annual report \$A'000	As in last half yearly statement \$A'000
<b>Current assets</b>			
Cash	532	613	578
Receivable	64	64	62
Investments			
Inventories			
Other (provide details if material)	18	8	11
<b>Total current assets</b>	<b>614</b>	<b>685</b>	<b>651</b>
<b>Non-current assets</b>			
Receivables			
Investments			
Inventories			
Other property, plant and equipment (net)	23	26	22
Intangibles (net)	54	68	61
Other (provide details if material)	9	2	6
<b>Total non-current assets</b>	<b>86</b>	<b>96</b>	<b>89</b>
<b>Total assets</b>	<b>700</b>	<b>781</b>	<b>740</b>
<b>Current liabilities</b>			
Accounts payable	9	150	33
Borrowings			
Provisions	25	8	50

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Other (provide details if material)	8	25	20
<b>Total current liabilities</b>	42	183	103
<b>Non-current liabilities</b>			
Accounts payable			
Borrowings			
Provisions			
Other (provide details if material)			
<b>Total non-current liabilities</b>			
<b>Total liabilities</b>	42	183	103
<b>Net assets</b>	658	598	637
<b>Equity</b>			
Capital	703	703	703
Reserves			
Retained profits (accumulated losses)	(45)	(105)	(66)
Equity attributable to members of the parent entity			
Outside equity interests in controlled entities			
<b>Total equity</b>	658	598	637
Preference capital and related premium included			

**Consolidated statement of cash flows**

<b>Cash flows related to operating activities</b>	<b>Current period \$A'000</b>	<b>Previous corresponding period \$A'000</b>
Receipts from customers	816	784
Payments to suppliers and employees	(825)	(588)
Dividends received		
Interest and other items of similar nature received	34	26
Interest and other costs of finance paid		
Income taxes paid	(52)	
Other (provide details if material)		
<b>Net operating cash flows</b>	(27)	222
<b>Cash flows related to investing activities</b>		

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Payments for purchases of property, plant and equipment	(5)	(3)
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)		
<b>Net investing cash flows</b>	<b>(32)</b>	<b>219</b>
<b>Cash flows related to financing activities</b>		
Proceeds from issues of securities (shares, options, etc.)		
Proceeds from borrowings		
Repayment of borrowings		
Dividends paid	(49)	(35)
Other (provide details if material)		
<b>Net financing cash flows</b>	<b>(81)</b>	<b>184</b>
<b>Net increase (decrease) in cash held</b>		
Cash at beginning of period (see Reconciliation of cash)	613	429
Exchange rate adjustments		
<b>Cash at end of period</b> (see Reconciliation of cash)	<b>532</b>	<b>613</b>

**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.*

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## Annexure 3A

### Half Yearly/Yearly 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	62	313
Deposits at call	470	300
Bank overdraft		
Other (provide details)		
Total cash at end of period	532	613

#### Ratios

	Current period	Previous corresponding period
<b>Profit before tax/sales</b>		
Consolidated profit (loss) from ordinary activities before tax as a percentage of sales revenue	10.5%	23.3%
<b>Profit after tax/equity interests</b>		
Consolidated profit (loss) from ordinary activities after tax attributable to members as a percentage of equity (similarly attributable) at the end of the period	8.5%	24.2%

#### 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	8.54 cents	24.12 cents
(b) Diluted EPS (if materially different from (a))	8.54 cents	24.12 cents

#### NTA backing

	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	\$0.86	\$0.75

## Annexure 3A Half Yearly/Yearly Disclosure

### Details of specific receipts/outlays, revenues/expenses

	Current period A\$'000	Previous corresponding period A\$'000
Interest revenue included	29	25
Interest revenue included but not yet received (if material)	4	5
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)		69
Depreciation (excluding amortisation of intangibles)	22	51
Other specific relevant items		

### Control gained over entities having material effect

Name of entity

Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity since the date in the current period on which control was acquired

\$

Date from which such profit has been calculated

Profit (loss) from ordinary activities and extraordinary items after tax of the entity for the whole of the previous corresponding period

\$

### Loss of control of entities having material effect

Name of entity

Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity for the current period to the date of loss of control

\$

Date from which the profit (loss) has been calculated

Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity while controlled during the whole of the previous corresponding period

\$

Contribution to consolidated profit (loss) from ordinary activities and extraordinary items from sale of interest leading to loss of control

\$



## Annexure 3A Half Yearly/Yearly Disclosure

### Reports for industry and geographical segments

#### Segments

Operating Revenue

Sales to customers outside the economic entity

Inter-segment sales

Unallocated revenue

Total revenue

Segment result

Unallocated expenses

Consolidated profit from ordinary activities after tax (before equity accounting)

Segment assets	)	<i>Comparative data for segment assets should be as at the end of the previous corresponding period</i>
Unallocated assets	)	
Total assets	)	

#### Dividends

Date the dividend is payable

Record date to determine entitlements to the dividend (ie. on the basis of registrable transfers received up to 5.00 pm)

#### Amount per security

		Franking rate applicable			
		100%	%	%	%
<i>(annual report only)</i>					
<b>Final dividend:</b>	Current year	¢	N/A	¢	N/A
	Previous year	5¢	¢	¢	¢
<i>(Half yearly and annual statements)</i>					
<b>Interim dividend:</b>	Current year	¢	N/A	¢	N/A
	Previous year	¢	¢	¢	¢

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Total annual dividend (distribution) per security**  
(Annual statement only)

	Current year	Previous year
Ordinary securities	¢	7¢
Preference securities	¢	¢

**Total dividend (distribution)**

	Current period \$A'000	Previous corresponding period - \$A'000
Ordinary securities	\$	\$49
Preference securities	\$	\$
<b>Total</b>	\$	\$49

**Half yearly report – interim dividend (distribution) on all securities or Annual report – final dividend (distribution) on all securities**

	Current period \$A'000	Previous corresponding period - \$A'000
Ordinary securities	\$	\$
Preference securities	\$	\$
<b>Total</b>	\$	\$

The dividend or distribution plans shown below are in operation.

The last date(s) for receipt of election notices to the dividend or distribution plans

Any other disclosures in relation to dividends (distributions)

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

**Equity accounted associated entities and other material interests**

*Equity accounting information attributable 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.	89	192
Income tax	(29)	(23)
Profit (loss) from ordinary activities after tax	60	169
Extraordinary items net of tax		
Net profit (loss)	60	169
Outside equity interests		
Net profit (loss) attributable to members	60	169

**Material interests in entities which are not controlled entities**

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

Name of entity	Percentage of ownership interest held at end of period or date of 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
<b>Total</b>				
<b>Other material interests</b>				

**Annexure 3A**  
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<b>Total</b>				

**Issued and listed securities**

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

<b>Category of securities</b>	<b>Number issued</b>	<b>Number listed</b>	<b>Issue Price (cents)</b>	<b>Paid-up value (cents)</b>
<b>Preference securities (description)</b>				
Changes during current period				
<b>Ordinary securities</b>	Fully paid Ordinary shares	703020	100	100
Changes during current period				
<b>Convertible debt securities (description and conversion factor)</b>				
Changes during current period				
			<b>Exercise price</b>	<b>Expiry date</b>
<b>Options (description and conversion factor)</b>				
Changes during current period				
Exercised during current period				
Expired during current period				

**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

<b>Debentures</b>		
<b>Unsecured Notes</b>		

**Discontinuing Operations**

**Consolidated profit and loss account**

	Continuing operations		Discontinuing operations		Total entity	
	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000
Sales revenue or operation revenue						
Other revenue						
Expenses from ordinary activities						
Profit (loss) before tax						
Less tax						
Profit (loss) from ordinary activities after tax						

**Consolidated statement of cash flows**

	Continuing operations		Discontinuing operations		Total entity	
	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000
Net operating cash flows						

**Annexure 3A**  
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Net investing cash flows						
Net financing cash flows						

**Other disclosures**

	Current period A\$'000	Previous corresponding period A\$'000
Carrying amount of items to be disposed of:		
- total assets		
- total liabilities		
-Profit (loss) on disposal of assets or settlement of liabilities		
Related tax		
Net profit (loss) on discontinuance		

Description 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

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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)

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Franking credits available and prospects for paying fully or partly franked dividends for at least the next year

At 30 June, 2009 Franking credits totalling \$45,348 were available for franking of dividends in the ensuing year.

Changes in accounting policies since the last annual report and estimates of amounts reported in prior years are disclosed as follows.

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Changes in the amounts of contingent liabilities or assets since the last annual report are disclosed as follows.

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**Additional disclosure for trusts**

Number of units held by the management company or responsible entity to their related parties.

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**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

A statement of the fees and commissions payable to the management company or responsible entity.

Identify:

- Initial service charges
- Management fees
- Other fees

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**Annual meeting**

*(Annual statement only)*

The annual meeting will be held as follows:

Place

BURGEE ROOM, ROCKINGHAM CRUISING YACHT CLUB, ROCKINGHAM WA 6168
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Date

14 OCTOBER, 2009
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Time

5.30PM
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Approximate date the annual report will be available

11 SEPTEMBER, 2009
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**Compliance statement**

- 1 This statement has been prepared under accounting policies which comply with accounting standards as defined in the Corporations Law.
- 2 This statement, and the financial statements under the Corporations Law (if separate), use the same accounting policies.
- 3 In the case of a half-yearly report the same accounting standards and methods of computation are/are not\* (*delete one*) followed as compared with the most recent annual accounts.
- 4 This statement does/does not\* (*delete one*) give a true and fair view of the matters disclosed.
- 5 This statement is based on financial statements to which one of the following applies:

*(Tick one)*

☒

The financial statements have been audited.

☐

The financial statements have been subject to review by a registered auditor (or overseas equivalent).

☐

The financial statements are in the process of being audited or subject to review.

☐


The financial statements have *not* yet been audited or reviewed.



**Annexure 3A**  
**Half Yearly/Yearly Disclosure**

6 If the accounts have been or are being audited or subject to review and the audit report is not attached, details of any qualifications are attached/will follow immediately they are available\* (*delete one*). **NOT APPLICABLE**

7 The entity ~~has~~ does not have\* (*delete one*) a formally constituted audit committee.

Sign here:  Date: 14/9/09  
(Director/Company secretary)

Print name: DAVE CASHMAN

**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.

**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.

# BSX additional information

Additional Information required by the Bendigo Stock Exchange Limited and not shown elsewhere in this report is as follows. The information is current as at 9 September 2008.

There are no material differences between the Annexure 3A and the information in the financial documents in the Annual Report.

## (a) Distribution of equity securities

The number of shareholders, by size of holding, are:

Share Distribution Schedule	Holders	Shares Held	% L/C
1 - 1,000	276	137,418	19.55
1,001 - 5,000	80	238,601	33.94
5,001 - 10,000	21	198,000	28.16
10,001 - 100,000	8	129,001	18.35
100,001 and over	-	-	-
	<b>385</b>	<b>703,020</b>	<b>100</b>

There are 153 shareholders holding less than a marketable parcel of shares (\$500 in value). Their holdings total 26,268 shares.

There are no substantial shareholders (holding more than 5% of voting rights) as each shareholder is entitled to 1 vote. Normally holding more than 5% of total issued shares would create a substantial shareholder, but this is not applicable due to the voting restrictions for the company.

There are no restricted securities on issue.

All shares on issue are ordinary shares fully paid to \$1 per share. There are no unquoted equity securities.

## (b) Ten largest shareholders

The names of the ten largest shareholders of quoted shares are:  
Listed ordinary shares

		Number of shares	Number of ordinary shares
1.	Mr Kingsley R Pond and Mrs Heather M Pond	20,000	20,000
2.	Mr Lawrence R Harvey and Mrs Patricia F Harvey	20,000	20,000
3.	Rick Ould Superannuation Fund	20,000	20,000
4.	Mr Richard E Thorne	18,000	18,000
5.	Winpar Holdings Pty Ltd	15,000	15,000
6.	Mr C McQueen	13,000	13,000
7.	Pauley Superannuation Fund	13,000	13,000

# BSX additional information

8.	Mr Roland Logue	10,001	10,001
9.	Mr Rodney G Steeret	10,000	10,000
10.	Ms Jennifer M Billett	10,000	10,000
11.	Ms Audrey C Coffey	10,000	10,000
12.	Kailis Consolidated Pty Ltd	10,000	10,000
13.	Mr Anthony Komorowski and Mrs Maureen Komorowski	10,000	10,000
14.	Mr Garth E Meadows	10,000	10,000
15.	Micro Bros Superannuation Fund	10,000	10,000
16.	Modular Masonry (WA) Pty Ltd	10,000	10,000
17.	N.E.T. Enterprises (WA) Pty Ltd	10,000	10,000
18.	Negri Consolidated Superannuation	10,000	10,000
19.	Personal Buying Services Pty Ltd	10,000	10,000
20.	Petrospection Pty Ltd	10,000	10,000
21.	Mr Bruce F Pobjoy	10,000	10,000
22.	Mr Arthur Rawlings	10,000	10,000
23.	Mrs Wilhelmina G P Sinclair	10,000	10,000
24.	Mr Robert S Wicks	10,000	10,000
25.	Mr George Stewart	10,000	10,000

## (c) Voting rights

Each shareholder has one vote.

## (d) Corporate governance statement

The Board guides and monitors the business and affairs on behalf of the Shareholders to whom they are accountable.

The Board recognises the importance of a strong corporate governance focus and methodology. The Board is currently working towards adopting policies and procedures that will govern our Company into the future. We believe that building policy framework will assist the future direction of our local Company, provide accountability and transparency and ensure there are guiding principles in place for future decision making.

The Board does have an Audit Committee.

## Monitoring of the Board's performance and communication to Shareholders

Rockingham Community Financial Services Limited

# BSX additional information

- In order to ensure that the Board continues to discharge its responsibilities in an appropriate manner, the performance of all Directors is reviewed annually by the Chairperson.
- Directors whose performance is unsatisfactory are asked to retire.
- The Board and Directors aim to ensure that Shareholders, on behalf of whom they act, are informed of all information necessary to assess the performance of the Directors.

**(e) Name of Company Secretary:**

David Warren Cashman

**(f) Address and telephone number of registered office:**

The registered office is located at:  
4 Sutton Street  
Mandurah WA 6210  
Telephone: (08)

The principal administrative office of the company is located at:  
Rockingham Community Bank  
Shop 1  
1-3 Kent Street  
Rockingham WA 6168  
Telephone: (08)

**(g) Address and telephone number of office at which securities register is kept.**

4 Sutton Street  
Mandurah WA 6210  
Telephone: (08)

**(h) Trading history**

The trading history for Rockingham Community Financial Services Limited is available on the BSX website at [www.bsx.com.au](http://www.bsx.com.au)