



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, 2010

ABN, ACN or ARBN

Annual (tick)

☒

Half year/financial year ended
(‘Current period’)

Summary

				\$A,000
Sales revenue or operating revenue	Up	14.39 %	to	973
Profit (loss) before abnormal items and after tax	Down	307.96 %	to	(125)
Abnormal items before tax .		gain (loss) of		
Profit (loss) after tax but before outside equity interests	Down	307.96 %	to	(125)
Extraordinary items after tax attributable to members		gain (loss) of		
Profit (loss) for the period attributable to members	Down	307.96%	to	(125)

Dividends (distributions)

Franking rate applicable

Current period

Final

5¢

Interim

¢

Previous corresponding period

Final

¢

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	973	850
Expenses from ordinary activities	(1094)	(761)
Borrowing costs		
Share of net profit (loss) of associates and joint venture entities		
Profit (loss) from ordinary activities before tax	(121)	89
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	(125)	60
Profit (loss) from extraordinary activities after tax attributable to members		
Profit (loss) for the period attributable to members	(125)	60
Retained profits (accumulated losses) at the beginning of the financial period	(45)	(105)
Net transfers to and from reserves		
Net effect of changes in accounting policies		
Dividends paid or payable	35	
Retained profits (accumulated losses) at end of financial period	(205)	(45)

Profit restated to exclude amortisation of goodwill

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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	(205)	60
Less (plus) outside equity interests		
Profit (loss) from ordinary activities after tax (before amortisation of goodwill) attributable to members	(205)	60

Revenue and expenses from operating activities

	Current period \$A'000	Previous corresponding period \$A'000
Details of revenue and expenses		
Revenue from ordinary activities	973	850
Employee benefits expenses	(616)	(452)
Depreciation and amortisation expense	(54)	(22)
Borrowing costs		
Other expenses from operating activities	(424)	(287)

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	24		24
Total amortisation of intangibles	24		24
Extraordinary items (details)			
Total extraordinary items			

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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	(22)	39
Consolidated profit (loss) from ordinary activities after tax attributable to members for the 2nd half year	(103)	21

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
Current assets			
Cash	139	532	181
Receivable	121	64	69
Investments			
Inventories			
Other (provide details if material)	24	18	18
Total current assets	284	614	298
Non-current assets			
Receivables			
Investments			
Inventories			
Other property, plant and equipment (net)	196	23	223
Intangibles (net)	110	54	125
Other (provide details if material)	5	9	96
Total non-current assets	311	86	367
Total assets	595	700	665
Current liabilities			
Accounts payable	68	9	35
Borrowings			
Provisions	29	25	22

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Other (provide details if material)		8	7
Total current liabilities	97	42	64
Non-current liabilities			
Accounts payable			
Borrowings			
Provisions			
Other (provide details if material)			
Total non-current liabilities			
Total liabilities	97	42	64
Net assets	498	658	601
Equity			
Capital	703	703	703
Reserves			
Retained profits (accumulated losses)	(205)	(45)	(102)
Equity attributable to members of the parent entity			
Outside equity interests in controlled entities			
Total equity	498	658	601
Preference capital and related premium included			

Consolidated statement of cash flows

Cash flows related to operating activities	Current period \$A'000	Previous corresponding period \$A'000
Receipts from customers	906	816
Payments to suppliers and employees	(983)	(825)
Dividends received		
Interest and other items of similar nature received	10	34
Interest and other costs of finance paid		
Income taxes paid	(8)	(52)
Other (provide details if material)		
Net operating cash flows	(75)	(27)
Cash flows related to investing activities		

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Payments for purchases of property, plant and equipment	(204)	(5)
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) Purchase of Intangibles	(80)	
Net investing cash flows	(284)	(32)
Cash flows related to financing activities		
Proceeds from issues of securities (shares, options, etc.)		
Proceeds from borrowings		
Repayment of borrowings		
Dividends paid	(34)	(49)
Other (provide details if material)		
Net financing cash flows	(34)	(49)
Net increase (decrease) in cash held	(393)	(81)
Cash at beginning of period (see Reconciliation of cash)	532	613
Exchange rate adjustments		
Cash at end of period (see Reconciliation of cash)	139	532

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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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	124	62
Deposits at call	15	470
Bank overdraft		
Other (provide details)		
Total cash at end of period	139	532

Ratios

Profit before tax/sales

Consolidated profit (loss) from ordinary activities before tax as a percentage of sales revenue

Current period

Previous
corresponding period

(12.4)%

10.5%

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

(25.08)%

8.5%

Earnings per security (EPS)

Calculation of basic, and fully diluted, EPS in accordance with AASB 1027: Earnings per Share

(a) Basic EPS

(b) Diluted EPS (if materially different from (a))

Current period

Previous
corresponding period

(17.77) cents
(17.77) cents

8.54 cents
8.54 cents

NTA backing

Net tangible asset backing per ordinary security

Current period

Previous
corresponding period

\$0.55

\$0.86

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Details of specific receipts/outlays, revenues/expenses

	Current period A\$'000	Previous corresponding period \$A'000
Interest revenue included	10	29
Interest revenue included but not yet received (if material)		4
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)		
Depreciation (excluding amortisation of intangibles)	(30)	(22)
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

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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			
		0%	%	%	%
<i>(annual report only)</i>					
Final dividend:	Current year	5¢	N/A	¢	N/A
	Previous year	¢	¢	¢	¢
<i>(Half yearly and annual statements)</i>					
Interim dividend:	Current year	¢	N/A	¢	N/A
	Previous year	¢	¢	¢	¢

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

	Current year	Previous year
Ordinary securities	5¢	¢
Preference securities	¢	¢

Total dividend (distribution)

	Current period \$A'000	Previous corresponding period - \$A'000
Ordinary securities	\$35	\$
Preference securities	\$	\$
Total	\$35	\$

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	\$	\$
Total	\$	\$

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)

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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.	(121)	89
Income tax	(4)	(29)
Profit (loss) from ordinary activities after tax	(125)	60
Extraordinary items net of tax		
Net profit (loss)	(125)	60
Outside equity interests		
Net profit (loss) attributable to members	(125)	60

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
Total				
Other material interests				

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Total				

Issued and listed securities

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

Category of securities

	Number issued	Number listed	Issue Price (cents)	Paid-up value (cents)
Preference securities <i>(description)</i>				
Changes during current period				
Ordinary securities	703020	703020	100	100
Changes during current period				
Convertible debt securities <i>(description and conversion factor)</i>				
Changes during current period				

			Exercise price	Expiry date
Options <i>(description and conversion factor)</i>				
Changes during current period				
Exercised during current period				
Expired during current period				

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Debentures		
Unsecured Notes		

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						

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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.

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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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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

Date

Wednesday 24 November, 2010

Time

5.00PM

Approximate date the annual report will be available

30 August, 2010

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.

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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 does not have a formally constituted audit committee.

Sign here:  Date: 31/8/2010
(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	302	135,717	19.30
1,001 - 5,000	81	237,802	33.83
5,001 - 10,000	20	191,000	27.17
10,001 - 100,000	8	138,501	19.70
100,001 and over	-	-	-
	411	703,020	100

There are 163 shareholders holding less than a marketable parcel of shares (\$500 in value). Their holdings total 25,667 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 Richard E Thorne	27,500	27,500
2.	Mrs Patricia F Harvey	20,000	20,000
3.	Rick Ould Superannuation Fund	20,000	20,000
4.	Mr Kingsley R Pond and Mrs Heather M Pond	20,000	20,000
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.	Logue Superannuation Fund	10,001	10,001
9.	Mr Rodney G Steere	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.	Mrs Estelle 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
26.			

(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 not have an Audit Committee.

BSX additional information

Monitoring of the Board's performance and communication to Shareholders

- 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

 31/8/2010
DAVE CASHMAN - DIRECTOR