



Annexure 3A

BSX Listing Rules

Half yearly/Yearly Disclosure

References

Version 1, Operative 23/8/2000

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Chapter 3, BSX Listing Rules

SOUTH BURDEKIN COMMUNITY FINANCIAL SERVICES LIMITED

Name of entity

86 113 530 902

Half yearly (tick)

☐

30 JUNE 2005

ABN, ACN or ARBN

Annual (tick)

☒

Half year/financial year ended

Summary

				\$A,000
Sales revenue or operating revenue	up/down	%	to	2
Profit (loss) before abnormal items and after tax	up/down	%	to	(11)
Abnormal items before tax		gain (loss) of		-
Profit (loss) after tax but before outside equity interests	up/down	%	to	(11)
Extraordinary items after tax attributable to members		gain (loss) of		-
Profit (loss) for the period attributable to members	up/down	%	to	(11)

Dividends (distributions)

Franking rate applicable

NOT APPLICABLE

Current period

Final

NIL¢

Interim

NIL¢

Previous period

Date 23/8/2000

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

NIL

Consolidated profit and loss account

	Current period \$A'000	Previous corresponding period \$A'000
Sales revenue or operating revenue	2	NOT APPLICABLE
Expenses from ordinary activities	(17)	NOT APPLICABLE
Borrowing costs	-	NOT APPLICABLE
Share of net profit (loss) of associates and joint venture entities	-	NOT APPLICABLE
Profit (loss) from ordinary activities before tax	(15)	NOT APPLICABLE
Income tax on ordinary activities	4	NOT APPLICABLE
Profit (loss) from ordinary activities after tax	(11)	NOT APPLICABLE
Outside equity interests	-	NOT APPLICABLE
Profit (loss) from ordinary activities after tax attributable to members	(11)	NOT APPLICABLE
Profit (loss) from extraordinary activities after tax attributable to members	-	NOT APPLICABLE
Profit (loss) for the period attributable to members	(11)	NOT APPLICABLE
Net transfers to and from reserves	-	NOT APPLICABLE
Net effect of changes in accounting policies	-	NOT APPLICABLE
Dividends paid or payable	-	NOT APPLICABLE
Retained profits (accumulated losses) at end of financial period	(11)	NOT APPLICABLE

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	(11)	NOT APPLICABLE
Less (plus) outside equity interests	-	NOT APPLICABLE
Profit (loss) from ordinary activities after tax (before amortisation of goodwill) attributable to members	(11)	NOT APPLICABLE

Revenue and expenses from operating activities

	Current period \$A'000	Previous corresponding period \$A'000
Details of revenue and expenses		NOT APPLICABLE
Other Revenue	2	

Intangible and extraordinary items

	Consolidated - current period		
	Before tax	Related tax	After tax
Total amortisation of intangibles			
Extraordinary items (details)	-	-	-
Total extraordinary items			

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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	-	NOT APPLICABLE
Consolidated profit (loss) from ordinary activities after tax attributable to members for the 2nd half year	(11)	NOT APPLICABLE

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	526	Not applicable	Not applicable
Receivable	-	Not applicable	Not applicable
Investments	-	Not applicable	Not applicable
Inventories	-	Not applicable	Not applicable
Other (provide details if material)	4	Not applicable	Not applicable
Total current assets	530	Not applicable	Not applicable
Non-current assets			
Receivables	-	Not applicable	Not applicable
Investments	-	Not applicable	Not applicable
Inventories	-	Not applicable	Not applicable
Other property, plant and equipment (net)	-	Not applicable	Not applicable
Intangibles (net)	-	Not applicable	Not applicable
Other (provide details if material)	-	Not applicable	Not applicable
Total non-current assets	-	Not applicable	Not applicable
Total assets	530	Not applicable	Not applicable
Current liabilities			
Accounts payable	3	Not applicable	Not applicable
Borrowings	13	Not applicable	Not applicable
Provisions	-	Not applicable	Not applicable
Other (Share application monies received)	525	Not applicable	Not applicable
Total current liabilities	541	Not applicable	Not applicable

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Non-current liabilities	-	Not applicable	Not applicable
Accounts payable	-	Not applicable	Not applicable
Borrowings	-	Not applicable	Not applicable
Provisions	-	Not applicable	Not applicable
Other (provide details if material)	-	Not applicable	Not applicable
Total non-current liabilities	-	Not applicable	Not applicable
Total liabilities	541	Not applicable	Not applicable
Net assets	(11)	Not applicable	Not applicable
Equity		Not applicable	Not applicable
Capital	-	Not applicable	Not applicable
Reserves	-	Not applicable	Not applicable
Retained profits (accumulated losses)	(11)	Not applicable	Not applicable
Equity attributable to members of the parent entity	-	Not applicable	Not applicable
Outside equity interests in controlled entities	-	Not applicable	Not applicable
Total equity	(11)	Not applicable	Not applicable
Preference capital and related premium included		Not applicable	Not applicable

Consolidated statement of cash flows

Cash flows related to operating activities	Current period \$A'000	Previous corresponding period \$A'000
Receipts from customers	2	Not applicable
Payments to suppliers and employees	(14)	Not applicable
Dividends received	-	Not applicable
Interest and other items of similar nature received	-	Not applicable
Interest and other costs of finance paid	-	Not applicable
Income taxes paid	-	Not applicable
Other (provide details if material)		Not applicable
Net operating cash flows	(12)	Not applicable
Cash flows related to investing activities		
Payments for purchases of property, plant and equipment	-	Not applicable

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Proceeds from sale of property, plant and equipment	-	Not applicable
Payment for purchases of equity investments	-	Not applicable
Proceeds from sale of equity investments	-	Not applicable
Loans to other entities	-	Not applicable
Loans repaid by other entities	-	Not applicable
Other (provide details if material)	-	Not applicable
Net investing cash flows	-	Not applicable
Cash flows related to financing activities		
Proceeds from issues of securities (shares, options, etc.)	-	Not applicable
Proceeds from borrowings	12	
Repayment of borrowings	-	
Dividends paid	-	
Other (Share application monies received)	525	
Net financing cash flows	537	
Net increase (decrease) in cash held		
Cash at beginning of period (see Reconciliation of cash)	-	Not applicable
Exchange rate adjustments	-	
Cash at end of period (see Reconciliation of cash)	513	Not applicable

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.

Not applicable

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	525	Not applicable
Deposits at call	-	Not applicable
Bank overdraft	(12)	Not applicable
Other (provide details)	-	Not applicable
Total cash at end of period	513	Not applicable

Ratios

	Current period	Previous corresponding period
Profit before tax/sales		
Consolidated profit (loss) from ordinary activities before tax as a percentage of sales revenue	Company only commenced trading mid June 2005.	Not applicable
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	Only 10 Shares issued at 30/6/05 \$525,460 application monies received but shares not issued	Not applicable

Earnings per security (EPS)

	Current period	Previous corresponding period
Calculation of basic, and fully diluted, EPS in accordance with AASB 1027: Earnings per Share	Only 10 Shares issued at 30/6/05 \$525,460 application monies received but shares not issued	Not applicable
(a) Basic EPS		
(b) Diluted EPS (if materially different from (a))		

NTA backing

	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	Only 10 Shares issued at 30/6/05 \$525,460 application monies received but shares not issued	Not applicable

Details of specific receipts/outlays, revenues/expenses

	Current period A\$'000	Previous corresponding period A\$'000
Interest revenue included	-	Not applicable
Interest revenue included but not yet received (if material)	-	Not applicable
Interest costs excluded from borrowing costs capitalised in asset values	-	Not applicable
Outlays (excepts those arising from the acquisition of an existing business) capitalised in intangible assets intangibles)	-	Not applicable
Other specific relevant items	-	Not applicable

Control gained over entities having material effect

Name of entity	Not applicable
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	Not applicable
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

NOT APPLICABLE

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

Unallocated assets

Total assets

) Comparative data for segment assets should be as at the
) end of the previous corresponding period
)

Dividends

NOT APPLICABLE

Date the dividend is payable

Board date by which the dividend is declared

Amount per security

NOT APPLICABLE

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

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

NOT APPLICABLE

	Current year	Previous year
Ordinary securities	Not applicable ¢	Not applicable ¢
Preference securities	Not applicable ¢	Not applicable ¢
Total dividend (distribution)	NOT APPLICABLE	NOT APPLICABLE
Ordinary securities	\$ Not applicable	\$ Not applicable
Preference securities	\$ Not applicable	\$ Not applicable
Total	\$ Not applicable	\$ Not applicable

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

NOT APPLICABLE

	Current period \$A'000	Previous corresponding period - \$A'000
Ordinary securities	\$ Not applicable	\$ Not applicable
Preference securities	\$ Not applicable	\$ Not applicable
Total	\$ Not applicable	\$ Not applicable

The dividend or distribution plans shown below are in operation.

NOT APPLICABLE

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

NOT APPLICABLE

Any other disclosures in relation to dividends (distributions)

NOT APPLICABLE

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Equity accounted associated entities and other material interests **NOT APPLICABLE**

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.		
Income tax		
Profit (loss) from ordinary activities after tax		
Extraordinary items net of tax		
Net profit (loss)		
Outside equity interests		
Net profit (loss) attributable to members		

Material interests in entities which are not controlled entities

NOT APPLICABLE

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	10	10	100	100
\$525,460 applications received but not 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				

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period				
Debentures				
Unsecured Notes				

Discontinuing Operations

NOT APPLICABLE

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

NOT APPLICABLE

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

The sole object of the Company is to act as Franchisee for the Home Hill Community Bank® Branch, where trading commenced at 1pm on 29 June 2005.

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)

Fit out costs and franchise fees paid since the 30th June, 2005. Share application monies held at 30th June, 2005 have now been approved and subsequent shares issued.

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

NOT APPLICABLE

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

NOT APPLICABLE

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

NOT APPLICABLE

Additional disclosure for trusts

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

Not applicable

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

Not applicable

Identify:

- Initial service charges
- Management fees
- Other fees

Annual meeting

(Annual statement only)

The annual meeting will be held as follows:

Place

Greek Community Hall, Home Hill.

Date

20 October 2005

Time

8pm

Approximate date the annual report will be available: 22 September 2005
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.

- 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 will follow immediately they are available.

- 7 The entity has a formally constituted audit committee.

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.....
(Director/Company secretary)

Print name: WAYNE KENNETH STEEL

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.