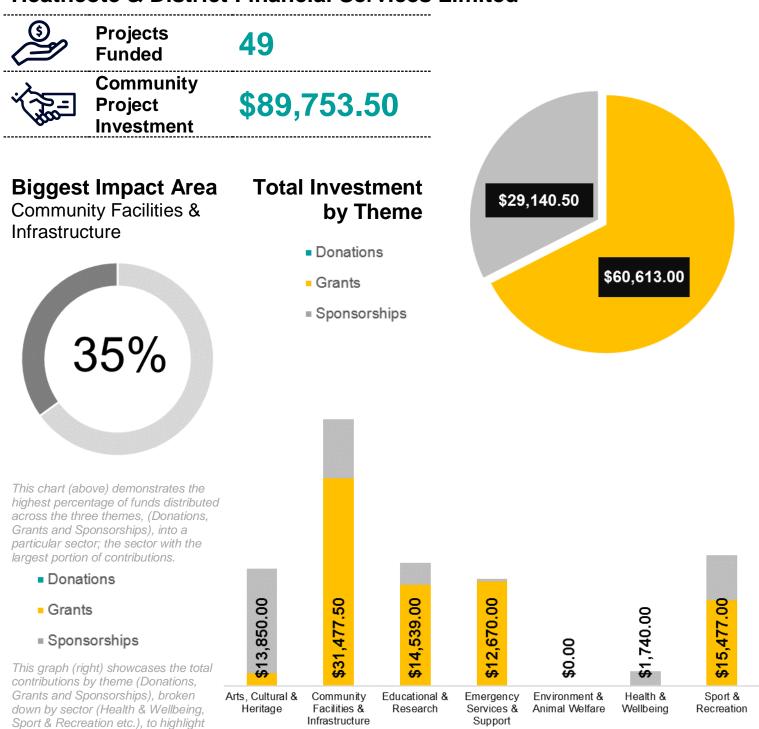
Heathcote & District Financial Services Limited



overall investment.