Bruce Rock
Community Services Limited
ABN 27 126 767 397

2008 annual report

Contents

Chairman's report

For year ending 30 June 2008

In September 2007, I invited members of the Bruce Rock community to invest in a project which we believed would deliver significant social and economic benefits to our region.

As a community we have achieved that milestone. In March 2008, we presented to the community of Bruce Rock their own **Community Bank®** branch. By owning shares in Bruce Rock Community Services Ltd you have helped secure banking services for your community and also ensured that a share in the prospect of income can be used to generate further development in our region.

This is the culmination of years of hard work and dedication by the Steering Committee to get the doors of the branch open. This is an opportune moment to personally thank all those associated with this campaign and to congratulate the workers who persisted with the vision of one day having a **Community Bank®** branch in Bruce Rock.

Our staff are focused on helping you, our customers. They are committed to achieving the goals and budgets set before them and I am extremely proud of their results to date. Nola, Sue and Di have represented the Bruce Rock **Community Bank®** Branch on several occasions attending and supporting many community functions and events. The staff are on the frontline, they are the face of the **Community Bank®** in Bruce Rock. On behalf of the Board of Management I thank them for their continued participation and enthusiasm.

In times of uncertainty, it is natural for customers and those considering becoming a customer to ask questions of us. In Bendigo and Adelaide Bank, they can be assured that the Bank is strongly capitalised, meets prudential requirements and has a sound balance sheet.

Bendigo and Adelaide Bank Ltd reaffirm their position as the highest rated Australian bank (as indicated in the latest Roy Morgan survey). Ultimately, for our shareholders to experience this level of customer service, to ensure the ongoing contribution of funds to community groups and to eventually receive positive returns we need the support of our customers. It is customers that drive the income needed to sustain the branch and deliver all that is **Community Bank®** .

Colin Smith

Chairman

Manager's report

For year ending 30 June 2008

Having travelled to and from Bruce Rock over the past two years aiding the Steering Committee in the establishment of your **Community Bank®** branch, it is with a great deal of pleasure that I present to the Shareholders my report for the 2008 financial period.

The Bruce Rock **Community Bank®** project was initiated some four years ago and it was with pride that the doors were opened on 18 March 2008 for our first day of trade.

The staff are to be congratulated on their achievements and I thank Sue and Di for their support over the past couple of months.

Financially, the branch has been achieving the preset budgets both on income and expenses. In terms of the assumptions presented within the Prospectus we are well placed to achieve the results disclosed within the Modified Forecast.

Currently we are planning and preparing for growth reviewing a number of strategies that will aid in achieving objectives set out within the original business plan. We will actively seek feedback to ensure any proposed expansion is viable and meets the needs of the community.

One of the objectives of establishing the Bruce Rock **Community Bank®** Branch was to contribute to the ongoing sustainability of your community. We have supported the Shire Rates incentive, sporting clubs such as golf, netball and bowls, the Ag-Show, Rural Youth and the Dowerin Field day.

The next financial period will see us retaining and building our point of difference in the market place, identifying appropriate and effective ways to invest into our community and leveraging local investment with Local, State or Federal Government funding.

At the Bruce Rock **Community Bank®** Branch we are committed to working in partnership with our shareholders and community. Ultimately the success of your branch is in your hands and the growth of your investment will depend upon all shareholders supporting the branch by way of accounts, loans, insurance and investments (to name a few of the products and services) available to everyone. We encourage you to recommend your branch to relatives and friends – I am more than happy to call anyone no matter where they reside.

Nola Edwards

Nola Edwards

Manager

Directors' report

For year ending 30 June 2008

Your Directors present their report on the Company for the year ended 30 June 2008.

Directors

The names of Directors in office at any time during or since the end of the year are:

Collin Raymond Smith
Chairperson
Business Proprietor, Farmer
Colin was born in Corrigin and attended Babakin primary school, completing his secondary schooling at Hale School.

Colin has been an avid member of the rural farming community since returning to help run the family farm in 1977.

A keen golfer he has been involved in several sporting committees and community projects over the years. Colin and his wife Antonia reside on the family farm working and running the business together.
4,001 shares

Douglas Edwin Sedgwick
Non-Executive Director
Business Proprietor, Farmer
Doug has been farming in the Bruce Rock Shire for the past 40 years.

Currently, he is serving as a Councillor on the Bruce Rock Shire Council and has held this position for the past 6 years.

Doug has been President and Secretary of the local cricket, golf and bowls clubs. He has also sat as Secretary of the Bruce Rock/Narembeen Cricket Association.

49,101 shares

Paul Vincent Hutton
Non-Executive Director
Retired
Paul has 20 years experience in the banking industry with the last 5 years as Branch Manager for BankWest.
In 1990 Paul purchased a family business which he and Heather operated for 10 years.
Paul has been a member of the APEX, Lions and Rotary Clubs.
Currently Paul is President of the Bruce Rock Bowling Club and has lived in Bruce Rock for the past 17 years.
13,001 shares

Mark Anthony Brown
Non-Executive Director
Business Proprietor
Mark grew up on the family farm in South Burracoppin. The eldest of 5 children he attended Bruce Rock, Muntadgin and North Merredin Primary Schools and Merredin Senior High School.
Mark spent 15 years until 1993 working on the family farm and shearing before returning to Bruce Rock with his wife Sharon to start a new job and family.
Mark is currently the Manager and Director of McCall Motors Pty Ltd.
18,501 shares

Directors' report continued

Kevin Johan Fuchsbichler
Non-Executive Director
Business Proprietor, Farmer
Kevin was born in Bruce Rock and educated at Aquinas College. After school he returned to the family farm in Bruce Rock.
Kevin enjoys water skiing and rifle shooting and is the President of the Bruce Rock Rifle Club. He is also a volunteer member of the volunteer fire brigade. Kevin has held the Presidents position for Lions, Korbelka WA Farmers and IAEA Alumni. Currently Kevin is a Non Executive Director for the CBH Group of Companies.

16,501 shares

Merredith Kym Thornton
Non-Executive Director
Teacher
Merredith has a Diploma of Teaching and a Bachelor of Education. She was a teacher at Lynwood Senior High School for 6 years and the Bruce Rock District High for 13 years.
Merredith has been involved with the Bruce Rock St John's Ambulance as an Advanced Ambulance Officer and Secretary of the local daycare for 4 years.

1,501 shares

Michael John Verhoogt
Non-Executive Director
Director, Bruce Rock Engineering
Michael has three adult sons and together with his wife have built the family business over the past 27 years.
A Shire Councillor, Michael has also served as a Justice of the peace for the last 12 years.
Michael is an active participant and currently holds office with the squash, bowls and rifle clubs.
20,001 shares

Maxwell John Barrington
Non-Executive Director
Chemist
Max has a Bachelor of Pharmacy Degree from Curtin University and currently is the proprietor of the Bruce Rock and Narembeen pharmacies.
Max has also managed and owned pharmacies in Esperance, Dalwallinu, Mandurah and Perth.
Attaining military experience in the Medical Corp, Max achieved rank of Major.
A past President of the Mandurah Rotary Club, Max currently lives on a settlement farm, regularly returning to Hillarys where his family race yachts on the weekends.
Max is married with three daughters and two granddaughters.
10,001 shares

Damion Michael Verhoogt
Non-Executive Director
Manager, Bruce Rock Engineering
Damion was born in Bruce Rock and has lived there for 20 years.
He has attained an Associate Diploma in Mechanical Engineering and is currently employed in the family business in Bruce Rock.
He is an active participant of the local fire brigade, squash, rifle and football clubs in Bruce Rock.

7,001 shares

Directors' report continued

Company Secretary

Mark Anthony Brown

Directors meetings attended

During the financial year, 16 meetings of Directors were held. Attendances by each Director during the year were as follows:

Names of Directors	Directors' meetings	
	Number eligible to attend	Number attended
Collin Raymond Smith	16	14
Douglas Edwin Sedgwick	16	13
Paul Vincent Hutton	16	15
Mark Anthony Brown	16	16
Kevin Johan Fuchsbichler	16	12
Damion Michael Verhoogt	16	11
Merredith Kym Cruttenden	16	16
Maxwell John Barrington	16	12
Michael John Verhoogt	16	14

Principal activity and review of operations

The principal activity and focus of the Company's operations during the year was the operation of a Branch of Bendigo Bank, pursuant to a franchise agreement.

Operating results

The loss of the Company after providing for income tax amounted to $256,301.

Dividends paid or recommended

The Company did not pay or declare any dividends during the year.

Financial position

The net assets of the Company at year end was $212,449.

The directors believe the Company is in a stable financial position.

Significant changes in state of affairs

In the opinion of the Directors, there were no significant changes in the state of affairs of the Company that occurred during the financial year under review, not otherwise disclosed in these financial statements.

Directors’ report continued

After balance date events

No matters or circumstances have arisen since the end of the financial year that significantly affected or may significantly affect the operations of the Company, the results of those operations, or the state of affairs of the Company in future financial years.

Future developments

Likely developments in the operations of the Company and the expected results of those operations in future financial years have not been included in this report, as the inclusion of such information is likely to result in unreasonable prejudice to the Company.

Remuneration report

This report details the nature and amount of remuneration for each key management person of the Company, and for the Executives receiving the highest remuneration.

Remuneration of Directors or Executives

No income was paid or was payable or otherwise made available, to the Directors or Executives of the Company during the years ended 30 June 2008 and 30 June 2007.

Remuneration policy

The remuneration policy of the Company has been designed to align key management personnel objectives with shareholder and business objectives by providing a fixed remuneration component and offering specific long-term incentives based on key performance areas affecting the Company’s financial results. The Board of the Company believes the remuneration policy to be appropriate and effective in its ability to attract and retain the best key management personnel to run and manage the Company, as well as create goal congruence between Directors, Executives and shareholders.

The Board’s policy for determining the nature and amount of remuneration for key management personnel of the Company is as follows:

- The remuneration policy, setting the terms and conditions for the key management personnel, was developed by the Board.
- All key management personnel receive a base salary (which is based on factors such as length of service and experience), and superannuation.
- The Board reviews key management personnel packages annually by reference to the Company’s performance, Executive performance and comparable information from industry sectors.

The performance of key management personnel is measured against criteria agreed annually with each Executive and is based predominantly on the forecast growth of the Company’s profits and shareholders’ value. All bonuses and incentives must be linked to predetermined performance criteria. The Board may, however, exercise its discretion in relation to approving incentives and bonuses, which must be justified by reference to measurable performance criteria. The policy is designed to attract the highest calibre of Executives and reward them for performance that results in long-term growth in shareholder wealth.

Directors' report continued

The key management personnel receive a superannuation guarantee contribution required by the government, which is currently 9%, and do not receive any other retirement benefits. Some individuals may have chosen to sacrifice part of their salary to increase payments towards superannuation.

All remuneration paid to key management personnel is valued at the cost to the Company and expensed.

Performance-based remuneration

As part of each key management personnel's remuneration package there is a performance-based component, consisting of key performance indicators (KPIs). The intention of this program is to facilitate goal congruence between key management personnel with that of the business and shareholders. The KPIs are set annually, with a certain level of consultation with key management personnel to ensure buy-in. The measures are specifically tailored to the areas each key management personnel is involved in and has a level of control over. The KPIs target areas the Board believes hold greater potential for Company expansion and profit, covering financial and non-financial as well as short- and long-term goals. The level set for each KPI is based on budgeted figures for the Company and respective industry standards.

Performance in relation to the KPIs is assessed annually, with bonuses being awarded depending on the number and deemed difficulty of the KPIs achieved. Following the assessment, the KPIs are reviewed by the remuneration committee in light of the desired and actual outcomes, and their efficiency is assessed in relation to the Company's goals and shareholder wealth, before the KPIs are set for the following year.

In determining whether or not a KPI has been achieved, the Company bases the assessment on audited figures.

Company performance, shareholder wealth and Executive remuneration

The remuneration policy has been tailored to increase goal congruence between shareholders and Executives. The method applied in achieving this aim is a performance based bonus based on key performance indicators. The Company believes this policy to have been effective in increasing shareholder wealth over the past years.

Key management personnel remuneration policy

The remuneration structure for key management personnel is based on a number of factors, including length of service, particular experience of the individual concerned, and overall performance of the Company. The contracts for service between the Company and key management personnel are on a continuing basis, the terms of which are not expected to change in the immediate future. Upon retirement key management personnel are paid employee benefit entitlements accrued to date of retirement.

The employment conditions of the key management personnel are formalised in contracts of employment. All Executives are permanent employees of the Company.

The employment contracts stipulate resignation periods. The Company may terminate an employment contract without cause by providing appropriate written notice or making payment in lieu of notice, based on the individual's annual salary component together with a redundancy payment. Termination payments are generally not payable on resignation or dismissal for serious misconduct. In the instance of serious misconduct the Company can terminate employment at any time.

Performance income as a proportion of total remuneration

Executives are paid performance based bonuses based on set monetary figures, rather than proportions of their salary. This has led to the proportions of remuneration related to performance varying between individuals. The Board has set these bonuses to encourage achievement of specific goals that have been given a high level of importance in relation to the future growth and profitability of the Company.

The Board will review the performance bonuses to gauge their effectiveness against achievement of the set goals, and adjust future years' incentives as they see fit, to ensure use of the most cost effective and efficient methods.

Options

No options over issued shares or interests in the Company were granted to Directors or Executives during or since the end of the financial year and there were no options outstanding at the date of this report.

The Directors and Executive do not own any options over issued shares or interests in the Company at the date of this report.

Indemnifying officers or Auditor

Indemnities have been given, during and since the end of the financial year, for any persons who are or have been a Director or an officer, but not an Auditor, of the Company. The insurance contract prohibits disclosure of any details of the cover.

Share options

No options over issued shares or interests in the Company were granted during or since the end of the financial year and there were no options outstanding at the date of this report.

Environmental issues

The Company's operations are not regulated by any significant environmental regulation under a law of the Commonwealth, State or Territory.

Proceedings on behalf of Company

No person has applied for leave of Court to bring proceedings on behalf of the Company or intervene in any proceedings to which the Company is a party for the purpose of taking responsibility on behalf of the Company for all or any part of those proceedings.

The Company was not a party to any such proceedings during the year.

Corporate governance

The Company has implemented various corporate governance practices, which include:

a) Director approval of operating budgets and monitoring of progress against these budgets;

b) Ongoing Director training; and

c) Monthly Director meetings to discuss performance and strategic plans

Directors' report continued

The Company has not appointed a separate audit committee due to the size and nature of operations. The normal functions and responsibilities of an audit committee have been assumed by the Board.

Non-audit services

The Board is satisfied that the provision of non-audit services during the year is compatible with the general standard of independence for Auditors imposed by the Corporations Act 2001. The Directors are satisfied that the services disclosed below did not compromise the external Auditor's independence for the following reasons:

- all non-audit services are reviewed and approved by the Board prior to commencement to ensure they do not adversely affect the integrity and objectivity of the Auditor; and
- the nature of the services provided do not compromise the general principles relating to Auditor independence in accordance with APES 110: Code of Ethics for Professional Accountants set by the Accounting Professional and Ethical Standards Board.

The following fees for non-audit services were paid/payable to the external Auditors during the year ended 30 June 2008:

Taxation services:	$6,000

Auditor's independence declaration

A copy of the Auditor's independence declaration is included within the financial statements.

This report is signed in accordance with a resolution of the Board of Directors.

Director

Dated this 29th day of October 2008

RSM Bird Cameron Partners
Chartered Accountants

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AUDITOR'S INDEPENDENCE DECLARATION

As lead auditor for the audit of the financial report of Bruce Rock Community Services Limited for the year ended 30 June 2008, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

(i) the auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and

(ii) any applicable code of professional conduct in relation to the audit.

RSM Bird Cameron Partners

RSM BIRD CAMERON PARTNERS
Chartered Accountants

D J WALL
Partner

Perth, WA
Dated: 29 October 2008

Financial statements

Income statement
For year ending 30 June 2008

	Note	2008 $
Revenue	2	15,388
Employee benefits expense		(64,878)
Depreciation and amortisation expense		(19,893)
Finance costs		(112)
Other expenses	3	(186,806)
Loss before income tax		(256,301)
Income tax expense	4	-
Loss attributable to members		**(256,301)**
Overall operations		
Basic earnings (loss) per share (cents per share)		(54.68)
Diluted earnings (loss) per share (cents per share)		(54.68)

The accompanying notes form part of these financial statements.

Financial statements continued

Balance sheet
As at 30 June 2008

	Note	2008 $
Current assets		
Cash and cash equivalents	5	81,391
Trade and other receivables	6	41,511
Other current assets	7	5,186
Total current assets		**128,088**
Non-current assets		
Property, plant and equipment	8	170,812
Intangible assets	9	9,000
Other non-current assets	7	7,000
Total non-current assets		**186,812**
Total assets		**314,900**
Current liabilities		
Trade and other payables	10	100,108
Financial liability	11	521
Short-term provisions	12	1,822
Total current liabilities		**102,451**
Total liabilities		**102,451**
Net assets		**212,449**
Equity		
Issued capital	13	468,750
Accumulated losses		(256,301)
Total equity		**212,449**

The accompanying notes form part of these financial statements.

Statement of cash flows
As at 30 June 2008

	Note	2007 $
Cash flows from operating activities		
Receipts from customers		9,745
Payments to suppliers and employees		(270,100)
Interest received		5,643
Borrowing costs paid		(112)
Net cash used in operating activities	**14(a)**	**(254,824)**
Cash flows from investing activities		
Payments for plant and equipment		(123,056)
Payments for intangible assets (franchise fee)		(10,000)
Net cash used in investing activities		**(133,056)**
Cash flows from financing activities		
Proceeds form borrowings		521
Proceeds from share issue		468,750
Net cash provided by financing activities		469,271
Net increase in cash held		81,391
Cash held at the beginning of the financial year		-
Cash held at the end of the financial year	**5**	**81,391**

The accompanying notes form part of these financial statements.

Statement of changes in equity
As at 30 June 2008

	Share capital (Ordinary shares)	Accumulated losses	Total
Balance at 1 July 2007	-	-	-
Shares issued	468,750	-	468,750
Loss attributable to the members of the Company	-	(256,301)	(256,301)
Balance at 30 June 2008	**468,750**	**(256,301)**	**212,449**

The accompanying notes form part of these financial statements.

Notes to the financial statements

Note 1. Statement of significant accounting policies

The financial report has been prepared on a going concern basis after consideration by the Directors of the following matters.

i) The Company is budgeting to return a profit within the next 2 to 5 years; and

ii) Bendigo Bank has confirmed that it will support the Company such that it will be in a position to meet its financial obligations for the 2008/2009 financial year. The provision of additional funding by Bendigo Bank will be dependent upon the Company fulfilling its ongoing responsibilities under the Franchise Agreement and continuing to work closely with Bendigo Bank management to further develop the business.

In consideration of the above matters, the Directors believe that it is appropriate to adopt the going concern basis of accounting in the preparation of this financial report.

The financial report is a general purpose financial report that has been prepared in accordance with Australian Accounting Standards, including Australian Accounting Interpretations, other authoritative pronouncements of the Australian Accounting Standards Board and the Corporations Act 2001.

The financial report covers Bruce Rock Community Services Limited as an individual entity. Bruce Rock Community Services Limited is a public Company, incorporated and domiciled in Australia.

Australian Accounting Standards set out accounting policies that the Australian Accounting Standards Board (AASB) has concluded would result in a financial report containing relevant and reliable information about transactions, events and conditions to which they apply. Compliance with Australian Accounting Standards ensures that the financial statements and notes also comply with International Financial Reporting Standards. Material accounting policies adopted in the preparation of this financial report are presented below. They have been consistently applied unless otherwise stated.

The financial report has been prepared on an accruals basis and is based on historical costs modified by the revaluation of selected non-current assets, financial assets and financial liabilities for which the fair value basis of accounting has been applied.

(a) Income tax

The income tax expense (revenue) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current income tax expense charged to the profit or loss is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at reporting date. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax asset and deferred tax liability balances during the year as well as unused tax losses.

Note 1. Summary of significant accounting policies (continued)

Current and deferred income tax expense (income) is charged or credited directly to equity instead of the profit or loss when the tax relates to items that are credited or charged directly to equity.

Deferred tax assets and liabilities are ascertained based on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax assets also result where amounts have been fully expensed but future tax deductions are available. No deferred income tax will be recognised from the initial recognition of an asset or liability, excluding a business combination, where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates enacted or substantively enacted at reporting date. Their measurement also reflects the manner in which management expects to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where a legally enforceable right of set-off exists, the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

(b) Property, plant and equipment

Each class of property, plant and equipment is carried at cost or fair value less, where applicable, any accumulated depreciation and impairment losses.

Plant and equipment

Plant and equipment are measured on the cost basis.

The carrying amount of plant and equipment is reviewed annually by Directors to ensure it is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the assets employment and subsequent disposal. The expected net cash flows have been discounted to their present values in determining recoverable amounts.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the group and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the income statement during the financial year in which they are incurred.

Note 1. Summary of significant accounting policies (continued)

Depreciation

The depreciable amount of all fixed assets including building and capitalised lease assets, but excluding freehold land, is depreciated on a straight line basis over their useful lives to the economic entity commencing from the time the asset is held ready for use. Leasehold improvements are depreciated over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

The depreciation rates used for each class of depreciable assets are:

Class of Fixed Asset	Depreciation Rate
Plant and equipment	20%

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each balance sheet date.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains or losses are included in the income statement. When revalued assets are sold, amounts included in the revaluation reserve relating to that asset are transferred to retained earnings.

(c) Leases

Leases of fixed assets where substantially all the risks and benefits incidental to the ownership of the asset, but not the legal ownership that are transferred to entities in the Company are classified as finance leases.

Finance leases are capitalised by recording an asset and a liability at the lower of the amounts equal to the fair value of the leased property or the present value of the minimum lease payments, including any guaranteed residual values. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for the year.

Leased assets are depreciated on a straight-line basis over the shorter of their estimated useful lives or the lease term.

Lease payments for operating leases, where substantially all the risks and benefits remain with the lessor, are charged as expenses in the periods in which they are incurred.

Lease incentives under operating leases are recognised as a liability and amortised on a straight-line basis over the life of the lease term.

(d) Financial instruments

Recognition and initial measurement

Financial instruments, incorporating financial assets and financial liabilities, are recognised when the Company becomes a party to the contractual provisions of the instrument. Trade date

Note 1. Summary of significant accounting policies (continued)

accounting is adopted for financial assets that are delivered within timeframes established by marketplace convention.

Financial instruments are initially measured at fair value plus transactions costs where the instrument is not classified as at fair value through profit or loss. Transaction costs related to instruments classified as at fair value through profit or loss are expensed to profit or loss immediately. Financial instruments are classified and measured as set out below.

Derecognition

Financial assets are derecognised where the contractual rights to receipt of cash flows expires or the asset is transferred to another party whereby the Company no longer has any significant continuing involvement in the risks and benefits associated with the asset. Financial liabilities are derecognised where the related obligations are either discharged, cancelled or expire. The difference between the carrying value of the financial liability extinguished or transferred to another party and the fair value of consideration paid, including the transfer of non-cash assets or liabilities assumed, is recognised in profit or loss.

Classification and subsequent measurement

i. Financial assets at fair value through profit or loss

Financial assets are classified at fair value through profit or loss when they are held for trading for the purpose of short term profit taking, where they are derivatives not held for hedging purposes, or designated as such to avoid an accounting mismatch or to enable performance evaluation where a group of financial assets is managed by key management personnel on a fair value basis in accordance with a documented risk management or investment strategy. Realised and unrealised gains and losses arising from changes in fair value are included in profit or loss in the period in which they arise.

ii. Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and are subsequently measured at amortised cost using the effective interest rate method.

iii. Held-to-maturity investments

Held-to-maturity investments are non-derivative financial assets that have fixed maturities and fixed or determinable payments, and it is the Company's intention to hold these investments to maturity. They are subsequently measured at amortised cost using the effective interest rate method.

Note 1. Summary of significant accounting policies (continued)

iv. Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets that are either designated as such or that are not classified in any of the other categories. They comprise investments in the equity of other entities where there is neither a fixed maturity nor fixed or determinable payments.

v. Financial liabilities

Non-derivative financial liabilities (excluding financial guarantees) are subsequently measured at amortised cost using the effective interest rate method.

Derivative instruments

Derivative instruments are measured at fair value. Gains and losses arising from changes in fair value are taken to the income statement unless they are designated as hedges.

The Company does not hold any derivative instruments.

Fair value

Fair value is determined based on current bid prices for all quoted investments. Valuation techniques are applied to determine the fair value for all un securities, including recent arm's length transactions, reference to similar instruments and option pricing models.

Impairment

At each reporting date, the Company assesses whether there is objective evidence that a financial instrument has been impaired. In the case of available-for-sale financial instruments, a prolonged decline in the value of the instrument is considered to determine whether an impairment has arisen. Impairment losses are recognised in the income statement.

Financial guarantees

Where material, financial guarantees issued, which require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due, are recognised as a financial liability at fair value on initial recognition. The guarantee is subsequently measured at the higher of the best estimate of the obligation and the amount initially recognised less, when appropriate, cumulative amortisation in accordance with AASB 118: Revenue. Where the Company gives guarantees in exchange for a fee, revenue is recognised under AASB 118.

The Company has not issued any financial guarantees.

Note 1. Summary of significant accounting policies (continued)

(e) Impairment of assets

At each reporting date, the Company reviews the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the income statement.

Impairment testing is performed annually for goodwill and intangible assets with indefinite lives.

Where it is not possible to estimate the recoverable amount of an individual asset, the group estimates the recoverable amount of the cash-generating unit to which the asset belongs.

(f) Intangibles

Franchise fee

The franchise fee paid by the Company pursuant to a Franchise Agreement with Bendigo Bank is being amortised over the initial five (5) years period of the agreement, being the period of expected economic benefits of the franchise fee.

(g) Employee benefits

Provision is made for the Company's liability for employee benefits arising from services rendered by employees to balance date. Employee benefits that are expected to be settled within one year have been measured at the amounts expected to be paid when the liability is settled, plus related on-costs. Employee benefits payable later than one year have been measured at the present value of the estimated future cash outflows to be made for those benefits.

(h) Provisions

Provisions are recognised when the Company has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured.

(i) Cash and cash equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within short-term borrowings in current liabilities on the balance sheet.

(j) Revenue and other income

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

Dividend revenue is recognised when the right to receive a dividend has been established.

Revenue from the rendering of a service is recognised upon the delivery of the service to the customers.

All revenue is stated net of the amount of goods and services tax (GST).

Notes to the financial statements continued

Note 1. Summary of significant accounting policies (continued)

(k) Borrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of assets that necessarily take a substantial period of time to prepare for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use of sale.

All other borrowing costs are recognised in income in the period in which they are incurred.

(l) Goods and services tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the balance sheet are shown inclusive of GST.

Cash flows are presented in the cash flow statement on a gross basis, except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

(m) Comparative figures

When required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

(n) Critical accounting estimates and judgments

The Directors evaluate estimates and judgments incorporated into the financial report based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the Company.

Key estimates — Impairment

The Company assesses impairment at each reporting date by evaluating conditions specific to the group that may lead to impairment of assets. Where an impairment trigger exists, the recoverable amount of the asset is determined. Value-in-use calculations performed in assessing recoverable amounts incorporate a number of key estimates.

No impairment has been recognised in respect of intangibles for the year ended 30 June 2008. Should the projected turnover figures be materially outside of budgeted figures incorporated in value-in-use calculations, an impairment loss would be recognised up to the maximum carrying value of intangibles at 30 June 2008 amounting to $9,00.

(o) Authorisation for financial report

The financial report was authorised for issue on 29 October 2008 by the Board of Directors.

	2008 $

Note 2. Revenue

Franchise margin income	9,745
Interest revenue	5,643
	15,388

Note 3. Expenses

Advertising and marketing	2,090
ASIC costs	2,010
ATM leasing and running costs	1,239
Community sponsorship and donations	245
Freight and postage	3,078
Insurance	5,656
IT leasing and running costs	17,130
Occupancy running costs	3,868
Printing and stationary	15,528
Start-up and preliminary costs	114,048
Other operating expenses	21,914
	186,806

Remuneration of the Auditors of the Company

Audit services	3,000
Other Services	6,000
	9,000

Notes to the financial statements continued

	2008 $
Note 4. Income tax expense	
a) The components of tax expense comprise:	
Current tax	-
Deferred tax (Note 21)	-
	-
b) The prima facie tax on profit before income tax is reconciled to the income tax as follows:	
Prima facie tax payable on profit before income tax at 30% (2007: 30%)	(76,890)
Add:	
Tax effect of:	
deferred tax assets not bought to account	45,251
non-deductible depreciation and amortisation	300
other non-allowable items	34,761
Less:	
Tax effect of:	
æ other allowable items	(3,442)
Income tax attributable to the Company	**-**

At balance date, the Company had tax losses of $150,835 which are available to offset future years' taxable income.

The future income tax benefit of these tax losses is $45,251. This benefit has not been recognised as an asset in the statement of financial position as its realisation is not virtually certain. The benefits will only be obtained if:

a) the Company derives future assessable income of a nature and of an amount sufficient to enable the benefit from the deductions for the loss to be realised;

b) the Company continues to comply with the conditions for deductibility imposed by the law; and

c) no changes in tax legislation adversely affect the Company in realising the benefit from the deductions for the losses.

Notes to the financial statements continued

	2008 $

Note 5. Cash and cash equivalents

Cash at bank and in hand	81,391

Note 6. Trade and other receivables

GST receivable	41,511

Note 7. Other assets

Current	
Prepayments	5,186
Non current	
Prepayments	7,000

Note 8. Property, plant and equipment

Plant and Equipment	
Cost	189,705
Accumulated depreciation	(18,893)
	170,812
Movement in carrying amount	
Balance at the beginning of the year	-
Additions	189,705
Depreciation expense	(18,893)
Carrying amount at the end of the year	**170,812**

Notes to the financial statements continued

	2008 $

Note 9. Intangible assets

Franchise fee	
Cost	10,000
Accumulated amortisation	(1,000))
	9,000

Pursuant to a five year franchise agreement with Bendigo Bank, the Company operates a branch of Bendigo Bank, providing a core range of banking products and services.

Note 10. Trade and other payables

Trade creditors and accruals	**100,108**

Note 11. Financial liabilities

Current	
Credit Card	521

Note 12. Provisions

Current	
Provision for employee entitlements	1,822
Number of employees at year end	2

Note 13. Equity

468,750 fully paid ordinary shares	468,750

Notes to the financial statements continued

Note 14. Cash flow information

	2008 $
a) Reconciliation of cash flow from operations with profit after tax	
Profit after tax	(256,301)
Depreciation and amortisation	19,893
Movement in assets and liabilities	
Receivables	(41,511)
Other assets	(12,186)
Payables	33,459
Provisions	1,822
Net cash provided by/(used in) operating Activities	**(254,824)**
b) Credit Standby Arrangement and Loan Facilities	
The Company does not operate a bank overdraft facility or have any loan facilities at present.	

Note 15. Related party transactions

Bruce Rock Community Services Limited makes payments for construction costs to the Company "Bruce Rock Engineering" of which Michael John Verhoogt is a Director. Amounts paid to Bruce Rock Engineering during the 2008 financial year were $4,539. These amounts were paid on a commercial basis.

No other related parties have entered into a transaction with the Company during the financial years ended 30 June 2008.

Note 16. Leasing commitments

Non cancellable operating lease commitment contracted for but not capitalised in the financial statements.

Payable	
Not longer than 1 year	6,504
Longer than 1 year but not longer than 5 years	23,848
	30,352

Note 17. Financial instruments

a. Financial risk management

The Company's financial instruments consist mainly of deposits with banks, local money market instruments, short-term investments, accounts receivable and payable, loans, bills and leases.

The Directors' overall risk management strategy seeks to assist the Company in meeting its financial targets, whilst minimising potential adverse effects on financial performance.

Risk management policies are approved and reviewed by the Board of Directors on a regular basis. These include the credit risk policies and future cash flow requirements.

The main purpose of non-derivative financial instruments is to raise finance for Company operations.

The Company does not have any derivative instruments at 30 June 2008.

b. Financial risk exposures and management

The main risks the Company is exposed to through its financial instruments are interest rate risk, liquidity risk and credit risk.

i. Interest rate risk

Interest rate risk is managed with a mixture of fixed and floating rate debt.

ii. Foreign currency risk

The Company is not exposed to fluctuations in foreign currencies.

Iii. Liquidity risk

The Company manages liquidity risk by monitoring forecast cash flows and ensuring that adequate unutilised borrowing facilities are maintained.

iv. Credit risk

The maximum exposure to credit risk, excluding the value of any collateral or other security, at balance date to recognised financial assets, is the carrying amount, net of any provisions for impairment of those assets, as disclosed in the balance sheet and notes to the financial statements.

There are no material amounts of collateral held as security at 30 June 2008.

The Company does not have any material credit risk exposure to any single receivable or group of receivables under financial instruments entered into by the Company.

Credit risk is managed reviewed regularly by the Board of Directors. It arises from exposures to customers as well as through deposits with financial institutions.

The Board of Directors monitors credit risk by actively assessing the rating quality and liquidity of counter parties:

- all potential customers are rated for credit worthiness taking into account their size, market position and financial standing; and

Note 17. Financial instruments (continued)

- customers that do not meet the Company's strict credit policies may only purchase in cash or using recognised credit cards.

The trade receivables balances at 30 June 2008 and 30 June 2007 do not include any counterparties with external credit ratings. Customers are assessed for credit worthiness using the criteria detailed above.

v. Price risk

The Company is not exposed to any material commodity price risk.

c. Financial Instrument Composition and Maturity analysis

The table overleaf reflects the undiscounted contractual settlement terms for financial instruments of a fixed period of maturity, as well as management's expectations of the settlement period for all other financial instruments. As such, the amounts may not reconcile to the balance sheet.

2008						
		Variable	**Fixed**			
	Weighted average effective interest rate	Floating interest rate	Within 1 year	Within 1 to 5 years	Non interest bearing	Total
Financial assets						
Cash and cash equivalents	5.05%	81,046	-	-	345	81,391
Loans and receivables		-	-	-	41,511	41,511
Total financial assets		**81,046**	**-**	**-**	**41,856**	**122,902**
Financial liability						
Bank overdraft secured	15.75%	521	-	-	-	521
Trade and other payables		-	-	-	100,108	100,108
Total financial liabilities		**521**	**-**	**-**	**100,108**	**100,629**

Note 17. Financial instruments (continued)

	2008 $
Trade and sundry payables are expected to be paid as followed:	
Less than 6 months	100,108

d. Net fair values

The net fair values of investments have been valued at the quoted market bid price at balance date adjusted for transaction costs expected to be incurred. For other assets and other liabilities the net fair value approximates their carrying value. No financial assets and financial liabilities are readily traded on organised markets in standardised form other than investments. Financial assets where the carrying amount exceeds net fair values have not been written down as the Company intends to hold these assets to maturity.

The aggregate net fair values and carrying amounts of financial assets and financial liabilities are disclosed in the balance sheet and in the notes to the financial statements.

Fair values are materially in line with carrying values.

e. Sensitivity analysis

i. Interest rate risk

The Company has performed a sensitivity analysis relating to its exposure to interest rate risk at balance date. This sensitivity analysis demonstrates the effect on the current year results and equity which could result from a change in these risks.

ii. Interest rate sensitivity analysis

At 30 June 2008, the effect on profit and equity as a result of changes in the interest rate, with all other variables remaining constant would be as follows:

2008					
		-2 %	+ 2%		
	Carrying amount $	Profit $	Equity $	Profit $	Equity $
Financial assets					
Cash and cash equivalents	81,046	(1,621)	(1,621)	1,621	1,621
Financial liabilities					
Bank overdraft secured	521	10	10	(10)	(10)

The above interest rate sensitivity analysis has been performed on the assumption that all other variables remain unchanged. The Company has no exposure to fluctuations in foreign currency.

Note 18. Segment reporting

The Company operates in the financial services sector as a branch of Bendigo Bank in Western Australia.

Note 19. Events after the balance sheet date

No matters or circumstances have arisen since the end of the financial year that significantly affected or may significantly affect the operations of the Company, the results of those operations, or the state of affairs of the Company in subsequent financial years.

Note 20. Contingent liabilities and contingent assets

There were no contingent liabilities or contingent assets at the reporting date.

Note 21. Tax

	2008 $
Reconciliations	
i. Deferred tax assets	
Deferred tax assets not brought to account, the benefits of which will only be realised if the conditions for deductibility set out in Note 4(b) occur:	
Provisions	547
Tax losses: operating losses	45,251
	45,798

Notes to the financial statements continued

Note 22. Key management personnel compensation

a) Names and positions

Name	Position
Collin Raymond Smith	Chairman
Douglas Edwin Sedgwick	Non-Executive Director
Paul Vincent Hutton	Treasurer
Mark Anthony Brown	Company Secretary
Kevin Johan Fuchsbichler	Non-Executive Director
Damion Michael Verhoogt	Non-Executive Director
Merredith Kym Thornton	Non-Executive Director
Maxwell John Barrington	Non-Executive Director
Michael John Verhoogt	Non-Executive Director

Key management personnel remuneration has been included in the Remuneration Report section of the Directors' report.

b) Options provided as remuneration and shares issued on exercise of such options

No options were provided as remuneration or shares issued on exercise of options.

c) Option holdings

No options over ordinary shares in the Company are held by any Director of the Company or other key management personnel, including their personally related parties.

d) Shareholdings

Number of ordinary shares held by key management personnel.

2008				
	Ordinary Shares			
Directors	Balance at beginning of period	Purchased during the period	Other changes	Balance at end of period
Collin Raymond Smith	-	4,001	-	4,001
Douglas Edwin Sedgwick	-	49,101	-	49,101
Paul Vincent Hutton	-	13,001	-	13,001
Mark Anthony Brown	-	18,501	-	18,501
Kevin Johan Fuchsbichler	-	16,501	-	16,501
Damion Michael Verhoogt	-	7,001	-	7,001
Merredith Kym Thornton	-	1,501	-	1,501
Maxwell John Barrington	-	10,001	-	10,001
Michael John Verhoogt	-	20,001	-	20,001
	-	**139,609**	**-**	**139,609**

Notes to the financial statements continued

Note 23. Changes in accounting policy

The following Australian Accounting Standards have been issued or amended and are applicable to the parent and consolidated group but are not yet effective. They have not been adopted in preparation of the financial statements at reporting date.

<table>
<tr><th>AASB Amendment</th><th colspan="2">Standards Affected</th><th>Outline of Amendment</th><th>Application Date of Standard</th><th>Application Date for Group</th></tr>
<tr><td rowspan="10">AASB 2007–3 Amendments to Australian Accounting Standards</td><td>AASB 5</td><td>Non-current Assets Held for Sale and Discontinued Operations</td><td rowspan="10">The disclosure requirements of AASB 114: Segment Reporting have been replaced due to the issuing of AASB 8: Operating Segments in February 2007. These amendments will involve changes to segment reporting disclosures within the financial report. However, it is anticipated there will be no direct impact on recognition and measurement criteria amounts included in the financial report</td><td>1.1.2009</td><td>1.7.2009</td></tr>
<tr><td>AASB 6</td><td>Exploration for and Evaluation of Mineral</td><td></td><td></td></tr>
<tr><td>AASB 102</td><td>Inventories</td><td></td><td></td></tr>
<tr><td>AASB 107</td><td>Cash Flow Statements</td><td></td><td></td></tr>
<tr><td>AASB 119</td><td>Employee Benefits</td><td></td><td></td></tr>
<tr><td>AASB 127</td><td>Consolidated and Separate Financial Statements</td><td></td><td></td></tr>
<tr><td>AASB 134</td><td>Interim Financial Reporting</td><td></td><td></td></tr>
<tr><td>AASB 136</td><td>Impairment of Assets</td><td></td><td></td></tr>
<tr><td>AASB 1023</td><td>General Insurance Contracts</td><td></td><td></td></tr>
<tr><td>AASB 1038</td><td>Life Insurance Contracts</td><td></td><td></td></tr>
<tr><td>AASB 8 Operating Segments</td><td>AASB 114</td><td>Segment Reporting</td><td>As above</td><td>1.1.2009</td><td>1.7.2009</td></tr>
</table>

Note 23. Changes in accounting policy (continued)

AASB 2007–6 Amendments to Australian Accounting Standards	AASB 1	First time adoption of AIFRS	The revised AASB 123: Borrowing Costs issued in June 2007 has removed the option to expense all borrowing costs. This amendment will require the capitalisation of all borrowing costs directly attributable to the acquisition, construction or production of a qualifying asset. However, there will be no direct impact to the amounts included in the financial group as they already capitalise borrowing costs related to qualifying assets.	1.1.2009	1.7.2009
	AASB 101	Presentation of Financial Statements			
	AASB 107	Cash Flow Statements			
	AASB 111	Construction Contracts			
	AASB 116	Property, Plant and Equipment			
	AASB 138	Intangible Assets			
AASB 123 Borrowing Costs	AASB 123	Borrowing Costs	As above	1.1.2009	1.7.2009
AASB 2007–8 Amendments to Australian Accounting Standards	AASB 101	Presentation of Financial Statements	The revised AASB 101: Presentation of Financial Statements issued in September 2007 requires the presentation of a statement of comprehensive income.	1.1.2009	1.7.2009
AASB 101	AASB 101	Presentation of Financial Statements	As above	1.1.2009	1.7.2009

Note 24. Company details

The registered office and principal place of business of the Company is:

46 Johnson Street
Bruce Rock WA 6418

Director’s declaration

The Directors of the Company declare that:

1. the accompanying financial statements and notes are in accordance with the Corporations Act 2001 and:

    a. comply with Accounting Standard and the Corporations Regulations 2001; and

    b. give a true and fair view of the financial position as at 30 June 2008 and of the performance for the year ended on that date of the Company

2. in the Directors’ opinion there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable:

This declaration is made in accordance with a resolution of the Board of Directors.

Director

Dated this 29th day of October 2008

Independent audit report

RSM! Bird Cameron Partners
Chartered Accountants

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INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF

BRUCE ROCK COMMUNITY SERVICES LIMITED

Report on the Financial Report

We have audited the accompanying financial report of Bruce Rock Community Services Limited ("the company"), which comprises the balance sheet as at 30 June 2008 and the income statement, statement of changes in equity and cash flow statement for the year ended on that date, a summary of significant accounting policies, other explanatory notes and the directors' declaration.

Directors' Responsibility for the Financial Report

The directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Act 2001*. This responsibility includes establishing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances. In Note 1, the directors also state, that compliance with the Australian Accounting Standards ensures that the financial statements and notes, comply with International Financial Reporting Standards.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*.

Auditor's Opinion

In our opinion:

(a) the financial report of Bruce Rock Community Services Limited is in accordance with the *Corporations Act 2001*, including:

(i) giving a true and fair view of the company's financial position as at 30 June 2008 and of its performance for the year ended on that date; and

(ii) complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Corporations Regulations 2001; and

(b) the financial report also complies with International Financial Reporting Standards as disclosed in Note 1.

Report on the Remuneration Report

We have audited the Remuneration Report included in the directors' report for the financial year ended 30 June 2008. The directors of the company are responsible for the preparation and presentation of the Remuneration Report in accordance with section 300A of the *Corporations Act 2001*. Our responsibility is to express an opinion on the Remuneration Report, based on our audit conducted in accordance with Australian Auditing Standards.

Auditor's Opinion

In our opinion the Remuneration Report of Bruce Rock Community Services Limited for the financial year ended 30 June 2008 complies with section 300A of the *Corporations Act 2001*.

RSM Bird Cameron Partners.

RSM BIRD CAMERON PARTNERS
Chartered Accountants

D J WALL
Partner

Perth, WA
Dated: 29 October 2008

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