

## Balance Sheet *as at 31 December 2007*

	NOTES	GROUP		COMPANY	
		2007	2006	2007	2006
		\$	\$	\$	\$
<b>Assets</b>					
Cash and cash equivalents	4	4,336,495	1,402,172	2,996,304	551,666
Trade and other receivables	5,6,14	1,172,127	846,990	50,033	15,700
Finance receivables	9,11,14	10,707,706	10,113,400	-	-
Loan receivables acquired - designated at fair value	10,12	2,917,187	1,282,356	-	-
Inventories	7	378,236	409,754	-	-
Intercompany receivables		-	-	408,172	715,343
Property held for resale	8	1,620,600	1,617,694	-	-
Property, plant and equipment	19	2,411,324	2,497,244	160,488	135,226
Investment in subsidiaries	16	-	-	8,120,072	8,020,072
Deferred tax asset	38	949,417	-	-	-
Goodwill	15	1,531,758	1,531,758	-	-
<b>Total assets</b>		<b>26,024,850</b>	<b>19,701,369</b>	<b>11,735,069</b>	<b>9,438,007</b>
<b>Liabilities</b>					
Trade and other payables	22	970,597	1,563,838	113,316	134,571
Deposits	20	8,836,979	7,959,014	-	-
Intercompany payables		-	-	-	2,104,719
Interest bearing loans and borrowings	21	2,556,225	3,373,095	-	-
Intercompany loan owed to subsidiaries		-	-	2,140,000	2,140,000
Provision for tax	38	657,008	-	-	-
Deferred tax liability	38	45,716	-	27,308	-
Convertible preference shares adjustment	28	1,406,714	-	1,406,714	-
<b>Total liabilities</b>		<b>14,473,239</b>	<b>12,895,948</b>	<b>3,687,338</b>	<b>4,379,290</b>
<b>Equity</b>					
Issued capital	28	13,369,318	12,963,949	13,369,318	12,963,949
Convertible preference shares	28	2,947,880	-	2,947,880	-
Convertible notes	28	250,000	250,000	250,000	250,000
Assessed loss	28	(5,015,588)	(6,408,530)	(8,519,467)	(8,155,232)
<b>Total equity</b>		<b>11,551,611</b>	<b>6,805,419</b>	<b>8,047,732</b>	<b>5,058,717</b>
<b>Total equity and liabilities</b>		<b>26,024,850</b>	<b>19,701,367</b>	<b>11,735,069</b>	<b>9,438,007</b>

## Statement of Changes in Equity *for the 12 months ended 31 December 2007*

	NOTES	GROUP		COMPANY	
		2007	2006	2007	2006
		\$	\$	\$	\$
<b>Profit for the year</b>		1,806,109	1,071,306	55,443	1,128,250
<b>Total recognised income and expenses</b>		1,806,109	1,071,306	55,443	1,128,250
<b>Contributions from owners</b>					
Ordinary shares issued	28	455,399	1,903,570	455,399	1,903,570
Convertible preference shares issued	28	4,354,594	-	4,354,594	-
Convertible preference shares adjustment	28	(1,406,714)	-	(1,406,714)	-
Share issue cost	28	(50,029)	(13,247)	(50,029)	(13,247)
Convertible notes issued	28	-	(250,000)	-	(250,000)
<b>Total contributions from owners</b>		<b>3,353,250</b>	<b>1,640,323</b>	<b>3,353,250</b>	<b>1,640,323</b>
<b>Distributions to owners</b>					
Dividends paid - ordinary shares	28	(397,442)	(341,304)	(397,442)	(341,304)
Dividends paid - convertible preference shares	28	(22,237)	-	(22,237)	-
<b>Total distribution to owners</b>		<b>(419,679)</b>	<b>(341,304)</b>	<b>(419,679)</b>	<b>(341,304)</b>
Movements in equity for the period	28	4,739,680	2,370,325	2,989,015	2,427,269
Prior period adjustment	28	6,512	-	-	-
Equity at beginning of year	28	6,805,419	4,435,094	5,058,717	2,631,448
<b>Equity at end of the year</b>	28	<b>11,551,611</b>	<b>6,805,419</b>	<b>8,047,732</b>	<b>5,058,717</b>

Net tangible assets per share - fully diluted

9.68 cps

8.05 cps

Steve Grozev  
Chief Financial Officer