



asx announcement

28 FEBRUARY 2011

APPENDIX 4D

APPENDIX 4D: 2011 INTERIM RESULTS

MDS Financial Group Limited (ASX: MWS) today announced an underlying loss after tax of \$0.2 million for the six months ended 31 December 2010.

MDS Financial Group's Chairman, Sean Rothsey, said "This result reflects the continued transition of the underlying business from the provision of subscription based software and data services to a complementary but considerably more transactional driven financial services offering. The recent announcement of MDS Financial Group's involvement as Lead Manager of a successful \$10 Million capital raising by Allmine Group Limited (ASX: AZG) and a promising transactional pipeline is an encouraging indication that our new Corporate Advisory team is establishing itself in the market providing the Company with credibility, relevance, dramatically increased revenues and ultimately earnings. Additionally, we are seeing continued growth in our online trading business and continue to work to conclude an expanded capability and offering as a truly scalable business."

"MDS Financial Group announced recently that it has secured support from sophisticated investors to subscribe additional share capital of up to \$1.1 Million in the Company. The Company intends to issue shares subject to compliance with ASX Listing Rule 7.1 and, to the extent required, subject to Shareholder approval, and the fact that, at the time of the raising, the price per share was a 25% premium to the last quoted price, is a firm expression of investor confidence in the latent value of the Company."

"MDS Financial Group also recently announced the appointment of Ms Jamie Khoo as an independent and non-executive director as part of a positioning strategy as well as the requirement to deepen the skill matrix and composition of the board as the Company's plans for growth approach the execution stage. "

ABOUT MDS FINANCIAL GROUP LIMITED

MDS Financial Group Ltd is one of Australia's premier suppliers of online trading, charting and analysis software, share market data, wholesale trading and corporate advisory services.



Sean Rothsey
Chairman
END

For more information please contact:

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MDS Financial Group Limited
ABN: 90 091 744 884

Appendix 4D

Half Year Report
For The Half Year Ended 31 December 2010
 (Previous corresponding period: Half Year Ended 31 December 2009)

This Half Year Report is provided to the
 Australian Securities Exchange (ASX) under ASX Listing Rule 4.2A.3

Results For Announcement To The Market

Revenue and Net Loss

		Percentage Change %		Amount \$
Revenues from ordinary activities	Down	7%	to	2,923,714
Loss from ordinary activities after income tax attributable to members	Up	287%	to	(203,993)
Net loss attributable to members	Up	287%	to	(203,993)

Dividends

No dividends have been declared or paid

Brief explanation of revenue, net loss and dividends to enable the above figures to be understood.

Please refer to the attached media release for an explanation of the result

Net Tangible Assets per Security

	Current period	Previous corresponding period
Net tangible assets backing per security	-0.127 cents	0.242cents



MDS Financial Group Limited
ABN: 90 091 744 884

Interim Financial Report
31 December 2010

Corporate Information

Company Directors

Mr Sean Peter Rothsey

Non-Executive Director
Chairman

Mr Damian Wayne Isbister

Executive Director
Chief Executive Officer – Corporate and Trading

Mr Bruce Richard Sydney Symon

Executive Director
Chief Executive Officer - Operations

Company Secretary

Mr Anthony John Iremonger

Registered Office

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Bankers

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330 Collins Street
Melbourne VIC 3000

Westpac Banking Corporation
Royal Exchange
Cnr Pitt & Bridge Streets
Sydney NSW 2000

Auditor

PKF
140 William Street
Melbourne VIC 3000

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Directors' Report

The directors of MDS Financial Group Limited (the "Company") submit herewith the consolidated interim financial report of the Company for the half-year ended 31 December 2010. In order to comply with the provisions of the Corporations Act 2001, the directors report as follows:

Directors

The names and particulars of the directors of the Company during or since the end of the interim period are set out below. Directors were in office for the entire period unless otherwise stated.

Mr Sean Peter Rothsey, Non Executive Chairman
Mr Damian Wayne Isbister, Executive Director and Chief Executive Officer –Corporate and Trading
Mr Bruce Richard Sydney Symon, Executive Director and Chief Executive Officer - Operations

Review and results of operations

The consolidated net loss attributable to members of the Company is \$203,993 (2009: \$52,693)

Auditor's independence declaration

The auditor's independence declaration is included on page 4 of the interim financial report and forms part of this directors' report.

Signed in accordance with a resolution of the directors made pursuant to s.306(3) of the Corporations Act 2001.

On behalf of the Directors



Mr Sean Peter Rothsey
Chairman
Melbourne, 28 February 2010

Auditor's Independence Declaration



Chartered Accountants
& Business Advisers

AUDITOR'S INDEPENDENCE DECLARATION

As lead auditor for the review of MDS Financial Group Limited for the half-year ended 31 December 2010, I declare that to the best of my knowledge and belief, there have been:

- (a) no contraventions of the auditor independence requirements of the Corporations Act 2001 in relation to the review; and
- (b) no contraventions of any applicable code of professional conduct in relation to the review.

This declaration is in respect of MDS Financial Group Limited and the entities it controlled during the half-year.

David Garvey
Partner
PKF

28 February 2011
Melbourne

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Liability limited by a scheme approved under Professional Standards Legislation.

Directors' Declaration

In the opinion of the directors of MDS Financial Group Limited ("the Company"):

1. the financial statements and accompanying notes set out on pages 6 to 17, are in accordance with the Corporations Act 2001 including:
 - a. giving a true and fair view of the Consolidated Entity's financial position as at 31 December 2010 and of its performance for the half-year ended on that date; and
 - b. complying with Australia Accounting Standard AASB 134 Interim Financial Reporting and the Corporations Regulations 2001; and
2. there are reasonable grounds to believe that the Consolidated Entity will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of the directors:

On behalf of the Directors



Mr Sean Peter Rothsey
Chairman

Melbourne, 28 February 2010

Consolidated Statement of Comprehensive Income for the half-year ended 31 December 2010

	Half year ended 31 Dec 2010 \$	Half year ended 31 Dec 2009 \$
<i>Continuing operations:</i>		
Revenue	2,923,714	3,151,673
Data fees	(1,033,680)	(985,229)
Execution and clearing	(311,217)	(397,331)
Employee benefits	(1,002,746)	(1,018,846)
Occupancy	(157,801)	(231,541)
Telecommunications	(111,802)	(139,298)
Marketing	(95,053)	(37,812)
General and administrative	(248,740)	(208,975)
Depreciation and amortisation	(42,375)	(47,780)
Other	(124,293)	(141,642)
Results from operating activities	(203,993)	(56,781)
Loss before income tax	(203,993)	(56,781)
Income tax expense (benefit)	-	-
Loss from continuing operations	(203,993)	(56,781)
Loss for the period	(203,993)	(56,781)
Other comprehensive income for the period, net of tax	-	-
Total comprehensive income for the period	(203,993)	(56,781)
Loss attributable to members of the company		
- Members of the parent entity	(203,993)	(52,693)
- Non-controlling interest	-	(4,088)
	(203,993)	(56,781)
Total comprehensive income for the period attributable to:		
- Members of the parent entity	(203,993)	(52,693)
- Non-controlling interest	-	(4,088)
	(203,993)	(56,781)
Earnings per share		
From continuing and discontinued operations		
Basic and diluted earnings per share (cents per share)	(0.082)	(0.029)
From continuing operations		
Basic and diluted earnings per share (cents per share)	(0.082)	(0.035)

All potential ordinary shares, being options to acquire ordinary shares, are not considered dilutive, as the exercise of the options would decrease the basic loss per share

The accompanying notes 1 to 12 form part of these consolidated interim financial statements.

Consolidated Statement of Financial Position as at 31 December 2010

	Notes	As At 31 Dec 2010 \$	As At 30 Jun 2010 \$
Assets			
Current assets			
Cash and cash equivalents		506,472	870,166
Trade and other receivables		200,372	243,781
Other financial assets		52,708	10,500
Other assets		132,805	126,981
Total current assets		892,357	1,251,428
Non-current assets			
Other financial assets		7,652	7,652
Plant and equipment		158,924	198,237
Intangible assets	8	3,078,576	2,932,565
Other assets		124,673	161,093
Total non-current assets		3,369,825	3,299,547
Total assets		4,262,182	4,550,975
Liabilities			
Current liabilities			
Trade and other payables		974,589	820,991
Deferred income		346,371	562,104
Employee benefits		89,569	96,735
Total current liabilities		1,410,529	1,479,830
Non-current liabilities			
Employee benefits		90,695	80,140
Total non-current liabilities		90,695	80,140
Total liabilities		1,501,224	1,559,970
Net assets		2,760,958	2,991,005
Equity			
Issued capital	9	20,645,601	20,671,655
Reserves	10	-	3,080
Accumulated losses		(17,884,643)	(17,683,730)
Parent interest		2,760,958	2,991,005
Non-controlling interest		-	-
Total Equity		2,760,958	2,991,005

The accompanying notes 1 to 12 form part of these consolidated interim financial statements.

Consolidated Statement of Changes in Equity for the half-year ended 31 December 2010

	Issued Capital	Reserves	Accumulated losses \$	Non- controlling interest \$	Total \$
Period end 31 Dec 2009					
Balance at 1 Jul 2009	19,169,655	3,080	(17,120,265)	219	2,052,689
Total comprehensive income for the period	-	-	(52,693)	(4,088)	(56,781)
Shares issued during period	1,320,000	-	-	-	1,320,000
Acquired non-controlling interest (Note 7)	-	-	(218,413)	3,869	(214,544)
Balance at 31 Dec 2009	20,489,655	3,080	(17,391,371)	-	3,101,364
Period end 31 Dec 2010					
Balance at 1 Jul 2010	20,671,655	3,080	(17,683,730)	-	2,991,005
Total comprehensive income for the period	-	-	(203,993)	-	(203,993)
Transfer from reserve	-	(3,080)	3,080	-	-
Shares cancelled during period	(40,051)	-	-	-	(40,051)
Shares issued during period	13,997	-	-	-	13,997
Balance at 31 Dec 2010	20,645,601	-	(17,884,643)	-	2,760,958

The accompanying notes 1 to 12 form part of these consolidated interim financial statements.

Consolidated Statement of Cash Flows for the half-year ended 31 December 2010

Notes	Half year ended 31 Dec 2010 \$	Half year ended 31 Dec 2009 \$
Cash flows from operating activities		
Receipts from customers	2,908,206	3,194,932
Payments to suppliers and employees	(3,175,724)	(3,406,781)
Finance and borrowing costs	-	(6,105)
Net cash flows used in operating activities	(267,518)	(217,954)
Cash flows from investing activities		
Interest received	12,981	15,262
Proceeds from disposal sale of equity investments	30,000	-
Proceeds from disposal of other non-current assets	35,970	-
Payment for property, plant and equipment	(3,062)	(37,029)
Payment for subsidiary	-	(214,544)
Payment for associate	-	(7,500)
Payment for development costs	(146,011)	(247,636)
Net cash flows used in investing activities	(70,122)	(491,447)
Cash flows from financing activities		
Proceeds from issue of securities	13,997	1,320,000
Payment for share buy-back	(40,051)	-
Net cash flows from financing activities	(26,054)	1,320,000
Net (decrease)/increase in cash held	(363,694)	610,599
Cash at beginning of the period	870,166	661,184
Cash at the end of the period	506,472	1,271,783

The accompanying notes 1 to 12 form part of these consolidated interim financial statements.

Notes to the financial statements For the half-year ended 31 December 2010

Note 1. Reporting entity

MDS Financial Group Limited (“the Company”) is a company domiciled in Australia. The consolidated interim financial report of the Company as at and for the half-year ended 31 December 2010 comprises the Company and its subsidiaries and the Group’s interest in associates and jointly controlled entities.

The consolidated annual financial report of the Group as at and for the year ended 30 June 2010 is available upon request from the Company’s registered office at Level 37, Rialto South Tower, 525 Collins Street Melbourne 3000 or at www.mdsfinancial.com.au.

Note 2. Statement of Compliance

The consolidated interim financial report is a general purpose financial report which has been prepared in accordance with AASB 134 Interim Financial reporting and the Corporations Act 2001.

The Consolidated interim financial report does not include all the information required for a full annual financial report, and should be read in conjunction with the consolidated annual financial report of the Group as at and for the year ended 30 June 2010.

This consolidated interim financial report was approved by the board of Directors on the same date as the directors’ declaration.

Note 3. Going Concern

For half -year ended 31 December 2010 the consolidated entity has a loss attributable to members of \$203,993 (Dec 2009: loss \$56,781) and a negative cash flow from operating cash flows of \$267,518 (2009: negative \$217,954). At reporting date the consolidated entity has a current asset deficiency of \$518,173 (Jun 2010: deficiency \$228,402). For the period 12 months from signing the financial report, the consolidated entity expects to incur start-up costs resulting from a new product release. These conditions indicate a material uncertainty that may cast significant doubt about the consolidated entity’s ability to continue as a going concern.

The ability of the consolidated entity to continue as a going concern is dependent upon a number of factors, one being the continuation and availability of funds. To this end the consolidated entity is expecting to fund its obligations beyond this working capital position by raising additional share capital. The Company has received applications from sophisticated investors to subscribe to up to \$1.1 million in additional share capital. The Company intends to issue shares subject to compliance with ASX Listing Rule 7.1.

The Company has taken steps to reverse the decline of its Subscriptions revenue and has experienced increasing transaction flow in both its On-line Trading and Corporate Advisory businesses.

Notwithstanding, the consolidated entity has the ability to scale down operations and discontinue certain programs should the need arise.

Cash flow forecasts prepared by management demonstrate the consolidated entity will have sufficient cash flows to meet its commitments over the next 12 months based on the above factors, and for that reason the financial statements have been prepared on the basis that the consolidated entity is a going concern, which contemplates the continuity of normal business activity, realisation of assets and settlement of liabilities in the normal course of business.

The financial report of the consolidated entity does not include any adjustments in relation to the recoverability and classification of recorded asset amounts or to the amounts and classification of liabilities that might be necessary should the consolidated entity not continue as a going concern and pay its debts as and when they fall due.

Notes to the financial statements For the half-year ended 31 December 2010

Note 4. Significant Accounting Policies

The accounting policies applied by the Group in its consolidated interim financial report are the same as those applied by the Group in its consolidated financial report as at and for the year ended 30 June 2010.

Note 5. Estimates

The preparation of an interim financial report requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

In preparing this consolidated interim financial report, the significant judgements made by management in applying the Group's accounting policies and the key sources of estimation and uncertainty were the same as those that applied to the consolidated financial report as at and for the year ended 30 June 2010.

Note 6. Financial Risk Management

All aspects of the Group's financial risk management objectives and policies are consistent with that disclosed in the consolidated financial report as at and for the year ended 30 June 2010.

Notes to the financial statements For the half-year ended 31 December 2010

Note 7. Operating Segments

(i) Segment performance

	Data Subscriptions \$	Online Broking \$	Corporate Advisory \$	Total \$
Six months ended 31 Dec 2010				
REVENUE	1,997,867	797,388	115,448	2,910,703
Total segment revenue	1,197,867	797,388	115,448	2,910,703
<i>Reconciliation of segment revenue to group revenue</i>				
Interest income				13,010
Total group revenue				2,923,713
Segment net profit/(loss) before tax	359,663	(503,515)	(60,141)	(203,993)
<i>Reconciliation of segment result to group net loss before tax</i>				
Net loss before income tax from continuing operations				(203,993)
Six months ended 31 Dec-2009				
REVENUE	2,407,862	729,932	-	3,137,794
Total segment revenue	2,407,862	729,932	-	3,137,794
<i>Reconciliation of segment revenue to group revenue</i>				
Interest income				13,879
Total group revenue				3,151,673
Segment net profit/(loss) before tax	(9,426)	(55,129)	-	(64,555)
<i>Reconciliation of segment result to group net loss before tax</i>				
Unallocated items				
- Interest revenue				13,879
- Finance costs				(6,105)
Net loss before income tax from continuing operations				(56,781)

Notes to the financial statements
For the half-year ended 31 December 2010

Note 7. Operating Segments (Cont'd)

(ii) Segment assets

	Data Subscriptions	Online Broking	Corporate Advisory	Total
	\$	\$	\$	\$
31 Dec 2010				
Segment assets	3,903,731	247,163	112,369	4,263,263
Segment asset increases for the period				
• Capital expenditure	149,073	-	-	149,073
	149,073	-	-	149,073
<i>Reconciliation of segment assets to group assets</i>				_____
Total group assets				4,263,263
30 Jun 2010				
Segment assets	4,323,029	202,692	25,254	4,550,975
Segment asset increases for the period				
• Capital expenditure	767,872	-	-	767,872
	767,872	-	-	767,872
<i>Reconciliation of segment assets to group assets</i>				_____
Total group assets				4,550,975

Notes to the financial statements For the half-year ended 31 December 2010

Note 7. Operating Segments (Cont'd)

(iii) Segment liabilities

	Data Subscriptions \$	Online Broking \$	Corporate Advisory \$	Total \$
31 Dec 2010				
Segment liabilities	1,349,117	152,107	1081	1,502,305
<i>Reconciliation of segment liabilities to group liabilities</i>				
Total group liabilities from continuing operations				1,502,305
30 Jun 2010				
Segment liabilities	1,357,830	201,928	212	1,559,970
<i>Reconciliation of segment liabilities to group liabilities</i>				
Total group liabilities from continuing operations				1,559,970

(iv) Revenue by geographical region

	Half year ended 31 Dec 2010 \$	Half year ended 31 Dec 2009 \$
Australia	2,923,714	3,151,673
Total revenue	2,923,714	3,151,673

(v) Assets by geographical location

The location of segment assets is disclosed below by geographical location of the assets:

	As at 31 Dec 2010 \$	As at 31 Dec 2009 \$
Australia	4,263,263	4,550,975
Total revenue	4,263,263	4,550,975

Notes to the financial statements For the half-year ended 31 December 2010

Note 7. Operating Segments (Cont'd)

(vi) Major customers

The entity has no major customers for which revenues from transactions exceeds 10% or more of the entity's revenue.

Note 8. Intangible assets

	As At 31 Dec 2010 \$	As At 30 Jun 2010 \$
Goodwill		
Balance at beginning of period	2,056,120	2,056,120
Impairment loss	-	-
Carrying amount at end of period	<u>2,056,120</u>	<u>2,056,120</u>
Websites		
Balance at beginning of period	17,500	-
Additions	-	20,000
Impairment loss	-	(2,500)
Carrying amount at end of period	<u>17,500</u>	<u>17,500</u>
Software Development		
Balance at beginning of period	848,945	214,088
Internal development	156,011	644,857
Impairment loss	-	-
Carrying amount at end of period	<u>1,004,956</u>	<u>858,945</u>
	<u>3,078,576</u>	<u>2,932,565</u>

Notes to the financial statements For the half-year ended 31 December 2010

Note 9. Issued capital

	As at 31 Dec 2010		As at 30 June 2010	
	Number	\$	Number	\$
Issued and paid up capital				
Fully paid ordinary shares (a)	249,311,011	20,645,601	250,396,612	20,671,655
Options (b)	75,100,000	-	77,100,000	-
		20,645,601		20,671,655
	Half year ended 31 Dec 2010		Year ended 30 June 2010	
	Number	\$	Number	\$
(a) Fully paid ordinary shares				
Balance at beginning of period	250,396,612	20,671,655	175,296,612	19,169,655
Share buy back	(1,668,804)	(40,051)	-	-
Issue of new shares	583,203	13,997	75,100,000	1,502,000
Balance at end of period	249,311,011	20,645,601	250,396,612	20,671,655
(b) Options				
Balance at beginning of period	77,100,000	-	2,000,000	-
Issued during the period	-	-	75,100,000	-
Expired during the period	(2,000,000)	-	-	-
Balance at end of period	75,100,000	-	77,100,000	-

On 27 November 2011, 2,000,000 Options exercisable at 5 cents per Share issued to Mr D Isbister as a long-term performance incentive for nil consideration on 27 November 2008 expired and were cancelled.

Options are unlisted. Option holders do not have the right to receive dividends and are not entitled to vote at a meeting of the Company. Options may be exercised at any time from the date they vest to the date of their expiry. Share options convert into ordinary shares on a one for one basis on the date they are exercised.

Notes to the financial statements For the half-year ended 31 December 2010

Note 10. Reserve

	<u>As At 31 Dec 2010 \$</u>	<u>As At 30 Jun 2010 \$</u>
Share based payments		
Balance at beginning of period	3,080	3,080
Transfer to accumulated losses	(3,080)	-
	<hr/>	<hr/>
Carrying amount at end of period	-	3,080

The balance of the share based payment reserve was transferred to accumulated losses upon expiration of the remaining 2,000,000 Options issued to employees as share-based payments.

Note 11. Contingencies

There has been no change in contingent liabilities since the last annual reporting date.

Note 12. Subsequent events

Subsequent to reporting date the Company has received applications from sophisticated investors to subscribe to up to \$1.1 million in additional share capital. The Company will issue these shares in compliance with ASX Listing Rule 7.1.

Other than the above, there have been no events subsequent to reporting date which would have a material effect on the Group's half – year financial statements at 31 December 2010.

Independent Auditor's Review Report to the Members of MDS Financial Group Limited and Controlled Entities



Chartered Accountants
& Business Advisers

INDEPENDENT AUDITOR'S REVIEW REPORT

To the members of MDS Financial Group Limited

Report on the Half-Year Financial Report

We have reviewed the accompanying consolidated half-year financial report of MDS Financial Group Limited which comprises the statement of financial position as at 31 December 2010, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the half-year ended on that date, notes comprising a summary of significant accounting policies and other explanatory information, and the directors' declaration of the consolidated entity. The consolidated entity comprises MDS Financial Group Limited (the company) and the entities it controlled at 31 December 2010 or from time to time during the half-year ended on that date.

Directors' Responsibility for the Half-Year Financial Report

The directors of the company are responsible for the preparation of the half-year financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such control as the directors determine is necessary to enable the preparation of the half-year financial report that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the half-year financial report based on our review. We conducted our review in accordance with Auditing Standard on Review Engagements ASRE 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*, in order to state whether, on the basis of the procedures described, we have become aware of any matter that makes us believe that the financial report is not in accordance with the *Corporations Act 2001* including: giving a true and fair view of the consolidated entity's financial position as at 31 December 2010 and its performance for the half-year ended on that date; and complying with Accounting Standard AASB 134 *Interim Financial Reporting* and the *Corporations Regulations 2001*. As the auditor of MDS Financial Group Limited, ASRE 2410 requires that we comply with the ethical requirements relevant to the audit of the annual financial report.

A review of a half-year financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit review opinion.

Independence

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

Conclusion

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the half-year financial report of the consolidated entity is not in accordance with the *Corporations Act 2001* including:

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Liability limited by a scheme approved under Professional Standards Legislation.

Independent Auditor's Review Report to the Members of MDS Financial Group Limited and Controlled Entities

PKF

Chartered Accountants
& Business Advisers

- a) giving a true and fair view of the consolidated entity's financial position as at 31 December 2010 and of its performance for the half-year ended on that date; and
- b) complying with Accounting Standard AASB 134 *Interim Financial Reporting and Corporations Regulations 2001*.

Material Uncertainty Regarding Continuation as a Going Concern

Without qualifying our conclusion, we draw attention to Note 3 in the half-year financial report which indicates for the half-year ended 31 December 2010 the consolidated entity has a loss attributable to members of \$203,993 (Dec 2009: loss \$56,781) and had cash outflows from operating cash flows of \$267,518 (2009: \$217,954). At reporting date the consolidated entity has a current asset deficiency of \$518,173 (Jun 2010: deficiency \$228,402). These conditions, along with other matters as set forth in Note 3, indicate the existence of a material uncertainty which may cast significant doubt about the consolidated entity's ability to continue as a going concern, and, therefore, whether it will realise its assets and extinguish its liabilities in the normal course of business.



PKF

28 February 2011
Melbourne



D J Garvey
Partner