

NICHOLAS FINANCIAL INC  
Form 8-K  
February 04, 2015

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, DC 20549**

**FORM 8-K**

**CURRENT REPORT**  
**PURSUANT TO SECTION 13 OR 15(d)**  
**OF THE SECURITIES EXCHANGE ACT OF 1934**  
**Date of Report (Date of earliest event reported) February 4, 2015**

**NICHOLAS FINANCIAL, INC.**  
**(Exact name of registrant as specified in its Charter)**

**British Columbia, Canada**  
**(State or Other Jurisdiction of**  
**Incorporation or Organization)**

**0-26680**  
**(Commission**  
**File Number)**

**8736-3354**  
**(I.R.S. Employer**  
**Identification No.)**

**2454 McMullen Booth Road, Building C**

**Clearwater, Florida**  
**(Address of Principal Executive Offices)**

**(727) 726-0763**

**33759**  
**(Zip Code)**

**(Registrant's telephone number, Including area code)**

**Not applicable**

**(Former name, former address and former fiscal year, if changed since last report)**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 1.01 Entry into a Material Definitive Agreement.**

**February 4, 2015** Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK) announced that, on January 30, 2015, the Company executed an Amendment to its existing credit facility. Prior to the Amendment, the credit facility provided for a \$150.0 revolving line of credit. The Amendment provides for an increase in the credit line of \$75 million, bringing the total credit line to \$225 million, in the event of the successful completion of the tender offer contemplated below. As previously announced, Nicholas intends to purchase up to \$70.0 million (but not less than \$50.0 million) in aggregate value of the Company's outstanding Common shares via a modified Dutch auction tender offer. Nicholas currently contemplates that this tender offer will commence on or about February 12, 2015. If such a tender offer is not successfully completed, the credit line will remain at \$150.0 million. The termination date of the amended credit facility is January 31, 2018.

**Item 2.02 Results of Operations and Financial Condition**

**February 4, 2015** Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK) announced that for the three months ended December 31, 2014, net earnings decreased 2% to \$3,769,000 as compared to \$3,827,000 for the three months ended December 31, 2013. Per share diluted net earnings decreased 3% to \$0.30 for the three months ended December 31, 2014 as compared to \$0.31 for the three months ended December 31, 2013. Revenue increased 5% to \$21,800,000 for the three months ended December 31, 2014 as compared to \$20,761,000 for the three months ended December 31, 2013.

**Item 9.01 Financial Statements and Exhibits**

**Exhibit**

<b>#</b>	<b>Description</b>
99.1	Press release dated February 4, 2015.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

**NICHOLAS FINANCIAL, INC.**  
(Registrant)

Date: February 4, 2015

/s/ Ralph T. Finkenbrink

Ralph T. Finkenbrink  
Chairman, President, Chief Executive Officer  
(Principal Executive Officer)

Date: February 4, 2015

/s/ Katie L. MacGillivray

Katie L. MacGillivray  
Vice President, Chief Financial Officer  
(Principal Financial Officer and Accounting Officer)

**Exhibit Index**

<b>Exhibit</b>	<b>Description</b>
99.1	Press release dated February 4, 2015.