

PELICAN FINANCIAL INC  
Form 8-K  
April 23, 2004

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 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 report) **April 23, 2004**

**Pelican Financial, Inc.**

(Exact name of registrant as specified in its charter)

**Deleware**  
(State or other jurisdiction  
of incorporation)

**1-14986**  
(Commission  
File Number)

**58-2298215**  
(IRS Employer  
Identification Number)

**3767 Ranchero Drive, Ann Arbor, Michigan**  
(Address of principal executive offices)

**48108**  
(Zip Code)

**734-662-9733**  
(Registrant's telephone number, including area code)

(Former name or former address, if change since last report)

Item 12. Results of Operation and Financial Condition

On February 26, 2004, Pelican Financial, Inc. issued a press release commenting on 2004 first quarter earnings. A copy of the press release is furnished as Exhibit 99.

**Exhibit**

99 Pelican Financial, Inc. press release April 23, 2004

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.

Pelican Financial, Inc.

Dated: April 23, 2004

/s/ Charles C. Huffman  
Charles C. Huffman  
President and Chief Executive Officer