

STRATA SCHEME
INSPECTION REPORT

SP83134

2/3 Bindaree Way
Ocean Shores 2483

ON BEHALF OF

AMO

TABLE OF CONTENTS

1. INSPECTORS NOTE	4
2. STRATA MANAGER / MANAGING AGENT	4
3. STRATA COMMITTEE	4
4. STRATA ROLL	4
5. STRATA PLAN	5
6. TITLE DEED	5
7. INSURANCES – Section 164,165	5
8. LEVIES	6
<i>a. Annual Scheme Levies</i>	<i>6</i>
<i>b. Past Scheme Levies</i>	<i>6</i>
<i>c. Lot Levies – Lot 2</i>	<i>7</i>
<i>d. Proposed or Special levies likely/proposed to occur</i>	<i>7</i>
9. SIGNIFICANT MINUTES	7
10. FINANCIAL RECORDS	8
<i>a. Fund Balances</i>	<i>8</i>
<i>b. Income and Expenditures</i>	<i>8</i>
<i>c. Taxation</i>	<i>8</i>
<i>e. Books of Account</i>	<i>8</i>
11. SIGNIFICANT EXPENDITURE ITEMS	8
12. BUILDING MATTERS	9
13. LITIGATION	9
14. BY LAWS	9
<i>a. Changes to By Laws</i>	<i>9</i>
<i>b. Exclusive Use</i>	<i>9</i>
<i>c. Animals</i>	<i>10</i>
<i>d. Lot Alterations/Improvement</i>	<i>10</i>
15. HARMONY	10
16. OTHER MATTERS	10

27 February 2026

Our Ref: S – 74000

STRATA SCHEME INSPECTION REPORT

Property Address:	2/3 Bindaree Way		
	Ocean Shores NSW 2483		
	Lot: 2	Strata Plan No: 83134	
Owner:	S M Amo		
Inspection Date:	26 February 2026		

TERMS & CONDITIONS

- A. Strata Inspection Specialists ("SIS") is the provider of this Report, and the Client is the person/entity who has requested the Report.
- B. SIS is not liable to any other person/entity who relies upon this report to their detriment.
- C. This Report has been provided specifically by SIS for the client and in relation to the specific property referred to in this Report.
- D. SIS has prepared this Report from an inspection of the books and records provided to it by the relevant officer of the companies, bodies, entities, owners who manage the relevant Owners Corporation or other Association or Company being inspected, so far as is reasonably possible in the 1 hour allocated to an inspection. It may also rely on conversations with the Managing Agent and/or the relevant officers of those bodies, entities, companies, owners corporations and associations.
- E. The Client is specifically directed to the possibility that all of the records provided to it by the relevant officer of the companies, bodies, entities, owners corporations associations and companies, may not be complete, or have been made available for inspection, or may not have contained all of the information of interest to the Client or the client's mortgagee.
- F. No attempt was made during the course of inspection to ascertain whether any Managing Agent or the relevant officer of the companies, bodies, entities, owners/corporations, have complied with Statutory or other requirements of the Property, Stock and Business Agents Act, 2002, the Strata Schemes Management Act or any other regulatory requirements impacting the property the subject of this Report.
- G. SIS is not liable for any costs, (including legal costs) loss or damage whether direct, indirect or consequential, arising or touching upon
 - a. any delay in supplying this Report
 - b. any failure or omission to supply the Report
 - c. any error or omission recorded or omitted from the records inspected by SIS.
 - d. Any error or omission in this Report.
- H. Warranties and conditions implied by Legislation or precedent for the provision of services, are excluded save as are implied by the Trade Practices Act 1974.
- I. Any liability of SIS shall be limited to the cost of the supply of the relevant Report.
- J. This limitation of liability extends to every employee officer and agent of SIS in the performance of any services relating to this Report.
- K. We do not carry out inspections of any building or improvements at the property.
- L. This Report is in respect to records up to a maximum of 4 years prior to the date of the Report.

1. INSPECTORS NOTE

SP83134 is a 4 Lot Strata Scheme that commenced in 2009. The building is a two level residential unit complex with concrete driveways and a sheet metal roof.

Records made available for inspection were not complete and did not include detailed expenditure records due to lack of access to AGM agenda records.

Repairs, replacements and upgrades of significance over the last 4 years include exterior painting, plumbing repairs, roof repairs and unspecified capital works and general repairs.

Pending works of significance include an NBN fibre upgrade works which has been approved and quoted at \$1,100.

We note that fund levels are sufficient to undertake some moderate upgrades, repairs and replacements. It is noted in the budget that there are no major upgrades, repairs and replacements to be undertaken over the short term.

2. STRATA MANAGER / MANAGING AGENT

Owners' Corporation Records are held by:

Name:	Strata Title Management
Address:	Conference, Shop 207, Level 2, 72-80 Marine Parade Coolangatta, QLD, 4225
Telephone number:	(07)55360700
Manager's name:	Maddy McGrath

The managing agent has been involved with this property for **at least 5** years

3. STRATA COMMITTEE

James White	Unit: 4
-------------	---------

4. STRATA ROLL

a. The owner/proprietor shown on the Strata Roll is:

Owner:	S M Amo
Address:	9 Citriadora Drive EWINGSDALE NSW 2481

b. The Mortgagee shown on the Strata Roll is:

Mortgagee:	None recorded or banking institution
------------	--------------------------------------

c. Lessee shown on the Strata Roll are:

Lessee:	None recorded or if applicable
---------	--------------------------------

d. Unit entitlement: Lot 2 = 10
 Aggregate Unit Entitlement: 40
Percentage Contribution/Entitlement: 25%

Note: Section 178 Compliance: The Act sets out requirements for the keeping of records in conjunction with the Strata Roll. The requirements are usually based on manual recording or of recent date computer based records. Note we do not give a separate report on Section 178 compliance.

e. Initial period: The initial period **has** expired according to available records.

5. STRATA PLAN

A copy of the Strata Plan **was not sighted**

6. TITLE DEED

The original common property Title Deed **was sighted:**

CP/SP: 83134	Ed: 1	Issued: 02/12/2009
--------------	-------	--------------------

Number of lots:	4
Number of units:	4
Number of units tenanted:	Information not available

7. INSURANCES – Section 164,165

Insurer:	QBE
----------	-----

Type	Policy No.	Amount	Premium	Due Date
Building	HU0006133204	\$2,541,525	\$6,421.02	03/10/2026
Loss of Rent		\$381,228		
Contents		\$25,415		
Catastrophe		\$381,228		
Public Liability		\$20,000,000		
Voluntary Workers		\$300,000		
Fidelity		\$250,000		
Office bearers		\$5,000,000		
Govt. audit costs		\$25,000		
Appeal expenses		\$100,000		
Defence expenses		\$50,000		
Lot owners fixtures & fittings		\$250,000		

Evidence sighted	: Certificate of Currency - see annexures 20-21
Insurance Broker	: Not sighted

Last valuation amount	: \$2,420,500 by Seymour Consultants
As at	: 16/08/2024

*** Please confirm all policies with certificates of currency**

Note: Under the provisions of the Strata Schemes Management Act 2015 the Owners' Corporation is required to have:

- i. The Building Insurance at least to the value of the building as determined by a valuation. Such valuation must be obtained at least every 5 years.
- ii. In respect to the Public Liability cover to a minimum amount of \$10,000,000.
- iii. In respect to Worker's Compensation a policy as required.
- iv. In respect to Voluntary Workers Insurance a policy is required.
- v. Further Owners' Corporation insurance policies normally do not cover individual lots but cover only risks associated with the common property. This, it should be noted can apply even where damage to property in an individual lot results from a fault arising in the common property.
- vi. Sufficient and adequate cover by the owners and occupiers need to be taken out to protect their own contents and other risks.

8. LEVIES

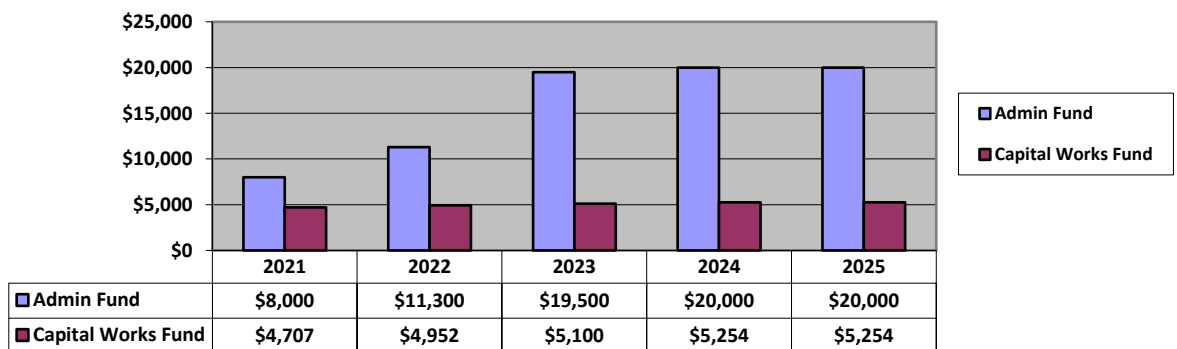
a. Annual Scheme Levies

The current budget upon which annual Scheme levies are generally based is attached in annexures 14-15

	Annual Scheme Levies from last AGM
Administrative Fund:	\$20,000
Capital Works Fund:	\$5,254

Annual levies commenced effective 01/05/2025

b. Past Scheme Levies



Past Special Levies

None sighted over period

c. Lot Levies – Lot 2

Current standard levies are: **\$6,313.48 pa**

Paid quarterly in advance as tabled below and NOT paid up to 30/04/2026.

Administrative Fund	\$1,250.00
Capital Works Fund	\$328.37
Outstanding levies	\$1,607.16

These levies appear to have been calculated correctly.

Note: It is noted that the levy information is provided by the Strata Manager at the date of inspection. We recommend strongly obtaining a Section 184 Certificate prior to settlement to confirm any possible changes to the subject lot.

d. Proposed or Special levies likely/proposed to occur.

There is no indication from the minutes that a Special Levy would be required.

9. SIGNIFICANT MINUTES

(List of main points from AGM's, EGM's, SCM's etc for past 4-5 years)
Minutes are retained for the prescribed period.

GM - 20/02/2026

- RESOLVED that the Owners – Strata Plan 83134 SPECIALLY RESOLVE to approve the formal quote for a fibre upgrade for 4 Premises at 3 BINDAREE WAY, OCEAN SHORES in the amount of \$1,100.00 (Inc. GST)

Last AGM – 12/05/2025 (enclosed)

- Remainder of tec screws to be added to roof repairs
- Follow up with Insurer regarding whether fence can be claimed due to storm damage

AGM – 13/06/2024

- RESOLVED that an updated valuation for insurance purposes be obtained prior to the expiration of the current policy period and that the Strata Managing Agent be authorised to alter the sum insured in line with the valuation figure. Note: Last Valuation obtained: 11th of May 2018
- Repairs and Maintenance - None reported

AGM – 13/04/2023

- General agenda items only

AGM – 11/04/2022

- General agenda items only

AGM – 23/04/2021

- THAT the Owners Corporation RESOLVES to affirm the making, at the annual general meeting held on 6 May 2020, of by-laws, namely: • No Smoking Adding to the by-laws in force for the strata scheme AND THAT it authorize the strata manager to affix the common seal to a Consolidation of By-Law form pursuant to section 273 of the Strata Schemes Management Act 2015 to permit lodgement and registration of those by-laws in the Registrar-General's office.

Note: The Act requires notice of a Meeting to be given and the need to distribute minutes to Lot owners subsequent to a meeting.

10. FINANCIAL RECORDS

a. Fund Balances

Administrative Fund:	\$8,885.65
Capital Works Fund:	\$21,315.1
Date:	24/02/2026
Source of information:	Balance Sheet

Note: The Property and Stock Agents Act 2002 and the Strata Schemes Management Act make a number of obligations in respect to accounting and reporting for funds held in Owners' Corporation trust accounts. The fund balances indicated above are balances obtained from information provided by the records of the Strata Manager. These have not been subject to any audit.

b. Income and Expenditures

Enclosed in annexures 14-19 are the detailed statements of income and expenditure for the last four to five years.

c. Taxation

Income Tax returns are lodged, if liable.
 The Owners' Corporation is requested for and collects GST.
 We have made no review of the Owners' Corporation taxation obligations.

e. Books of Account

The prescribed books of account are kept.
 It was resolved at the last AGM **not** to appoint an independent auditor.

11. SIGNIFICANT EXPENDITURE ITEMS

(Includes repairs, upgrades & replacements over \$1,000 and items over budget)

Expenditure for period ending (24/02/2026)

▪ \$ 1,856	Maint-General Repairs
▪ \$ 6,296	General Repairs

Expenditure for year ending (28/02/2025)

▪ \$ 1,485	General Repairs
------------	-----------------

Expenditure for year ending (29/02/2024)

▪ Nothing of significance

Expenditure for year ending (28/02/2023)

▪ \$9,618	Unspecified repairs
-----------	---------------------

Expenditure for year ending (28/02/2022)

▪ \$7,363	Exterior Painting
-----------	-------------------

Expenditure for year ending (28/02/2021)

▪ \$2,158	Maint-General Repairs incl gutter cleaning
▪ \$1,504	Prior Period Adjustment

12. BUILDING MATTERS

Records made available for inspection were not complete and did not include detailed expenditure records due to lack of access to AGM agenda records.

Repairs, replacements and upgrades of significance over the last 4 years include exterior painting, plumbing repairs, roof repairs and unspecified capital works and general repairs.

Pending works of significance include an NBN fibre upgrade works which has been approved and quoted at \$1,100.

13. LITIGATION

We found no evidence of any current or proposed litigation involving the Owners' Corporation.

Note: The Owners' Corporation or Strata Committee must not seek legal advice or the provision of other legal services or initiate legal action, for which any payment may be required unless a resolution is passed at a General Meeting of the Owners' Corporation pursuant to the provisions of the Act. Also note there may be some exemptions in the Regulations.

14. BY LAWS

a. Changes to By Laws

No smoking by-law from 2020 to be registered

Note: A special resolution at a General Meeting is required to effect changes to By Laws. A period of 2 years for the new By Laws to be registered is allowed. By Laws that may not yet be registered form part of the Inspection Report.

For Strata Schemes registered prior to 1 July 1997 have By Laws as defined by Schedule 1 of the Act subject to later registered changes.

For Strata Schemes registered from 1 July 1997 a copy of the By Laws will be included in the documents registered with the Strata Plan.

b. Exclusive Use

Areas for exclusive use were not sighted

c. Animals

The Owners' Corporation attitude to the keeping of animals is as per By Laws.

d. Lot Alterations/Improvement

None sighted over period

Note: Reference is required to the By Laws and Section 110 (3) of the Strata Schemes Management Act.

Generally, owners are not permitted to make any alteration to their lot or common property except as permitted by the By Laws. Examples of practical situations where an Owners' Corporation's permission must be sought for such things as installing air conditioning, satellite dishes, closing balconies, installation of timber or tiled floor.

Such permission is normally granted with conditions in regard to the brand, style, colour and future maintenance of the changed item. Further note any item of common property altered by a lot owner will become the responsibility of the owner.

15. HARMONY

Nothing noted

16. OTHER MATTERS

Capital Works Fund Forecast

New legislation came into effect on 01 December 2016 regarding the operation of Section 80 of the Strata Scheme Management Act 2015 which requires all Schemes to prepare a plan of anticipated major expenditure to be met from Capital Works Fund over a 10 year period commencing on the first AGM. This plan or forecast is to be reviewed at each AGM. It is to be adjusted, if necessary, at every 5th AGM and a new plan is to be prepared at the conclusion of the 10 year period.

The operation of Section 80 is extended to all Owners' Corporations commencing 01 December 2016:

A professionally prepared Capital Works (sinking) Fund forecast/plan gives an expert appraisal of the cost of every component of the Common Property and the date the major Capital Works Fund items need to be replaced/attended to and the estimated cost of their replacement in the future. If studied carefully the Report may show how closely the Scheme/Management is adhering to the forecast with some showing the amount that should be set for annual Capital Works fund levy each year in order to accumulate sufficient funds for future upgrades and replacements.

Most Capital Works (sinking) Fund Forecasts make no allowance for either lifts or construction defects. If relevant, you should investigate whether the report has made such allowances as lifts and construction defects can both be expensive issues.

The Owners' Corporation **has** completed a 10 year Capital Works Fund forecast by **Seymour Consultants** – see extract in annexures 22-29.

Fire Safety

Under the provisions of the *Environmental Planning and Assessment Regulation 2000* (Clause 175 to 177) the **owner** of any building which is subject to essential fire safety requirements, must submit an Annual Fire Safety Statement (AFSS) to the Council, the NSW Fire Brigades and have it prominently displayed in the building.

All Class 2 to Class 9 building, which were subject to a building approval or fire safety notice or order by the Council, after 1 July 1988, are automatically subject to the essential fire safety measures requirements. These include, residential flat building, townhouse development, duplex style dual occupancies, commercial buildings and places of shared accommodation.

The statement must be completed by an appropriately qualified person and must certify essential fire safety measures have received regular maintenance and function in the way they were designed. Lodgement of the statement does not mean the building complies with current standards but is an indication the Owners' Corporation is, at least, taking an interest in the matter.

The statement must be submitted annually to the local Council, Fire Brigade and a copy must be displayed at the building. Failure to comply with these requirements is an offence and the *EPA Regulation 2000* provides for fixed penalties.

We **did not sight** an AFSS and one may not be required. An enquiry of the local council would be definitive.

Home Owners Warranty Insurance

Residential property work is covered by the Home Building Act 1989 and Home Building Amendment Act 2011, and commencing on 1 February 2012. There is a provision in the act for warranties for a period of 6 years for structural defects and 2 years for non-structural defects and insurance is required. These periods will be extended by 6 months if the homeowner or subsequent purchaser becomes aware of a defect in the last 6 months of these time periods.

An insurer pursuant to the legislation is allowed to exclude claims made later than 6 months after the beneficiary first becomes aware or ought reasonably to be aware of the fact or circumstance under which the claim arises. Under some circumstances a delayed claim may be permitted. Note a number of insurers specifically enforce this exclusion.

It is recommended that the insurer be advised in writing of any building defects, claims, immediately they are communicated with the builder, notwithstanding the builder's response.

Further note the Home Owners Warranty Insurance does not apply to unit buildings over 3 stories in height when construction commenced after 31 December 2003.

Workplace Health and Safety Act 2011

The WHS Act provides a framework to protect the health, safety and welfare of all workers at work and of other people who might be affected by the work. The WHS Act aims to:

- protect the health and safety of workers and other people by eliminating or minimising risks arising from work or workplaces
- ensure fair and effective representation, consultation and cooperation to address and resolve health and safety issues in the workplace
- encourage unions and employer organisations to take a constructive role in improving work health and safety practices
- assisting businesses and workers to achieve a healthier and safer working environment
- promote information, education and training on work health and safety

- provide effective compliance and enforcement measures, and
- deliver continuous improvement and progressively higher standards of work health and safety.

In furthering these aims regard must be had to the principle that workers and other persons should be given the highest level of protection against harm to their health, safety and welfare from hazards and risks arising from work as is reasonably practicable.

For these purposes 'health' includes psychological health as well as physical health.

The Act places full responsibility for any breaches on the Owners' Corporation and its officers. Liability cannot be subjugated to trade persons, cleaners or other service providers. While any legitimate claim may be covered by the Public Liability Insurance fines not exceeding \$850,000 are not. Also a penalty of 2 years imprisonment can be imposed. Defending the claim is highly restricted and appears to rest on the Owners' Corporation showing that it took all reasonable steps to ensure a claim would not occur.

The provisions of the **Work Health & Safety legislation** require that the Owners Corporation provide and maintain the common property to

- ensure it's safe and without risk to the health of contractors and others who may use it
- agree to undertake ongoing risk management assessment to identify and eliminate any such risks.

We **sighted** a Work Health & Safety Audit - Last Report Undertaken: 15/10/2012

Swimming Pool Register

From 29 April 2013, under Section 30C – *Swimming Pools Act 1992*, all property owners of residential, multi occupancy and tourist and visitor accommodation, on which a swimming pool is located, are required to register their swimming pool on a new on-line state-wide register.

We **did not sight** a Certificate of Compliance in accordance with Section 30 of the *Swimming Pools Act 1992* **Not applicable**

New Asbestos Regime

As of 1 January 2012 all strata buildings that contain a common property and built before 1 January 2004 must comply with the new asbestos regime. Surveys must be undertaken to effected buildings with the survey kept on site and available. If asbestos or ACM is found a register and Asbestos Management Plan (AMP) must be provided and made available to those who might be at risk.

An AMP **was not required**.

Lifts

It is a requirement that an Occupational Health and Safety report is provided for lifts before registration can be effected with WorkCover. The common property of many strata plans is included under the definition of workplace. This means the Owners' Corporation, its executive and Strata Manager are obliged to ensure the property complies with the safe workplace requirements of the legislation. Certification is provided annually. Such a Certification **was not required**

Child Window Safety Device

Under the Strata Scheme Management Act 2015 Section 118 - An Owners Corporation for a strata scheme to which this section applies must ensure that there are complying window safety devices for all windows of each building in the strata scheme that are windows to which this section applies.

Although an owner's corporation has until March 2018 to comply with this legislation, this date is only a guide to avoid penalty by the NSW Government. The NSW Child Window Safety Legislation is in effect now.

Child Window Safety Device certification **was not sighted**.

Service and Maintenance Agreements

No search has been made of these or any other agreements that may have been entered into by the Owners' Corporation.

Notices and Orders

It is suggested as a standard enquiry the local Council, relevant water authority and other bodies be contacted to ascertain if there are outstanding notices or orders against the Owners' Corporation.

Professional Indemnity Insurance

The Independent Property Reports (Aust) Pty Ltd carries Professional Indemnity Insurance by Underwriters at Lloyds, policy number SOB/09524/000/16/N.



STM

*Building Smarter
Communities*

STRATA TITLE MANAGEMENT

MINUTES OF ANNUAL GENERAL MEETING

**THE OWNERS – STRATA PLAN 83134
AT 3 BINDAREE WAY, OCEAN SHORES, NSW, 2483**

Date: 12 May 2025

Time: 10:00 AM

**Venue: the Office of STM and Phone / Video
Conference, Shop 207, Level 2, 72-80
Marine Parade, Coolangatta, QLD, 4225**

**Prepared by: Maddy McGrath
Phone: (07)55360700 Fax: (07)55360799
Postal Address: PO Box 1548, COOLANGATTA, 4225
Email: tweedheads@stratatitle.com.au**

MINUTES OF ANNUAL GENERAL MEETING OF THE OWNERS CORPORATION – 83134

MINUTES OF BUSINESS dealt with at the Annual General Meeting of the
Owners - Strata Plan No 83134
Held on 12 May 2025

At

**the Office of STM and Phone / Video Conference, Shop 207, Level 2, 72-80 Marine Parade,
Coolangatta, QLD, 4225
Commenced at 10:00 AM**

PRESENT:

Lot 4 James Cameron White Owner present

IN ATTENDANCE: Maddy McGrath representing STM

CHAIRPERSON: Maddy McGrath – under delegated authority

*** AFTER WAITING 30 MINUTES, THE CHAIRMAN DECLARED THAT THOSE IN ATTENDANCE IN PERSON OR BY PROXY WOULD CONSTITUTE A QUORUM WOULD AND THEREFORE OPENED THE MEETING AT 10.30AM**

<i>Motion 1.</i>	<i>Minutes</i>	<i>Ordinary Resolution</i>
RESOLVED that the minutes of the previous General Meeting held on 13th of June 2024 be confirmed as a true and accurate account of the proceedings at that meeting.		
VOTES	Yes : 1	No: 0 Abs: 0 Inv: 0

COMPLIANCE

<i>Motion 2.1.</i>	<i>Annual Fire Safety Statement</i>	<i>Ordinary Resolution</i>
<p>DEFEATED that the Owners Corporation consider that completing an annual fire safety statement (if one is required for the building) under the Environmental Planning and Assessment Act 1979 is not appropriate due to the building not having fire measures in place.</p>		
VOTES	Yes : 0	No: 1 Abs: 0 Inv: 0

<i>Motion 2.2.</i>	<i>Work, Health and Safety Report</i>	<i>Ordinary Resolution</i>
<p>DEFEATED that the Owners Corporation engage a suitably qualified consultant to carry out a Compliance Report of the common property in accordance with the Work Health and Safety Act 2011.</p> <p>Last Report Undertaken: 15/10/12</p>		
VOTES	Yes : 0	No: 1 Abs: 0 Inv: 0

INSURANCE

<i>Motion 3.1.</i>	<i>Confirmation of Insurance</i>	<i>Ordinary Resolution</i>
<p>RESOLVED that the Owners Corporation's insurance policies currently in place be confirmed.</p>		
VOTES	Yes : 1	No: 0 Abs: 0 Inv: 0

<i>Motion 3.2.</i>	<i>Renewal of Insurance Policy</i>	<i>Ordinary Resolution</i>
<p>THAT the Owners Corporation authorise and instruct the Strata Managing Agent, to renew the insurances through a recommended insurance broker, subject to recommendations for renewal being presented to the Strata Committee.</p> <p>AND FURTHER THAT the insurances be renewed in accordance with the insurer or insurance brokers recommendation in circumstances where alternative instructions are not received from the Strata Committee prior 7 days before the renewal date.</p>		
VOTES	Yes : 1	No: 0 Abs: 0 Inv: 0

Motion 3.3.	Commissions and Training Services	Ordinary Resolution
<p>RESOLVED that the report (below) be received from the Strata Managing Agent on commissions and training services received in the past 12 months and estimate of commissions and training services to be received in the next 12 months Commissions Report:</p> <p>\$1,439.24 in insurance commissions has been received by the managing agent in accordance with the strata management agency agreement during the past 12 months. STM are of the view that the estimated insurance commission to be received in the next 12 months will increase or decrease, in line with premium fluctuations. The current strata insurance underwriting market remains highly competitive however, an increase in insurance premiums and therefore, resultant commission change, may be likely.</p> <p>Training Report: The equivalent of \$0.15 per lot in training services in the past 12 months, and an amount of \$0.15 in training services is expected to be received in the next 12 months.</p>		
VOTES	Yes : 1	No: 0
Abs: 0	Inv: 0	

Motion 3.4.	Additional Insurances	Ordinary Resolution
<p>RESOLVED that, in accordance with Section 165 of the <i>Strata Schemes Management Act 2015</i>, the Owners Corporation considers any additional insurances that are not currently in place.</p>		
VOTES	Yes : 1	No: 0
Abs: 0	Inv: 0	

Item 3.5.	Instructions to Contractors	
<p>The Owners Corporation acknowledges that Strata Title Management will only issue work orders to those contractors that have been vetted through our contractor database and have provided evidence of meeting the following minimum requirements:</p> <ol style="list-style-type: none"> 1. Public Liability Insurance 2. License/s (where applicable) 3. Workers Compensation Insurance – Required if company pays more than \$7,500 a year in wages 4. Professional Indemnity Insurance (where applicable) <p><i>Please note, this is not a preferred contractors database and any fees associated with being included on the database cover administrative costs only.</i></p> <p>Should your scheme choose to approve works / engage a non-vetted contractor, please note:</p> <ol style="list-style-type: none"> 1. Strata Title Management will not engage the contractor / issue a work order on your behalf. 2. The Owners Corporation / Strata Committee / Owners should conduct its own due diligence on any contractors engaged. 3. The Owners Corporation / Strata Committee / Owners will need to engage the contractor / issue a work order. <p>In such cases, it is requested that the necessary information be collected and provided, to be held with the Owners Corporation records.</p>		

FINANCIALS				
Motion 4.1.	Financials	Ordinary Resolution		
RESOLVED that the statement of key financial information and the financial statements of accounts for the period 29/02/24 to 28/02/25 be adopted.				
VOTES	Yes : 1	No: 0	Abs: 0	Inv: 0

Motion 4.2.	Auditor	Ordinary Resolution		
DEFEATED that a recommended auditor be appointed for the financial year 01/03/25 to 28/02/26.				
VOTES	Yes : 0	No: 1	Abs: 0	Inv: 0

Motion 4.3.	Proposed Budget	Ordinary Resolution		
RESOLVED that in accordance with Section 79 of the Strata Schemes Management Act 2015, that the proposed annual budget* for the financial period 1 March 2025 to 28 February 2026 be adopted				
VOTES	Yes : 1	No: 0	Abs: 0	Inv: 0

Motion 4.4.	Administrative Fund Contributions	Ordinary Resolution
--------------------	--	----------------------------

RESOLVED that in accordance with Section 81 of the Strata Schemes Management Act 2015, the proposed administrative fund contributions (levies) payable for the financial period 1 March 2025 to 28 February 2026 be as follows:

ADMINISTRATIVE FUND: \$20,000.00

And that the contributions be levied in 4 instalments in accordance with Section 81 of the Strata Schemes Management Act 2015 and payable by each Lot owner according to unit entitlement as shown in the table below.

Administrative Fund

Levy Status	Financial Period	Period From	Period To	Due	Admin Fund	Per Lot Entitlement
Already Issued	01/05/2025 to 31/07/2025	1 May 2025	31 Jul 2025	1 May 2025	\$5,000.00	\$125.0000
To be Issued	01/08/2025 to 31/10/2025	1 Aug 2025	31 Oct 2025	1 Aug 2025	\$5,000.00	\$125.0000
To be Issued	01/11/2025 to 31/01/2026	1 Nov 2025	31 Jan 2026	1 Nov 2025	\$5,000.00	\$125.0000
To be Issued	01/02/2026 to 30/04/2026	1 Feb 2026	30 Apr 2026	1 Feb 2026	\$5,000.00	\$125.0000
Total		1 May 2025	30 Apr 2026		\$20,000.00	\$500.0000

AND FURTHER THAT in the event that the Owners Corporation is unable to hold the next Annual General Meeting by 17 January 2026, the Owners Corporation estimates and approves expenses of the scheme at the same level contained in the proposed budget and accordingly resolves to raise interim contributions.

Interim Periods

Levy Status	Financial Period	Period From	Period To	Due	Admin Fund	Per Lot Entitlement
	01/05/2026 to 31/07/2026	1 May 2026	31 Jul 2026	1 May 2026	\$5,000.00	\$125.0000
Total		1 May 2026	31 Jul 2026		\$5,000.00	\$125.0000

VOTES	Yes : 1	No: 0	Abs: 0	Inv: 0
--------------	---------	-------	--------	--------

Motion 4.5.	Capital Works Fund Contributions	Ordinary Resolution
--------------------	---	----------------------------

RESOLVED that in accordance with Section 81 of the Strata Schemes Management Act 2015, the proposed capital works fund contributions (levies) payable for the financial period 1 March 2025 to 28 February 2026 be as follows:

CAPITAL WORKS FUND: \$5,254.00

And that the contributions be levied in 4 instalments in accordance with Section 81 of the Strata Schemes Management Act 2015 and payable by each Lot owner according to unit entitlement as shown in the table below.

Capital Works Fund

Levy Status	Financial Period	Period From	Period To	Due	Capital Works Fund	Per Lot Entitlement
Already Issued	01/05/2025 to 31/07/2025	1 May 2025	31 Jul 2025	1 May 2025	\$1,313.52	\$32.8380
To be Issued	01/08/2025 to 31/10/2025	1 Aug 2025	31 Oct 2025	1 Aug 2025	\$1,313.52	\$32.8380
To be Issued	01/11/2025 to 31/01/2026	1 Nov 2025	31 Jan 2026	1 Nov 2025	\$1,313.48	\$32.8370
To be Issued	01/02/2026 to 30/04/2026	1 Feb 2026	30 Apr 2026	1 Feb 2026	\$1,313.48	\$32.8370
Total		1 May 2025	30 Apr 2026		\$5,254.00	\$131.3500

AND FURTHER THAT in the event that the Owners Corporation is unable to hold the next Annual General Meeting by 17 January 2026, the Owners Corporation estimates and approves expenses of the scheme at the same level contained in the proposed budget and accordingly resolves to raise interim contributions.

Interim Periods

Levy Status	Financial Period	Period From	Period To	Due	Capital Works Fund	Per Lot Entitlement
	01/05/2026 to 31/07/2026	1 May 2026	31 Jul 2026	1 May 2026	\$1,313.50	\$32.8375
Total		1 May 2026	31 Jul 2026		\$1,313.50	\$32.8375

VOTES	Yes : 1	No: 0	Abs: 0	Inv: 0
--------------	---------	-------	--------	--------

Motion 4.6.	Term Deposits	Ordinary Resolution			
DEFEATED that the duly elected Treasurer be authorised to provide standing instructions to the Strata Managing Agent concerning the investment of trust funds into higher interest bearing accounts.					
VOTES		Yes : 0	No: 1	Abs: 0	Inv: 0

CAPITAL WORKS FUND REPORT					
Motion 5.1.	Adopt 10 Year Capital Works Fund Forecast	Ordinary Resolution			
RESOLVED that the Owners Corporation review and adopt the Capital Works Fund Forecast as completed by Seymours effective from 15/06/22 for the anticipated major capital expenditure of the strata scheme over a 10 year period in accordance with Section 80 of the Strata Schemes Management Act 2015 (NSW).					
VOTES		Yes : 1	No: 0	Abs: 0	Inv: 0

Motion 5.2.	10 Year Capital Works Fund Forecast	Ordinary Resolution			
DEFEATED that the Owners Corporation resolve to do the following: <ol style="list-style-type: none"> a. Engage a suitably qualified consultant to review, carry out and/or assess the capital upgrade and maintenance requirements of the building for the next ten (10) years or an updated report each five (5) years, and provide the Capital Works Fund Analysis report; and b. To submit that report to the Strata Committee to determine what action is required, if any; and c. To delegate to the strata manager the function pursuant to the Agency Agreement additional duties schedule to undertake the seeking of quotations and engaging the contractor to prepare the report and any ancillary work approved by the Strata Committee. 					
VOTES		Yes : 0	No: 1	Abs: 0	Inv: 0

DEBT RECOVERY

Motion 6.1.	Management of Levy Arrears	Ordinary Resolution
<p>RESOLVED that the Owners – Strata Plan No 83134 RESOLVE pursuant to the Strata Schemes Management Act 2015 (including Section 103) for the purpose of collecting levy contributions to authorise the Strata Managing Agent and/or the Strata Committee to do any one or more of the following:</p> <p>a. To issue arrears notices, reminder notices and/or letters to seek recovery of levy contributions and the recovery of other debts, including penalties, interest, legal and other costs/expenses and arrange and monitor payment plans;</p> <p><u>Important Note:</u> <i>STM's debt recovery process is to send owners the original levy notice at six weeks prior to the due date. STM then sends a first reminder 34 calendar days after the due date, a second reminder 48 calendar days after the due date and a final reminder 64 calendar days after the due date. Chambers Russell Lawyers will be engaged 28 calendar days from the final reminder issue date. Charges for the reminder notices are included in the Agency Agreement. Interest is charged on all outstanding debts and retained by the Owners Corporation. This strict process is necessary to ensure that our scheme have suitable cash flows in order to maintain expenditure levels for services.</i></p> <p>b. To engage or appoint the services of a debt collection agency, obtain legal advice and/or retain legal representation and/or experts on behalf of the Owners – Strata Plan No 83134;</p> <p>c. To issue demands, commence, pursue, continue or defend any court, tribunal or any other proceedings against any lot owner, mortgagee in possession and/or former lot owner in relation to all matters arising out of the recovery of levy contributions and the recovery of other debts, including penalties, interest, legal and other costs;</p> <p>d. Enter and enforce any judgment obtained in the collection of levy contributions including issuing writ for levy of property (personal and real property), garnishee orders, examination notices/orders/hearings, bankruptcy notices, statutory demands and commencing and maintaining bankruptcy proceedings or winding up proceedings;</p> <p>e. Filing an appeal or defending an appeal against any judgment concerning the collection of levy contributions; and</p> <p>f. Liaise, instruct and prepare all matters with the Owners Corporation's debt collection agents, lawyers and experts in relation to any levy recovery proceedings.</p>		
VOTES	Yes : 1	No: 0 Abs: 0 Inv: 0

Motion 6.2.	Payment Plans	Ordinary Resolution
<p>RESOLVED that the Owners – Strata Plan 83134 RESOLVE to agree to enter into payment plans generally for matters involving arrears of unpaid contributions/levies or other amounts including interest, legal and other costs/expenses thereon and to delegate to the strata manager and/or the strata committee the ability to enter into, arrange and monitor each such payment plan limited to a period of 12 months per payment plan with any further or subsequent payment plan to be entered into as agreed by the strata committee or owners corporation by resolution.</p>		
VOTES	Yes : 1	No: 0 Abs: 0 Inv: 0

STRATA COMMITTEE

Item 7.1.

Election of Strata Committee

In accordance with Regulation 9 of the Strata Schemes Management Regulation 2016, the election of the Strata Committee takes place and:

- a. The Chairperson announce the names of the candidates already nominated in writing for election to the Strata Committee; and
- b. The Chairperson call for any oral nominations of candidates eligible for elections to the Strata Committee;
- c. The Chairperson declare that nominations are closed;
- d. That the number of members to the Strata Committee be set at 1

Motion 8.

Election of Committee

Election of Ordinary Member

James White have been elected to the committee.

Name	Details	Outcome
James White	Chairperson/Secretary/ Treasurer	Elected, reason: Elected Unopposed

RESTRICTED MATTERS

Motion 9.1.

Restricted Matters

Ordinary Resolution

RESOLVED that no additional restrictions be placed on Strata Committee other than those currently imposed by Section 36 (3b) of the Act.

VOTES

Yes : 1

No: 0

Abs: 0

Inv: 0

THERE BEING NO FURTHER BUSINESS THE MEETING CLOSED AT 10:19 AM

Maddy McGrath
STRATA TITLE MANAGEMENT
Dated: 12 May 2025

MINUTES OF STRATA COMMITTEE MEETING OF THE OWNERS CORPORATION

A meeting of the Strata Committee of the Owners Strata Plan No. 83134 was held
On **Immediately after AGM** commencing **Immediately after AGM**

Members Present:

Lot 4

James White

Committee member present

In Attendance

Maddy McGrath (Strata Title Management)

Chairperson

Maddy McGrath (Strata Title Management by Invitation)

THERE BEING A QUORUM PRESENT THE CHAIRMAN DECLARED THE MEETING OPEN AT 10:19 AM.

MOTIONS

1) Minutes

RESOLVED that the minutes of the previous Strata Committee meeting be confirmed as a true and accurate account of the proceedings at that meeting.

STRATA HUB CONSENT

2.1) Strata Hub

RESOLVED that the Chairperson and Secretary as appointed at this meeting consent to the Strata Manager recording their contact details with the NSW Government Strata HUB ('the Nominated Persons'); and

FURTHER THAT one of the Nominated Persons be further recorded as the schemes' Emergency Contact to be recorded on the NSW Government Strata HUB.

James White

STRATA COMMITTEE ROLES

3.1) Office Bearers

RESOLVED that the Strata Committee elect the Secretary, Treasurer and Chairperson.

James White – Chairperson/Secretary/Treasurer

3.2) Appointing Contact point and substitute Contact Point

RESOLVED that the Strata Committee appoints a main representative and a substitute representative of the Strata Committee to liaise with the strata manager and be the strata scheme's main contact point.

Jame White

4)

Repairs and Maintenance

RESOLVED that the Strata Committee review any items of repair and maintenance needing attention and provide instructions.

- Remainder of tec screws to be added to roof repairs
 - Follow up with Insurer regarding whether fence can be claim due to storm damage.
-

THERE BEING NO FURTHER BUSINESS THE MEETING CLOSED AT 10:27 AM.

**Maddy McGrath
STRATA MANAGER
STRATA TITLE MANAGEMENT**

Dated Immediately after AGM

Strata Plan No. 83134

3 Bindaree Way Ocean Shores 2483

BALANCE SHEET

AS AT 24 FEBRUARY 2026

	ACTUAL 24/02/2026	ACTUAL 28/02/2025
<u>OWNERS FUNDS</u>		
Administrative Fund	8,885.65	3,772.01
Capital Works Fund	21,315.15	22,357.47
<u>TOTAL</u>	<u>\$ 30,200.80</u>	<u>\$ 26,129.48</u>
<u>THESE FUNDS ARE REPRESENTED BY</u>		
<u>ASSETS</u>		
Cash At Bank Admin	7,771.86	4,908.04
Cash At Bank Sink	20,821.78	22,192.47
Levies In Arrears	1,506.74	0.00
Other Arrears	66.14	0.00
Interest Arrears	34.28	0.17
<u>TOTAL ASSETS</u>	<u>30,200.80</u>	<u>27,100.68</u>
<u>LIABILITIES</u>		
Creditors	0.00	(135.92)
Accrued Expenses	0.00	130.00
Levies In Advance	0.00	977.12
<u>TOTAL LIABILITIES</u>	<u>0.00</u>	<u>971.20</u>
<u>NET ASSETS</u>	<u>\$ 30,200.80</u>	<u>\$ 26,129.48</u>

Strata Plan No. 83134

3 Bindaree Way Ocean Shores 2483

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 MARCH 2025 TO 24 FEBRUARY 2026

	ACTUAL 01/03/25-24/02/26	BUDGET 01/03/25-28/02/26	VARIANCE %	ACTUAL 01/03/24-28/02/25
<u>ADMINISTRATIVE FUND</u>				
<u>INCOME</u>				
Levies - Admin Fund	20,000.00	20,000.00	100.00	20,000.20
Interest On Overdue Levies	41.63	0.00		17.35
<u>TOTAL ADMIN FUND INCOME</u>	20,041.63	20,000.00		20,017.55
<u>EXPENDITURE - ADMIN FUND</u>				
Accounting	14.00	0.00		0.00
Accounting & Taxation Services	450.00	450.00	100.00	450.00
Bank Charges	0.85	0.00		0.00
Bank Charges-Bpay	1.11	0.00		1.48
Consultants	0.00	0.00	0.00	165.00
Insurance-Premiums	6,421.02	8,900.00	72.15	7,744.04
Insurance-Valuation	0.00	0.00	0.00	365.00
Insurance-Stamp Duty	497.35	0.00		600.36
Legislative Report	683.00	232.00	294.40	232.00
Maint-General Repairs	1,856.79	1,000.00	185.68	0.00
Maint-Lawns & Gardening	3,075.50	7,500.00	41.01	7,467.00
Maint-Pest/Vermin Control	0.00	0.00	0.00	688.00
Management Fees	1,316.69	1,449.00	90.87	1,380.23
Mgmt - Non Routine Services	242.00	400.00	60.50	414.70
Disbursements Pp&S	69.24	308.00	22.48	86.77
R&M And Compliance Services	286.00	0.00		39.60
Utility-Water & Sewerage	14.44	0.00		7.22
<u>TOTAL ADMIN EXPENDITURE</u>	14,927.99	20,239.00		19,641.40
<u>SURPLUS DEFICIT</u>	\$ 5,113.64	\$ (239.00)		\$ 376.15
Brought Forward	3,772.01	3,772.01	100.00	3,395.86
<u>ADMINISTRATIVE FUND BALANCE</u>	\$ 8,885.65	\$ 3,533.01		\$ 3,772.01

Strata Plan No. 83134

3 Bindaree Way Ocean Shores 2483

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 MARCH 2025 TO 24 FEBRUARY 2026

	ACTUAL 01/03/25-24/02/26	BUDGET 01/03/25-28/02/26	VARIANCE %	ACTUAL 01/03/24-28/02/25
<u>CAPITAL WORKS FUND</u>				
<u>INCOME</u>				
Levies - Capital Works Fund	5,254.00	5,254.00	100.00	5,253.60
<u>TOTAL CAPITAL WORKS INCOME</u>	5,254.00	5,254.00		5,253.60
<u>EXPENDITURE - CAPITAL WORKS</u>				
General Repairs	6,296.32	0.00		1,485.00
<u>TOTAL CAP. WORKS EXPENDITURE</u>	6,296.32	0.00		1,485.00
<u>SURPLUS DEFICIT</u>	\$ (1,042.32)	\$ 5,254.00		\$ 3,768.60
Brought Forward	22,357.47	22,357.47	100.00	18,588.87
<u>CAPITAL WORKS FUND BALANCE</u>	\$ 21,315.15	\$ 27,611.47		\$ 22,357.47

Strata Plan No. 83134

3 Bindaree Way Ocean Shores 2483

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 MARCH 2023 TO 29 FEBRUARY 2024

	ACTUAL 01/03/23-29/02/24	BUDGET 01/03/23-29/02/24	VARIANCE %	ACTUAL 01/03/22-28/02/23
<u>ADMINISTRATIVE FUND</u>				
<u>INCOME</u>				
Levies - Admin Fund	19,500.00	19,500.00	100.00	11,300.00
Interest On Overdue Levies	19.06	0.00		5.12
<u>TOTAL ADMIN FUND INCOME</u>	19,519.06	19,500.00		11,305.12
<u>EXPENDITURE - ADMIN FUND</u>				
Accounting & Taxation Services	410.00	410.00	100.00	410.00
Bank Charges-Bpay	1.48	0.00		0.74
Insurance-Premiums	7,166.55	8,900.00	80.52	7,742.68
Insurance-Valuation	344.00	344.00	100.00	0.00
Legislative Report	452.00	440.00	102.73	440.00
Maint-General Repairs	0.00	1,000.00	0.00	0.00
Maint-Lawns & Gardening	4,855.25	5,000.00	97.10	4,419.25
Management Fees	1,314.53	1,323.00	99.36	1,255.00
Mgmt - Non Routine Services	534.60	400.00	133.65	277.20
Mgmt - Print/Postage/General	350.56	400.00	87.64	332.28
Capital Works Fund Assessment	0.00	0.00	0.00	336.00
Utility-Water & Sewerage	5.96	50.00	11.92	5.76
<u>TOTAL ADMIN EXPENDITURE</u>	15,434.93	18,267.00		15,218.91
<u>SURPLUS DEFICIT</u>				
	\$ 4,084.13	\$ 1,233.00		\$ (3,913.79)
Brought Forward	(688.27)	(688.27)	100.00	3,225.52
<u>ADMINISTRATIVE FUND BALANCE</u>	\$ 3,395.86	\$ 544.73		\$ (688.27)

Strata Plan No. 83134

3 Bindaree Way Ocean Shores 2483

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 MARCH 2023 TO 29 FEBRUARY 2024

	ACTUAL 01/03/23-29/02/24	BUDGET 01/03/23-29/02/24	VARIANCE %	ACTUAL 01/03/22-28/02/23
<u>CAPITAL WORKS FUND</u>				
<u>INCOME</u>				
Levies - Capital Works Fund	5,100.00	5,100.00	100.00	4,952.00
<u>TOTAL CAPITAL WORKS INCOME</u>	<u>5,100.00</u>	<u>5,100.00</u>		<u>4,952.00</u>
<u>EXPENDITURE - CAPITAL WORKS</u>				
General Repairs	0.00	0.00	0.00	9,618.18
<u>TOTAL CAP. WORKS EXPENDITURE</u>	<u>0.00</u>	<u>0.00</u>		<u>9,618.18</u>
<u>SURPLUS DEFICIT</u>	<u>\$ 5,100.00</u>	<u>\$ 5,100.00</u>		<u>\$ (4,666.18)</u>
Brought Forward	13,488.87	13,488.87	100.00	18,155.05
<u>CAPITAL WORKS FUND BALANCE</u>	<u>\$ 18,588.87</u>	<u>\$ 18,588.87</u>		<u>\$ 13,488.87</u>

DRAFT ONLY

Strata Plan No. 83134

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 MARCH 2021 TO 28 FEBRUARY 2022

	ACTUAL 01/03/21-28/02/22	BUDGET 01/03/21-28/02/22	VARIANCE %	ACTUAL 01/03/20-28/02/21
<u>ADMINISTRATIVE FUND</u>				
<u>INCOME</u>				
Levies - Admin Fund	8,000.00	8,000.00	100.00	7,340.00
Interest On Overdue Levies	17.72	0.00		0.00
<u>TOTAL ADMIN FUND INCOME</u>	8,017.72	8,000.00		7,340.00
<u>EXPENDITURE - ADMIN FUND</u>				
Accounting & Taxation Services	630.00	165.00	381.82	165.00
Bank Charges	0.00	0.00	0.00	10.00
Bank Charges-Bpay	0.74	0.00		0.37
Insurance-Premiums	6,367.74	5,720.00	111.32	4,973.48
Legal Fees	146.40	0.00		0.00
Maint-General Repairs	118.36	2,000.00	5.92	2,158.49
Maint-Lawns & Gardening	2,939.40	800.00	367.42	860.00
Management Fees	1,207.39	1,200.00	100.62	1,446.90
Mgmt - Non Routine Services	592.50	400.00	148.12	138.60
Mgmt - Print/Postage/General	415.78	310.00	134.12	272.80
Search And Certificates	54.07	0.00		0.00
Utility-Water & Sewerage	14.40	50.00	28.80	0.00
<u>TOTAL ADMIN EXPENDITURE</u>	12,486.78	10,645.00		10,025.64
<u>SURPLUS DEFICIT</u>	<u>\$ (4,469.06)</u>	<u>\$ (2,645.00)</u>		<u>\$ (2,685.64)</u>
Brought Forward	7,694.58	7,694.58	100.00	10,380.22
<u>ADMINISTRATIVE FUND BALANCE</u>	<u>\$ 3,225.52</u>	<u>\$ 5,049.58</u>		<u>\$ 7,694.58</u>

Strata Plan No. 83134

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 MARCH 2021 TO 28 FEBRUARY 2022

	ACTUAL 01/03/21-28/02/22	BUDGET 01/03/21-28/02/22	VARIANCE %	ACTUAL 01/03/20-28/02/21
<u>CAPITAL WORKS FUND</u>				
<u>INCOME</u>				
Levies - Capital Works Fund	4,707.20	4,707.20	100.00	4,390.40
<u>TOTAL CAPITAL WORKS INCOME</u>	<u>4,707.20</u>	<u>4,707.20</u>		<u>4,390.40</u>
<u>EXPENDITURE - CAPITAL WORKS</u>				
General Repairs	7,363.99	0.00		0.00
Prior Period Adj	0.00	0.00	0.00	1,504.99
<u>TOTAL CAP. WORKS EXPENDITURE</u>	<u>7,363.99</u>	<u>0.00</u>		<u>1,504.99</u>
<u>SURPLUS DEFICIT</u>	<u>\$ (2,656.79)</u>	<u>\$ 4,707.20</u>		<u>\$ 2,885.41</u>
Brought Forward	20,811.84	20,811.84	100.00	17,926.43
<u>CAPITAL WORKS FUND BALANCE</u>	<u>\$ 18,155.05</u>	<u>\$ 25,519.04</u>		<u>\$ 20,811.84</u>



Level 33, 101 Miller Street
North Sydney NSW 2060

PO BOX 500, North Sydney NSW 2059

Certificate of Currency

CHU Residential Strata Insurance Plan

Policy No	HU0006133204
Policy Wording	CHU RESIDENTIAL STRATA INSURANCE PLAN
Period of Insurance	03/10/2025 to 03/10/2026 at 4:00pm
The Insured	THE OWNERS - STRATA PLAN 83134
Situation	3 BINDAREE WAY OCEAN SHORES NSW 2483

Sections

Section 1 – Insured Property

Building: \$2,541,525
Common Area Contents: \$25,415
Loss of Rent & Temporary Accommodation (total payable): \$381,228
Lot Owners' Fixtures and Improvements (per lot): \$250,000

Optional Extensions:

Catastrophe Insurance Sum Insured: \$381,228
Extended Cover - Loss of Rent & Temporary Accommodation: \$57,184
Escalation in Cost of Temporary Accommodation: \$19,061
Cost of Removal, Storage and Evacuation: \$19,061
Machinery Breakdown: Not Selected
Lot Owners' Contents inclusion (per lot): Not Selected

Section 2 – Liability to Others

Sum Insured: \$20,000,000

Section 3 – Voluntary Workers

Death: \$300,000
Total Disablement: \$3,000 per week

Section 4 – Fidelity Guarantee

Sum Insured: \$250,000

Section 5 – Office Bearers' Legal Liability

Sum Insured: \$5,000,000

Section 6 – Government Audit Costs and Legal Expenses

Government Audit Costs: \$25,000
Appeal expenses – common property health & safety breaches: \$100,000
Legal Defence Expenses: \$50,000



Flood Cover is included.

Date Printed

29/09/2025

This certificate confirms this policy is in force for the Period of Insurance shown, subject to the policy terms, conditions and exclusions. It is a summary of cover only (for full details refer to the current policy wording QM562-0725 and schedule). It does not alter, amend or extend the policy. This information is current only at the date of printing.

CAPITAL WORKS FUND

Owners Corporation

3 Bindaree Way - SP83134



3 Bindaree Way

OCEAN SHORES NSW 2483

16/05/2025

Job No 30522/2025/CWF

Contents

SECTION A – SUMMARY OF CAPITAL WORKS FUND	3
SECTION B – CAPITAL WORKS FUND	4
2.1 GENERAL INFORMATION.....	4
2.2 LIFE EXPECTANCY	4
2.3 CONTINGENCY	4
2.4 GOODS AND SERVICES TAX (GST).....	4
2.5 CAPITAL WORKS FUND BALANCE	4
2.6 LEVY EXCLUSIONS.....	4
2.7 CONTRIBUTION / ALLOWANCE.....	4
SECTION C – EXCLUSIONS	5
3.1 SPECIFIC EXCLUSIONS	5
3.2 STRUCTURAL DEFECTS	5
3.3 ASBESTOS SURVEY.....	5
3.4 SAFETY.....	5
3.5 TERMS AND CONDITIONS.....	5
SECTION D – CONTRIBUTION SUMMARY	6
SECTION E – CAPITAL WORKS FUND SUMMARY	7
SECTION F – CAPITAL WORKS FUND DETAILS	8
SECTION G – GRAPHICAL EXPLANATION	9
SECTION H – PHOTOGRAPHS	10

SECTION A – SUMMARY OF CAPITAL WORKS FUND

PROPERTY NAME	
Owners Corporation	3 Bindaree Way
CTS/SP Number	83134

PHYSICAL ADDRESS	
Building Address	3 Bindaree Way

INTRODUCTION
<p>This report has been commissioned by the Owners Corporation to provide a capital works fund for the above mentioned property.</p> <p>This forecast satisfies the requirements of the Strata Schemes Management Act 2015. The purpose of this forecast is to establish a reserve of funds which allows for their future expenditure on the replacement of building components at the end of their expected life.</p>

REPORT SUMMARY	
Building Type	SP
Year of Construction/ Registration Date	-
Financial Year Start Date	01/03/2025
Opening Balance	\$22,357.47
Number of Lots	4
Number of Entitlements	40
Proposed Capital Works Fund Levy – Per Lot Entitlement	\$131.35
Proposed Capital Works Fund Levy – Annual	\$5,254.00

ADDITIONAL INFORMATION	
Company taxation rate	30
Allowance for future building cost escalation - %	4
Contingency Allowance - %	5
Registered for GST	NO
Forecast Period – Number of Years	15

PROPERTY INSPECTION	
Property Inspection Date	06/05/2025

SECTION B – CAPITAL WORKS FUND

2.1 GENERAL INFORMATION

The estimates in this forecast are based on the typical usage for a building of this type.

This forecast has been based on a reasonable estimate of the expected life of the components listed in the forecast. The actual life of the components can be expected to vary from the estimated life and will be affected by maintenance programs, climate and environmental conditions, material failure, misuse and design errors etc.

This forecast is based on the assumption that the Owners Corporation Committee or onsite Manager will implement a maintenance policy to recognize and encourage regular maintenance expenditure in the prevention of larger remedial capital expenditures.

The contributions and expenses in this report should be reviewed on an annual basis to take into account any change in condition of the building, new work that may have been attended to or changes in the Capital Works Fund balance. It will also require updating if there is a change in any statutory requirements affecting this project.

2.2 LIFE EXPECTANCY

This forecast is based on the estimated life allowances sourced from industry trade specialists. The estimated life of the products is a guide only and the actual life may vary based on the site conditions and maintenance programs.

The estimated life of the components as listed in the elemental breakdown of this forecast.

E.O.L = Estimated overall life

E.R.L = Estimated Remaining Life

2.3 CONTINGENCY

A contingency has been allowed for any unforeseen expenses.

2.4 GOODS AND SERVICES TAX (GST)

The forecast is exclusive of the ten (10%) allowance for Goods and Services Tax.

2.5 CAPITAL WORKS FUND BALANCE

The capital works fund balance is forecast on expected contributions and expenses at the beginning of the year.

2.6 LEVY EXCLUSIONS

The levies are net and are exclusive of any discounts or penalty interest.

2.7 CONTRIBUTION / ALLOWANCE

These terms within the report refer to monies set aside over the term of the report for future expenditure of items which may or may occur within the 15-year cycle. These are budgeting items and not expenditure.

SECTION C – EXCLUSIONS

3.1 SPECIFIC EXCLUSIONS

The forecast makes no allowance for costs associated with the following:

- Operational costs including Management fees and employment costs, insurances, administration costs and expenses, cleaning and consumables.
- Rates
- Land legal and finance costs
- Recurring items such as maintenance contracts and cost of remedial repairs arising from lack of fully implemented maintenance program.
- Refurbishments which are unrelated to physical deterioration, unless Owners Corporation has provided us with specific costs
- Costs associated with vandalism
- Latent defects
- Damage or component failure which may occur for whatever reason before the end of the expected life span of each component
- Minor items such as light bulbs and batteries
- Items which are included in the administration fund
- Costs arising from changes to legislation, e.g. GST
- Electrical cabling, mechanical duct-work and tiling – all are deemed to not require replacing within 10 years if periodic repairs, maintenance and reconditioning are carried out. The cost of all such repairs, maintenance and reconditioning have also been excluded.

3.2 STRUCTURAL DEFECTS

This is not a structural report and does not cover expenditure that occurs either directly or indirectly as a result of structural defects. It does not cover expenditure as a result of accidental damage.

3.3 ASBESTOS SURVEY

An Asbestos detection survey is not applicable.

3.4 SAFETY

The inspection and report does not cover safety issues.

3.5 TERMS AND CONDITIONS

All services provided by Seymour Consultants are based on our general terms and conditions which are available on our website at www.seymourconsultants.com.au

SECTION 4 - CONTRIBUTION SUMMARY

Capital Works Fund Forecast Contribution Summary

General Information

Number of Entitlements	40	4	Lots
Opening Balance	\$22,357		
Inflation Rate (p.a.)	4.00	%	
Interest Rate (after tax)	1.50	%	
Year 1 Contribution/Ent	\$131.35		
Previous year	2024		
Financial year 1 start	01/03/2025		

Capital Works Fund Contribution Summary

		Expected Expenses	Required Contribution	Interest	Balance	Contribution Per Ent. P.A.
Year 0 - (2024)		\$0	\$0		\$22,357	\$0
Year 1 - (2025)	01/03/2025 to 28/02/2026	-\$733	\$5,254	\$403	\$27,281	\$131.35
Year 2 - (2026)	01/03/2026 to 28/02/2027	-\$526	\$6,000	\$491	\$33,247	\$150.00
Year 3 - (2027)	01/03/2027 to 29/02/2028	-\$1,675	\$6,240	\$567	\$38,379	\$156.00
Year 4 - (2028)	01/03/2028 to 28/02/2029	-\$1,163	\$6,490	\$656	\$44,361	\$162.24
Year 5 - (2029)	01/03/2029 to 28/02/2030	-\$3,636	\$6,749	\$712	\$48,186	\$168.73
Year 6 - (2030)	01/03/2030 to 28/02/2031	-\$2,390	\$7,019	\$792	\$53,608	\$175.48
Year 7 - (2031)	01/03/2031 to 29/02/2032	-\$52,558	\$7,300	\$125	\$8,475	\$182.50
Year 8 - (2032)	01/03/2032 to 28/02/2033	-\$8,582	\$7,592	\$112	\$7,597	\$189.80
Year 9 - (2033)	01/03/2033 to 28/02/2034	-\$508	\$7,896	\$225	\$15,209	\$197.40
Year 10 - (2034)	01/03/2034 to 28/02/2035	-\$5,495	\$8,212	\$269	\$18,195	\$205.29
Year 11 - (2035)	01/03/2035 to 29/02/2036	-\$18,012	\$8,540	\$131	\$8,853	\$213.50
Year 12 - (2036)	01/03/2036 to 28/02/2037	-\$4,448	\$8,882	\$199	\$13,486	\$222.04
Year 13 - (2037)	01/03/2037 to 28/02/2038	-\$2,380	\$9,237	\$305	\$20,648	\$230.92
Year 14 - (2038)	01/03/2038 to 28/02/2039	-\$182	\$9,606	\$451	\$30,524	\$240.16
Year 15 - (2039)	01/03/2039 to 29/02/2040	-\$4,653	\$9,991	\$538	\$36,400	\$249.77

- General maintenance costs are excluded.
- All figures stated are net and are exclusive of any discounts or penalty interest.
- Sinking Fund Balance includes bank interest at the rate per annum as stated above.
- No liability accepted.

SECTION E – CAPITAL WORKS FUND SUMMARY

Capital Works Fund Forecast

	CURRENT COSTS	Year 1 2025	Year 2 2026	Year 3 2027	Year 4 2028	Year 5 2029	Year 6 2030	Year 7 2031	Year 8 2032	Year 9 2033	Year 10 2034	Year 11 2035	Year 12 2036	Year 13 2037	Year 14 2038	Year 15 2039	TOTAL
Annual Increase: %		1.000	1.040	1.082	1.125	1.170	1.217	1.265	1.316	1.369	1.423	1.480	1.539	1.601	1.665	1.732	

Capital Works Fund Forecast Summary

Building	46,598	0	393	0	0	177	1,720	49,431	6,878	0	351	2,933	2,176	0	0	0	64,057
Services	3,819	0	0	382	991	1,546	430	0	1,159	484	1,881	0	1,900	2,267	0	2,900	13,941
External Works	12,321	698	108	1,213	117	1,741	127	624	137	0	3,002	14,222	160	0	173	1,531	23,853
Unforeseen Expenditure	3,137	35	25	80	55	173	114	2,503	409	24	262	858	212	113	9	222	5,093
TOTAL	65,876	733	526	1,675	1,163	3,636	2,390	52,558	8,582	508	5,495	18,012	4,448	2,380	182	4,653	106,943

SECTION F- CAPITAL WORKS FUND DETAILS

Capital Works Fund Forecast

Annual Increase:				CURRENT COSTS	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	TOTAL
4%		Description			EOL	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
Building																				
Building	Metal roofing	Contribution to replace or repair metal roof sheeting	9	7	2,723						3,583									3,583
Building	Metal roofing	Reseal roof fixings to metal sheeting	9	7	3,800						5,001									5,001
Building	Roof plumbing	Contribution to replace gutters, fascias, downpipes	6	6	1,359					1,720						2,176				3,895
Building	Roof plumbing	Paint downpipes - refer to external paint	10	7																
Building	External surfaces	Paint external building façade	10	7	29,680						39,057									39,057
Building	External surfaces	Paint soffits - refer external paint	10	7																
Building	External surfaces	Allowance for working at heights - refer external paint	10	7																
Building	External surfaces	Allowance for remedial / structural repairs	10	7	1,361						1,791									1,791
Building	Windows	Contribution to replace windows	8	8	1,998							2,734								2,734
Building	Windows	Contribution to replace window seals	8	8	1,089							1,490								1,490
Building	Awnings / screens	Contribution to replace awnings/ screens	8	8	617							845								845
Building	Doors	Contribution to replace doors - general	10	8	847							1,159								1,159
Building	Doors	Paint doors, frames & architraves (refer painting)	10	7																
Building	Doors	Contribution to replace garage doors	12	11	1,905										2,933					2,933
Building	Fitments	Replace safety signage	8	8	237							325								325
Building	Fitments	Replace general signage	8	8	237							325								325
Building	Fitments	Renewal of building signage	10	10	237									351						351
Building	Fitments	Replace letter boxes	15	2	363	393														393
Building	Fitments	Repairs to letterboxes doors	15	5	145				177											177
Services																				
Services	Electrical	Contribution to replace light fittings - External	3	3	340		382			430			484			544			612	2,453
Services	Electrical	Repair electrical services	4	4	847			991				1,159				1,356				3,506
Services	Hydraulics	Allowance to replace pipework	5	5	1,271				1,546					1,881						2,288
Services	Hydraulics	Allowance to replace stormwater services	15	13	1,361												2,267			2,267
External works																				
External works	Concrete	Repairs to concrete driveways	7	3	1,078		1,213							1,596						2,808
External works	Line marking	Paint road line markings	10	1	672	698									1,034					1,732
External works	Landscaping	Upgrade gardens	2	2	100		108	117		127		137		148		160		173		970
External works	Landscaping	Tree lopping / trimming	5	5	850				1,034					1,258						1,531
External works	Fencing	Repair timber fencing	7	5	581				707											707
External works	Fencing	Replace timber fencing (shared)	15	11	8,567										13,188					13,188
External works	Bollards	Replace timber bollards	15	7	474						624									624

STRATA ROLL (Section 177)

Strata Plan No. 83134

LOT NO. 2 UNIT NO. 2 PLAN NO. 83134 TYPE S.P. ACCOUNT NO. 02100002

ORIGINAL OWNER		
Name of Original Owner of Lot	Residential Address of Original Owner	Address for service of notices on Original Owner
Undoolya Pty Ltd	42 Billabirra Crescent NERANG QLD 4211	42 Billabirra Crescent NERANG QLD 4211

ENTITLEMENTS	
Entitlements	Date of Registration
10.00	02-Dec-09

PARTICULARS OF SUBSEQUENT OWNERS			
Full Name of Owner(s)	Residential Address	Address for service of notices on Owner(s)	Date of notice
S M Amo samanthapeate1@yahoo.com	9 Citriadora Drive EWINGSDALE NSW 2481	9 Citriadora Drive EWINGSDALE NSW 2481	29/04/22
Rachel Clutterbuck rachelclutterbuck@hotmail.com	2/3 Bindaree Way OCEAN SHORES NSW 2483	2/3 Bindaree Way OCEAN SHORES NSW 2483	29/09/21
Rachel Clutterbook penny.leonard@me.com	2/3 Bindcree Way OCEAN SHORES NSW 2483	2/3 Bindcree Way OCEAN SHORES NSW 2483	03/06/21
Penelope Leonard & James Arthur penny.leonard@me.com	2/3 Bindaree Way OCEAN SHORES NSW 2483	PO Box 188 BRUNSWICK HEADS NSW 2483	22/08/18
Penelope Leonard & James Arthur penny.leonard@me.com	2/3 Bindaree Way OCEAN SHORES NSW 2483	PO Box 188 BRUNSWICK HEADS NSW 2483	21/08/15
Penelope Leonard & James Arthur penny.leonard@me.com	2/3 Bindaree Way OCEAN SHORES NSW 2483	PO Box 188 BRUNSWICK HEADS NSW 2483	28/07/15
Penelope Leonard & James Arthur penny.leonard@me.com	2/3 Bindaree Way OCEAN SHORES NSW 2483	PO Box 188 BRUNSWICK HEADS NSW 2483	21/07/15

(continued)
STRATA ROLL (Section 177)
Strata Plan No. 83134

LOT NO. 2 UNIT NO. 2 PLAN NO. 83134 TYPE S.P. ACCOUNT NO. 02100002

PARTICULARS OF SUBSEQUENT OWNERS			
Full Name of Owner(s)	Residential Address	Address for service of notices on Owner(s)	Date of notice
Penelope Leonard & James Arthur	2/3 Bindaree Way OCEAN SHORES NSW 2483	2/3 Bindaree Way OCEAN SHORES NSW 2483	14/07/15

LETTING AGENT			
Full Name of representative	Address for service of notices	Date of receipt of withdrawal notice	Date of notice
Lifestyles	1/12 Park Street BRUNSWICK HEADS NSW 2483		02/07/25

Strata Plan No. 83134

A/c No **02100002**

Owner Information

01 January 0001

Lot No	Entitlements	Unit No	StrataPay No	Car Space	Storage Space
2	10	2	152384432		

Owner Name Samantha Margaret Amo	
Email samanthapeate1@yahoo.com	
Telephone (1)	Mobile 0407 396 884
Telephone (2)	Facsimile

Account Balance	Administrative Fund Paid To	Capital Works Fund Paid To	Direct Debit
1,607.16	31/01/26	31/01/26	Not Set up

Residential / Business Address	Address for Service of Notices	Levy Notice Address
9 Citriadora Drive EWINGSDALE NSW 2481	9 Citriadora Drive EWINGSDALE NSW 2481	9 Citriadora Drive EWINGSDALE NSW 2481
Delivery by Email to Owner	Delivery by Email to Owner	Delivery by Email to Owner

Letting Agent Lifestyles	Address
Email brunswickheadsrentals@lifestylegroup.com.au	1/12 Park Street
Telephone (1)	BRUNSWICK HEADS NSW 2483
Telephone (2) 02 6685 1206	Mobile
	Facsimile 02 6685 1016

Date	Description	Fund	Reference	Amount	Balance
	Brought Forward			1,265.75	1,265.75
15/03/24	Arrears Notice Fee	Other	M0000018	61.50	1,327.25
18/03/24	01/05/24 to 31/07/24	Admin Fund	I0000399	1,371.25	2,698.50
18/03/24	01/05/24 to 31/07/24	Capital Works Fund	I0000403	316.50	3,015.00
22/03/24	Admin Fund	Admin Fund	R0000213	-500.00	2,515.00
22/03/24	Interest to 22/03/24	Overdue Interest	J0012306	7.63	2,522.63
28/03/24	Arrears Notice Fee	Other	M0000019	61.50	2,584.13
31/03/24	Interest to 31/03/24	Overdue Interest	J0012320	1.89	2,586.02
11/04/24	Arrears Notice Fee	Other	M0000020	83.50	2,669.52
15/04/24	Admin Fund	Admin Fund	R0000216	-449.13	2,220.39
15/04/24	Capital Works Fund	Capital Works Fund	RA000216	-316.50	1,903.89
15/04/24	Other	Other	RB000216	-34.37	1,869.52
15/04/24	Interest to 15/04/24	Overdue Interest	J0012326	3.15	1,872.67
26/04/24	Admin Fund	Admin Fund	R0000217	-27.87	1,844.80
26/04/24	Other	Other	RA000217	-172.13	1,672.67
29/04/24	Admin Fund	Admin Fund	R0000218	-600.00	1,072.67
12/06/24	Arrears Notice Fee	Other	M0000021	61.50	1,134.17
12/06/24	Admin Fund	Admin Fund	R0000219	-348.00	786.17
12/06/24	Admin Fund	Admin Fund	R0000220	-395.38	390.79
12/06/24	Capital Works Fund	Capital Works Fund	RA000220	-104.62	286.17
17/06/24	Capital Works Fund	Capital Works Fund	R0000222	-211.88	74.29
17/06/24	Other	Other	RA000222	-38.12	36.17
17/06/24	Interest to 17/06/24	Overdue Interest	J0012367	0.99	37.16
19/07/24	01/08/24 to 31/10/24	Admin Fund	I0000407	1,209.60	1,246.76
19/07/24	01/08/24 to 31/10/24	Capital Works Fund	I0000411	332.30	1,579.06
22/07/24	Admin Fund	Admin Fund	R0000223	-176.62	1,402.44
22/07/24	Other	Other	RA000223	-23.38	1,379.06
05/08/24	Admin Fund	Admin Fund	R0000227	-200.00	1,179.06
08/08/24	Admin Fund	Admin Fund	R0000228	-500.00	679.06
29/08/24	Admin Fund	Admin Fund	R0000229	-70.00	609.06
03/09/24	Admin Fund	Admin Fund	R0000230	-262.98	346.08
03/09/24	Capital Works Fund	Capital Works Fund	RA000230	-237.02	109.06
16/09/24	01/11/24 to 31/01/25	Admin Fund	I0000415	1,209.60	1,318.66
16/09/24	01/11/24 to 31/01/25	Capital Works Fund	I0000419	332.30	1,650.96
30/09/24	Interest to 30/09/24	Overdue Interest	J0012438	0.78	1,651.74
31/10/24	Interest to 31/10/24	Overdue Interest	J0012455	0.81	1,652.55
07/11/24	Admin Fund	Admin Fund	R0000234	-704.72	947.83
07/11/24	Capital Works Fund	Capital Works Fund	RA000234	-95.28	852.55
07/11/24	Interest to 07/11/24	Overdue Interest	J0012467	0.18	852.73
20/11/24	Admin Fund	Admin Fund	R0000235	-500.00	352.73

Strata Plan No. 83134

A/c No **02100002**

Owner Information

01 January 0001

Lot No	Entitlements	Unit No	StrataPay No	Car Space	Storage Space
2	10	2	152384432		

Owner Name **Samantha Margaret Amo**
 Email **samanthapeate1@yahoo.com**
 Telephone (1) Mobile **0407 396 884**
 Telephone (2) Facsimile

Account Balance	Administrative Fund Paid To	Capital Works Fund Paid To	Direct Debit
1,607.16	31/01/26	31/01/26	Not Set up

Residential / Business Address	Address for Service of Notices	Levy Notice Address
9 Citriadora Drive EWINGSDALE NSW 2481	9 Citriadora Drive EWINGSDALE NSW 2481	9 Citriadora Drive EWINGSDALE NSW 2481
Delivery by Email to Owner	Delivery by Email to Owner	Delivery by Email to Owner

Letting Agent Lifestyles Email brunswickheadsrentals@lifestylegroup.com.au Telephone (1) Mobile Telephone (2) 02 6685 1206 Facsimile 02 6685 1016	Address 1/12 Park Street BRUNSWICK HEADS NSW 2483
--	---

Date	Description	Fund	Reference	Amount	Balance
12/12/24	Arrears Notice Fee	Other	M0000023	61.50	414.23
13/12/24	01/02/25 to 30/04/25	Admin Fund	I0000423	1,209.60	1,623.83
13/12/24	01/02/25 to 30/04/25	Capital Works Fund	I0000427	332.30	1,956.13
19/12/24	Admin Fund	Admin Fund	R0000236	-6.20	1,949.93
19/12/24	Capital Works Fund	Capital Works Fund	RA000236	-332.30	1,617.63
19/12/24	Other	Other	RB000236	-61.50	1,556.13
19/12/24	Interest to 19/12/24	Overdue Interest	J0012496	1.75	1,557.88
02/01/25	Admin Fund	Admin Fund	R0000240	-200.00	1,357.88
20/01/25	Admin Fund	Admin Fund	R0000241	-35.00	1,322.88
23/01/25	Admin Fund	Admin Fund	R0000242	-250.00	1,072.88
03/02/25	Admin Fund	Admin Fund	R0000243	-200.00	872.88
26/02/25	Admin Fund	Admin Fund	R0000244	-250.00	622.88
27/02/25	Admin Fund	Admin Fund	R0000245	-1,250.40	-627.52
27/02/25	Capital Works Fund	Capital Works Fund	RA000245	-332.30	-959.82
27/02/25	Overdue Interest	Overdue Interest	RB000245	-17.30	-977.12
19/03/25	01/05/25 to 31/07/25	Admin Fund	I0000431	1,250.00	272.88
19/03/25	01/05/25 to 31/07/25	Capital Works Fund	I0000435	328.38	601.26
16/04/25	Admin Fund	Admin Fund	R0000248	-200.00	401.26
23/04/25	Admin Fund	Admin Fund	R0000249	-72.88	328.38
23/04/25	Capital Works Fund	Capital Works Fund	RA000249	-27.12	301.26
30/05/25	Capital Works Fund	Capital Works Fund	R0000250	-180.00	121.26
19/06/25	01/08/25 to 31/10/25	Admin Fund	I0000439	1,250.00	1,371.26
19/06/25	01/08/25 to 31/10/25	Capital Works Fund	I0000443	328.38	1,699.64
30/06/25	Interest to 30/06/25	Overdue Interest	J0012669	1.00	1,700.64
15/07/25	Admin Fund	Admin Fund	R0000252	-78.74	1,621.90
15/07/25	Capital Works Fund	Capital Works Fund	RA000252	-121.26	1,500.64
15/07/25	Interest to 15/07/25	Overdue Interest	J0012676	0.50	1,501.14
24/07/25	Admin Fund	Admin Fund	R0000253	-250.00	1,251.14
15/09/25	Arrears Notice Fee	Other	M0000025	61.50	1,312.64
18/09/25	01/11/25 to 31/01/26	Admin Fund	I0000447	1,250.00	2,562.64
18/09/25	01/11/25 to 31/01/26	Capital Works Fund	I0000451	328.37	2,891.01
29/09/25	Arrears Notice Fee	Other	M0000026	61.50	2,952.51
30/09/25	Interest to 30/09/25	Overdue Interest	J0012733	10.27	2,962.78
15/10/25	Arrears Notice Fee	Other	M0000027	83.50	3,046.28
22/10/25	Admin Fund	Admin Fund	R0000258	-230.00	2,816.28
22/10/25	Interest to 22/10/25	Overdue Interest	J0012749	7.53	2,823.81
23/10/25	Admin Fund	Admin Fund	R0000259	-691.26	2,132.55
23/10/25	Capital Works Fund	Capital Works Fund	RA000259	-268.74	1,863.81
23/10/25	Interest to 23/10/25	Overdue Interest	J0012754	0.28	1,864.09
31/10/25	Interest to 31/10/25	Overdue Interest	J0012765	0.13	1,864.22

