

Attachment 4

AGENDA OF THE 2024 ANNUAL GENERAL MEETING

1. **Recording of Attendees/ Apologies/ Proxies**
2. **Nomination of a Chairperson**
3. **Declaration of a Quorum**
4. **Declare meeting Open**
5. **Confirmation of Previous Minutes**
 - a. Minutes previously distributed
 - b. Confirm previous minutes
 - c. Business arising from previous minutes
6. **Financial Statement for the Previous Year**
 - a. A copy of the *Income and Expenditure Statement* is attached too this notice
 - b. Questions of a financial nature should be addressed to the strata company not less than 3 business days prior to the meeting so that necessary answers can be provided
 - c. Confirm Financial Statement
7. **Proposed Budget of Expenditure**
 - 7.1 **Proposed Administrative Fund Budget**
 - a. Review *Proposed Administrative Fund Budget* of estimated income and expenses (see attached)
 - b. **Proposed Motion: Amend as agreed and adopt annual Administrative Fund budget for the period 01/07/2024 – 30/06/2025 to raise a total of \$11,000.00**
 - c. Levies will be raised in accordance with Unit Entitlement or as otherwise determined by the Strata Company by-laws.
 - d. Levies will be due and payable in advance on the dates shown below:
 - 1st January 2025 for the period 01/01/2025 – 31/03/2025
 - 1st April 2025 for the period 01/04/2025 – 30/06/2025
 - 1st July 2025 for the period 01/07/2025 – 30/09/2025
 - 1st October 2025 for the period 01/10/2025 – 31/12/2025
8. **Insurance**
 - a. A copy of the current insurance is attached to this notice.
9. **Election of Council of Owners**
 - a. Decide as to the number of Council Members until the next AGM. A minimum of three (3) members and a maximum of seven (7) members.
 - b. Receive nominations of candidates for election to the Council.
 - c. Resolve that the members of Council so nominated shall be accepted as duly elected members of the Strata Company.
 - d. Appoint Chairperson for the Council of Owners
10. **General Business**
11. **Appointment of Strata Managers**
12. **Close of Meeting**



Attachment 5

INCOME AND EXPENDITURE STATEMENT

Owners of: 26 The Crescent, Midland

Strata Plan: 62425

ADMINISTRATIVE FUND

	Approved Budget	Current period	Proposed Budget
Balance Period	01/7/2023-30/06/2024	01/07/2023-30/06/2024	01/07/2024-30/06/2025
<u>Opening Balance:</u>		<u>\$4,619.09</u>	<u>\$415.51</u>
INCOME:			
Strata Levies received	\$9,257.00	\$4,397.08	\$11,000.00
Total	\$9,257.00	\$4,397.08	\$11,000.00
EXPENDITURE:			
Insurance Premiums	\$6,669.00	\$7,580.00	\$7,750.00
Water Consumption	\$0.00	\$244.81	\$250.00
Repairs and Maintenance:	\$1,100.00	\$0.00	\$1,100.00
Common Area Cleaning	\$0.00	\$0.00	\$0.00
Administrative Fees	\$88.00	\$110.00	\$225.50
Management Fees	\$1,400.00	\$665.85	\$1,600.00
Total	\$9,257.00	\$8,600.66	\$10,925.50
<u>CLOSING BALANCE:</u>	<u>\$0.00</u>	<u>\$415.51</u>	<u>\$490.01</u>



Attachment 6

PROPOSED BUDGET Admin Levies

Owners of: 26 The Crescent, Midland
 Budget Period: 1st July 2024 - 30th June 2025

Strata Plan: 62425

Current Levies

Lot	U/E	Quarterly	Annual
Lot 1	32	\$740.56	\$2,962.24
Lot 2	30	\$694.28	\$2,777.10
Lot 3	28	\$647.99	\$2,591.96
Lot 4	10	\$231.43	\$925.70
<u>Total</u>	<u>100</u>	<u>\$2,314.25</u>	<u>\$9,257.00</u>

Proposed Levies

Lot	U/E	Quarterly	Annual
Lot 1	32	\$880.00	\$3,520.00
Lot 2	30	\$825.00	\$3,300.00
Lot 3	28	\$770.00	\$3,080.00
Lot 4	10	\$275.00	\$1,100.00
<u>Total</u>	<u>100</u>	<u>\$2,750.00</u>	<u>\$11,000.00</u>

PROXY FORM

Att: Chairperson
Real Estate Plus Commercial and Industrial
PO Box 3008
MIDLAND WA 6056
commercial@realestateplus.com.au

I / we _____ being the
registered proprietor/s of Unit _____ on Strata Plan No 62425 located at 26
The Crescent, Midland, Western Australia hereby appoint
_____ to attend and act as my/our proxy and vote
on my/our behalf at the Annual General Meeting of the Owners of the Strata
Company or any adjournment thereof, to be held on **Wednesday 18th**
December 2024.

Signed by Proprietor

Date

Important Notes:

Co-proprietors of a unit (eg Mr and Mrs) can not vote at an Annual General Meeting unless a form of proxy has been completed nominating the person entitled to vote.

A Company may appoint a nominee as its proxy however the proxy form must be signed under the company common seal.

A proxy need not be a member of the Strata Company. The Strata Manager, Chairperson, or any other person may act as a proxy.

COUNCIL OF OWNERS NOMINATION FORM

Att: Mike Palmer
Strata Manager
Real Estate Plus Commercial and Industrial
PO Box 3008
MIDLAND WA 6056
commercial@realestateplus.com.au

In accordance with the *Strata Titles Act 1985* (the Act), proprietors of the Strata Company may be elected to a 'Council of Owners'.

I / we _____ being the registered proprietor/s of Unit _____ on **Strata Plan Number 62425** located at **26 the Crescent, Midland**, Western Australia, hereby nominate _____ to be a member of the Council of Owners of the Strata Company.

Signed by Proprietor

Date

I hereby **consent to being nominated as a candidate** for election to the Council of Owners of the Strata Company at the AGM, and, if I am elected, to serve as a member of the Council of Owners.

Signature of Nominee: _____

Important Notes:

Where there are more than 3 proprietors the council shall consist of not less than 3 and no more than 7 proprietors as is determined by the strata company.

Where there are co-proprietors of a unit (eg Mr and Mrs) only one of the co-proprietors shall be eligible to be, or elected to be, a member of the council.

If you wish to nominate for the 'Council of Owners', your nomination needs to be received by Real Estate Plus Commercial and Industrial prior to the AGM, to be held on 18th December 2024.



18 October 2024

Your WFI Contact

Marcia Rogers
P 0409 483 383
E clientservice@wfi.com.au
P 1300 934 934 F 1300 797 544
WFI
Reply Paid 84036
BUNBURY WA 6231

Body Corporate Strata Plan 62425
PO Box 3008
MIDLAND WA 6056

TYPE OF INSURANCE	
RESIDENTIAL STRATA PLAN	
PERIOD OF INSURANCE (EXPIRES MIDNIGHT)	
21 November 2024 to 21 November 2025	
CLIENT NAME	
Body Corporate Strata Plan 62425	
CLIENT NUMBER	PREMIUM
C309655	\$6,264.42
POLICY NUMBER	ESL/FSL
09 RSP 3610523	\$.00
<small>Tax Invoice</small> When payment is made, this schedule can be used as a Tax Invoice for Australian GST purposes. <small>If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the Total Amount Payable".</small>	GST
	\$626.46
	GOVERNMENT STAMP DUTY
	\$689.12
TOTAL AMOUNT PAYABLE	\$7,580.00
DUE DATE	21/11/24

RENEWAL CERTIFICATE

Please be advised that your current policy will expire at midnight on the due date above.

Please find attached our offer to renew your policy on the basis of the details shown above and on the enclosed certificate(s).

If any changes to the certificate(s) are required, please let us know, if we are not advised of any changes, we will assume the details shown on the certificate(s) are accurate.

Please arrange to make payment for this policy using the payment options listed below. If you do not pay on time your policy may be cancelled. We reserve the right to alter our offer to continue cover and the terms of our renewal offer if changes to the certificate(s) are required or new information comes to light.

If you do not want to renew your policy please contact us on 1300 934 934 to arrange this.

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI)

WFI Payment Slip Please do not remit cash by post.

	Billers code	172171		
	Ref:	36105237		
Use BPay to pay from your bank account, credit or debit card.				
<div style="display: flex; justify-content: space-around; align-items: center;"> </div> <p>Please call 1300 934 934 for all credit card payments.</p>				
<small>CLIENT NAME</small> Body Corporate Strata Plan 62425				
<small>CLIENT NUMBER</small>	<small>POLICY NUMBER</small>	<small>DUE DATE</small>	<small>TOTAL AMOUNT PAYABLE</small>	
C309655	09 RSP 3610523	21/11/24	\$7,580.00	
WFI Office Use Only: REN: 03 AM: 6623 AGENT: 09 9999909				

PLEASE TICK IF A RECEIPT IS REQUIRED



Important Notes

To help you understand how your renewal premium compares to last year, we have included a comparison below.

Premium Comparison

	Last Year *	This Year
Premium	\$5511.54	\$6264.42
ESL/FSL	\$.00	\$.00
GST	\$551.17	\$626.46
Government Stamp Duty	\$606.29	\$689.12
Total	\$6669.00	\$7580.00

* Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term plus or minus any changes you made throughout the policy term.

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>



Page No: 3

Claims in Last Period:

Claim No	Date Reported	Details
WFI235382541	2/12/23	Air conditioner motor blown in



Location: 26 The Crescent

MIDLAND 6056

Risk: 001/001 Building and common contents Effective: 21/11/24
Fidelity guarantee
Voluntary workers accident only

Insured: Body Corporate Strata Plan 62425

Business: means the business of the Strata Company as a strata company

BUILDING AND COMMON CONTENTS

Excess: \$1,000 or as shown in the policy, whichever is greater

Insured Item:	Sum insured:
Building	\$1,586,000
Common Contents	\$13,000

Flood Cover:

Your policy includes cover for damage caused by Flood (refer to the Product Disclosure Statement for details of this cover).

Additional benefits:

Arson reward	\$5,000
Damage to safe or strongroom	\$500
Demolition and removal of debris	\$50,000
Electrical Damage:	
\$1,000 any one electric motor to a maximum	
of \$10,000 in the aggregate	\$10,000
Escape of liquid	\$5,000
Failure of essential services:	
\$1,000 any one Unit Owner to a maximum	
of \$10,000 in the aggregate	\$10,000
Fees of architects, surveyors and other professionals	\$10,000
Fire containment	\$5,000
Improved environmental aspects	\$5,000
Landscaping	\$5,000
Money	\$5,000
Pets: any one Unit Owner	\$500
Property in the open air	\$5,000
Property of third parties	\$5,000
Replacement keys and locks	\$5,000
Replacement title deeds	\$5,000
Restoration of records	\$5,000
Strata Company Fund Fees: \$1,000 any one Unit Owner	\$1,000
Temporary shuttering	\$5,000
Tinting, frames and wiring	\$5,000
Tree removal costs	\$5,000
Removal and storage of Common Contents	\$2,000
Removal and storage of Unit Owner's contents:	
\$2,000 any one Unit Owner's contents to a maximum	
of \$20,000 in the aggregate	\$20,000
Loss of rent; Temporary and emergency premises	\$50,000



FIDELITY GUARANTEE

Excess: \$500 or as shown in the policy, whichever is greater
Fidelity guarantee limit \$40,000

VOLUNTARY WORKERS ACCIDENT ONLY

Capital benefit \$50,000
Weekly benefit \$500
Compensation period 52 weeks
Claims exclusion period 2 weeks
Aggregate limit per period \$100,000

Important Note:

1. You have the option to remove Flood cover from this policy. If you wish to remove Flood cover from your policy you will be required to notify us in writing. You can do this by completing the enclosed authority form and post, fax or email it to us.
2. Due to the location of your property there has been no additional charge added to your premium for this cover. If you remove Flood cover from this policy you will not have cover for Flood and your insurance schedule will show this limitation in your cover.
3. When building and contents are insured with us on the same policy and you remove Flood cover, you are removing Flood cover for both building and contents.

An excess of \$5,000 will apply to all claims for vacant units under this Policy caused by, or as a result of arson, malicious damage and/or theft

Premium	\$5038.82
GST	\$503.89
Government Stamp Duty	\$554.29
Total Amount Payable	\$6097.00

Risk: 001/002 Legal liability Effective: 21/11/24

Excess: \$250 for damage to property in Your physical or legal control

Insured: Body Corporate Strata Plan 62425

Business: means the business of the Strata Company as a strata company

Limit of Indemnity:	Sum insured:
Any one Occurrence	\$20,000,000
Property in Your physical or legal control	\$250,000
Aggregate limit for pollution liability	\$20,000,000



CERTIFICATE
09 RSP 3610523

Page No: 6

Premium	\$195.03
GST	\$19.51
Government Stamp Duty	\$21.46
Total Amount Payable	\$236.00

Risk: 001/003 Machinery breakdown Effective: 21/11/24

Excess: \$1,000 or as shown in the policy, whichever is greater

Insured: Body Corporate Strata Plan 62425

Business: means the business of the Strata Company as a strata company

Breakdown of a Machine shown below; Explosion or Collapse
of a boiler, Economiser or pressure vessel shown below:

Sum insured:
\$75,000

Items insured:

Airconditioning and refrigeration machinery -
sealed and semi sealed units - including
compressor, motor, condenser, evaporator, fans,
interconnecting piping, wiring and control unit.
(The total of items insured for this category is 2)

Cover extends to: Exhaust Canopy with roof
mounted motor located on restaurant on the ground
floor.

Premium	\$1030.57
GST	\$103.06
Government Stamp Duty	\$113.37
Total Amount Payable	\$1247.00



Financial Services Guide

About this Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about whether to use the financial services we can provide to you. It also sets out information and details required by law to be included in an FSG.

For example, this FSG contains information about the services we can offer you, how we and other persons or organisations are remunerated in relation to the services offered and information about how we deal with complaints.

References in this FSG to 'we', 'us', 'our' or 'WFI' are references to Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI.

Other documents we may give you

When we provide you with financial services as a retail client, we may give you:

- A General Advice Warning to let you know that any recommendation we have made is of a general nature and does not take your specific individual objectives, financial situation and needs into account.
- A Product Disclosure Statement (PDS) or Policy Wording before or at the time you acquire any of our products. These documents contain information on the benefits and significant characteristics of the product and are aimed to assist you in making an informed decision about whether to buy it or not.

About WFI

WFI is an Australian Financial Services Licensee (AFSL No. 227681). It is authorised to deal in and provide general advice in relation to general insurance products.

About the services we provide

We will give you factual information about the general insurance products we issue to help you decide whether to buy them.

In some cases, we may make a general recommendation or give an opinion about the general insurance products. We do this without consideration of your specific individual objectives, financial situation or needs. This is a general advice service.

When providing general advice we do not act on your behalf. You need to consider the appropriateness of any information or advice we give you, having regard to your specific individual objectives, financial situation or needs, before acting on it.

You should also refer to the policy documentation we give you (including the PDS) in deciding whether to acquire the products.

If you apply to buy one of WFI's products, we will collect information from you to decide whether to give you insurance, and if so, on what terms. If WFI agrees to issue the relevant insurance it will use the information to manage your and its rights and obligations under the insurance.

We can also vary, cancel or renew your WFI products.

How we are remunerated

Our remuneration

When we issue a general insurance product to you, we will charge you a premium for that product based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to stamp duty, GST, fire services levy, or other government charges, taxes, fees or levies.

Our staff receive an annual salary that may include bonuses or other incentives based on performance criteria.

Referrals

Any remuneration paid to third party referrers is not charged directly to you. Where you have been referred to us by a third party and you decide to acquire a general insurance product from us, we may pay the referrer. The payment amount depends on the product type, premium and the specific arrangement entered into with that referrer. The remuneration may also be paid on renewal and premium adjustments.

If we are unable to provide a product to you, we may refer you elsewhere in the Insurance Australia Limited group or to another Australian Financial Services Licensee. If you enter into an insurance policy with or through that licensee we may receive a commission for the referral. The payment amount may depend on the product type, premium and arrangement with that licensee.

More information

If you would like more information about the remuneration that we or referrers receive, please ask us. This request should be made within a reasonable time after this FSG is provided to you and before we provide you with a financial service to which this FSG relates.

Compensation Arrangements

The Corporations Act 2001 (Cth) requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. We are exempt from this requirement because we are an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth).

If you have a complaint

Complaints Handling Procedures

To access our Complaints Handling Procedures, simply contact your local WFI Area Manager, Client Service Team or the Claims Officer handling your claim.

If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us. If your complaint is not resolved, we will treat it as a dispute and will enter it into our Internal Dispute Resolution process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WFI with the appropriate experience, knowledge and authority to deal with it.

Details of our Complaints Handling Procedures are set out in our brochure "Handling Complaints and Dispute Resolution Our Commitment to You" and in our "Privacy Policy". You can contact us for these or access them online at wfi.com.au.

External Dispute Resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

Time limits may apply to lodge a complaint with AFCA, as such you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

If your complaint is to do with a privacy issue, you may refer it to the Privacy Commissioner through the Office of the Australian Information Commissioner.

Contact Details

You may apply for, vary or cancel your financial product, give us instructions or make a complaint by contacting your WFI Area Manager. Alternatively, call **1300 934 934** or visit wfi.com.au to contact your local office.

Western Australia

Locked Bag 1, Bassendean DC WA 6942

Queensland, New South Wales and A.C.T

PO Box 712, Toowong QLD 4066

Victoria, Tasmania and South Australia

PO Box 16213 Collins St West, Melbourne Vic 8007