



Australian Government

Australian Financial Security Authority

National Personal Insolvency Index

Administration Details	
Type	BANKRUPTCY - Debtors Petition
AFSA Reference	VIC 917/11/2
Date of Bankruptcy	21-Mar-2011
Debtor's Details	
Name	BEAMENT, Nicholas
Date of Birth	10-Sep-1978
Address	36 Gladstone St WINDSOR VIC 3181
Occupation	Other Miscellaneous Clerical and Adminis
Statement of Affairs filed	21-Mar-2011
Date Entered on NPII	21-Mar-2011
Discharge Details	
Discharge Reason	Discharge by Law
Discharge Date	22-Mar-2014
Trustee Details	
Trustee	OFFICIAL TRUSTEE IN BANKRUPTCY
Business Name	<No data held>
Business Address	GPO Box 2604 ADELAIDE SA 5001
Phone	1300 364 785
Summary Details	
Summary	This individual is no longer bankrupt under this administration.

The information contained in this extract comes from the National Personal Insolvency Index at the time and date of the extract. If you consider the information contains errors, please contact the Australian Financial Security Authority on 1300 364 785 or visit the website www.afsa.gov.au for more information.

END REPORT

Part B - Personal Details AVAILABLE TO THE PUBLIC

Any information provided from this point on is available to the public

PART B - PERSONAL DETAILS

19 About You

Gender Male Female
 Date of Birth 10 / 09 / 1978
 Title Mr Mrs Ms Miss Other

Family Name	BEAMENT	
Given Names	NICHOLAS	
List all other names used in the last 10 years		
Residential address	36 GLADSTONE STREET WINDSOR, VIC	Postcode 3181

Do you own or are you buying this property? No Yes please give details at Q2B

If no to the question above, are you renting this property? No Yes

Postal address		Postcode
----------------	--	----------

Previous 2 addresses

1. U16, 3 BARNSBURY ROAD SOUTH YARRA, VIC	Postcode 3181
--	---------------

Did you own or were you buying this property? No Yes Date sold / /

2. 53 GOEGAN STREET WERRIBEE, VIC	Postcode 3181
--------------------------------------	---------------

Did you own or were you buying this property? No Yes Date sold / /

20 Occupation

What is your usual trade or profession? ADMINISTRATIVE

21 Business

In the past 5 years have you operated a business as a sole trader, via a partnership, via a company or a trust? No Yes Provide details in Part E

Part C - Your Assets AVAILABLE TO THE PUBLIC

PART C - YOUR ASSETS

22 Cash

How much cash do you have? (Include cash at bank at Q23) \$

23 Banks / Building Societies / Credit Unions/ other financial institutions

List all accounts held (include joint and overdrawn accounts) with any of the above types of institutions within the last 12 months.

(Note: Presently overdrawn accounts should also be included as a creditor at Q40)

Full Name of Bank/other financial institution	Branch Name	Account Number & Account Type	Current Balance	Joint Account
			\$	No Yes
			\$	No Yes
			\$	No Yes

24 Tax Refund

Do you expect to receive a tax refund? No Yes please give details

Year Ended	Amount expected
30 June	\$
30 June	\$

25 Tools of Trade

Do you have tools of trade? No Yes please give details

What is their estimated resale value? \$

26 Superannuation and Life Insurance Policies

List all superannuation funds and life insurance policies

Name of Fund	Is this a regulated fund?	Balance of Fund	Type of Fund			
			Super	X	Life	
HOST-PLUS	YES	\$ 32,264.9	Super	X	Life	
		\$	Super		Life	
		\$	Super		Life	

Have you received a superannuation payout from any fund in the last 5 years? No Yes please give details

Date Received / / Amount received \$

Have you made a lump sum payment to any superannuation fund in the last 5 years? No Yes please give details

Date Paid / / Amount paid \$

Do you expect to receive payment from any superannuation fund in the next 3 years? No Yes

27 Vehicles

Do you own, or have an interest, in any vehicles? No Yes please give details

(This includes cars, motor bikes, trailers, caravans, campervans, boats)

Type of vehicle (eg car, boat)	Make	Model	Year	Registration Number	Estimated Resale Value	Amount Owed (if any)
CAR	HOLDEN	BARINA	2004	MANG78	\$ 5,500.00	\$ 0.00
					\$	\$

Please copy this page if you own more than one property.

Part C – Your Assets AVAILABLE TO THE PUBLIC

28 Real Estate

Do you own, or are you buying, any land or buildings in Australia or overseas?
 (This includes any interest in vacant land, house, unit, commercial property)

No **Go to Q 29** Yes please give details below

Is there a building on the land? No Yes please give details

Type eg house/unit		Age of building	Years
Number of bedrooms		Number of Bathrooms	

What is the property address?

Date the property was acquired or purchased	/ /
Amount paid to acquire or purchase the property	\$
What is the estimated resale value of the property?	\$
How much do you owe to creditors who hold security over this property?	\$

Are there any other owners? No Yes please give details

Name	1. _____	2. _____
Address	_____	_____
	_____	_____

Is the property vacant? No Yes
 Do you live at the property? No Yes
 Does your partner live at the property? No Yes
 Is the property rented to tenants? No Yes please give details

Gross rent per week	\$ _____
Name of person collecting rent	_____
Address	_____

Is the property listed for sale? No Yes please give details

Agent's name	_____
Address	_____

Is the property insured? No Yes Expiry Date / /

29 Shares

Do you own, or are you entitled to any shares, options, rights, convertible notes or other securities? No Yes please give details

Name and address of Company	No. of shares	Shareholder Number	Date Acquired	Market Value	See note below
				\$	
				\$	
				\$	

Note: Do any of the above shares have any restrictions on their sale? (Eg certain types of employee shares cannot be sold for a specified period) If there are any sale restrictions, please write 'R' in the last column.

Part C - Your Assets AVAILABLE TO THE PUBLIC

30 Investments

Do you have any managed investments, insurance bonds, debentures or other investments? No Yes please give details

Investment Type	Date Acquired	Market Value
	/ /	\$
	/ /	\$
	/ /	\$

31 Money Owed to you

Do you have any debts owed to you? No Yes please give details
 (include loans to friends and relatives and to family trusts or private companies; do not include Child Support arrears)

Name & address of person or organisation who owes you money	Date debt was created	Amount owed	Amount likely to be received
		\$	\$
		\$	\$
		\$	\$
		\$	\$

32 Deceased Estate

Do you have an interest in a deceased estate? No Yes please give details
 Provide a copy of the will or letters from the executor

Name of Deceased	Date of Death	Executor Name and Address	Estimated value of benefit
			\$
			\$

33 Sale, Transfer or Gift of Assets in the last 5 years

Have you sold, transferred or given away any assets worth more than \$1000 in the last 5 years? No Yes please give details
 Provide a copy of the receipt or settlement statement

What did you sell, transfer or give away?	To whom was it sold, transferred or gifted?	Date Transferred	What was it worth?	How much was it sold for?	How much did you receive net?
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

Part C - Your Assets AVAILABLE TO THE PUBLIC

34 Assets you own which are in somebody else's possession

Do you own any assets which are not currently in your possession?

No

Yes please give details

Description of asset	Who has the asset? Name and address	What is it worth?
		\$
		\$

35 Assets you contributed towards or helped purchase

Have you contributed or otherwise assisted in the purchase or improvement of any asset valued over \$1000 which is held by someone else?

No

Yes please give details

Description of asset	Name and address of person who has the asset	What is it worth?
		\$
		\$

36 Assets/Money Paid to Creditors

As a result of pressure for payment from creditors have you, in the last 12 months, paid a total amount of more than \$1000 over and above your normal repayments or surrendered any assets to a creditor?

No

Yes please give details

Date paid/ surrendered	Type of asset (eg cash/house)	Value of asset	Name of Creditor
		\$	
		\$	
		\$	
		\$	

37 Other items of value

Other than your general household furniture, do you own any other assets or items of value?
(eg jewellery, camera, artworks, antiques, copyrights)

No

Yes please give details

Description of Asset	Location of Asset	Estimated Retail Value	Jointly owned	
			No	Yes
		\$	No	<input type="checkbox"/>
		\$	Yes	<input type="checkbox"/>
		\$	No	<input type="checkbox"/>
		\$	Yes	<input type="checkbox"/>
		\$	No	<input type="checkbox"/>
		\$	Yes	<input type="checkbox"/>

Please attach a list if you have more assets

PART D - YOUR LIABILITIES

38 Secured Creditors -

List your secured creditors. (Creditors who are not secured should be listed at Q 40)

A secured creditor is a creditor who can repossess and sell your asset/s if you fall behind with your payments. For example, a mortgage over your house, a hire purchase/lease agreement over your vehicle, a chattel mortgage or a bill of sale over your business assets.

	Secured Creditor No. 1	Secured Creditor No. 2	Secured Creditor No. 3
Creditor's name			
Creditor's postal address			
Account/Loan number			
Total amount owing to this creditor	\$	\$	\$
Type of security (eg mortgage)			
Date the security was given			
Description of secured asset			
Location of asset			
Estimated resale value of the asset	\$	\$	\$
Is it a joint loan?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
Are repayments up to date?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
Has the creditor repossessed the asset?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
Related creditor?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

Related Creditors - If you are unsure whether a creditor is related, please refer to the information sheet accompanying this form before answering this question. Related creditors must be disclosed by selecting Yes or No.

39 Equity Loan

Have you used any equity or made any additional loan withdrawals against any of the above secured properties in the last 12 months?

No Yes

Date / /

Amount withdrawn \$

Part D – Your Liabilities **AVAILABLE TO THE PUBLIC**

Please copy this page if you have more than 10 unsecured creditors.

40 Unsecured Creditors

An unsecured creditor is a creditor who does not hold security over any particular asset you own. They can include credit cards, unpaid bills, loans from friends and relatives, personal guarantees and contingent debts. List all debts that have not already been listed as secured at Q 39.

Related Creditors If you are unsure whether a creditor is related, please refer to the instructions for completing these forms in the front of this booklet before answering this question. Related creditors must be disclosed by ticking the yes or no box.

Joint Debts If the debt is owed jointly with another person you must disclose this by indicating Yes or No

Tax debts: If you owe a debt to the Australian Taxation Office, when listing this debt below please do not enter your Tax File Number (TFN) in the Account No. column.

Creditor Name	Nature of debt	Account No.	Mth/Yr incurred	Total amount owing	Related Party?	Joint debt?
1 ANZ Address 833 Collins Street Docklands, VIC 3008	Transaction Account	013400 483573312	03/2011	732.99	No	No
2 ANZ Address 833 Collins Street Docklands, VIC 3008	Personal Loan	013423 365700579	02/2009	9938.36	No	No
3 ANZ Address 833 Collins Street Docklands, VIC 3008	Low Rate MasterCard	5468279022238707	11/2009	9967.28	No	No
4 ANZ Address 833 Collins Street Docklands, VIC 3008	Low Rate MasterCard	5468279030245165	02/2011	8544.04	No	No
5 GE Capitol Finance Address GPO Box 238E Melbourne VIC 8111	Colos Source MasterCard	5446370362193508	01/2005	7487.13	No	No
6 Citibank Address PO BOX 3453 Sydney, NSW 2001	Ready Credit	601737828	06/2010	6919.66	No	No
7 GE Capitol Finance Address GPO Box 238E Melbourne VIC 8111	GO MasterCard	5218942500001658	01/2002	4858.39	No	No
8 American Express Address 175 Liverpool Street Sydney, NSW 2000	DJ Amex	377748248691007	11/2008	4766.99	No	No
9 American Express Address 175 Liverpool Street Sydney, NSW 2000	DJ Store Card	2140010373793005	06/2007	1560.20	No	No
10 HSBC Address GPO Box 5302 Sydney, NSW 2001	Woolworths Credit Card	5290200050158504	06/2008	3708.77	No	No
TOTAL				\$SEE ADDITIONAL PAGE 15		

Note: Certain creditors can continue recovery action during bankruptcy and you may not be released from debts such as child support, maintenance and debts incurred by fraud.

Part D – Your Liabilities AVAILABLE TO THE PUBLIC

Please copy this page if you have more than 10 unsecured creditors.

40 Unsecured Creditors

An unsecured creditor is a creditor who does not hold security over any particular asset you own. They can include credit cards, unpaid bills, loans from friends and relatives, personal guarantees and contingent debts. List all debts that have not already been listed as secured at Q 39.

Related Creditors If you are unsure whether a creditor is related, please refer to the instructions for completing these forms in the front of this booklet before answering this question. Related creditors must be disclosed by ticking the yes or no box.

Joint Debts If the debt is owed jointly with another person you must disclose this by indicating Yes or No

Creditor Name	Nature of debt	Account No.	Mth/Yr Incurred	Total amount owing	Related Party?	Joint debt?
1 Bankwest Address PO Box E237 Perth WA 6842	Mastercard	5435685351018856	02/2006	2979.21	No	No
2 Westpac Banking Corp Address 275 Kent Street Sydney NSW 2000	Loan	37062541602	08/2009	7500.94	No	No
3 Address					No/Yes	No/Yes
4 Address					No/Yes	No/Yes
5 Address					No/Yes	No/Yes
6 Address					No/Yes	No/Yes
7 Address					No/Yes	No/Yes
8 Address					No/Yes	No/Yes
9 Address					No/Yes	No/Yes
10 Address					No/Yes	No/Yes
TOTAL				\$368,963.94		

Note: Certain creditors can continue recovery action during bankruptcy and you may not be released from debts such as child support, maintenance and debts incurred by fraud

PART E – BUSINESS DETAILS

41 Sole trader/Partnership

Have you been in business as a sole trader or in partnership at any time in the last 5 years? No Go to Q 43 Yes please give details

If you have operated more than one business please copy this section, complete and attach.

Business Name	
Business Address	

41A Is the business registered with the Australian Taxation Office for GST payments? No Yes

41B Is the GST registration on a cash or accrual basis? Cash Accrual

41C Do you have an Australian Business Number? No Yes Number

What is the nature of this business?		
Partner's Name (if any)	1.	2.
Partner's Address		

41D Is there a written partnership agreement? No Yes attach copy

41E When did the business start operating? Date / /

41F Has the business ceased operating? No Yes Date ceased / /

41G Have you sold any business assets or have you sold the business as a going concern in the past 2 years? No Yes please give details

Business Name/Asset Description	Date Sold	Name of Purchaser	Amount Received
			\$
			\$
			\$

41H Are there any other business assets not sold? No Yes please give details

Type of Asset	Resale Value	Location of assets
Stock	\$	
Plant and Equipment	\$	
Fixtures and Fittings	\$	
Licences	\$	
Bank Accounts	\$	
Book Debts	\$	
Other (please describe)	\$	
	\$	

41I Did your business cease operating more than 6 months ago? No You must answer Q 42 before moving on to Q 43
Yes Go to Q 43

Part E - Business Details AVAILABLE TO THE PUBLIC

42 Sole trader/Partnership - operating or ceased in past 6 months

42A Is any stock on consignment or subject to retention of title? No Yes

42B Is there a bill of sale or other security over business assets? No Yes attach a copy of the bill of sale

42C Do you have a lease agreement over your business premises? No Yes please give details

Landlord's Name						
Landlord's Address						
Period of lease				to		

42D Have you sold, or tried to sell the business? No Yes please give details

Agent's Name						
Agent's Address						
Asking Price	\$					

42E Who has your business records?

Name						
Address						
Phone No.						

42F Who prepares the financial statements and tax returns?

Name						
Address						
Phone No.						

Attach a copy of the last available financial statements

Part E – Business Details AVAILABLE TO THE PUBLIC

43 Companies

43A Have you been a director or had a management role in a company at any time in the last 5 years? No Go to Q 44 Yes please give details

If you have operated more than one company please copy this section, complete and attach.

Company Name	
ABN	
Registered Address	
Trading Name	
Nature of company activity	
Is this a trustee company? If yes, what is the name of the trust?	

Officeholder positions held by you in the last 2 years
 Director Date resigned / /

Secretary Date resigned / /

43B Has a liquidator, receiver or administrator been appointed to manage the company? No Yes please give details

Name	
Address	

43C Is a dividend or distribution expected? No Yes please give details

43D Does the company owe you any wages, loans or any other money? No Yes please give details

Description	Amount owed
	\$
	\$

43E Do you own, or have you at any time during the last 5 years owned any shares in this company? No Yes please give details

No. of shares	Date sold	Transferor name and address	Sale proceeds
			\$
			\$

43F Have you transferred any assets to the company in the last 5 years? No Yes please give details

Description of asset	Date of transfer	Value of asset	Money you received
		\$	\$
		\$	\$

43G Who prepares the financial statements and tax returns?

Name	
Address	
Phone No.	

Attach a copy of the last available financial statements

Part E – Business Details AVAILABLE TO THE PUBLIC

44 Trusts

44A Have you been a unit holder in or beneficiary of a trust in the last 5 years; OR

44B Have you transferred any assets to a trust in the last 5 years? No Yes please give details

If you have been involved in more than one trust please copy this section, complete and attach.

Trust Name			
Principal activity			
Type of trust	Unit	Discretionary	Other
Trustee's Name			
Trustee's Address			

44C Are there assets owned by the trust? No Yes please give details

Asset Description	Resale Value
	\$
	\$
	\$

44D Does the trust owe you any wages, loans or other money? No Yes please give details

Description	Amount owed
	\$
	\$

44E Have you received any income or capital distribution from this trust in the last 2 years? No Yes please give details

How often do you receive a distribution	Date of last payment	Amount of last payment
		\$

44F Have you transferred any assets to the trust in the last 5 years? No Yes please give details

Description of asset	Date of transfer	Value of asset	Money you received
		\$	\$
		\$	\$
		\$	\$

44G Name and address of the person holding the trust deed, books of account and financial statements.

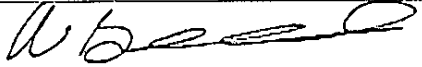
Name			
Address			
Phone No.		Email address	

Attach a copy of the last available financial statements

DECLARATION

Note: S267(2) of the Bankruptcy Act provides that a person must not sign a declaration that the person knows to be false. **Penalty:** Imprisonment for 12 months.

I declare that the particulars set out in this statement are correct.

	Date 11 / 03 / 2011
<i>Signature</i>	

If you received assistance completing this form, the person providing the assistance should sign the statement below.

I declare that before this form was completed, I carefully read to/interpreted for the person named above the prescribed information and the questions on this form or [where the person is physically incapacitated] satisfied myself that the person had read and understood the information and questions. The responses provided in this form are those of the person named above.

Reason the debtor required your assistance

Full name and address of the person assisting

Signature of the person assisting

	Date / /
<i>Signature</i>	

CHECKLIST FOR STATEMENT OF AFFAIRS

- Have you answered every question in Parts A, B, C, D and E. Part E must be completed if you have been involved in a business/ company/ trust in the last 5 years.
- Have you attached all documentation you have been asked to provide.

Document checklist

	Question	Document required
5	Child support	Child Support Agreement/Assessment Notice
6	Family law financial proceedings	Family law or spousal maintenance order or application
7	Legal actions	Summons, writ or other documents
8	Proceeds of Crime	Court order or application
9	Income	Payslip/Tax Assessment Notice/Controlink Statement of Benefit *
32	Decoased estate	Copy of the will
33	Sale, transfer or gift of assets	Properly settlement statement
41D	Sole Trader/Partnership	Partnership Agreement
42B	Security over business assets	Bill of sale or other security document/agreement
42F	Sole Trader/Partnership	Last available financial statements
43G	Companies	Last available financial statements
44G	Trusts	Last available financial statements

- **Documents in support of income:** please ensure that any document you attach in support of your income does not display your Tax File Number (TFN). Where you are attaching your Tax Assessment Notice or any other document that contains your TFN, please ensure that TFN data is erased or 'blacked out' so that the TFN is not visible.