

PISANI - MEDICAL BUSINESS PLAN INSURANCE  
PHIL LAVIS - BONDS CLAIM - CREATING FRAUDULENT DEBT - 2009  
PORT PIRIE COUNCIL - BUSINESS CONCEPTS 2014 - 2016 2011

PRIN110B

SOUTH AUSTRALIA POLICE DEPARTMENT  
POLICE APPREHENSION REPORT

AP No : 09/M37969  
Report Job Submitted By I.D.: 8368/3

Run Date : 08/10/2008  
Run Time : 21:26  
Page : 2

Count 1.

The victim in this matter is Nancy PISANI. She states that between 7.45 pm on Saturday the 5th of July 2008 and 12.15 am on Sunday the 6th of July 2008, unknown offender(s) smashed the glass panels in her front door while she was out. She states no person had permission to smash the windows and she seeks compensation for the damage. (Quote for the damage to be supplied by the victim)

\*\*\*VICTIM VERSION\*\*\*

Count 2.

The victim in this matter is L.J. Hooker Real Estate, PORT PIRIE. Phil LAVIS is authorised to speak on behalf of the business. He states that between 8.00 pm on Saturday the 5th of July 2008 and 6.00 am on Sunday the 6th of July 2008, unknown offender(s) smashed the shop front window at a vacant business premises at [REDACTED] PORT PIRIE. No person had permission to smash the window and the victim is seeking compensation for the damage. (Quote for the damage to be supplied by the victim)

\*\*\*VICTIM VERSION\*\*\*

Count 3.

The victim in this matter is Victim Support Service, PORT PIRIE. Jennifer LEWIS is authorised to speak on behalf of the company. She states that between 7.00 pm on Friday the 4th of July 2008 and 8.00 am on Monday the 7th of July 2008, unknown offender(s) smashed a pane of glass in the front office area of the Victim Support Service Office causing approximately \$300.00 damage. The victim is seeking compensation for the damage. (Quote for the damage to be supplied by the victim)

\*\*\*VICTIM VERSION\*\*\*

Count 4.

The victim in this matter is the Caltex Service Station, PORT PIRIE. Raymond RENTON is the manager of the Service Station and is authorised to speak on behalf of the business. He states that between 12.20 am and 12.25 am on Sunday the 6th of July 2008, unknown offenders smashed two (2) windows at the front of the Caltex Service Station by throwing pavers through the windows. CCTV footage of the incident has been recorded and passed onto Port Pirie Police. No person had permission to damage the windows and the victim is seeking compensation for the damage. (Quote for the damage to be supplied by the victim)

\*\*\*VICTIM VERSION\*\*\*

Count 5.

The victim in this matter is the Port Pirie Regional Council. Colin BYLES is authorised to speak on behalf of the Council. He states that between 8.00 am on

START OF TARGETING - POLICE INVOLVEMENT  
 \* ILEGAL SURVEILLANCE OF FAMILY EXACT LOCATION AT EXACT MOMEN  
 VICTIM IS IN THAT LOCATION.  
 MOTHER AND SON/MI [REDACTED]

POFH640B

SOUTH AUSTRALIA POLICE DEPARTMENT

Run Date : 20/05/2015

Run Time : 02:00

OFFENDER HISTORY REPORT

Page : 1

Offender Name : MCDIARMID, Jacqueline Carol

DOB: [REDACTED]

5540

40

40

40

558

Date: 20/05/2015

Date: 11/09/2010

Date: 05/07/2009

Date: 01/10/2008

Date: 01/10/2008

Date: 04/04/2008

Date: 18/03/1991

Court Outcome Details

\*\*HEARING: 11/03/2008 KADINA MAGISTRATES' COURT (CRIMINAL), SA

Count	Offence	Offence Date
1	DRIVE WITH EXCESS BLOOD ALCOHOL	22/12/2007
	CONVICTED	
2	MAKE UNNECESSARY NOISE OR SMOKE	22/12/2007
	CONVICTED	

Counts Results

1	FINE	\$500.00 FINE
		\$70.00 V.I.C. LEVY
		\$16.00 PROSECUTION COSTS

Endorsment Text :

FINE - Fine \$500.00 V.I.C. Levy \$70.00 Prosecution Costs \$16.00 Total \$586.00

Time To Pay 28 DAYS Due 08/04/08

Court Fees waived.

1 DRIVERS LICENCE DISQUALIFICATION 107 days Start: 11/03/2008

Endorsment Text :

DRIVERS LICENCE DISQUAL - For 3 Months 14 Days Commencing 11:20am on 11/03/08.

Section 47B(1)(A) of the Road Traffic Act, 1961.

Defendant warned as to consequences of driving whilst disqualified.

2 DISCHARGED WITHOUT PENALTY

Endorsment Text :

DISCHARGE WITHOUT PENALTY -

2 LEVY ONLY \$70.00 V.I.C. LEVY

Endorsment Text :

LEVY ONLY - V.I.C. Levy \$70.00

Time To Pay 28 DAYS Due 08/04/08

Brief Code: 08/J38402

Court File Number: MCKAD-CRIM -08- 21

Specialists Draft letter

Ms Jacqueline Pearce

Dear Sir / Madam,

I would like to take this opportunity to introduce myself, my name is Jacqueline Pearce, I have been a resident of Port Pirie for 8 years. In this time it has come to my attention, through my own experience and conversations with the general population, that there is a great need for specialist treatments within our country regions. Therefore I am in the process of developing a business plan for the opening of a Specialist Medical Centre in the Port Pirie district.

on a two day a wk Roster.

The Specialist Medical Centre will consist of the services of visiting specialists to the centre within the initial stages of operation. The specialists I am seeking in order to establish this business venture will consist of a Dietician, Dermatologist, Allergist / Immunologist, Sports Injury Specialist and a Cosmetic specialist. I have thus far secured a Cosmetic specialist, Dr Dean Richards MBBS, who has agreed and is very keen to be a part of this proposed venture within this district. The centre will act as an agency for the specialists, utilizing all the specialists services within the one centre.

I have conducted various forms of market research within this and the surrounding districts with positive results. I have obtained the support of the local and surrounding General Practitioners, The Regional Development Board, local member of parliament and the general population. The district of Port Pirie was accessed as being the desired location for this business venture as it is central to many rural districts, allowing for a vast circumference of GP'S to utilize the referral system.

Therefore I am contacting you specifically to discuss the possibility of obtaining your interest and invite you to become a part of this proposed business venture. All details concerning the aspects of the business, the service I provide and the charges that will apply will be discussed upon reply of your interest ~~and~~ acceptance of the proposal that I have put forth to you.

All aspects of this project are of a strictly confidential matter and I would appreciate your confidentiality regarding the business proposal disclosed in this letter.

You may contact me directly to discuss this matter further or I can contact you or your staff to follow-up your decision or to make an appointment to discuss this further.

I thank you for your time and appreciate your consideration and confidentiality regarding this matter.

Yours sincerely

Jacqueline Pearce

# MEDICAL BUSINESS PLAN HAND WRITTEN FORM 2006 - 2007.

## \* Statement of Personal net worth.

### Assets (you own)

cash on hand : 0  
 Bonds & Shares : 0  
 surrender value of policies : 0  
 \* House : ~~1,200,000~~ <sup>140,000</sup>  
 other real estate : 0  
 furniture : \$5000  
 personal effects : \$1000  
 vehicles : \$3000  
 \* ~~sale of house~~  
 other : \$50,000

\* Total : \$149,000

(A) Total assets : \$149,000

(B) total liabilities : \$ 37,000

(A - B) : \$ 42,000 \*

### Liabilities (you owe)

\* Bills unpaid \$1000 - LEFT IN MY RESPONSIBILITY  
 Personal Loans 0  
 Balance owing under lease contract 0  
 \* Amount owing on house \$ ~~25,000~~ <sup>\$64,000</sup>  
 Bankcard 0  
 \* credit cards \$22,000 - CREDIT CARD DEBT.  
 other 0

\* Total : \$ 37,000

EX HUSBAN  
 DECLARATION  
 DISPUTING  
 CREDIT CAR  
 AMOUNTS  
 - INCREASED  
 AMOUNT  
 BOUGHT EX  
 PARTNER FURNITURE  
 FOR HIS RENTAL  
 PROPERTY AFTER  
 SEPERATION RAISING  
 DEBT TO \$22,000



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# SALES AGENCY AGREEMENT (RESIDENTIAL PROPERTY)

The Vendor appoints the Agent and the Agent accepts the appointment to effect a sale of the Property upon the terms and conditions set out below.

### SCHEDULE

The Vendor(s) Jackie McDiarmid  
Darren McDiarmid [Redacted] A.B.N. [Redacted]

Telephone: (Work:) [Redacted] (Home:) [Redacted] (Mobile:) [Redacted] / Facsimile: [Redacted]

The Property [Redacted] L.G.A. [Redacted]

The Agent Wardle Co. Real Estate.  
Address 90 Florence St.  
P.P.

[Redacted] Telephone [Redacted] Facsimile: [Redacted]

Type and Term of Agency: The Agency shall be:  
 a sole agency from the date of this Agreement until  the 10 4 2008 <sup>JM<sup>c</sup></sup> (inclusive), or  
 the conclusion of \_\_\_\_\_ days after the auction;  
and shall thereafter be a general agency, until terminated by either party by giving notice in writing to the other party.  
 a general agency, until terminated by either party by giving notice in writing to the other party.

Manner of Sale: The Property shall be offered for sale: \$260,000 <sup>JM<sup>c</sup></sup>  
 by private treaty, at the price of \$ ~~285,000~~ or such other price as the Vendor may specify in writing; or  
 by public auction, to be held  at the property, or  at \_\_\_\_\_  
on \_\_\_\_/\_\_\_\_/\_\_\_\_, at \_\_\_\_\_ with the reserve price being as specified in writing by the Vendor prior to the auction.

Preferred settlement period:  \_\_\_\_\_ days, or  As Agreed

Previous agency:  Not applicable  
 Property previously listed for sale with Lavis Real Estate  
 has been terminated, or  will forthwith be terminated by the Vendor.

The Included Chattels:  Not applicable All  built-in furniture  window treatments & fittings  
 fixed floor coverings  light fittings  \_\_\_\_\_  
 Consumer Credit Chattels N/A

The Excluded Chattels:  Not applicable All  Vendor's  Tenant's  personal effects & chattels  
 loose floor coverings and furniture  \_\_\_\_\_

SALE OF HOUSE - 8/08/08

**WARDLE**  
**Co.**

"A division of ABB Grain"  
ABN 59 084 962 130

*Real Estate Services*

www.realestate.com.au/agents/wardle

17 July 2008

J McDiaarmid  
[REDACTED]

Dear Jackie,

Re: [REDACTED]

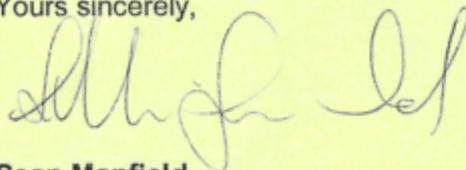
Congratulations on the sale of your property through Wardle Co Pty Ltd.

\* Your settlement date is set for 08/08/08. \* It is important for you to understand the process from now until settlement so that everything goes smoothly for you. Should the settlement date change for any reason your conveyancer, Boylan & Co should be in contact with you, to ensure that you know exactly what is happening.

Settlement is a formal process that is conducted at the Lands Title Office between your and the purchaser's conveyancers whereby the legal paperwork is exchanged and change of ownership is formally recognized. Settlement is booked by your conveyancer and you will need to contact your conveyancer to confirm the time that settlement will take place. We do require the keys for the property to be dropped at our office by **11.00am on settlement day**. However, until settlement is complete we will not handover the keys to the new owner. You will receive a call from your conveyancer to advise you that settlement has occurred. If there are any changes to these standard arrangements we will be in contact with you.

We trust you have been happy with the service you have received from Wardle Co Pty Ltd and hope that we can be of assistance to you and your family in the future. Should there be anything further you require, please do not hesitate to contact our office on [REDACTED]

Yours sincerely,



Sean Manfield  
Property Consultant

PORT PIRIE  
90 Florence Street  
Port Pirie SA 5540  
Phone [REDACTED]  
Facsimile [REDACTED]

ROXBY DOWNS  
Phone [REDACTED]

CRYSTAL BROOK  
Cnr. Brandis & Bowman Streets  
Crystal Brook SA 5501  
Phone [REDACTED]  
Facsimile [REDACTED]

KIMBA  
30 High Street  
Kimba SA 5501

EFTA00266754

MEDICAL BUSINESS PLAN - SOURCE OF FUNDING  
HOUSE SALE

PLEASE REPLY TO: PORT PIRIE OFFICE  
Our ref: bk/mcd2008300/dl  
Your ref:



**v o u m a r d**

l a w y e r s

PRINCIPALS  
JOHN VOUMARD

SOLICITORS  
BILL OTHMAN  
KELLY MOFFATT  
BROOKE KENNEDY  
MATT NOONAN

\* 31 July 2008 \*

\* Ms JC McDiarmid

\* [REDACTED]

Dear Madam

\* Re: Property advice \*

We refer to the telephone call between yourself and the writer on 30 July 2008 with respect to the abovementioned matter.

\* We confirm that at this time you stated that Boylan & Co were handling your conveyancing and as such it was agreed that you would receive any advice required from them.

This now finalises your matter, we would like to thank you for your instructions and wish you well in the future.

Yours faithfully  
VOUMARD LAWYERS

Per:   
BROOKE KENNEDY



\* 3rd July 2007 \*

ABN 87 100 064 640  
Phone: [REDACTED]  
162 Ellen Street,  
www.lavisrealest

**Phil Lavis** MREI  
Manager



Mobile: [REDACTED]  
Office: [REDACTED]  
Fax: [REDACTED]

162 Ellen Street, Port Pirie SA 5540  
[www.lavisrealestate.com.au](http://www.lavisrealestate.com.au)  
Email: [REDACTED]

D & J McDiarmid



Dear Darren and Jacki

\* Thankyou for selecting Lavis Real Estate to market the property situated at [REDACTED]. You can rest assured that we will do everything possible to ensure that this property is sold for the best possible price.

Please find following a Sales Agency Agreement. If you could initial all pages on the bottom right hand corner where indicated and a full signature on page 7 of 8.

Please keep a copy for your records and forward the original back to our office.

As soon as we receive this form we can then start marketing your property and hopefully we are successful in a quick sale for you.

If you wish to discuss any matter regarding the sale or any thing in relation to your Real Estate needs please feel free to contact me at any time.

Regards

Phil Lavis  
MANAGER  
Ph [REDACTED] all hours



3/10/2007 - HOUSE SALE/SOURCE OF FUNDING.  
LAVIS REAL ESTATE / LJ HOOKER - PHIL LAVIS



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Form No. 1110

# SALES AGENCY AGREEMENT

(RESIDENTIAL PROPERTY)

The Vendor appoints the Agent and the Agent accepts the appointment to effect a sale of the Property upon the terms and conditions set out below.

## SCHEDULE

The Vendor(s) Darren James McDiarmid + Jacqueline

[Redacted Name]

Telephone: (Work:) [Redacted] (Home:) [Redacted] (Mobile:) [Redacted] Facsimile: [Redacted]

The Property ALLOTMENTS 205, 206, 207 + 208

C/T 5226/308 + 5226/307 L.G.A. [Redacted]

\*The Agent LAVIS REAL ESTATE LTD \*

Address 162 ELLEN ST

1001 Pine

[Redacted] Telephone [Redacted] Facsimile: [Redacted]

Type and Term of Agency: The Agency shall be:

- a sole agency from the date of this Agreement until  the 3 / 10 / 2007 (inclusive), or  the conclusion of \_\_\_\_\_ days after the auction; and shall thereafter be a general agency, until terminated by either party by giving notice in writing to the other party.
- a general agency, until terminated by either party by giving notice in writing to the other party.

Manner of Sale: The Property shall be offered for sale:

- by private treaty, at the price of \$ 310,000 or such other price as the Vendor may specify in writing; or
- by public auction, to be held  at the property, or  at \_\_\_\_\_ on \_\_\_/\_\_\_/\_\_\_ at \_\_\_\_\_ with the reserve price being as specified in writing by the Vendor prior to the auction.

Preferred settlement period:  30 days, or  \_\_\_\_\_

Previous agency:

- Not applicable
- Property previously listed for sale with \_\_\_\_\_
- has been terminated, or  will forthwith be terminated by the Vendor.

The Included Chattels:

- Not applicable
- All  built-in furniture  window treatments & fittings
- fixed floor coverings  light fittings  \_\_\_\_\_
- Consumer Credit Chattels NIL

The Excluded Chattels:

- Not applicable
- All  Vendor's  Tenant's  personal effects & chattels
- loose floor coverings and furniture  \_\_\_\_\_

\* 18 September 2007 \*

Jacuié McDiarmid  
[REDACTED]

Dear Jacuié

**Welcome to Pisani Accountants & Business Advisors**

At Pisani Accountants and Business Advisors we are focused on providing a premium quality accountancy service that is tailored to meet the needs of your business and provides friendly, informative and supportive customer service.

Our trained and motivated staff are here to offer assistance in all aspects of business management whenever you need it.

The following information package is attached:

- o A detailed Service Package for 2007 that outlines our commitment to you and your business
- o A list of other available services outside of your service package, including Payroll and Book keeping which you may like to consider at a latter date

Our Practice Manager Doreen Olsen will contact you in the near future and organise an appointment with you to explain in detail how your business accountancy needs can be met and to sign a Service Package Agreement.

Also further to our conversation with regard to office space, I have included a plan layout of the adjoining building for your consideration.

Thank you for choosing Pisani Accountants & Business Advisors and we look forward to working with you in achieving both success and security for your business.

Yours sincerely



Stephen Pisani

\* 3 December 2008 \*

Jacuié McDiarmid

\* [REDACTED]

Dear Jacuié

Further to our phone call and information already sent to you, I provide you with an updated Service Package and Agreement tailored to meet the needs of your planned business venture.

The following information package is attached:

- \* o A detailed Service Package for 2007 that outline your commitment to you and your business
- o A list of other available services outside of your service package, including Payroll and Book keeping which you may like to consider at a latter date
- o A Service Package Agreement – for your signature and return to this office at the commencement of your business
- o PaySmart Monthly Direct Debit payment form – for your signature and return to this office at the commencement of your business

I am aware that your business has not as yet commenced, so this enclosed quote would be adjusted accordingly for any service utilised in this financial year.

\* Pisani Accountants and Business Advisors look forward to assisting you with your new endeavour in the near future and would be please to assist you in this process.

Yours sincerely

Doreen Olsen  
Practice Manager

MEDICAL BUSINESS PLAN 2006 - 2012.  
GOVERNMENT DEPARTMENTS.

POSTAGE  
PAID  
ADELAIDE  
S.A., AUST.  
5000

Government of South Australia

SafeWork SA

GPO Box 465, Adelaide SA 5001  
DX 715 ADELAIDE



Jacqueline McGlade



MICHAEL FETHERSTONHAUGH | BUSINESS ADVISOR  
HAND WRITING. 2007

REGIONAL DEVELOPMENT BOARD  
REGISTERED CLIENT  
MICHAEL FETHERSTONHAUGH.



An Australian Government Initiative

**AusIndustry**

50,000	Wages
21,000	Rent
1,500	PL
<del>10,000</del>	MV
4,000	Electricity
2,000	Insurance
2,000	Advertising
2,000	Accountant

~~102,500~~  
\$ 82,500

say \$100,000 = 52  
= 1923.07

say \$2000 per week  
\* ÷ 5 specialists  
= \$400 wk each.

\$2000 ÷ 3 = \$666 per wk

1,475.60

# MEDICAL BUSINESS PLAN 2007



## Port Pirie Regional Council Development Application Fees

Development No.  
354/ /09

LODGEMENT		GST	FEES
1	Lodgement Fee - the base amount (no assessment against building rules)	Exempt	\$50.50
2	Additional Lodgement Fee (if assessment against Building Rules is required and Development greater than \$5,000 (additional to base amount))	Exempt	\$57.50

DEVELOPMENT PLAN CONSENT		GST	FEES
Complying			N/A
Complying/Merit Development Plan Consent			
4	Development cost up to \$10,000	Exempt	\$31.50
	Development cost \$10,001 to \$100,000	Exempt	\$86.50
	Development cost more than \$100,000 (Max \$200,000)	Cost x 0.125%	Exempt
Non Complying - Additional to 1 and 2 above			
3	Additional Lodgement Fee - Non-Complying (additional to the base amount)	Exempt	\$81.00
5	Administration Fee (DAC Concurrence)	Exempt	\$103.00
6	Development cost up to \$10,000	Exempt	\$43.25
	Development cost \$10,001 to \$100,000	Exempt	\$103.00
	Development cost more than \$100,001	Cost x 0.125%	Exempt
Public Notification			
7	Category 2 & 3	Exempt	\$86.50
8	Advertisement Fee (Recorder &/or Flinders News)	Inclusive	\$160   \$320
Referral			
9	Development cost up to \$1,000,000 (maybe subject to additional fees)	Exempt	\$180.00
	Development cost more than \$1,000,000 (maybe subject to additional fees and some development requiring EPA referral)	Exempt	\$300.00

BUILDING RULES CONSENT				GST	FEES				
10	Classification			Demolition Fee Rate		Building Fee Rate			
	1	2	3	m2	x \$0.46	m2	x \$2.28	Inclusive	
	3	5	6	m2	x \$0.61	m2	x \$3.03	Inclusive	
	7	8		m2	x \$0.40	m2	x \$2.01	Inclusive	
	9a	9c		m2	x \$0.69	m2	x \$3.44	Inclusive	
	9b			m2	x \$0.63	m2	x \$3.13	Inclusive	
	10a	10b		m2	x \$0.14	m2	x \$0.68	Inclusive	
Building Rules Consent - MINIMUM FEE								Inclusive	\$53.50
11	Staged Consent (Subsequent Lodgments for Building Rules)							Inclusive	\$50.50

ADDITIONAL		GST	FEE
12	CITB levy if development costs are more than \$15,000	Cost x 0.25%	Exempt
13	Copy of Certificate of Title	Copy Provided	\$20.00
14	Essential Safety Provision		Inclusive \$78.00
15	Certificate of Occupancy		Inclusive \$36.25
16	Change of Classification	Building Rate x 0.64	Inclusive
	Change of Classification - MINIMUM FEE		Inclusive \$53.50
17	Extended Approval period		Exempt \$81.00
18	Copy of Land Management Agreement (LMA)		Exempt \$11.30
19	Registration of Land Management Agreement (LMA)		Exempt \$60.50

INVOICE TOTAL
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