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Footprints Fundraising Inc.

**Financial Report
30 June 2020**

INC9984228

CONTENTS	Page
Committee's Report	2
Statement of Comprehensive Income	3
Balance Sheet	4
Statement of Changes in Equity	5
Statement of Cash Flows	6
Notes to the financial statements	7
Statement by Members of Committee	15
Declaration by Public Officer in Respect of Fundraising Appeals	16
Independent Auditor's Report	17

Committee's Report

For the year ended 30 June 2020

Footprints Fundraising Inc.

The Committee members of Footprints Fundraising Inc. (Association) present their report for the year ended 30 June 2020.

Committee members

The following persons were Committee members during the financial year and up to the date of this report:

Matthew Bourne (President)
David Bone (Treasurer)
Alicia Crosariol (Co-Secretary)
David Chalmers (Co-Secretary)
Amy Tribe (Management Committee)
Anna Gladman (Management Committee)
David Le (Management Committee)

Chris Noble resigned as President on 27 March 2020 and Matthew Bourne appointed.

David Bone was appointed as Treasurer on 7 September 2019.

Simon Monk (President), Aine Leonard (Treasurer) and Brendan Forster retired as committee members on 7 September 2019.

Anna Gladman, Amy Tribe and David Chalmers were appointed as committee members on 20 November 2019.

David Chalmers appointed Co-Secretary on 30 March 2020 whilst Alicia Crosariol is on maternity leave.

Principal Activity

The principal activity of the association during the financial year was the collection and distribution of donations to various charitable organisations throughout Australia and overseas.

Review of operations

The profit after providing for income tax amounted to \$95 (2019:\$45).

The majority of donations are received from customers purchasing travel insurance from the subsidiaries of nib travel Pty Limited. Donations in the current year decreased to \$533,004 (2019: \$690,455). Donations received are directly correlated to the decreased sales and marketing related activities of nib travel group, with COVID-19 having a significant impact.

Significant changes in state of affairs

No significant changes in the Association's state of affairs occurred during the financial year.

Matters subsequent to the end of the financial year

No matter or circumstance has arisen since 30 June 2020 that has significantly affected, or may significantly affect:

- the Association's operations in future financial years; or
- the results of those operations in future financial years; or
- the Association's state of affairs in future financial years.

Likely developments and expected results of operations

Information on likely developments in the operations of the Association have not been included in this Financial Report because the Committee members believe it would be likely to result in unreasonable prejudice to the Association.

Environmental regulation

The Association is not subject to any specific environmental regulation and has not breached any legislation regarding environmental matters.

Insurance of officers and indemnities

During the financial year, nib travel Pty Limited paid premiums in respect of a contract insuring the Committee members against liability incurred as such a Committee member, other than conduct involving willful breach of duty in relation to the committee, to the extent permitted by the *Corporations Act 2001*. The contract of insurance prohibits disclosure of the nature of the liability and the amount of the premium.

Signed in accordance with a resolution of the Members of the Committee by:



Matthew Bourne
President



David Bone
Treasurer

Sydney, NSW
10 December 2020

Statement of Comprehensive Income

For the year ended 30 June 2020

Footprints Fundraising Inc.

	Notes	2020 \$	2019 \$
Donations received	4	533,004	690,455
Donations paid	5	(533,004)	(690,455)
Other income	4	1,045	2,160
Bank charges	5	(910)	(1,461)
Profit before income tax		135	699
Income tax expense	6	(40)	(654)
Profit for the year		95	45
Total comprehensive income for the year		95	45

The above Statement of Comprehensive Income should be read in conjunction with the accompanying notes

Balance Sheet

For the year ended 30 June 2020

Footprints Fundraising Inc.

	Notes	2020 \$	2019 \$
ASSETS			
Current assets			
Cash and cash equivalents	7	20,090	14,267
Receivables	8	5,800	77,832
Total current assets		25,890	92,099
Total assets		25,890	92,099
LIABILITIES			
Current liabilities			
Payables	9	48,657	114,697
Current tax liabilities	6	-	304
Deferred tax liabilities	6	40	-
Total current liabilities		48,697	115,001
Net assets		(22,807)	(22,902)
EQUITY			
Accumulated losses		(22,807)	(22,902)
Total equity		(22,807)	(22,902)

The above Balance Sheet should be read in conjunction with the accompanying notes

Statement of Changes in Equity

For the year ended 30 June 2020

Footprints Fundraising Inc.

	Accumulated losses	Total
	\$	\$
Balance at 1 July 2018	(22,947)	(22,947)
Total comprehensive (loss) / income for the year	45	45
Total comprehensive (loss) / income for the year	45	45
Balance at 30 June 2019	(22,902)	(22,902)
Balance at 1 July 2019	(22,902)	(22,902)
Total comprehensive (loss) / income for the year	95	95
Total comprehensive (loss) / income for the year	95	95
Balance at 30 June 2020	(22,807)	(22,807)

The above Statement of Changes in Equity should be read in conjunction with the accompanying notes

Statement of Cash Flows

For the year ended 30 June 2020

Footprints Fundraising Inc.

	Notes	2020 \$	2019 \$
Cash flows from operating activities			
Receipts from donors		605,946	685,307
Payments to charities and suppliers		(599,044)	(738,671)
Interest received		135	1,131
Bank charges		(910)	(1,461)
Income taxes paid		(304)	(351)
Net cash inflow (outflow) from operating activities	7	5,823	(54,045)
Net increase (decrease) in cash and cash equivalents			
Cash and cash equivalents at beginning of the year		14,267	68,312
Cash and cash equivalents at end of the year		20,090	14,267
Reconciliation to Balance Sheet			
Cash and cash equivalents		20,090	14,267
		20,090	14,267

The above Statement of Cash Flows should be read in conjunction with the accompanying notes

Notes to the Financial Statements

For the year ended 30 June 2020

Footprints Fundraising Inc.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated. The financial statements are for the Footprints Fundraising Inc. as an individual entity. Footprints Fundraising Inc. is an association incorporated in New South Wales under the *Associations Incorporation Act 2009*.

Significant and other accounting policies that summarise the measurement basis used and are relevant to the understanding of financial statements are provided throughout the notes to the financial statements.

a) Basis of Preparation

This financial report is a general purpose financial report that has been prepared in accordance with Accounting Standards, Australian Accounting Interpretations, other authoritative pronouncements of the Australian Accounting Standards Board and the requirements of the *Associations Incorporation Act 2009* and *Charitable Fundraising Act (NSW) 1991*.

Footprints Fundraising Inc. is a not for profit entity for the purpose of preparing the financial report.

i) Historical cost convention

The financial report has been prepared on an accruals basis and is based on historical costs modified by the revaluation of selected non-current assets, financial assets and financial liabilities for which the fair value basis of accounting has been applied.

b) Going concern

Footprints Fundraising Inc. was in a profit position, having accumulated losses and a net asset deficiency of \$22,807 for the year ended 30 June 2020. However, the members have prepared the financial statements on a going concern basis as nib holdings Limited has provided a letter of support so to ensure that Footprints Fundraising Inc. is financially able to pay its debts as and when they fall due.

c) Goods and services tax

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or part of an item of the expense. Receivables and payables in the statement of financial position are shown inclusive of GST.

GST is presented in the statement of cash flows on a gross basis, except for the GST component of investing and financing activities which are disclosed as operating cash flows.

d) New and amended accounting standards and interpretations not yet adopted

Footprints Fundraising Inc. has adopted all of the new or amended accounting standards and interpretations issued by AASB that are mandatory for the current reporting period.

Any new or amended accounting standards or interpretations that are not yet mandatory have not been early adopted.

Notes to the Financial Statements continued

For the year ended 30 June 2020

Footprints Fundraising Inc.

2. CRITICAL ACCOUNTING JUDGEMENTS AND ESTIMATES

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Association's accounting policies.

The Association makes estimates and assumptions in respect of certain key assets and liabilities. Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3. RISK MANAGEMENT

The Association is exposed to a variety of financial risks through its use of financial instruments. This note discloses the Association's objectives, policies and processes for managing these risks.

The Association's financial instruments consist mainly of deposits with banks, accounts receivable and payable and loans from related parties.

The overall risk management plan seeks to minimise potential adverse effects due to the unpredictability of financial markets. Footprints Fundraising Inc. does not actively engage in the trading of financial assets for speculative purposes nor does it write options. The most significant financial risks the association is exposed to are described below.

The main risks the entity is exposed to through its financial statements are interest rate risk and liquidity risk.

a) Interest rate risk

Description	Exposure	Mitigation
Risk of fluctuations in interest rates impacting the Association's financial performance or the fair value of its financial instruments.	The entity had no fixed or floating rate debt as at 30 June 2020 or 30 June 2019. Related party loans attract no interest.	N/A

b) Liquidity risk

Description	Exposure	Mitigation
Risk that the Association won't be able to meet its financial obligations as they fall due, because of lack of liquid assets or access to funding on acceptable terms.	Liquidity risk arises from: <ul style="list-style-type: none">• Donations payable; and• other payables	The Association manages liquidity risk by monitoring forecast cash flows and ensuring that donations to charities are not made until the donations are collected from partners

Notes to the Financial Statements continued

For the year ended 30 June 2020

Footprints Fundraising Inc.

4. REVENUE

	2020	2019
	\$	\$
Donations received	533,004	690,455
Donations received	533,004	690,455
Interest received	135	1,131
Other income	910	1,029
Total revenue	1,045	2,160

a) Accounting policy

- i) Revenue from donations* Revenue from donations is recognised when pledged, and the association has control over the donation and a right to receive. A corresponding receivable is recognised for the donation as the cash is received periodically.
- ii) Interest revenue* Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to financial assets.

5. EXPENSES

	2020	2019
	\$	\$
Expenses		
Donations paid	533,004	690,455
Bank charges	910	1,461
Total expenses	533,914	691,915

There was no remuneration paid to the auditors, PricewaterhouseCoopers, for audit and non-audit services during the year.

Notes to the Financial Statements continued

For the year ended 30 June 2020

Footprints Fundraising Inc.

6. INCOME TAX EXPENSE

On 22 June 2012, Footprints Fundraising Inc obtained a tax ruling resulting in the donations received by the Association being exempt from any tax liability to 30 June 2020. In 2018 an additional ruling was applied for and granted, extending this exemption to 30 June 2023. Any non-donation income and expense are therefore income tax assessable and not covered by this ruling.

	2020	2019
	\$	\$
<i>i) Income tax expense</i>		
Current Tax Expense	-	304
Deferred Tax Expense	40	-
Under / (over) provided in prior year	-	350
	40	654
Income tax expense is attributable to:		
Profit from continuing operations	40	654
Aggregate income tax expense	40	654
Profit from continuing operations before income tax expense	135	699
<i>ii) Numerical reconciliation of income tax expense to prima facie tax payable</i>		
Tax at the Australian tax rate of 30% (2019: 30%)	40	210
Tax effect of amounts which are not deductible (taxable) in calculating taxable income:		
Non-assessable donations received	(159,901)	(207,136)
Non-deductable donation paid	159,901	207,136
Non-deductable fine	-	94
Adjustments for current tax of prior periods	-	350
Income tax expense	40	654

Notes to the Financial Statements continued

For the year ended 30 June 2020

Footprints Fundraising Inc.

7. CASH AND CASH EQUIVALENTS

	2020	2019
	\$	\$
Cash at bank and cash on hand	20,090	14,267
	20,090	14,267

b) Accounting policy

Cash and cash equivalents, and bank overdrafts, are carried at face value of the amounts deposited or drawn. For the purpose of the presentation in the statement of cash flows, cash and cash equivalents includes cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value, and bank overdrafts

c) Reconciliation of profit after income tax to net cash inflow from operating activities

	2020	2019
	\$	\$
Profit / (loss) for the year	95	45
Non-cash flows in profit from ordinary activities	-	-
Change in operating assets and liabilities, net of effect from purchase of controlled entity		
Decrease (increase) in donations receivables	72,032	(6,177)
Decrease (increase) in deferred tax assets	40	-
Increase (decrease) in donations payables	(64,386)	(50,080)
Current tax payable	(304)	304
Increase (decrease) in other payables	(1,654)	1,863
Net cash flow from operating activities	5,823	(54,045)

8. RECEIVABLES

	2020	2019
	\$	\$
Current		
Donations receivable	5,800	77,832
	5,800	77,832

All amounts are short-term. The net carrying value of donations receivable is considered a reasonable approximation of fair value.

Donations receivable relate to amounts collected on behalf of Footprints Fundraising Inc. and are expected to be received within 30 days.

a) Accounting policy

i) Other receivables

Other receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected credit losses. Other receivables are generally due for settlement within 30 days.

The Association has applied the simplified approach to measuring expected credit losses, which uses a lifetime expected loss allowance. To measure the expected credit losses, other receivables have been grouped based on shared risk characteristics.

The amount of expected credit losses is recognised in the Consolidated Income Statement.

When a receivable becomes uncollectible it is written off against the expected credit loss account. Subsequent recoveries of amounts previously written off are credited against other expenses in the Consolidated Income Statement.

Notes to the Financial Statements continued

For the year ended 30 June 2020

Footprints Fundraising Inc.

8. RECEIVABLES continued

a) Accounting policy continued

ii) Impairment of financial assets

The Association recognises a loss allowance for expected credit losses on financial assets which are either measured at amortised cost or fair value through other comprehensive income. The measurement of the loss allowance depends upon the Association's assessment at the end of each reporting period as to whether the financial instrument's credit risk has increased significantly since initial recognition, based on reasonable and supportable information that is available, without undue cost or effort to obtain.

Where there has not been a significant increase in exposure to credit risk since initial recognition, a 12- month expected credit loss allowance is estimated. This represents a portion of the asset's lifetime expected credit losses that is attributable to a default event that is possible within the next 12 months. Where a financial asset has become credit impaired or where it is determined that credit risk has increased significantly, the loss allowance is based on the asset's lifetime expected credit losses. The amount of expected credit loss recognised is measured on the basis of the probability weighted present value of anticipated cash shortfalls over the life of the instrument discounted at the original effective interest rate.

For financial assets measured at fair value through other comprehensive income, the loss allowance is recognised within other comprehensive income. In all other cases, the loss allowance is recognised in profit or loss.

iii) Interest rate risk

Information about the Association's exposure to interest rate risk in relation to other receivables is provided in Note 3.

iv) Fair value and credit risk

Due to the short-term nature of current receivables, their carrying amount is assumed to approximate their fair value.

The maximum exposure to credit risk at the reporting date is the carrying amount of each class of receivables mentioned above.

v) Risk exposure

The maximum exposure to credit risk at the reporting date is the carrying amount of each class of receivable mentioned above. Refer to Note 3 for more information on the risk management policy of the Association and the credit quality of the Association receivables.

Notes to the Financial Statements continued

For the year ended 30 June 2020

Footprints Fundraising Inc.

9. PAYABLES

	2020	2019
	\$	\$
Current		
Donations payable	23,034	87,420
Other payables	1,488	3,142
Amounts payable to related parties	24,135	24,135
	48,657	114,697

a) Accounting policy

These amounts represent liabilities for projects the Association is committed to providing funding to prior to the end of the financial year which are unpaid. These amounts are unsecured and are usually paid within 30 days of recognition. The carrying amount of trade and other payables are considered to be the same as their fair values, due to their short-term nature.

10. ECONOMIC DEPENDENCY AND OPERATIONAL SUPPORT

Footprints Fundraising Inc. is economically dependent on nib travel Pty Limited and some of its subsidiaries, as the majority of donations are received from customers purchasing the subsidiaries' travel insurance. nib holdings Limited and its subsidiaries also provides ongoing support with regards to operations and technology. nib holdings Limited has also provided a letter of financial support to ensure that Footprints Fundraising Inc. is financially able to pay its expenses as and when they fall due.

11. RELATED PARTY TRANSACTIONS

The following loan has been made to Footprints Fundraising Inc. from related parties. The loan is unsecured and interest-free.

	2020	2019
	\$	\$
Surecan Technology Pty Limited	24,135	24,135
	24,135	24,135

During the year, Footprints Fundraising Inc.'s expenses were paid by nib holdings Limited and its subsidiaries. In addition, nib travel Pty Limited carried out all administration functions for the Association.

There were no compensation payments made to key management personnel during the year.

12. RETAINED PROFITS

	2020	2019
	\$	\$
Balance at the beginning of the year	(22,902)	(22,947)
Net profit	95	45
Balance at the end of the financial year	(22,807)	(22,902)

Notes to the Financial Statements continued

For the year ended 30 June 2020

Footprints Fundraising Inc.

13. EVENTS AFTER THE BALANCE SHEET DATE

There have not been any other matters or circumstances that have arisen since the end of the financial year that has significantly affected, or may significantly affect the operations of the Footprints Fundraising Inc., the results of those operations, or the state of affairs of the Footprints Fundraising Inc., in future financial years.

14. FUNDRAISING ACTIVITIES CONDUCTED

Fundraising appeals conducted in 2020, under the *Charitable Fundraising Act 1991*, included the collection of micro donations from partners' customers for charities.

No other fundraising activities were conducted during the year.

15. ASSOCIATION DETAILS

The registered office and principal place of business of the Association is:

Footprints Fundraising Inc.
Level 18, 1 Farrer Place
Governor Macquarie Tower
SYDNEY NSW 2000

The Financial Report was authorised for issue by the Committee Members on 10 December 2020. The Association has the power to amend and reissue the Financial Report.

Statement by Members of the Committee

For the year ended 30 June 2020

Footprints Fundraising Inc.

In the opinion of the Committee, the Financial Report as set out on pages 3 to 14:

- i. Presents a true and fair view of the financial position of Footprints Fundraising Inc. as at 30 June 2020 and its performance for the year ended on that date in accordance with Australian Accounting Standards, mandatory professional reporting requirements and other authoritative pronouncements of the Australian Accounting Standards Board.
- ii. At the date of this statement, there are reasonable grounds to believe that Footprints Fundraising Inc. will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:



Matthew Bourne
President



David Bone
Treasurer

Sydney, NSW
10 December 2020

Declaration by Public Officer in Respect of Fundraising Appeals

For the year ended 30 June 2020

Footprints Fundraising Inc.

Opinion

I, Matthew Bourne, Public Officer of Footprints Fundraising Inc. declare, in my opinion:

- i. the financial statements give a true and fair view of all income and expenditure of Footprints Fundraising Inc. with respect to fundraising appeal activities for the financial year ended 30 June 2020;
- ii. the Balance Sheet gives a true and fair view of the state of affairs with respect to fundraising appeal activities as at 30 June 2020;
- iii. the provisions of the Charitable Fundraising (NSW) Act 1991 and the Regulations under that Act and the conditions attached to the authority have been complied with during the period from 1 July 2019 to 30 June 2020; and
- iv. the internal controls exercised by Footprints Fundraising Inc. are appropriate and effective in accounting for all income received and applied from any fundraising appeals.



Matthew Bourne
Public Officer

10 December 2020



Independent auditor's report

To the members of Footprints Fundraising Inc

Our opinion

In our opinion:

The accompanying financial report of Footprints Fundraising Inc (the Association) is in accordance with *Associations Incorporation Act 2009*, including:

- (a) giving a true and fair view of the Association's financial position as at 30 June 2020 and of its financial performance for the year then ended
- (b) complying with Australian Accounting Standards.

What we have audited

The financial report comprises:

- the Balance Sheet as at 30 June 2020
- the Statement of Comprehensive Income for the year then ended
- the Statement of Changes in Equity for the year then ended
- the Statement of Cash Flows for the year then ended
- the Notes to the financial statements, which include a summary of significant accounting policies
- the Statement by Members of the Committee
- the Declaration by Public Officer in Respect of Fundraising Appeals.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial report* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Association in accordance with the auditor requirements of the *Associations Incorporation Act 2009* and the ethical requirements of the Accounting Professional & Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

Other information

The Committee Members are responsible for the other information. The other information comprises the information included in the annual report for the year ended 30 June 2020, but does not include the financial report and our auditor's report thereon.

PricewaterhouseCoopers, ABN 52 780 433 757
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T: +61 2 4925 1100, F: +61 2 4925 1199, www.pwc.com.au



Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information that we obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Committee Members for the financial report

The Committee Members are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and for such internal control as the Committee Members determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Committee Members are responsible for assessing the ability of the Association to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Committee Members either intend to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at:

https://www.auasb.gov.au/auditors_responsibilities/ar4.pdf . This description forms part of our auditor's report.

A handwritten signature in black ink, appearing to read 'PricewaterhouseCoopers', written in a cursive style.

PricewaterhouseCoopers

A handwritten signature in black ink, appearing to read 'SK Fergusson', written in a cursive style.

SK Fergusson

Partner

10 December 2020



Report on the requirements of the Charitable Fundraising Act 1991 (NSW) and Charitable Fundraising Regulations 2015 (NSW)

We have audited the financial report as required by Section 24(2) of the Charitable Fundraising Act 1991 (NSW). The Committee Members are responsible for the preparation and presentation of the financial report in accordance with the *Charitable Fundraising Act 1991 (NSW)* and the *Charitable Fundraising Regulations 2015 (NSW)*. Our responsibility is to express an opinion on the financial report based on our audit.

Our opinion

In our opinion, in all material respects:

- a) The financial report of the Association is prepared and associated records have been properly kept, during the financial year ended 30 June 2020, in accordance with:
 - i. Sections 20(1), 22(1-2) and 24(1-3) of the *Charitable Fundraising Act 1991 (NSW)*
 - ii. Section 11 of the *Charitable Fundraising Regulations 2015 (NSW)*.
- b) Money received as a result of fundraising appeal activities conducted by the Association during the financial year ended 30 June 2020 has been properly accounted for and applied in accordance with the *Charitable Fundraising Act 1991 (NSW)* and the *Charitable Fundraising Regulations 2015 (NSW)*.

A handwritten signature in black ink, appearing to read 'PricewaterhouseCoopers', written in a cursive style.

PricewaterhouseCoopers

A handwritten signature in black ink, appearing to read 'SK Fergusson', written in a cursive style.

SK Fergusson
Partner

10 December 2020