

DEBTOR REPORT

As at 8 December 2025

Hope Vale Aboriginal Shire Council
Council Meeting December 2025



HOPE VALE ABORIGINAL SHIRE COUNCIL

ABN 46 485 582 013

PO Muni Street, Hope Vale QLD 4895

T: (07) 4083 8000

F: (07) 4060 9331

E: info@hopevale.qld.gov.au

W: www.hopevale.qld.gov.au

Introduction

This report provides an overview of outstanding Hope Vale Aboriginal Shire Council's ("Council") debtors and their ageing balances, including recommendations on how to address same.

Recommendation

That Council:

1. Note the report.
2. Write off aged debtor balances greater than six years old (\$171,215.70) where recovery is not legally or economically viable.
3. Engage legal representation to issue formal correspondence to debtors with balances aged between four and six years (\$109,308.95).
4. Write to all debtors with balances aged between 30 days old and four years (\$1,208,906.36) using Council letterhead correspondence.
5. Delegate authority to the CEO to negotiate payment arrangements with outstanding debtors.
6. If not already developed, create a debtor recovery policy. Should one exist, review and ensure that it remains fit for purpose.

PURPOSE OF REPORT

The purpose of this report is to allow Council to consider and review its aged debtor balance in order to allow it to determine how best to action those outstanding balances.

Debtors that are being dealt with as part of this resolution are split between three different categories:

- Debtors ageing over six years;
- Debtors aged between four and six years;
- Debtors aged between 30 days old and four years;

A complete schedule of the aged debtors balances as at 8 December 2025 are also included in Schedule A, along with the categories noted above.

Debts greater than six years are, generally, statutorily (i.e. legally) barred from having legal proceedings engaged against them for their recovery. This means that once the six-year time frame has passed, the debt generally becomes "statute barred", meaning that the creditor (e.g. Council) loses the legal right to enforce the debt through the courts. The purpose of statute barring claims greater than six years is to encourage the timely resolution of financial obligations.

If a debt is older than six years and no legal action has been taken in respect of that debt, nor any method of extension of that time applies within that period, the debtor is no longer legally obligated to repay it, and the creditor cannot take legal steps to recover the amount owed.

As part of this report, and as a direct result of being statute barred, Council will need to consider writing off particular debtor balances. When Council writes off debtors, it essentially acknowledges that those debtors are unrecoverable and removes them from its balance sheet as an asset. As a matter of financial reporting, Council has for many years recognised a 'provision for doubtful debt' that acknowledges the difficulties that are likely to be faced in collecting some debtors (e.g. those that are old). This amount roughly mirrors those debtors aged 6 years and greater.

If Council undertakes the above process, this will have several effects and impacts on Council's financial statements:

1. There is a reduction of assets for the written off amount;
2. There is a recognition of an expense for the amount that Council writes off. That expense is incurred in the particular financial year that the write-off occurs. Council currently already has a provision for a portion of the bad debt but will likely need to recognise a further bad debt expense as the provision is unlikely to be large enough to cover the full amount of the write-offs. This provision will be reduced to the extent of what Council considers to be a bad debt (i.e. if the provision is recorded on Council's balance sheet as \$200,000, and bad debts total \$220,000, the provision will be reduced by \$200,000 and a further \$20,000 bad debt expense recognised); and
3. Council's accounting system records are more accurate, as they correctly reflect the unrecoverable amount of the relevant debtor and do not over-state the amount of assets that Council has.

Separately, Council will also need to consider arranging for the CEO to instruct a lawyer to draft correspondence to those aged debtors with balances between four and six years. If this correspondence is drafted to be in template format, there is no reason that it ought not be issued to other debtors that are aged beyond acceptable terms. This instruction should ultimately remind those debtors of their legal obligation to pay for their outstanding debts, but also of the moral obligation to contribute to the Council's development, especially where the contribution relates to debts that the debtor owes for services provided by Council.

As part of the above consideration, Council will also need to determine whether to allow the CEO to have a delegated authority to negotiate payment terms with the relevant debtors and make determinations on Council's behalf on how to address the outstanding amounts owed by the aged debtors.

Key issues for consideration

Council currently has the following outstanding debtor balances, split into the three different categories as identified above:

Debtor Category	\$ Amount
Debtors aged over six years	
Childcare Debts	976.16
Utility Charges	32,096.72
Leases/Rent	121,275.67
Other	16,667.13
Total	171,215.70

Debtor Category	\$ Amount
Debtors aged between four and six years	
Daycare/childcare debts	5,917.82
Utility Charges	47,898.37
Leases	45,755.12
Other	9,737.46
Total	109,308.95
Debtors aged between 30 days and four years	
Daycare/childcare debts	226,826.97
Utility Charges	209,291.77
Leases/Rent	374,178.23
Other	398,609.39
Total	1,208,906.36

The total balance of debtors outstanding as at 1 December 2025 is \$1,904,108.27 – represented in **Schedule A**.

It is proposed that Council arranges for debtors aged over six years to be written off (\$171,215.70 in total), which would result in a reduction of Council's assets by that amount. These debtors are listed at **Schedule B**. From an accounting perspective, that would mean that an expense during this financial year will be incurred for that amount (or the provision be reduced by that amount). It is important to express that a written-off debtor does not directly translate into a cash reduction for Council – there is no cash movement involved in writing off debtors.

It is also recommended that Council arranges to instruct a lawyer to draft template correspondence that can be updated and issued to outstanding debtors with aged balances that are outside of acceptable terms. Priority ought to be given to those balances aged between four and six years (\$109,308.95) to attempt to recover the outstanding amounts before they are at risk of becoming statute barred and remind the debtors of their obligation to meet their outstanding debts (both from a legal and moral standing). These debtors are listed at **Schedule C**.

As part of the instruction to the lawyer, Council should also allow the CEO to negotiate the payment terms associated with the outstanding debts on Council's behalf should such a request be received from the debtor.

It is also recommended that Council itself writes to all debtors aged between 30 days and four years (\$1,208,906.36) to demand payment for outstanding amounts. These debtors are listed at **Schedule D**.

We have been unable to identify if Council has a debtor recovery policy that Council has adopted. A policy should be developed and circulated for Council consideration. Should one exist, it ought to be reviewed and updated to ensure that it remains fit for purpose.

Financial considerations

Overall, the collection of outstanding accounts is beneficial to Council's financial position as it supports the unrestricted cash balance of Council. This, in turn, supports Council's ability to invest in the Hope Vale Area (e.g. via wages paid and services rendered).

Debtors aged over six years:

Debtors aged over six years currently total \$171,215.70. It is proposed that Council writes this amount off, resulting in a reduction in its assets and the incurring of an expense (or a reduction of the provision) for the write-off.

Debtors aged between four and six years:

Debtors aged between four and six years currently total \$109,308.95. It is recommended that Council arranges for a lawyer to draft correspondence that can be issued to these outstanding debtors as a priority

The financial repercussion of this step means that there will be a cost to Council for arranging for the lawyers to draft correspondence that can be issued to the debtors, as well as potential time delays in the recovery of the outstanding debts (noting that there is no certainty that the debtors will pay the full amount outstanding).

Debtors aged between 30 days and four years:

Debtors aged between 30 days and four years currently total \$1,208,906.36. It is recommended that Council writes to these debtors and reminds them of their obligations to Council as a priority. Note that some debtors, such as QBuild, are potentially waiting on further supporting documentation or need to have their invoices issued by Council. This is something that should be considered on a case-by-case basis.

Risks

From a debtor management perspective, the greatest risk is that the longer a debtor remains uncollected, the greater the chance of non-payment. Council has missed the opportunity to receive payments due to non-collection historically (e.g. both through direct payment from debtors and by missing out of dividends paid by liquidators of insolvent entities).

From a Council operation perspective, the main risks involved in the proposed approaches result in drafting correspondence to debtors by the lawyers, which may result in:

1. Costs being incurred by Council for debts that may not be recoverable;
2. Upset debtors who may still resist paying their aged debts, especially when they have not been followed up for these outstanding amounts previously (and, in the majority of instances, for some years); and
3. Inability of some debtors to pay their outstanding amounts.

In respect of writing off the aged debtor balances, the risks associated with same include:

1. Debtors adopting a “if we leave it, they’ll leave it” attitude whereby they ignore correspondence or follow-ups for outstanding amounts with the expectation that after a certain amount of time, Council will just write their debts off. This could be countered with regular follow-ups and subsequent letters being issued by lawyers at an earlier stage in future; and
2. A detriment to Council’s balance sheet and profit and loss statement for the reduction in the debtor balance and the expense that would impact Council as a result of the write-off.

Schedule A – Total Debtors

Debtor Name	Sum of Current Debit
ABIGIAL BOWEN - CHILDCARE	4,223.31
ALBERT STORCH (UTILITY CHARGE)	2,194.53
ALFONSO NAYLOR	100.00
ALGON NAYLOR	630.00
ALGON YOREN	60.00
ALICE WALKER (UTILITY CHARGES)	1,828.59
ALICE WESTERA (DAYCARE FEES)	0.02
ALICE-LEE WALKER (CHILDCARE FEES)	899.02
ALICHA GIBSON (DAYCARE FEES)	2,896.49
ALISON MICHAEL (UTILITY CHARGES)	2,385.57
ALLAN WALLACE	60.00
ALTERNATE CARE P/L	1,789.00
Alwyn Yoren	270.00
AMBERLEE SMITH-PORT (CHILDCARE)	604.71
AMBIILMUGU NGARRA CORP	20.00
AMBIILMUNGU NGARRA CORPORATION	668.94
ANGELA MCIVOR (DAYCARE FEES)	113.55
Anslem Garth Woibo	47.50
APUNIPIMA CAPE YORK HEALTH COUNCIL	189,910.40
ATM FLOAT	11,400.00
BERNARD HART (UTILITY CHARGES)	3,997.94
BERTIE GORDON	80.00
BETTY WOIBO(DAYCARE FEES)	5.60
BINTHI ABORIGINAL CORP	6,355.00
BLAKE DEEMAL (DAYCARE FEES)	551.46
BRACKENHURST CONCRETING (LEASE)	12,036.01
BRADLEY BOWEN	0.00
BRANDON FORD	0.00
BRIAN COBUS (UTILITY CHARGES)	6,485.59
BRIEANNA WOIBO (DAYCARE FEES)	930.62
BRUCE BURNS / SHANE TOWNSEND	3,410.00
BUUBU-GUJIN/WAARNTHURR-INN/BALNGGARRA	0.40
C.MCLEAN & S.CASSAR (UTILITY CHARGES)	14,003.29
CAITLYNN BOWEN (CHILDCARE FEES)	4,314.41
Calvin Oburns	130.00
Cape York Land Council	4,813.00
CAPE YORK SOLUTIONS	2,334.20
CARINA NICHOLLS (CHILDCARE FEES)	401.00
CEDRIC MCIVOR (DOH RENT)	2,044.98
CENTACARE FNQ	330.00
CENTRAL HOUSING (LEASE)	4,251.11
CHANTEL GIBSON (DAYCARE FEES)	6,300.76
CHARLES R McLEAN	30.00
CHARMAINE HARRIGAN (DOH RENT)	1,877.67
CHERYL CANNON (UTILITY CHARGES)	13,153.29
CHRISTINA KYLE (UTILITY CHARGES)	12,073.05
CINDY BOWEN(DAYCARE FEES)	140.78
CLAUDIA YATES (CHILDCARE FEES)	276.38
CULTURAL CENTRE (UTILITY CHARGES)	4,251.11
CYAA (LEASE)	21,945.06
CYPTRP - DEPT OF ENVIROMENT&SCIENCE	1,825.00
CYPTRP - DETSI	3,697.00
DAYMARRA DEERAL (DAYCARE)	147.61

Debtor Name	Sum of Current Debit
DELANKAH ROSS-HART (DAYCARE FEES)	811.00
DELEECE BOWEN	930.00
DEPARTMENT OF ENERGY & PUBLIC WORKS	15,488.56
DEPARTMENT OF THE PREMIER AND CABINET	3,465.00
DESMOND CHARLES BOWEN (DOH RENT)	10.00
DEVON BALLY (UTILITY CHARGES)	6,548.29
DIATREME RESOURCES LIMITED	20,354.38
Dorothy Rosendale	70.00
E.MCGREEN & D.BOWEN (UTILITY CHARGES)	6,323.05
EILEEN HALL	465.00
EILEEN STENNER (CHILDCARE FEES)	1,730.23
ELIANA GIBSON (CHILDCARE FEES)	266.00
EMILY McGREEN (DAYCARE FEES)	10,228.94
ENID SWAIN (DAYCARE FEES)	3.30
ENTERPRISE MANAGEMENT GROUP (LEASE)	104,574.34
ERNIE MCGREEN	80.00
EVERLIN MCGREEN	50.00
FAMILY RESPONSIBILITIES COMMISSION(LEASE	64,141.14
FARZANA WOIBO (DAYCARE FEES)	26.00
FAYLENE MCGREEN (CHILDCARE FEES)	4,200.82
FRANCESCA HODGES (CHILDCARE FEES)	290.49
Francis Woibo	52.40
GAVIN & ROBERTA McGREEN	40.00
GAVIN CREEK	55.00
George phillip Dick (Sherry) (DOH RENT)	80.00
GEORGIA GIBSON (DAYCARE)	808.55
GERTUDE DEERAL (UTILITY CHARGES)	1,381.83
GLENDY WOIBO (CHILDCARE FEES)	1,054.77
GLENIS WOIBO (DAYCARE)	210.21
GOOD TO GREAT SCHOOL AUSTRALIA	2,466.12
GRAHAM DARKAN (UTILITY CHARGES)	10,381.96
GWEN COBUS	80.00
HAYLEY FORD (DAYCARE FEES)	255.00
HEATHER CANNON(DAYCARE FEES)	1,182.38
HECTOR MICHAEL	60.00
HENRY DEERAL SNR	50.00
HERMAN BAMBIE	50.00
HERMAN BAMBIE (UTILITY CHARGES)	10,105.20
HOPE VALE CONGRESS ABORIGINAL CORP	1,735.00
HOPE VALE FOUNDATION (PURCHASES)	2,877.00
HOPEVALE BUTCHER SHOP (LEASE)	0.02
HOPEVALE CONGRESS CORP (LEASE)	24,767.71
HOPEVALE FOUNDATION (LEASE)	2,989.98
INDIGENOUS BUSINESS AUSTRALIA	4,323.09
IRENE GIBSON (LEASE)	64,902.61
ISLAND & CAPE (UTILITY CHARGES)	4,389.06
ISLAND & CAPE RETAIL ENTERPRISES	41,590.09
ITEC GROUP	0.00
IVANA GIBSON (DAYCARE FEES)	849.51
IVY VANDERLEY (CHILDCARE FEES)	3,352.35
JACKLYN GIBSON (DAYCARE FEES)	138.24
JANINE STENNER)CHILDCARE FEES)	5,147.34
JANSEN BOWEN (UTILITY CHARGES)	13,823.29

Debtor Name	Sum of Current Debit
JARRETT GIBSON (UTILITY CHARGES)	6,722.69
JASON HARRIGAN	325.00
JAZMYN BAMBIE (CHILDCARE FEES)	2,584.30
JEMMA KERR (CHILDCARE FEES)	7,294.45
JOHN CHARLIE (UTILITY CHARGES)	2,781.83
JOYCE COATES (UTILITY CHARGES)	1,736.41
JUNE PEARSON	1,480.60
JUUNJUWARRA ABORIGINAL CORPORATION	1,592.53
KAITLYN MCLEAN (CHILDCARE FEE'S)	5,870.33
KAMAREE COSTELLO (DAYCARE FESS)	5,694.78
KAREN GIBSON	443.00
KAREN GIBSON (UTILITY CHARGES)	2,464.47
KARMARREE COSTELLO (DAYCARE FEES)	4,489.72
KASSY KULKA (CHILDCARE FEES)	229.32
KATE WIVELL (DAYCARE FEES)	693.23
Katherine Grayson (DAYCARE FEES)	2,268.03
KATHERINE JAMES (CHILD CARE)	426.00
KATHY GIBSON	286.00
KELLY ROSS-KULKA (CHILDCARE FEES)	3,163.56
KEVIN MCIVOR	250.00
KHANDRA STAFFORD (DAYCARE FEES)	273.26
KIRIANA WHITE (DAYCARE FEES)	324.96
KIRSTY BOWEN (DAYCARE FEES)	2,355.06
KURTIS GIBSON (CHILDCARE FEES)	5,178.89
LARZARIA NONA (CHILDCARE FEES)	744.51
LATOIA WOIBO (DAYCARE FEES)	829.04
LAURA CHILD (DAYCARE FEES)	389.95
LEILANI PORT (CHILDCARE FEES)	2,120.93
LES GIBSON (UTILITY CHARGES)	7,813.18
LES GIBSON CAFE	0.00
LILLIAN HART (DAYCARE FEES)	780.00
LILY ROSENDALE (DAYCARE FEES)	1,339.92
LOLA ROSENDALE (DAYCARE FEES)	323.00
Lorraine Rosendale	260.00
LUANNE BULMER #	105.00
LYMAN FLINDERS	643.00
Madge Bowen (DOH RENT)	164.02
MAGGIE BOWEN (CHILDCARE FEES)	8,472.41
MALAMBI UNDERWOOD (DAYCARE FEES)	1,842.00
MALCOLM DARKIN - CHILDCARE	12,650.57
MAMUNJI BOWEN (CHILDCARE FEES)	4,872.51
MARCIA BOWEN (CHILDCARE FEES)	10,576.55
MARCIA BOWEN (UTILITY CHARGES)	15,823.29
MARIAH BOWEN (CHILDCARE FEES)	1,629.58
MARIAH PURCELL - CHILDCARE	4,627.80
MARILYN COSTELLO	90.00
MARK ROSENDALE	450.00
MARLA GIBSON (DAYCARE)	3,083.10
MARY KERR (CHILDCARE FEES)	225.37
MAUDE OLBAR (UTILITY CHARGES)	10,079.39
MAVIS YOREN	85.00
MEGAN BOWEN (UTILITY CHARGES)	13,976.95
MERINDI PEARSON (CHILDCARE FEES)	1,769.34

Debtor Name	Sum of Current Debit
MIRIAM MCGREEN	34.29
MUTUAL TRUST	2,051.00
MYRA FORD (DAYCARE FEES)	1,968.58
NARELLE GIBSON (UTILITY CHARGES)	6,485.59
NATALIA CHRISTIE (CHILDCARE FEES)	1,043.38
Neville Bowen (Snr)	25.00
NORMANBY COOPERATION	200.00
OTTO DARKAN	25.00
OUR B8 N TACKLE (LEASE)	64,582.93
PADDY BASSANI (UTILITY CHARGES)	2,919.55
Pamela Baru	50.00
PAUL FLINDERS (DOH RENT)	390.00
PAUL REYNOLDS(Karen Gibson)	130.00
PEAK ACCOUNTING	1,782.86
PHILLIP BARU (UTILITY CHARGES)	7,306.37
PUBLIC WORKS (STATE OF QUEENSLAND)	34,008.88
QBUILD, DEPT OF HOUSING & PUBLIC WORKS	204,815.82
QLD Health-Hopevale Clinic	0.00
QUEENSLAND HEALTH (UTILITIES)	114,745.14
QUEENSLAND POLICE (LEASE)	6,583.59
R.FORD & K.STAFFORD (UTILITY CHARGES)	9,237.52
RACHELLE MCIVOR (LEASE)	106,588.83
RAELINDA WOIBO (UTILITY CHARGES)	1,787.37
RAYMOND COLEMAN	25.00
RENARTA BULMER (DAYCARE FEES)	708.80
REXLYN ASHWELL (DAYCARE FEES)	639.30
RHONDELL DOUGHBOY	929.00
RICHARD & LILLIAN BOWEN (UTILITY CHARGES)	5,536.59
RINYIRRU LAKEFIELD ABORIGINAL CORP ICN 7	13,527.80
RITA HARRIGAN	25.00
RODERICK JACKO / Bernice Jack	160.00
RONNIE & SELINA BOWEN (DAYCARE)	11,738.68
ROSEMARY OBERLEUTER (DAYCARE FEES)	264.07
ROSIE BAIRD (DAYCARE FEES)	5,888.24
SAM MICHAEL	75.00
SAMANTHA GREENWOOL(CHILDCARE)	288.68
SCHENNE BAMBIE (CHILDCARE FEES)	6,539.11
SELWYN COBUS (DAYCARE FEES)	758.87
SELWYN MCIVOR (UTILITY CHARGES)	1,412.14
SERVICES AUSTRALIA	4,813.00
SHANIEKA ROSS (CHILDCARE FEES)	597.66
SHANNAYA CONNOLLY - CHILDCARE	5,222.81
SHERONA (MABEL) OLBAR (DAYCARE)	5,974.55
SILAS & ROSIE GORDON	42.50
SIMONE McGREEN (DAYCARE)	10,456.35
St Johns Lutheran Church (UTILITY CHARGE	30,859.17
STANLEY CHARLIE	47.50
STATE QLD REPRESENTED BY DEPT OF HPW	0.18
STEPHANIE GIBSON	286.00
SUSAN BALLY (CHILDCARE FEES)	89.18
TALISHA ROSS (CHILDCARE FEES)	607.49
TELSTRA CORPRORATION LIMITED	7,456.18
TERIAH PEARSON (DAYCARE FEES)	14,376.31

Debtor Name	Sum of Current Debit
THEA BOWEN (UTILITY CHARGES)	4,105.20
THEA WOIBO (CHILDCARE FEES)	108.29
THURRBIL COMMUNITY JUSTICE GROUP (LEASE)	69,251.28
TIARA DARKAN (CHILDCARE FEES)	76.00
TIFFANY DEERAL (DAYCARE FEES)	4,642.63
TIM MCGREEN (UTILITY CHARGES)	12,078.82
TIMOTHY MCGREEN (DOH RENT)	25.00
TIMOTHY ROSENDALE (DOH RENT)	2,945.50
TORRES & CAPE HOSPITAL &HEALTH SERVICE	73,049.19
TYRA GIBSON (CHILDCARE FEES)	554.36
URSULA BURNS	200.00
VANESSA LEO (DAYCARE FEES)	6,213.94
VANESSA ROSENDALE (DAYCARE FEES)	1,288.27
VINCENT COATS	150.00
VONETTA WARE (CHILDCARE FEES)	518.70
W.COUTTS & J.KEPPEL (UTILITY CHARGES)	4,323.09
W.MCLEAN & C.BOWEN (UTILITY CHARGES)	12,177.79
WADE AUSTIN (CHILDCARE FEES)	12,045.07
WALMBAAR ABORIGINAL CORPORATION	1,539.00
WESLEY PEARSON (DOH RENT))	4,532.90
Wilfred Gordon	55.00
YULGUNJII INDIGENOUS CORPORATION (LEASE)	41,877.35
Grand Total	1,904,108.27

Schedule B – Debtors Aged Greater than 6 Years

Debtor Name	Sum of Current Debit
ALFONSO NAYLOR	100.00
ALGON YOREN	60.00
ALLAN WALLACE	60.00
Alwyn Yoren	270.00
AMBIILMUGU NGARRA CORP	20.00
AMBIILMUNGU NGARRA CORPORATION	668.94
Anslem Garth Woibo	47.50
ATM FLOAT	11,400.00
BERNARD HART (UTILITY CHARGES)	1,046.12
BERTIE GORDON	80.00
BETTY WOIBO(DAYCARE FEES)	5.60
BRADLEY BOWEN	0.00
BRANDON FORD	0.00
BRIAN COBUS (UTILITY CHARGES)	2,991.02
C.MCLEAN & S.CASSAR (UTILITY CHARGES)	1,825.50
Calvin Oburns	130.00
CEDRIC MCIVOR (DOH RENT)	2,044.98
CHARLES R McLEAN	30.00
CHARMAINE HARRIGAN (DOH RENT)	1,877.67
CHERYL CANNON (UTILITY CHARGES)	975.50
DESMOND CHARLES BOWEN (DOH RENT)	10.00
Dorothy Rosendale	70.00
ENID SWAIN (DAYCARE FEES)	3.30
ERNIE MCGREEN	80.00
EVERLIN MCGREEN	50.00
Francis Woibo	52.40
GAVIN & ROBERTA McGREEN	40.00
GAVIN CREEK	55.00
George philip Dick (Sherry) (DOH RENT)	80.00
GRAHAM DARKAN (UTILITY CHARGES)	2,545.78
GWEN COBUS	80.00
HECTOR MICHAEL	60.00
HENRY DEERAL SNR	50.00
HERMAN BAMBIE	50.00
HOPEVALE BUTCHER SHOP (LEASE)	0.02
IRENE GIBSON (LEASE)	46,299.16
JACKLYN GIBSON (DAYCARE FEES)	138.24
JANSEN BOWEN (UTILITY CHARGES)	1,645.50
KEVIN MCIVOR	250.00
LATOIA WOIBO (DAYCARE FEES)	829.04
LES GIBSON (UTILITY CHARGES)	824.04
LES GIBSON CAFE	0.00
Lorraine Rosendale	260.00
LUANNE BULMER #	105.00
Madge Bowen (DOH RENT)	164.02
MARCIA BOWEN (UTILITY CHARGES)	3,645.50
MARILYN COSTELLO	90.00
MARK ROSENDALE	450.00
MAVIS YOREN	85.00
MEGAN BOWEN (UTILITY CHARGES)	1,799.16
MIRIAM MCGREEN	34.29
NARELLE GIBSON (UTILITY CHARGES)	2,991.02
Neville Bowen (Snr)	25.00

Debtor Name	Sum of Current Debit
NORMANBY COOPERATION	200.00
OTTO DARKAN	25.00
OUR B8 N TACKLE (LEASE)	7,205.09
PADDY BASSANI (UTILITY CHARGES)	1,146.02
Pamela Baru	50.00
PAUL FLINDERS (DOH RENT)	390.00
PAUL REYNOLDS(Karen Gibson)	130.00
PHILLIP BARU (UTILITY CHARGES)	2,964.76
QLD Health-Hopevale Clinic	0.00
RACHELLE MCIVOR (LEASE)	55,701.33
RAYMOND COLEMAN	25.00
RHONDELL DOUGHBOY	929.00
RICHARD & LILLIAN BOWEN (UTILITY CHARGES)	2,042.02
RITA HARRIGAN	25.00
RODERICK JACKO / Bernice Jack	160.00
SAM MICHAEL	75.00
SILAS & ROSIE GORDON	42.50
STANLEY CHARLIE	47.50
TIM MCGREEN (UTILITY CHARGES)	5,654.78
TIMOTHY MCGREEN (DOH RENT)	25.00
TIMOTHY ROSENDALE (DOH RENT)	2,945.50
URSULA BURNS	200.00
VINCENT COATS	150.00
WESLEY PEARSON (DOH RENT))	4,532.90
Wilfred Gordon	55.00
Grand Total	171,215.70

Schedule C – Debtors Aged Between Four and Six Years

Debtor Name	Sum of Current Debit
ANGELA MCIVOR (DAYCARE FEES)	113.55
BERNARD HART (UTILITY CHARGES)	553.63
BRIAN COBUS (UTILITY CHARGES)	1,096.38
BRUCE BURNS / SHANE TOWNSEND	3,410.00
C.MCLEAN & S.CASSAR (UTILITY CHARGES)	3,820.64
CHERYL CANNON (UTILITY CHARGES)	3,820.64
CHRISTINA KYLE (UTILITY CHARGES)	3,715.90
DELANKAH ROSS-HART (DAYCARE FEES)	754.00
DEPARTMENT OF THE PREMIER AND CABINET	3,465.00
GLEND A WOIBO (CHILDCARE FEES)	397.22
GRAHAM DARKAN (UTILITY CHARGES)	2,458.51
HEATHER CANNON(DAYCARE FEES)	634.37
IRENE GIBSON (LEASE)	18,603.45
ITEC GROUP	0.00
IVANA GIBSON (DAYCARE FEES)	0.00
JANSEN BOWEN (UTILITY CHARGES)	3,820.64
JASON HARRIGAN	325.00
JUNE PEARSON	1,480.60
KATHERINE JAMES (CHILD CARE)	426.00
KHANDRA STAFFORD (DAYCARE FEES)	273.26
LES GIBSON (UTILITY CHARGES)	2,192.76
LILY ROSENDALE (DAYCARE FEES)	1,339.92
LOLA ROSENDALE (DAYCARE FEES)	323.00
MARCIA BOWEN (UTILITY CHARGES)	3,820.64
MAUDE OLBAR (UTILITY CHARGES)	1,722.24
MEGAN BOWEN (UTILITY CHARGES)	3,820.64
NARELLE GIBSON (UTILITY CHARGES)	1,096.38
OUR B8 N TACKLE (LEASE)	19,662.93
PADDY BASSANI (UTILITY CHARGES)	553.62
PEAK ACCOUNTING	1,056.86
PHILLIP BARU (UTILITY CHARGES)	1,362.13
R.FORD & K.STAFFORD (UTILITY CHARGES)	880.37
RACHELLE MCIVOR (LEASE)	7,488.74
RICHARD & LILLIAN BOWEN (UTILITY CHARGES)	1,096.38
ROSEMARY OBERLEUTER (DAYCARE FEES)	264.07
SAMANTHA GREENWOOL(CHILDCARE)	104.16
St Johns Lutheran Church (UTILITY CHARGE	5,787.72
STATE QLD REPRESENTED BY DEPT OF HPW	0.18
TIM MCGREEN (UTILITY CHARGES)	2,458.51
TORRES & CAPE HOSPITAL & HEALTH SERVICE	0.00
VANESSA ROSENDALE (DAYCARE FEES)	1,288.27
W.MCLEAN & C.BOWEN (UTILITY CHARGES)	3,820.64
Grand Total	109,308.95

Schedule D – Debtors Aged Between 30 Days and Four Years

Debtor Name	Sum of Current Debit
KAITLYN MCLEAN (CHILDCARE FEE'S)	5,787.78
ABIGIAL BOWEN - CHILDCARE	4,223.31
ALGON NAYLOR	630.00
ALICE WALKER (UTILITY CHARGES)	289.69
ALICE WESTERA (DAYCARE FEES)	0.02
ALICE-LEE WALKER (CHILDCARE FEES)	899.02
ALICHA GIBSON (DAYCARE FEES)	2,896.49
ALISON MICHAEL (UTILITY CHARGES)	1,755.82
AMBERLEE SMITH-PORT (CHILDCARE)	604.71
APUNIPIMA CAPE YORK HEALTH COUNCIL	189,910.40
BERNARD HART (UTILITY CHARGES)	2,398.19
BINTHI ABORIGINAL CORP	6,355.00
BLAKE DEEMAL (DAYCARE FEES)	551.46
BRACKENHURST CONCRETING (LEASE)	12,036.01
BRIAN COBUS (UTILITY CHARGES)	1,768.44
BRIEANNA WOIBO (DAYCARE FEES)	930.62
BUUBU-GUJIN/WAARNTHURR-INN/BALNGGARRA	0.40
C.MCLEAN & S.CASSAR (UTILITY CHARGES)	6,162.62
CAITLYNN BOWEN (CHILDCARE FEES)	4,214.61
Cape York Land Council	4,813.00
CARINA NICHOLLS (CHILDCARE FEES)	401.00
CENTACARE FNQ	330.00
CENTRAL HOUSING (LEASE)	2,056.58
CHANTEL GIBSON (DAYCARE FEES)	6,300.76
CHERYL CANNON (UTILITY CHARGES)	6,162.62
CHRISTINA KYLE (UTILITY CHARGES)	6,162.62
CINDY BOWEN(DAYCARE FEES)	140.78
CLAUDIA YATES (CHILDCARE FEES)	276.38
CULTURAL CENTRE (UTILITY CHARGES)	2,056.58
CYPTRP - DEPT OF ENVIROIMENT&SCIENCE	1,825.00
CYPTRP - DETSI	571.00
DAYMARRA DEERAL (DAYCARE)	147.61
DELANKAH ROSS-HART (DAYCARE FEES)	57.00
DELEECE BOWEN	930.00
DEPARTMENT OF ENERGY & PUBLIC WORKS	15,488.56
DEVON BALLY (UTILITY CHARGES)	4,353.76
DIATREME RESOURCES LIMITED	20,354.38
E.MCGREEN & D.BOWEN (UTILITY CHARGES)	4,128.52
EILEEN HALL	465.00
EILEEN STENNER (CHILDCARE FEES)	1,730.23
ELIANA GIBSON (CHILDCARE FEES)	266.00
EMILY McGREEN (DAYCARE FEES)	10,228.94
ENTERPRISE MANAGEMENT GROUP (LEASE)	104,574.34
FAMILY RESPONSIBILITIES COMMISSION(LEASE	62,068.02
FARZANA WOIBO (DAYCARE FEES)	26.00
FAYLENE MCGREEN (CHILDCARE FEES)	4,200.82
FRANCESCA HODGES (CHILDCARE FEES)	290.49
GEORGIA GIBSON (DAYCARE)	808.55
GLENDY WOIBO (CHILDCARE FEES)	657.55
GLENIS WOIBO (DAYCARE)	210.21
GOOD TO GREAT SCHOOL AUSTRALIA	2,466.12
GRAHAM DARKAN (UTILITY CHARGES)	3,965.53
HAYLEY FORD (DAYCARE FEES)	255.00

Debtor Name	Sum of Current Debit
HEATHER CANNON(DAYCARE FEES)	548.01
HERMAN BAMBIE (UTILITY CHARGES)	8,693.06
HOPE VALE FOUNDATION (PURCHASES)	2,877.00
HOPEVALE FOUNDATION (LEASE)	1,200.98
INDIGENOUS BUSINESS AUSTRALIA	4,323.09
ISLAND & CAPE (UTILITY CHARGES)	4,389.06
IVANA GIBSON (DAYCARE FEES)	849.51
IVY VANDERLEY (CHILDCARE FEES)	3,352.35
JANINE STENNER)CHILDCARE FEES)	4,927.37
JANSEN BOWEN (UTILITY CHARGES)	6,162.62
JARRETT GIBSON (UTILITY CHARGES)	4,528.16
JAZMYN BAMBIE (CHILDCARE FEES)	2,053.72
JEMMA KERR (CHILDCARE FEES)	7,217.87
JOHN CHARLIE (UTILITY CHARGES)	1,369.69
JOYCE COATES (UTILITY CHARGES)	1,736.41
JUUNJUWARRA ABORIGINAL CORPORATION	1,592.53
KAMAREE COSTELLO (DAYCARE FESS)	5,694.78
KAREN GIBSON (UTILITY CHARGES)	1,052.33
KARMAREE COSTELLO (DAYCARE FEES)	4,489.72
KASSY KULKA (CHILDCARE FEES)	229.32
KATE WIVELL (DAYCARE FEES)	693.23
Katherine Grayson (DAYCARE FEES)	2,268.03
KATHY GIBSON	286.00
KELLY ROSS-KULKA (CHILDCARE FEES)	3,163.56
KIRIANA WHITE (DAYCARE FEES)	324.96
KIRSTY BOWEN (DAYCARE FEES)	2,355.06
KURTIS GIBSON (CHILDCARE FEES)	5,178.89
LARZARIA NONA (CHILDCARE FEES)	744.51
LAURA CHILD (DAYCARE FEES)	389.95
LEILANI PORT (CHILDCARE FEES)	2,019.28
LES GIBSON (UTILITY CHARGES)	3,536.88
LILLIAN HART (DAYCARE FEES)	780.00
LYMAN FLINDERS	643.00
MAGGIE BOWEN (CHILDCARE FEES)	8,450.66
MALAMBI UNDERWOOD (DAYCARE FEES)	1,842.00
MALCOLM DARKIN - CHILDCARE	12,125.57
MAMUNJI BOWEN (CHILDCARE FEES)	4,872.51
MARCI A BOWEN (CHILDCARE FEES)	10,518.50
MARCI A BOWEN (UTILITY CHARGES)	6,162.62
MARIAH BOWEN (CHILDCARE FEES)	1,629.58
MARIAH PURCELL - CHILDCARE	4,627.80
MARLA GIBSON (DAYCARE)	1,031.95
MARY KERR (CHILDCARE FEES)	225.37
MAUDE OLBAR (UTILITY CHARGES)	6,162.62
MEGAN BOWEN (UTILITY CHARGES)	6,162.62
MERINDI PEARSON (CHILDCARE FEES)	839.32
MUTUAL TRUST	2,051.00
MYRA FORD (DAYCARE FEES)	1,702.53
NARELLE GIBSON (UTILITY CHARGES)	1,768.44
NATALIA CHRISTIE (CHILDCARE FEES)	1,043.38
OUR B8 N TACKLE (LEASE)	37,714.91
PADDY BASSANI (UTILITY CHARGES)	590.16
PEAK ACCOUNTING	726.00

Debtor Name	Sum of Current Debit
PHILLIP BARU (UTILITY CHARGES)	2,197.09
PUBLIC WORKS (STATE OF QUEENSLAND)	16,452.64
QBUILD, DEPT OF HOUSING & PUBLIC WORKS	24,848.10
QUEENSLAND HEALTH (UTILITIES)	73,049.31
R.FORD & K.STAFFORD (UTILITY CHARGES)	6,162.62
RACHELLE MCIVOR (LEASE)	43,398.76
RAELINDA WOIBO (UTILITY CHARGES)	1,157.62
RENARTA BULMER (DAYCARE FEES)	708.80
REXLYN ASHWELL (DAYCARE FEES)	639.30
RICHARD & LILLIAN BOWEN (UTILITY CHARGES)	1,768.44
RINYIRRU LAKEFIELD ABORIGINAL CORP ICN 7	13,527.80
RONNIE & SELINA BOWEN (DAYCARE)	11,695.43
ROSIE BAIRD (DAYCARE FEES)	5,754.11
SAMANTHA GREENWOOL(CHILDCARE)	184.52
SCHENNE BAMBIE (CHILDCARE FEES)	6,539.11
SELWYN COBUS (DAYCARE FEES)	758.87
SELWYN MCIVOR (UTILITY CHARGES)	0.00
SERVICES AUSTRALIA	4,813.00
SHANIEKA ROSS (CHILDCARE FEES)	597.66
SHANNAYA CONNOLLY - CHILDCARE	4,308.26
SHERONA (MABEL) OLBAR (DAYCARE)	5,974.55
SIMONE McGREEN (DAYCARE)	10,456.35
St Johns Lutheran Church (UTILITY CHARGE	18,487.86
STEPHANIE GIBSON	286.00
SUSAN BALLY (CHILDCARE FEES)	89.18
TALISHA ROSS (CHILDCARE FEES)	607.49
TELSTRA CORPRORATION LIMITED	7,456.18
TERIAH PEARSON (DAYCARE FEES)	13,990.29
THEA BOWEN (UTILITY CHARGES)	2,693.06
THEA WOIBO (CHILDCARE FEES)	108.29
THURRBIIL COMMUNITY JUSTICE GROUP (LEASE	69,251.28
TIARA DARKAN (CHILDCARE FEES)	76.00
TIFFANY DEERAL (DAYCARE FEES)	3,793.79
TIM MCGREEN (UTILITY CHARGES)	3,965.53
TORRES & CAPE HOSPITAL &HEALTH SERVICE	73,049.19
TYRA GIBSON (CHILDCARE FEES)	554.36
VANESSA LEO (DAYCARE FEES)	5,309.41
VONETTA WARE (CHILDCARE FEES)	341.50
W.COUTTS & J.KEPPEL (UTILITY CHARGES)	2,128.56
W.MCLEAN & C.BOWEN (UTILITY CHARGES)	6,162.62
WADE AUSTIN (CHILDCARE FEES)	12,045.07
WALMBAAR ABORIGINAL CORPORATION	1,539.00
YULGUNJII INDIGENOUS CORPORATION (LEASE)	41,877.35
Grand Total	1,208,906.36