

JOSEPH S R DE SARAM



JOSEPH S R DE SARAM

CISSP, FBCS CITP, MSCS, MACS PCP, SAP FI, SAP BW



03 ASSETS / ASSET PROTECTION

THE INFORMATION CONTAINED WITHIN THIS INFORMATION PACK IS STRICTLY CONFIDENTIAL
ITS UNAUTHORISED DISCLOSURE AND DUPLICATION IS STRICTLY PROHIBITED. IT REMAINS THE
PROPERTY OF JOSEPH S R DE SARAM AND MUST BE IMMEDIATELY RETURNED UPON REQUEST

MONTHLY INCOME

Net Monthly Salary	SGD
Rhodium Group	2,727,991
Additional Income	SGD
Bonus / Commission / Forex	104,551
Rental Property / Investment Income	-
Royalties on Intellectual Property / Patents	25,475
Dividends	-
TOTAL MONTHLY INCOME	2,858,017
UNCOMMITTED INCOME	2,735,017

MONTHLY EXPENDITURE

Regular Outgoings	SGD
Lifestyle and Leisure	- 32,000
Investment Strategies	- 30,000
Residential Mortgages and Rent	- 20,000
Credit card commitments	- 15,000
Insurance Policies / Life Assurance	- 10,000
Food / Clothing	- 5,000
Utilities	- 4,000
Vehicle to be confirmed	- 7,000
TOTAL MONTHLY EXPENSES	- 123,000
Monthly Expenses / Monthly Income (%)	4.30

ASSETS

Corporate Assets	SGD
Rhodium Group	35,000,000
Secured Charges / Debentures	4,458,195
Loan Accounts / Unsecured Facilities	57,319,650
	96,777,845
Additional Assets	SGD
Intellectual Property / Patents / Trademarks	25,500,000
Personal Effects / Artwork / Collectibles	450,000
Publicly Listed Shares / Quoted Equities	-
Taxation Refund	-
	25,950,000
Residential Property	SGD
SG 56-03, 2 Marina Boulevard, 018987	3,615,500
	3,615,500
Investment Properties	SGD
AU 127-129B Brisbane St, Berwick, VIC 3806	1,210,082
AU 13 Fritzlauff Crt, Berwick, VIC 3806	764,262
AU 21A Anzac Tce, Bassendean, WA 6054	968,065
AU 21B Anzac Tce, Bassendean, WA 6054	968,065
AU 47 Devonshire St, Morley, WA 6062	636,885
AU 47A Devonshire St, Morley, WA 6062	636,885
AU 48 Chaffers St, Morley, WA 6062	636,885
AU 48A Chaffers St, Morley, WA 6062	636,885
	6,458,014
Motor Vehicles	SGD
Audi R8 4.2 Spyder	500,000
	500,000
Cash & Fixed Deposits	SGD
SG UBS AG - 7685-001-140280	1,032,833
SG ANZ Private - 7931-051-376061	290,774
SG Citi Private - 7214-021-0301813766	204,983
SG UOB Private - 7375-030-4500016862	20,007
SG OCBC Premier - 7339-594-053514001	3,000
	1,551,597
Investment Property Lending	SGD
AU Westpac Banking Corporation - 954182	-
SG ANZ Private Bank - 376061	-
AU Bank of Queensland Private - 21007305	-
	-
TOTAL ASSETS	131,237,456
NET ASSETS	126,893,995

LIABILITIES

Commercial Liabilities	SGD
Personal Guarantees as Director / Financier	-
Contingent Liabilities	-
Other	-
Additional Liabilities	SGD
Litigation Exposure / Funding	- 300,000
Equity Finance / Margin Loans	-
Other Personal Guarantees	-
Taxation Payable	- 300,000
Mortgage Finance	SGD
Bank to be confirmed	- 2,892,400
	- 2,892,400
Mortgage Finance	SGD
Please see under Investment Property Lending	-
Vehicle Finance	SGD
Bank to be confirmed	- 475,000
	- 475,000
Loans / Credit Card balances	SGD
SG Time Loans	- 908,069
SG Time Loans	- 237,090
SG Citi Ultima card / Time Loans	-
SG UOB Visa Signature	- 16,040
SG OCBC Platinum Visa	- 10,200
SG American Express Centurion card	- 32,000
	- 1,203,399
Mortgage Finance / Long Term Loans	SGD
Mortgage for 172/369 Hay St, Perth, WA 6000	- 713,311
Mortgage for 127-129B BS / 13FC, Berwick, VIC 3806	- 653,052
Mortgage for 21A AT / 21B AT, Bassendean, WA 6054	- 998,699
	- 2,365,062
TOTAL LIABILITIES	- 4,343,461
Total Liabilities / Total Assets (%)	3.31



AU Investment Properties

STRICTLY CONFIDENTIAL



127-129B Brisbane St, Berwick, VIC 3806 / 15 June 2009

**Volume / Folio 11007 / 306 (Parent Volume 08898 / Folio 293)
Land ID Lot 2 on Plan of Subdivision 532890U
Land Area 630m²**

**Proprietor A.C.N. 133 893 893 Pty Ltd ATF Consignia Trust
Ultimate Beneficiary Joseph S R de Saram**

**Mortgage Reference ANZ Australia and New Zealand Banking Group Ltd
AH460351T on 30 August 2010**

**Market Value AUD 950,000
Balance Outstanding HKD 3,994,250 (AUD 515,108)
Loan to Value Ratio 54%**



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13 Fritzlaff Crt, Benwick, VIC 3806 / 15 November 2010

Volume / Folio 08214 / 663 (Parent Volume 08214 / Folio 660)
Land ID Lot 6 on Plan of Subdivision 044031
Land Area 920m²

Proprietor Elixir Vitae Pty Ltd
Ultimate Beneficiary Joseph S R de Saram

Mortgage Reference ANZ Australia and New Zealand Banking Group Ltd
AH613726B on 15 November 2010

Market Value AUD 650,000
Balance AUD 464,000
Loan to Value Ratio 71%





AU Investment Properties

STRICTLY CONFIDENTIAL



Apt 172 369 Hay St, Perth, WA 6000 / 08 December 2006

Volume / Folio 2718 / 872
Land ID Lot 172 on Strata Plan 58072
Land Area 161m²

Proprietor Joseph S R de Saram
Ultimate Beneficiary Joseph S R de Saram

Mortgage Reference  **Westpac Banking Corporation**
L295145 on 23 April 2010

Market Value AUD 750,000
Balance AUD 560,000
Loan to Value Ratio 75%





AU Investment Properties

STRICTLY CONFIDENTIAL



47 Devonshire St, Morley, WA 6062 / 16 December 2006

Volume / Folio 2641 / 183
Land ID Lot 14 on Plan of Subdivision 51191
Land Area 326m²

Proprietor A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust
Ultimate Beneficiary Joseph S R de Saram / Tania M de Saram

Mortgage Reference  Bank of Queensland Ltd
 K369537 on 09 October 2007

Market Value AUD 435,000
Balance AUD 326,250
Loan to Value Ratio 75%



47A Devonshire St, Morley, WA 6062 / 24 February 2009

Volume / Folio 2641 / 182
Land ID Lot 13 on Plan of Subdivision 51191
Land Area 447m²

Proprietor A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust
Ultimate Beneficiary Joseph S R de Saram / Tania M de Saram

Mortgage Reference  Bank of Queensland Ltd
 L098331 on 08 October 2009

Market Value AUD 430,000
Balance AUD 322,500
Loan to Value Ratio 75%



AU Investment Properties

STRICTLY CONFIDENTIAL



48A Chaffers St, Morley, WA 6062 / 16 December 2006

Volume / Folio 2641 / 181
Land ID Lot 12 on Plan of Subdivision 51191
Land Area 448m²

Proprietor A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust
Ultimate Beneficiary Joseph S R de Saram / Tania M de Saram

Mortgage Reference  Bank of Queensland Ltd
 K369536 on 09 October 2007


Market Value AUD 440,000
Balance AUD 330,000
Loan to Value Ratio 75%



48 Chaffers St, Morley, WA 6062 / 16 December 2006

Volume / Folio 2641 / 180
Land ID Lot 11 on Plan of Subdivision 51191
Land Area 325m²

Proprietor A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust
Ultimate Beneficiary Joseph S R de Saram / Tania M de Saram

Mortgage Reference  Bank of Queensland Ltd
 K369535 on 09 October 2007

Market Value AUD 440,000
Balance AUD 330,000
Loan to Value Ratio 75%



AU Investment Properties

STRICTLY CONFIDENTIAL



100 Fauntleroy Ave, Ascot, WA 6104 / 28 April 2006

Volume / Folio 2205 / 840
Land ID Lot 53 on Plan of Subdivision 24506
Land Area 402m²

Proprietor Edward M R de Saram / Praxy de Saram / Tania M de Saram
Ultimate Beneficiary Edward M R de Saram / Praxy de Saram / Tania M de Saram

Mortgage Reference  Bank of Queensland Ltd
K880818 on 17 March 2009

Market Value AUD 800,000
Balance AUD 640,000
Loan to Value Ratio 80%



16A Anzac Terrace, Bassendean, WA 6054 / 08 June 2007

Volume / Folio 2660 / 23
Land ID Lot 701 on Plan of Subdivision 50099
Land Area 471m²

Proprietor Edward M R de Saram / Praxy de Saram / Tania M de Saram
Ultimate Beneficiary Edward M R de Saram / Praxy de Saram / Tania M de Saram

Mortgage Reference  Bank of Queensland Ltd
K390832 on 26 October 2007

Market Value AUD 800,000
Balance AUD 640,000
Loan to Value Ratio 80%



AU Investment Properties

STRICTLY CONFIDENTIAL



21 Anzac Tce, Bassendean, WA 6054 / 06 May 2006

**Volume / Folio
Land ID
Land Area**

**1936 / 240
Lot 9 on Plan of Subdivision 5096
731m²**

**Proprietor
Ultimate Beneficiary**

**Joseph S R de Saram / Edward M R de Saram / Praxy de Saram
Joseph S R de Saram / Edward M R de Saram / Praxy de Saram**

**Mortgage
Reference**



**Bank of Queensland Ltd
L125679 on 03 November 2009**

**Market Value
Balance
Loan to Value Ratio**

**AUD 900,000
AUD 760,000
80%**



32A Walter Road East, Bassendean, WA 6054 / 29 November 2005

**Volume / Folio
Land ID
Land Area**

**2596 / 496
Lot 117 on Plan of Subdivision 41319
598m²**

**Proprietor
Ultimate Beneficiary**

**Edward M R de Saram / Praxy de Saram
Edward M R de Saram / Praxy de Saram**

**Mortgage
Reference**



**Bank of Queensland Ltd
L058991 on 01 September 2009**

**Market Value
Balance
Loan to Value Ratio**

**AUD 450,000
AUD 360,000
80%**

Investment Properties in AU

PROPERTY	ADDRESS	OWNED BY	VAL	DATE	BAL	LENDER	INT	ACC NO	LVR %	EQUITY
127-129B BS	127-129B Brisbane St, Berwick, VIC 3806	A.C.N. 133 893 893 Pty Ltd ATF Consignia Trust	835,000	28-Apr-10	-479,700	ANZP SG	1.6664	376061	57.45	355,300
			835,000		-479,700					355,300
13 FC	13 Friezlauff Crt, Berwick, VIC 3806	Elixir Vitae Pty Ltd	580,000	17-Oct-10	-464,000	ANZP SG	6.2829	376061	80.00	116,000
			580,000		-464,000					116,000
369 HS	Apt 172, 369 Hay St, Perth, WA 6000	Joseph de Saram	700,000	21-Apr-10	-580,800	WBC AU	7.4000	954182	82.97	119,200
			700,000		-580,800					119,200
48A CS	48A Chaffers St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd Alderwood Trust	415,000	22-Jan-09	-330,200	BOQ AU	7.3600	20530109	79.57	84,800
48 CS	48 Chaffers St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust	410,000	19-Jan-09	-330,200	BOQ AU	7.3600	20530109	80.54	79,800
47 DS	47 Devonshire St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust	410,000	29-Jan-09	-330,200	BOQ AU	7.3600	20530109	80.54	79,800
47A DS	47A Devonshire St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust	405,000	29-Jan-09	-320,220	BOQ AU	7.1600	20993144	79.07	84,780
			1,640,000		-1,310,820					329,180
21A AT	21A Anzac Tce, Bassendean, WA 6054	Joseph de Saram, Edward de Saram, Praxy de Saram	552,500	04-Nov-10	-392,300	BOQ AU	7.3600	21007305	71.00	160,200
21B AT	21B Anzac Tce, Bassendean, WA 6054	Joseph de Saram, Edward de Saram, Praxy de Saram	552,500	04-Nov-10	-392,300	BOQ AU	7.3600	21007305	71.00	160,200
			1,105,000		-784,600					320,400
32A WRE	32A Walter Rd E, Bassendean, WA 6054	Edward de Saram, Praxy de Saram	440,000	29-May-09	-354,100	BOQ AU	7.3600	20945911	80.48	85,900
			440,000		-354,100					85,900
100 FA	100 Fauntleroy Ave, Ascot, WA 6104	Edward de Saram, Praxy de Saram, Tania de Saram	785,000	29-Jan-09	-527,850	BOQ AU	7.3600	20547455	67.24	257,150
			785,000		-527,850					257,150
16A AT	16A Anzac Tce, Bassendean, WA 6054	Edward de Saram, Praxy de Saram, Tania de Saram	800,000	09-Mar-10	-527,850	BOQ AU	7.1600	20599336	65.98	272,150
			800,000		-527,850					272,150
			6,885,000		-5,029,720					1,855,280

PROPERTY ADDRESS	OWNED BY	VAL	DATE	BAL	LENDER INT	ACC NO	LVR %	EQUITY
48A CS 48A Chaffers St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust	500,000	19-Jul-11	-330,200	BOQ AU 7.3600	20530109	66.04	169,800
48 CS 48 Chaffers St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust	490,000	19-Jul-11	-330,200	BOQ AU 7.3600	20530109	67.39	159,800
47 DS 47 Devonshire St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust	490,000	19-Jul-11	-330,200	BOQ AU 7.3600	20530109	67.39	159,800
47A DS 47A Devonshire St, Morley, WA 6062	A.C.N. 123 116 245 Pty Ltd ATF Alderwood Trust	500,000	19-Jul-11	-320,220	BOQ AU 7.1600	20993144	64.04	179,780
		1,980,000		-1,310,820				669,180

PROPERTY ADDRESS	OWNED BY	VAL	DATE	BAL	LENDER INT	ACC NO	LVR %	EQUITY
21A AT 21A Anzac Tce, Bassendean, WA 6054	Joseph de Saram, Edward de Saram, Praxy de Saram	410,000	19-Jul-11	-392,300	BOQ AU 7.3600	21007305	95.68	17,700
21B AT 21B Anzac Tce, Bassendean, WA 6054	Joseph de Saram, Edward de Saram, Praxy de Saram	410,000	19-Jul-11	-392,300	BOQ AU 7.3600	21007305	95.68	17,700
		820,000		-784,600				35,400

PROPERTY ADDRESS	OWNED BY	VAL	DATE	BAL	LENDER INT	ACC NO	LVR %	EQUITY
32A WRE 32A Walter Rd E, Bassendean, WA 6054	Edward de Saram, Praxy de Saram	500,000	19-Jul-11	-354,100	BOQ AU 7.3600	20945911	70.82	145,900
		500,000		-354,100				145,900

PROPERTY ADDRESS	OWNED BY	VAL	DATE	BAL	LENDER INT	ACC NO	LVR %	EQUITY
100 FA 100 Faunterroy Ave, Ascot, WA 6104	Edward de Saram, Praxy de Saram, Tania de Saram	820,000	19-Jul-11	-527,850	BOQ AU 7.3600	20547455	64.37	292,150
		820,000		-527,850				292,150

PROPERTY ADDRESS	OWNED BY	VAL	DATE	BAL	LENDER INT	ACC NO	LVR %	EQUITY
16A AT 16A Anzac Tce, Bassendean, WA 6054	Edward de Saram, Praxy de Saram, Tania de Saram	800,000	19-Jul-11	-527,850	BOQ AU 7.1600	20599336	65.98	272,150
		800,000		-527,850				272,150

PROPERTY ADDRESS	OWNED BY	VAL	DATE	BAL	LENDER INT	ACC NO	LVR %	EQUITY
100 FA 100 Faunterroy Ave, Ascot, WA 6104	Edward de Saram, Praxy de Saram, Tania de Saram	785,000	29-Jan-09	-527,850	BOQ AU 7.3600	20547455	67.24	257,150
		785,000		-527,850				257,150



Corporate Entities

STRICTLY CONFIDENTIAL

Trading Entities

RHOAU
RHODIUM AUSTRALIA PTY LTD
L27/101 COLLINS ST
MELBOURNE, VIC 3000
02 JAN 2007 / 123291510

DIRECTOR
JOANNE MCCALL - 1976
18 EDALE WAY
WESTMINSTER, WA 6061
APPOINTED 09 AUG 2007

ACN139
A.C.N. 139 312 833 PTY LTD
L27/101 COLLINS ST
MELBOURNE, VIC 3000
07 SEP 2009 / 139512833

DIRECTOR
JOANNE MCCALL - 1976
18 EDALE WAY
WESTMINSTER, WA 6061
APPOINTED XX XXX XXXX

ELVAU
ELIXIR VITAE PTY LTD
13 FRITZLAFF CT
BERWICK, VIC 3806
05 OCT 2010 / 146683847

SHAREHOLDER
250,000 SHARES HELD BY
RHODIUM SA
A.C.N. 136 492 898 PTY LTD
100,000 SHARES HELD ON BEHALF
OF INTEGRA TRUST

SHAREHOLDER
JOANNE MCCALL - 1976
18 EDALE WAY
WESTMINSTER, WA 6061
APPOINTED XX XXX XXXX

SHAREHOLDER
A.C.N. 133 893 893 PTY LTD
10,000 SHARES HELD ON BEHALF
OF CONSIGNIA TRUST

DIRECTOR
JOSEPH DE SARAM - 1972
JOANNE MCCALL - 1976

Corporate Trustees

ACN133
A.C.N. 133 893 893 PTY LTD
157/19-29 MARTIN PL
SYDNEY, NSW 2000
27 OCT 2008 / 133893893

DIRECTOR
JOSEPH DE SARAM - 1972
127-129B BRISBANE ST
BERWICK, VIC 3806
APPOINTED 15 FEB 2010

ACN136
A.C.N. 136 492 898 PTY LTD
L27/101 COLLINS ST
MELBOURNE, VIC 3000
07 APR 2009 / 136492898

DIRECTOR
JOANNE MCCALL - 1976
18 EDALE WAY
WESTMINSTER, WA 6061
APPOINTED 01 JUL 2010

DIRECTOR
ESHANTHA DE SARAM - 1955
4 KAGOOLA CL
CHAPEL HILL, QLD 4069
APPOINTED 13 DEC 2006

SHAREHOLDER
JOSEPH DE SARAM - 1972

SHAREHOLDER
JOANNE MCCALL - 1976

SHAREHOLDER
ESHANTHA DE SARAM - 1955

Discretionary Trusts

ALDERWOOD TRUST
DEED 26 DEC 2006

INTEGRA TRUST
DEED 27 OCT 2008

CONSIGNIA TRUST
DEED 03 APR 2009

BENEFICIARY
JOSEPH DE SARAM - 1972
TANIA DE SARAM - 1979

BENEFICIARY
JOANNE MCCALL - 1976

BENEFICIARY
JOSEPH DE SARAM - 1972

FOE

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