

Sonia Camilleri is the sole Director, Secretary and Member of Pandorado Service Pty Ltd SMSF

**Sonia Camilleri
PO Box 32
Curtis Rd LPO
Munno Para SA 5115**

30th June 2023

**To the Trustee of
Padorado Services Pty Ltd
SMSF**

I require access to my Superannuation funds to the amount of \$15000 per annum.

I, Sonia Camilleri, am now on Disability Support Payment since early 2023 and have health issues which includes permanent IBS Diagnosed in 2017 and I am living with the fear of Sarcoidosis returning which was diagnosed in 2018. I am suffering from Osteoarthritis in my feet. This was diagnosed in 2022. Steroid treatment can make one blind and it is detrimental to Osteo-Arthritis. It can make the deterioration worse. OA treatment is detrimental to Sarcoidosis. So, I am in a rock and a hard place and can't work much anymore. This will get worse as I age. I cannot stand or walk long distance. My joints can become painful. I am not on Steroids at the moment but am under Specialist Management for Sarcoidosis.

I attend Physio on a care plan for my Back, Neck, and Leg aches

I am 59 years of age so I have reached my preservation age.

I do not have any savings and live from day to day and even being on DSP I find it hard with keeping my payments up for bills and HomeStart etc. I have not fallen behind. I do stay home a lot ...

I am paying a HomeStart loan off and owe **\$46829.26 on the Principle Loan.**

I have a **secondary small loan of \$35715.42** also with HomeStart

As sole Member of Pandorado Service Pty Ltd, I will now require \$15000 per year to undertake

1. Repayment of HomeStart Loan \$10,000 a year due to not being able to work.
2. \$5000 for Renovations as the fence has holes in it and the gutters are leaking and the main carport requires posts to be replaced as the steel ones are rusting out. This is dangerous. Also aged Alcenite on the roof need replacing.

It is estimated that the HomeStart Loan funding from my Superannuation will be required between now and the close of the financial year for 2023/24. It will depend on my health on a given day; to see the bank and to arrange a drawn down from the term deposit into the business account in the capacity as trustee for Pandorado Service Pty Ltd

The Voluntary Cleaner/Carer work for a lady in Brompton SA has reduced to 2 hours a month.

My father passed away on the 17th March 2023 at Wesley House on Military Road. My mother needs me and is not well either. I am the eldest and help where I can.

End of Letter

Signed Sonia M Camilleri

A handwritten signature in black ink, appearing to read 'Sonia', with a stylized flourish at the end.

Sole Director/Secretary and Member of Pandorado Services Pty Ltd.