



**Australian Government**

**Australian Financial Security Authority**

Reference: NSW 2278/25/9  
Please quote this number in all correspondence

05 December 2025

Stephen Cooke  
7a Bakeri Cct,  
WARABROOK NSW 2304

Dear Stephen Cooke

### **Income Contribution Assessment**

Under section 139W of the *Bankruptcy Act 1966* (the Act), the Official Trustee (the Trustee) is required to assess your income during your bankruptcy to determine if you need to pay money (make income contribution payments) to your bankrupt estate. This letter is to advise that an assessment has been undertaken for the contribution assessment period/s (CAP):

CAP 1 - 22 November 2025 to 21 November 2026

Based on the information currently available to the Trustee, the result of the assessment is that **you are not required to make any income contribution payments** to your bankrupt estate at this time. This means you do not need to pay any money as a result of this assessment.

A Notice of Contribution Assessment, which includes calculation details of the assessment, is attached.

### **What do I need to do?**

You must advise the Trustee if your financial circumstances or the number of your dependants change, as this may affect your obligation to make income contribution payments.

Please note that while you remain bankrupt you may be required to supply information about your income to the Trustee. Failure to provide this information could result in an objection to your discharge from bankruptcy.

If you have any questions or require assistance to update your income or other information in the attached assessment, please call or email me using the contact details listed below.

Yours sincerely

Johnson Baquiran  
for the Official Trustee  
Phone: 03 8631 4947  
Email: [eainbox@afsa.gov.au](mailto:eainbox@afsa.gov.au)

**Notice of Contribution Assessment pursuant to s139W of the Bankruptcy Act 1966**

Bankruptcy Number	NSW 2278/25/9
Contribution Assessment Period (CAP)	22 November 2025 - 21 November 2026
CAP Number	1
Date of Assessment	5 December 2025

**ASSESSED INCOME**

<b>Income Type:</b>	
Business	\$0.00
PAYG	\$0.00
Income Determined by Trustee	\$0.00
Other	\$0.00
<b>Gross Income</b>	<b>\$0.00</b>
<b>Plus:</b>	
Non Reportable Benefits	\$0.00
Fringe Benefits Amount - (motor vehicle)	\$0.00
Reportable Fringe Benefits	\$0.00
Tax Refund	\$0.00
<b>Total Income</b>	<b>\$0.00</b>
<b>Less:</b>	
Child Support Amount	\$0.00
Medicare Levy Amount	\$0.00
Medicare Levy Surcharge	\$0.00
Tax Paid/Payable on Taxable Income	\$0.00
Hardship Amount (if applicable)	\$0.00
<b>Total Deductions</b>	<b>\$0.00</b>
<b>Assessed Income</b>	<b>\$0.00</b>

**ACTUAL INCOME THRESHOLD AMOUNT**

Based Income Threshold Amount (BITA) as at 22 September 2025	\$74,064.90
Total Number of Dependents	0
Actual Income Threshold Amount (AITA)	\$74,064.90
The AITA is equivalent to the BITA increased by a factor for the number of dependents	
Adjusted Actual Income Threshold Amount AITA	\$74,064.90

**ASSESSED CONTRIBUTION LIABILITY**

The contribution that a bankrupt is liable to pay in respect of a contribution Assessment period is the amount determined in accordance with the formula

$$\frac{\text{Assessed Income} - \text{AITA}}{2}$$

<b>Contribution Liability for this CAP</b>	<b>\$0.00</b>
Plus: Contribution Liability for Previous CAPs	\$0.00
<b>Total Assessed Liability to Date</b>	<b>\$0.00</b>
Less: Contribution Paid	\$0.00
<b>Net Contribution Payable</b>	<b>\$0.00</b>