



**DISCLOSURE OF PECUNIARY  
INTERESTS AND OTHER MATTERS RETURN**

OFFICE USE ONLY:

Date received:  
Checked by:  
Date returned  
incomplete:  
Date received:  
Checked by:  
Redacted by:

Disclosure of pecuniary interests and other matters by

**RUTH CALLAGHAN**

Date

Name

As at

**17/9/25**

In relation to the period

**01/07/2024**

to

**30/06/2025**

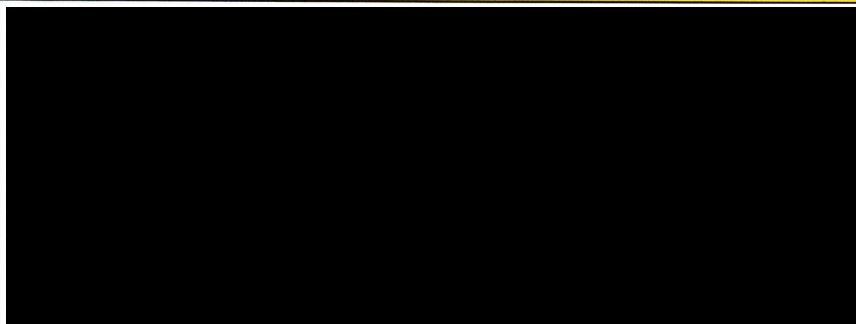
**A. Real Property**

In the case of interests in real property, you must disclose all interests in real property you hold in Australia.

You must disclose the:

- street address of each parcel of real property you had an interest in: on the return date, and since 30 June of the previous financial year, and
- nature of the interest (e.g., freehold, lease (renting), option to purchase etc).

Nature of interest



Redacted in accordance with the Government Information  
(Public Access) Act 2009, Table to s. 14 (3) (a) reveal an  
individual's personal information.

**B. Sources of income**

You must disclose each source of income you:

- reasonably expect to receive from the first day after the return date to 30 June, and received in the period since 30 June of the previous financial year.

In disclosing sources of income from your occupation, you must disclose:

- a description of your occupation, and
- if you are employed or the holder of an office, the name and address of your employer, or a description of the office, and
- if you have entered into a partnership with other persons, the name (if any) of the partnership.

You do not need to disclose a source of income if:

- it did not exceed, or you do not reasonably expect it to exceed, \$500
- you ceased to receive income from that source prior to becoming a councillor or designated person, or
- it is your fee as a councillor.

Description of occupation

**DIRECTOR**  
(Title Only)  
**COMMUNITY**

Name and address of employer or  
description of office held  
(if applicable)

**IWC**

Name under which  
partnership conducted  
(if applicable)

**\*NOTE**

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2 Sources of income I reasonably expect to receive from a trust in the period commencing on the first day after the return date and ending on the following 30 June.

Sources of income I received from a trust since 30 June

*In disclosing sources of income from a trust, you must disclose the name and address of the settlor and trustee.*

| Name and address of settlor | Name and address of trustee |
|-----------------------------|-----------------------------|
| N/A                         |                             |

3 Sources of other income I reasonably expect to receive in the period commencing on the first day after the return date and ending on the following 30 June

Sources of other income I received at any time since 30 June

*In disclosing the sources of any other income, you must provide a description that identifies the person you received or reasonably expect to receive the income from, or the circumstances in which you received or reasonably expect to receive the income.*

|     |  |
|-----|--|
| N/A |  |
|-----|--|

### C. Gifts

*Gifts include any item, property, or money you have been given without consideration or with inadequate consideration, unless it was received under a will.*

You do not need to disclose gifts if:

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- they did not exceed \$500 in value, unless it was among gifts totalling more than \$500 from the same person/organisation within the last 12 months
- it was given to you by a relative (see provided **OLG Guideline** for definition of "relative")
- it was a political donation that has been disclosed or is required to be disclosed under the Electoral Funding Act 2018, or
- it was received prior to you becoming a councillor or designated person (unless you have received a subsequent gift from the same person/organisation since becoming a councillor/designated person and within a 12-month period and the gifts total more than \$500).

| Description of each gift I received at any time since 30 June of the previous year | Name and address of donor |
|------------------------------------------------------------------------------------|---------------------------|
| N/A                                                                                |                           |

#### D. Contributions to travel

You must disclose the:

- name and address of any person who has made a financial or other contribution to the expenses of any travel you have undertaken since 30 June of the previous financial year
- dates on which you undertook the travel, and
- names of the states and territories and of the overseas countries where the travel was undertaken.

You do not need to disclose a contribution to travel if:

- it was made from public funds
- it was made by a relative (see provided **OLG Guideline** for definition of "relative")
- it was made in the ordinary course of your occupation that was not related to your functions as a councillor or designated person
- it was under \$250, unless it was among gifts totalling more than \$250 from the same person/organisation within the last 12 months
- it was a political donation that has been disclosed or is required to be disclosed under the Electoral Funding Act 2018
- it was made by a political party you are a member of and you undertook the travel for the purpose of political activity of the party in NSW, or to represent the party within Australia, or
- you received the contribution prior to becoming a councillor or designated person (unless you have received a subsequent gift or contribution from the same person/organisation since becoming a councillor/designated person and within a 12 month period and the gifts/contributions total more than \$250).

| Name and address of each person who made any financial or other contribution to any travel undertaken by me at any time since 30 June | Dates on which travel was undertaken | Name of States, Territories of the Commonwealth and overseas countries in which travel was undertaken |
|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------------|
|                                                                                                                                       | N/A                                  |                                                                                                       |
|                                                                                                                                       |                                      |                                                                                                       |
|                                                                                                                                       |                                      |                                                                                                       |

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## E. Interests and positions in corporations

You must disclose the:

- the name and address of each corporation in which you held an interest or position (whether remunerated or not) on the return date and since 30 June of the previous financial year
- the nature of the interests or positions held in each corporation, and
- a description of the principal objects (if any) of each corporation, except if it is a listed company.

You do not need to disclose an interest or position in a corporation if the corporation:

- is formed for the purpose of providing recreation or amusement, or for promoting commerce, industry, art, science, religion or charity, or for any other community purpose, **and**
- it is required to apply its profits or other income for the purpose of promoting its objects, **and**

You also do not need to disclose an interest in a corporation if it is a beneficial interest in shares in the corporation that does not exceed 10 per cent of the voting rights in the corporation or if you ceased to hold the interest or position prior to becoming a councillor or designated person.

| Name and address of each corporation in which I had an interest or held a position at the return date/at any time since 30 June | Nature of interest (if any) | Description of position (if any) | Description of principal objects (if any) of corporation (except in case of listed company) |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------------------------------------------------------------|
|                                                                                                                                 | N/A                         |                                  |                                                                                             |

## F. Were you a property developer or a close associate of a property developer on the return date? (Yes or No)

A person or a corporation is a 'property developer' if they carry out a business mainly concerned with the residential or commercial development of land, with the ultimate purpose of the sale or lease of the land for profit.

You must disclose if you are a 'property developer' or a close associate of an individual (see **attached OLG Guideline** for definition of "close associate") or corporation that is a 'property developer' for the purposes of the Electoral Funding Act 2018.

|    |
|----|
| No |
|----|

## G. Positions in trade unions and professional or business associations

You must disclose:

- the name of each trade union and of each professional or business association in which you held any position (whether remunerated or not) on the return date and since 30 June of the previous financial year, and
- a description of the position.

You do not need to disclose a position in a trade union or a professional or business association if you ceased to hold that position prior to becoming a councillor or designated person.

| Name of each trade union and each professional or business association in which I held any position (whether remunerated or not) at the return date/at any time since 30 June | Description of position |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
|                                                                                                                                                                               | N/A                     |

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**H. Debts**

*You must disclose the name and address of each person you are/were liable to pay a debt to on the return date, and at any time since 30 June of the previous financial year (this includes Study Loans).*

*You must disclose a liability to pay a debt whether or not the amount, or any part of the amount, to be paid was due and payable on the return date or at any time in the period since 30 June of the previous financial year.*

- You do not need to disclose a liability to pay a debt if:*
- the debt arose from a loan you have with a deposit taking institution (eg a bank) or other authorised deposit taking institution which lends money, and the loan was part of the institution's ordinary course of business*
  - the amount to be paid did not exceed \$500, unless the debt was one of two or more debts owed to the same person, and the combined value of the debts exceed \$500.*
  - the debt was owed to a relative (see provided **OLG Guideline** for definition of "relative")*
  - in the case of a debt for the supply of goods or services:*
    - the goods or services were supplied to you within the 12 months before the return date, or at any time since 30 June of the previous financial year, or*
    - the goods or services were supplied to you in the ordinary course your occupation that is not related to your duties as a councillor or designated person, or*
  - the debt was discharged prior to you becoming a councillor or designated person, unless the debt was one of two or more debts you owe to the same person, and the value of the combine debts exceeds \$500.*

Name and address of each person to whom I was liable to pay any debt at the return date/at any time since 30 June

|                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div data-bbox="352 1144 1310 1541" data-label="Image"> </div> <p>Redacted in accordance with the Government Information (Public Access) Act 2009, Table to s. 14 (3) (a) reveal an individual's personal information.</p> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**I. Dispositions of property**

*You must disclose details of each disposition of real property by you (including the street address of the property) since 30 June of the previous financial year if you wholly or partly retained the use and benefit of the property, or the right to re-acquire it.*

*You must also disclose details of each disposition of real property to another person under an arrangement with you (including the street address of the property), since 30 June of the previous financial year under which you obtained wholly or partly the use of the property.*

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You do not need to disclose a disposition of real property if it was made prior to you becoming a councillor or designated person.

1. Particulars of each disposition of real property by me (including the street address of the affected property) at any time since 30 June of the previous financial year, as a result of which I retained, either wholly or in part, the use and benefit of the property or the right to re-acquire the property at a later time

N/A

2. Particulars of each disposition of property to a person by any other person under arrangements made by me (including the street address of the affected property), being dispositions made at any time since 30 June of the previous financial year, as a result of which I obtained, either wholly or in part, the use and benefit of the property

You must also disclose details of each disposition of real property to another person under an arrangement with you (including the street address of the property), since 30 June of the previous financial year under which you obtained wholly or partly the use of the property.

N/A .

#### J. Discretionary disclosures

You may voluntarily disclose any other interests, benefits, advantages or liabilities you may have, whether or not they are pecuniary, which you have not been required to disclose elsewhere in the return.

N/A .

Redacted in accordance with the Government  
Information (Public Access) Act 2009, Table to s. 14 (3)  
(a) reveal an individual's personal information.

17/8/25

SUBMIT

[Councillor's or Designated Person's signature] <sup>[OBJ]</sup> Date

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## Redaction Explanatory Guide

Council's Governance and Risk team will review each Return in conjunction with the Government Information (Public Access) Act 2009 (the "GIPA Act"), with reference to the "Public interest considerations against disclosure" which are listed in the Table to section 14.

For example, Council officers will redact signature and current principal place of residence in accordance with Part 3 (a) of the table as this is considered personal information and consequently "There is a public interest consideration against disclosure of information if disclosure of the information could reasonably be expected to ... reveal an individual's personal information".

If a property listed on a Return, e.g. an investment property, is not the current principal place of residence of a Councillor or a Designated Person, Council officers will review the information in accordance with Part 3 (a) of the table if the property is the principal place of residence or business of an immediate family member, and will conduct a Public interest test in accordance with section 13 of the GIPA Act.

Council officers when conducting a Public interest test must also consider other public interest considerations against disclosure in the GIPA Act, such as:

Part 3 (e) "There is a public interest consideration against disclosure of information if disclosure of the information could reasonably be expected to ... expose a person to a risk of harm or of serious harassment or serious intimidation";

Part 4 (d) "There is a public interest consideration against disclosure of information if disclosure of the information could reasonably be expected to ... prejudice any person's legitimate business, commercial, professional or financial interests".

Additionally, the amount of any income, shareholding or debt disclosed will be redacted in accordance with Part 4 (d) and the names of a spouse/partner if that information is provided throughout the return will be redacted in accordance with Part 3 (a) of the table to section 14 of the GIPA Act, as above.

***This list is not exhaustive: Council officers will review every Return on its merits in conjunction with the complete list of public interest considerations against disclosure in the GIPA Act;***