

**ESTHER RUBERL SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019**

---

Price Roberts & Co  
34 Victoria Street  
Victor Harbor SA 5211

# **ESTHER RUBERL SUPERANNUATION FUND**

## **FINANCIAL STATEMENTS INDEX**

---

Statement of Financial Position  
Detailed Statement of Financial Position  
Operating Statement  
Detailed Operating Statement  
Notes to the Financial Statements  
Trustees Declaration  
Compilation Report  
Statement of Taxable Income  
Deferred Tax Reconciliation  
Trustee Minute/Resolution  
Members Statements  
Investment Summary Report (with yields)  
Investment Summary Report  
Investment Movement Report  
Investment Disposals Summary Report  
Investment Income Report

**ESTHER RUBERL SUPERANNUATION FUND**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Investments</b>		
Plant and Equipment (at written down value)	2,465	2,664
Real Estate Properties (Australian)	1,460,000	1,290,000
Shares in Listed Companies (Australian)	1,612,759	1,351,778
Units in Listed Unit Trusts (Australian)	616,216	322,178
	3,691,440	2,966,620
<b>Other Assets</b>		
Westpac DIY Super Working Account	443	239
Westpac DIY Super Savings Account	88,268	62,754
E*trade Cash Investment Account	-	130,892
Distributions Receivable	-	3,584
Formation Expenses	319	319
Sundry Debtors	9,357	-
Income Tax Refundable (Note 7)	3,144	1,721
Deferred Tax Asset	-	7,082
	101,531	206,591
<b>Total Assets</b>	3,792,971	3,173,211
<b>Less:</b>		
<b>Liabilities</b>		
GST Payable/Refundable	1,101	609
Deferred Tax Liability	58,229	-
	59,330	609
<b>Net Assets Available to Pay Benefits</b>	3,733,641	3,172,602
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Ruberl, Esther	2,370,956	2,027,495
Moffatt, Ian	1,362,685	1,145,107
	3,733,641	3,172,602

The accompanying notes form part of these financial statements

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Investments</b>		
Plant and Equipment (at written down value)		
Blinds	334	477
Doors	2,131	2,187
	2,465	2,664
Real Estate Properties (Australian)		
Suite 2, 25 Redwood Drive Dingley Village	690,000	640,000
Unit 3, 1 Bleazby Street Bentleigh	770,000	650,000
	1,460,000	1,290,000
Shares in Listed Companies (Australian)		
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	181,954	182,148
BHP Bhp Billiton Limited - Ordinary Fully Paid	150,234	123,772
CSL Csl Limited - Ordinary Fully Paid	161,250	144,465
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	211,089	185,818
NAB National Australia Bank Limited - Ordinary Fully Paid	164,328	168,572
RHC Ramsay Health Care Limited - Ordinary Fully Paid	95,718	71,523
REG Regis Healthcare Limited - Ordinary Fully Paid	12,492	15,580
TLS Telstra Corporation Limited. - Ordinary Fully Paid	173,250	117,900
WES Wesfarmers Limited - Ordinary Fully Paid	108,480	-
WBC Westpac Banking Corporation - Ordinary Fully Paid	167,324	172,870
WPL Woodside Petroleum Limited - Ordinary Fully Paid	25,452	24,822
WOW Woolworths Group Limited - Ordinary Fully Paid	98,028	90,034
IVC Invocare Limited - Ordinary Fully Paid	63,160	54,273
	1,612,759	1,351,777
Units in Listed Unit Trusts (Australian)		
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	172,860	153,940
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	243,520	168,238
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	108,420	-
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	91,416	-
	616,216	322,178
	3,691,440	2,966,619
<b>Other Assets</b>		
Westpac DIY Super Working Account	443	239
Westpac DIY Super Savings Account	88,268	62,754
E*trade Cash Investment Account	-	130,892

The accompanying notes form part of these financial statements

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019**

	2019	2018
	\$	\$
	88,711	193,885
Distributions Receivable		
TCL Transurban Group - Ordinary Shares/Units Fully Paid	-	3,584
Triple Staped		
	-	3,584
Formation Expenses	319	319
Sundry Debtors	9,357	-
Income Tax Refundable (Note 7)	3,144	1,721
Deferred Tax Asset	-	7,082
	12,820	9,122
	101,531	206,591
<b>Total Assets</b>	3,792,971	3,173,210
<b>Less:</b>		
<b>Liabilities</b>		
GST Payable/Refundable	1,101	609
Deferred Tax Liability	58,229	-
	59,330	609
	59,330	609
<b>Net Assets Available to Pay Benefits</b>	3,733,641	3,172,601
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Ruberl, Esther	2,370,956	2,027,494
Moffatt, Ian	1,362,685	1,145,107
	3,733,641	3,172,601
	3,733,641	3,172,601

The accompanying notes form part of these financial statements

**ESTHER RUBERL SUPERANNUATION FUND**  
**OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable	-	2,656
Capital Gains/(Losses) - Non Taxable	-	776
Distributions Received	24,909	12,033
Dividends Received	86,471	63,990
Increase in Market Value of Investments (Note 5)	429,667	-
Interest Received	2,340	1,903
Member/Personal Contributions - Concessional (Taxable)	25,000	25,000
Rent Received	77,435	58,843
	645,822	165,201
<b>Expenses</b>		
Accountancy Fees	1,500	2,520
Administration Costs	722	1,106
ATO Supervisory Levy	259	259
Auditor's Remuneration	400	-
Decrease in Market Value of Investments (Note 5)	-	49,484
Depreciation	199	260
Rental Property Expenses - Dingley	13,089	10,717
Rental Property Expenses - Bentleigh	6,443	6,099
	22,612	70,445
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	623,210	94,756
<b>Income Tax (Note 7)</b>		
Income Tax Expense	62,168	(8,804)
	62,168	(8,804)
<b>Benefits Accrued as a Result of Operations</b>	561,042	103,560

The accompanying notes form part of these financial statements

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable		
WES Wesfarmers Limited - Ordinary Fully Paid	-	2,656
	-	2,656
Capital Gains/(Losses) - Non Taxable		
WES Wesfarmers Limited - Ordinary Fully Paid	-	776
	-	776
Distributions Received		
I00 Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,725	-
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	5,354	-
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	8,062	4,695
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	9,768	7,338
	24,909	12,033
Dividends Received		
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	10,320	7,160
BHP Bhp Billiton Limited - Ordinary Fully Paid	11,238	3,635
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	10,990	10,965
CSL Csl Limited - Ordinary Fully Paid	1,861	1,440
IVC Invocare Limited - Ordinary Fully Paid	1,462	1,086
NAB National Australia Bank Limited - Ordinary Fully Paid	12,177	8,316
REG Regis Healthcare Limited - Ordinary Fully Paid	797	918
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,941	1,842
TLS Telstra Corporation Limited. - Ordinary Fully Paid	8,550	11,925
WBC Westpac Banking Corporation - Ordinary Fully Paid	16,638	7,473
WES Wesfarmers Limited - Ordinary Fully Paid	6,000	5,490
WOW Woolworths Group Limited - Ordinary Fully Paid	3,098	2,744
WPL Woodside Petroleum Limited - Ordinary Fully Paid	1,399	997
	86,471	63,990
Interest Received		
E*trade Cash Investment Account	61	393
Westpac DIY Super Savings Account	333	743

The accompanying notes form part of these financial statements

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
Westpac DIY Super Working Account	41	766
Westpac Term Deposit 035-621 26-0972	1,906	-
	2,340	1,903
<b>Member/Personal Contributions - Concessional (Taxable)</b>		
Moffatt, Ian	25,000	25,000
	25,000	25,000
<b>Rent Received</b>		
Suite 2, 25 Redwood Drive Dingley Village	49,750	31,735
Unit 3, 1 Bleazby Street Bentleigh	27,685	27,108
	77,435	58,843
<b>Revaluations</b>		
<b>Real Estate Properties (Australian)</b>		
Suite 2, 25 Redwood Drive Dingley Village	50,000	-
Unit 3, 1 Bleazby Street Bentleigh	120,000	-
	170,000	-
<b>Shares in Listed Companies (Australian)</b>		
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	(194)	(3,522)
BHP Bhp Billiton Limited - Ordinary Fully Paid	26,462	27,164
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	25,270	(23,882)
CSL Csl Limited - Ordinary Fully Paid	16,785	45,536
IVC Invocare Limited - Ordinary Fully Paid	8,888	(5,598)
NAB National Australia Bank Limited - Ordinary Fully Paid	(4,244)	(14,042)
REG Regis Healthcare Limited - Ordinary Fully Paid	(3,088)	(3,088)
RHC Ramsay Health Care Limited - Ordinary Fully Paid	24,194	(22,624)
TLS Telstra Corporation Limited. - Ordinary Fully Paid	55,350	(73,720)
WBC Westpac Banking Corporation - Ordinary Fully Paid	(5,546)	(8,027)
WES Wesfarmers Limited - Ordinary Fully Paid	11,315	4,450
WOW Woolworths Group Limited - Ordinary Fully Paid	7,994	14,560
WPL Woodside Petroleum Limited - Ordinary Fully Paid	630	3,913
	163,819	(58,881)
<b>Units in Listed Unit Trusts (Australian)</b>		
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	12,871	-
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	15,409	-

The accompanying notes form part of these financial statements

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	18,920	4,438
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	48,648	4,959
	95,848	9,397
	429,667	(49,484)
	645,820	115,718
<b>Expenses</b>		
Accountancy Fees	1,500	2,520
Administration Costs	722	1,106
ATO Supervisory Levy	259	259
Auditor's Remuneration	400	-
Depreciation		
Blinds	143	204
Doors	56	56
	199	260
Rental Property Expenses - Dingley	13,089	10,717
Rental Property Expenses - Bentleigh	6,443	6,099
	22,612	20,961
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	623,208	94,757
<b>Income Tax (Note 7)</b>		
Income Tax Expense	62,168	(8,804)
	62,168	(8,804)
<b>Benefits Accrued as a Result of Operations</b>	561,040	103,561

The accompanying notes form part of these financial statements

# **ESTHER RUBERL SUPERANNUATION FUND**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **FOR THE YEAR ENDED 30 JUNE 2019**

---

#### **1. Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the trustees/ directors of the trustee company.

#### **a. Measurement of Investments**

The fund initially recognises:

- i. an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- ii. a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market values, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed-interest securities by reference to the redemption price at the end of the reporting period;
- iv. investment properties at the trustees' assessment of their realizable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees

---

**ESTHER RUBERL SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

---

have determined that the gross value of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

**b. Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

**c. Revenue**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

**Interest revenue**

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

**Dividend revenue**

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

**Rental revenue**

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

**Distribution revenue**

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and, if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at net market value.

**Remeasurement changes in market values**

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

**Contributions**

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

**d. Liability for Accrued Benefits**

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

---

**ESTHER RUBERL SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

---

**e. Income Tax**

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

**f. Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

**g. Critical Accounting Estimates and Judgements**

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**2. Liability for Accrued Benefits**

Changes in the Liability for Accrued Benefits are as follows:

	2019	2018
	\$	\$
Liability for Accrued Benefits at beginning of period	3,172,600	3,069,040
Add:		
Benefits Accrued as a Result of Operations	561,043	103,560

---

**ESTHER RUBERL SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

	3,733,643	3,172,600
--	-----------	-----------

**3. Vested Benefits**

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any other factor other than resignation from the fund) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting date.

	2019	2018
	\$	\$
Vested Benefits	3,733,643	3,172,600

**4. Guaranteed Benefits**

No guarantees have been given in respect of any part of the liability for accrued benefits.

**5. Changes in Market Values**

Investments and other assets of the fund are valued at the end of the reporting period as described in Note 1 - Summary of Significant Accounting Policies. A detailed schedule of investments is attached to these financial statements. A summary of the change in Market Values is as follows:

	2019	2018
	\$	\$
Real Estate Properties (Australian)	170,000	-
Shares in Listed Companies (Australian)	163,819	(58,881)
Units in Listed Unit Trusts (Australian)	95,848	9,397
	429,667	(49,484)

**6. Funding Arrangements**

The employer and members contributed to the fund a percentage of the gross salaries of the employees who were members of the fund as follows:

	2019	2018
	\$	\$
Employer		
Members		

**7. Income Tax**

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income

**ESTHER RUBERL SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

of the fund. There has been no change in the Income Tax rate during the year.

The Income Tax payable by the superannuation fund has been calculated as follows:

	2019	2018
	\$	\$
Benefits accrued as a result of operations before income tax	623,210	94,756
Prima facie income tax on accrued benefits	93,482	14,213
Add/(Less) Tax Effect of:		
Distributions Received	(861)	(340)
Increase in Market Value of Investments	(64,450)	-
Decrease in Market Value of Investments	-	7,423
Imputed Credits	(31,010)	(22,901)
Foreign Credits	(256)	-
Distributed Capital Gains	(143)	-
Accounting (Profits)/Losses on Sale of Investments	-	(515)
Taxable Capital Gains	95	398
Movement in Deferred Tax Liability/Deferred Tax Asset	65,311	(7,082)
Other		
	(31,314)	(23,017)
Income Tax Expense	62,168	(8,804)

Income tax expense comprises:

Income Tax Payable/(Refundable)	(3,144)	(1,721)
Movement in Deferred Tax Liability/Deferred Tax Asset	65,311	(7,082)
	62,168	(8,804)

**8. Reconciliation of Net Cash provided by Operating Activities to Benefits Accrued from Operations after Income Tax**

	2019	2018
	\$	\$
Benefits accrued from operations after income tax	561,043	103,560
Add/(Less) non cash amounts included in benefits accrued from operations		
Capital Gains/(Losses) - Taxable	-	(2,656)
Capital Gains/(Losses) - Non Taxable	-	(776)
Distributions Received	(9,357)	(3,584)
Increase in Market Value of Investments	(429,667)	-

**ESTHER RUBERL SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

Decrease in Market Value of Investments	-	49,484
Depreciation	199	260
Income Tax Expense	62,168	(8,804)
Other non cash items	2,213	5,143
	(374,445)	39,067
Net cash provided by operating activities	186,597	142,627

**9. Reconciliation of Cash**

For the purpose of the statement of cash flows, cash includes cash on hand and in banks. Cash at the end of the reporting period as shown in the statement of cash flows is reconciled to the related item in the Statement of Financial Position or Statement of Net Assets as follows:

	2019	2018
	\$	\$
Cash	88,711	193,884

# ESTHER RUBERL SUPERANNUATION FUND

## TRUSTEES DECLARATION

---

The trustees have determined that the fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- i. the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- ii. the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- iii. the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the trustees declare that:

- in accordance with s 120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s 50 of the Superannuation (Supervision) Act 1993 and reg 13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements

Signed in accordance with a resolution of the trustees by:

Esther Ruberl  
Trustee

Ian Moffatt  
Trustee

DATED: 02/09/2019

**ESTHER RUBERL SUPERANNUATION FUND**  
**COMPILATION REPORT TO THE MEMBER(S) OF ESTHER RUBERL SUPERANNUATION FUND**

---

We have compiled the accompanying special purpose financial statements of ESTHER RUBERL SUPERANNUATION FUND, which comprise the statement of financial position as at 30 June 2019, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

*The Responsibility of the Trustee(s)*

The Trustee (s) of the ESTHER RUBERL SUPERANNUATION FUND is solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

*Our Responsibility*

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

*Assurance Disclaimer*

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

of

Dated:     /     /

**ESTHER RUBERL SUPERANNUATION FUND**  
**STATEMENT OF TAXABLE INCOME**  
**FOR THE YEAR ENDED 30 JUNE 2019**

---

	2019
	\$
Benefits Accrued as a Result of Operations before Income Tax	623,210.00
<b>Less:</b>	
Increase in Market Value of Investments	(429,667.00)
Distributed Capital Gains	(954.00)
Non Taxable Distributions Received	(5,742.00)
Other Non Taxable Items	1.00
	<hr/>
	(436,362.00)
	<hr/>
	186,848.00
<b>Add:</b>	
Taxable Capital Gains	636.00
Imputed Credits	36,483.00
Foreign Credits	301.00
	<hr/>
	37,420.00
	<hr/>
<b>Taxable Income</b>	<b>224,268.00</b>
	<hr/>
<b>Tax Payable on Taxable Income</b>	<b>33,640.20</b>
<b>Less:</b>	
Imputed Credits	36,482.65
Foreign Credits	301.36
	<hr/>
	36,784.01
	<hr/>
<b>Income Tax Payable/(Refund)</b>	<b>(3,143.81)</b>
<b>Add:</b>	
Supervisory levy	259.00
<b>Total Amount Due or Refundable</b>	<b>(2,884.81)</b>
	<hr/>

**ESTHER RUBERL SUPERANNUATION FUND  
DEFERRED TAX RECONCILIATION  
FOR THE YEAR ENDED 30 JUNE 2019**

Account Code	Account	Revaluation/Tax Deferred Amount	Permanent Difference	Amount
		\$	\$	\$
<b>Revaluations</b>				
772/001	Suite 2, 25 Redwood Drive Dingley Village	50,000.00	-	50,000.00
772/002	Unit 3, 1 Bleazby Street Bentleigh	120,000.00	-	120,000.00
776/001	ANZ Australia and New Zealand Banking Group Limited -	(193.50)	-	(193.50)
776/002	BHP Bhp Billiton Limited - Ordinary Fully Paid	26,462.50	-	26,462.50
776/003	CSL Csl Limited - Ordinary Fully Paid	16,785.00	-	16,785.00
776/004	CBA Commonwealth Bank of Australia. - Ordinary Fully	25,270.50	-	25,270.50
776/005	NAB National Australia Bank Limited - Ordinary Fully	(4,243.50)	-	(4,243.50)
776/006	RHC Ramsay Health Care Limited - Ordinary Fully Paid	24,194.50	-	24,194.50
776/007	REG Regis Healthcare Limited - Ordinary Fully Paid	(3,087.50)	-	(3,087.50)
776/008	TLS Telstra Corporation Limited. - Ordinary Fully Paid	55,350.00	-	55,350.00
776/009	WES Wesfarmers Limited - Ordinary Fully Paid	11,315.00	-	11,315.00
776/010	WBC Westpac Banking Corporation - Ordinary Fully	(5,546.00)	-	(5,546.00)
776/011	WPL Woodside Petroleum Limited - Ordinary Fully Paid	630.00	-	630.00
776/012	WOW Woolworths Group Limited - Ordinary Fully Paid	7,994.50	-	7,994.50
776/013	IVC Invocare Limited - Ordinary Fully Paid	8,887.50	-	8,887.50
782/001	SYD Sydney Airport - Fully Paid Stapled Securities Us	18,920.00	-	18,920.00
782/002	TCL Transurban Group - Ordinary Shares/Units Fully	48,648.39	-	48,648.39
782/003	SGP Stockland - Fully Paid Ordinary/Units Stapled	15,408.95	-	15,408.95
782/004	IOO Ishares Global 100 Etf - Exchange Traded Fund	12,871.00	-	12,871.00
		429,667.34	-	429,667.34
<b>Other Timing Differences</b>				
<u>Distributions Received</u>				
238/003	SGP Stockland - Fully Paid Ordinary/Units Stapled	943.24	-	943.24
238/002	TCL Transurban Group - Ordinary Shares/Units Fully	4,798.92	-	4,798.92
		5,742.16	-	5,742.16
		435,409.50	-	435,409.50
<b>Deferred Tax Liability/ (Deferred Tax Asset) Summary</b>				
	Opening Balance			(7,082.40)
	Add Increase/(Decrease) in Deferred Tax			
	- Current Year Transactions (\$435,409.50 @ 15%)			65,311.43
	- Deferred Tax Adjustments			-
	- Current Year Tax Loss			-
	- Change in Capital Loss carried forward (\$0.00 @ 15%)			-
	<b>Closing Balance at 30 June 2019</b>		<b>\$</b>	<b>58,229.03</b>

**FAINEANT PTY LTD  
ATF ESTHER RUBERL SUPERANNUATION FUND  
MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON 02/09/2019  
AT PO BOX 1580, VICTOR HARBOR SA 5211**

---

- PRESENT:** Esther Ruberl  
Ian Moffatt
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.
- INVESTMENT STRATEGY:** The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
- INSURANCE COVER:** The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
- ALLOCATION OF INCOME:** It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
- AUDITORS** It was resolved that  
Tony Boys  
of  
Box 3376  
Rundle Mall SA 5000  
  
act as auditors of the Fund for the next financial year.
- TRUSTEE STATUS:** Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the

fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....  
Esther Ruberl  
Chairperson

**ESTHER RUBERL SUPERANNUATION FUND**  
**SCHEDULE OF PURCHASES AND SALES OF FUND ASSETS**  
**FOR THE REPORTING PERIOD ENDED 30 JUNE 2019**

---

Details	No of Units
<hr/>	
<b>Purchases of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
WES Wesfarmers Limited - Ordinary Fully Paid	3,000
<u>Units in Listed Unit Trusts (Australian)</u>	
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	2,466
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,300

---

**Member's Statement**  
**ESTHER RUBERL SUPERANNUATION FUND**

**MRS ESTHER RUBERL**  
**PO BOX 1580**  
**VICTOR HARBOR SA 5211**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	9 March 1961	<b>Total Benefits</b>	<b>\$2,370,958</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	24 January 2005	- Preserved	\$2,100,149
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$270,809
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$542,260
Current Salary		- Taxable Component	\$1,828,698
Vested Amount	\$2,370,958		
Insured Death Benefit			
Total Death Benefit	\$2,370,958		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018	1,756,684		270,809	2,027,493
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	404,040			404,040
Transfers in and transfers from reserves				
	404,040			404,040
	2,160,724		270,809	2,431,533
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	60,576			60,576
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	60,576			60,576
<b>Member's Account Balance at 30/06/2019</b>	<b>2,100,148</b>		<b>270,809</b>	<b>2,370,957</b>

Reference: ESTHERRU / 501

**Availability of Other Fund Information**

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Esther Ruberl  
Trustee

Ian Moffatt  
Trustee

Statement Date: 2 September 2019

**Member's Statement**  
**ESTHER RUBERL SUPERANNUATION FUND**

**MR IAN MOFFATT**  
**PO BOX 1580**  
**VICTOR HARBOR SA 5211**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	30 July 1961	<b>Total Benefits</b>	<b>\$1,362,685</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	24 January 2005	- Preserved	\$1,339,668
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$23,017
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$701,796
Current Salary		- Taxable Component	\$660,889
Vested Amount	\$1,362,685		
Insured Death Benefit			
Total Death Benefit	\$1,362,685		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018	1,122,090		23,017	1,145,107
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions	25,000			25,000
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	230,954			230,954
Transfers in and transfers from reserves				
	<u>255,954</u>			<u>255,954</u>
	1,378,044		23,017	1,401,061
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	3,750			3,750
Income Tax	34,626			34,626
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	<u>38,376</u>			<u>38,376</u>
<b>Member's Account Balance at 30/06/2019</b>	<b>1,339,668</b>		<b>23,017</b>	<b>1,362,685</b>

Reference: ESTHERRU / 502

**Availability of Other Fund Information**

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Esther Ruberl  
Trustee

Ian Moffatt  
Trustee

Statement Date: 2 September 2019

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT (WITH YIELDS) AT 30 JUNE 2019**

Investment	Units	Cost		Market		Income	Yield	
		Per unit	Total	Per unit	Total		Cost	Market
<b>Cash/Bank Accounts</b>								
E*trade Cash Investment Account						61		
Westpac DIY Super Savings Account			88,268		88,268	333	0.38%	0.38%
Westpac DIY Super Working Account			443		443	41	9.26%	9.26%
Westpac Term Deposit 035-621 26-0972						1,906		
			88,711		88,711	2,341		
<b>Plant and Equipment (at written down value)</b>								
Blinds	1	681.00	681	334.00	334			
Doors	1	2,243.00	2,243	2,131.00	2,131			
			2,924		2,465			
<b>Real Estate Properties (Australian)</b>								
Suite 2, 25 Redwood Drive Dingley Village	1	378,419.00	378,419	690,000.00	690,000	49,750	13.15%	7.21%
Unit 3, 1 Bleazby Street Bentleigh	1	668,433.00	668,433	770,000.00	770,000	27,685	4.14%	3.60%
			1,046,852		1,460,000	77,435		
<b>Shares in Listed Companies (Australian)</b>								
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	29.08	187,551	28.21	181,954	10,320	5.50%	5.67%
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	26.06	95,111	41.16	150,234	11,238	11.82%	7.48%
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	2,550	80.40	205,030	82.78	211,089	10,990	5.36%	5.21%
CSL Csl Limited - Ordinary Fully Paid	750	105.86	79,398	215.00	161,250	1,861	2.34%	1.15%
IVC Invocare Limited - Ordinary Fully Paid	3,950	15.16	59,871	15.99	63,160	1,462	2.44%	2.31%
NAB National Australia Bank Limited - Ordinary Fully Paid	6,150	30.04	184,726	26.72	164,328	12,177	6.59%	7.41%
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750	5.11	24,272	2.63	12,492	797	3.28%	6.38%
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,325	62.54	82,863	72.24	95,718	1,941	2.34%	2.03%
TLS Telstra Corporation Limited. - Ordinary Fully Paid	45,000	4.55	204,903	3.85	173,250	8,550	4.17%	4.94%
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	31.01	182,933	28.36	167,324	16,638	9.10%	9.94%

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT (WITH YIELDS) AT 30 JUNE 2019**

Investment	Units	Cost		Market		Income	Yield	
		Per unit	Total	Per unit	Total		Cost	Market
WES Wesfarmers Limited - Ordinary Fully Paid	3,000	32.39	97,165	36.16	108,480	6,000	6.18%	5.53%
WOW Woolworths Group Limited - Ordinary Fully Paid	2,950	26.65	78,630	33.23	98,028	3,098	3.94%	3.16%
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	34.83	24,382	36.36	25,452	1,399	5.74%	5.50%
			1,506,835		1,612,759	86,471		
<b>Units in Listed Unit Trusts (Australian)</b>								
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,300	60.42	78,545	70.32	91,416	1,725	2.20%	1.89%
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	3.58	93,011	4.17	108,420	5,354	5.76%	4.94%
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	6.96	149,576	8.04	172,860	8,062	5.39%	4.66%
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	16,521	11.48	189,652	14.74	243,520	9,768	5.15%	4.01%
			510,784		616,216	24,909		
			3,156,106		3,780,151	191,156		

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2019**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
<b>Cash/Bank Accounts</b>									
Westpac DIY Super Savings Account		88,268.00	88,268.00		88,268	88,268			2.34%
Westpac DIY Super Working Account		443.00	443.00		443	443			0.01%
					88,711	88,711			2.35%
<b>Plant and Equipment (at written down value)</b>									
Blinds	1	681.00	334.00		681	334	(347)	(50.95%)	0.01%
Doors	1	2,243.00	2,131.00		2,243	2,131	(112)	(4.99%)	0.06%
					2,924	2,465	(459)	(15.70%)	0.07%
<b>Real Estate Properties (Australian)</b>									
Suite 2, 25 Redwood Drive Dingley Village	1	378,419.00	690,000.00	30/06/2019	378,419	690,000	311,581	82.34%	18.25%
Unit 3, 1 Bleazby Street Bentleigh	1	668,433.00	770,000.00	30/06/2019	668,433	770,000	101,567	15.19%	20.37%
					1,046,852	1,460,000	413,148	39.47%	38.62%
<b>Shares in Listed Companies (Australian)</b>									
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	29.08	28.21	28/06/2019	187,551	181,954	(5,597)	(2.98%)	4.81%
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	26.06	41.16	28/06/2019	95,111	150,234	55,123	57.96%	3.97%
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	2,550	80.40	82.78	28/06/2019	205,030	211,089	6,059	2.96%	5.58%
CSL Csl Limited - Ordinary Fully Paid	750	105.86	215.00	28/06/2019	79,398	161,250	81,852	103.09%	4.27%
IVC Invocare Limited - Ordinary Fully Paid	3,950	15.16	15.99	28/06/2019	59,871	63,160	3,289	5.49%	1.67%
NAB National Australia Bank Limited - Ordinary Fully Paid	6,150	30.04	26.72	28/06/2019	184,726	164,328	(20,398)	(11.04%)	4.35%
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750	5.11	2.63	28/06/2019	24,272	12,492	(11,780)	(48.53%)	0.33%

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2019**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,325	62.54	72.24	28/06/2019	82,863	95,718	12,855	15.51%	2.53%
TLS Telstra Corporation Limited. - Ordinary Fully Paid	45,000	4.55	3.85	28/06/2019	204,903	173,250	(31,653)	(15.45%)	4.58%
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	31.01	28.36	28/06/2019	182,933	167,324	(15,609)	(8.53%)	4.43%
WES Wesfarmers Limited - Ordinary Fully Paid	3,000	32.39	36.16	28/06/2019	97,165	108,480	11,315	11.65%	2.87%
WOW Woolworths Group Limited - Ordinary Fully Paid	2,950	26.65	33.23	28/06/2019	78,630	98,028	19,398	24.67%	2.59%
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	34.83	36.36	28/06/2019	24,382	25,452	1,070	4.39%	0.67%
					1,506,835	1,612,759	105,924	7.03%	42.66%
<b>Units in Listed Unit Trusts (Australian)</b>									
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,300	60.42	70.32	28/06/2019	78,545	91,416	12,871	16.39%	2.42%
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	3.58	4.17	28/06/2019	93,011	108,420	15,409	16.57%	2.87%
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	6.96	8.04	28/06/2019	149,576	172,860	23,284	15.57%	4.57%
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	16,521	11.48	14.74	28/06/2019	189,652	243,520	53,868	28.40%	6.44%
					510,784	616,216	105,432	20.64%	16.30%
					3,156,106	3,780,151	624,045	19.77%	100.00%

**ESTHER RUBERL SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2019**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
<b>Cash/Bank Accounts</b>										
E*trade Cash Investment Account		130,892		61		(130,952)		1		
Westpac DIY Super Savings Account		62,754		523,515		(498,000)		88,269		88,268
Westpac DIY Super Working Account		239		445,714		(445,510)		443		443
Westpac Term Deposit 035-621 26-0972				211,906		(211,906)				
		193,885		1,181,196		(1,286,368)		88,713		88,711
<b>Plant and Equipment (at written down value)</b>										
Blinds	1	681						1	681	334
Doors	1	2,243						1	2,243	2,131
		2,924						2,924		2,465
<b>Real Estate Properties (Australian)</b>										
Suite 2, 25 Redwood Drive Dingley Village	1	378,419						1	378,419	690,000
Unit 3, 1 Bleazby Street Bentleigh	1	668,433						1	668,433	770,000
		1,046,852						1,046,852		1,460,000
<b>Shares in Listed Companies (Australian)</b>										
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	187,551						6,450	187,551	181,954
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	95,111						3,650	95,111	150,234
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	2,550	205,030						2,550	205,030	211,089
CSL Csl Limited - Ordinary Fully Paid	750	79,398						750	79,398	161,250

**ESTHER RUBERL SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2019**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
IVC Invocare Limited - Ordinary Fully Paid	3,950	59,871						3,950	59,871	63,160
NAB National Australia Bank Limited - Ordinary Fully Paid	6,150	184,726						6,150	184,726	164,328
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750	24,272						4,750	24,272	12,492
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,325	82,863						1,325	82,863	95,718
TLS Telstra Corporation Limited. - Ordinary Fully Paid	45,000	204,903						45,000	204,903	173,250
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	182,933						5,900	182,933	167,324
WES Wesfarmers Limited - Ordinary Fully Paid			3,000	97,165				3,000	97,165	108,480
WOW Woolworths Group Limited - Ordinary Fully Paid	2,950	78,630						2,950	78,630	98,028
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	24,382						700	24,382	25,452
		1,409,670		97,165					1,506,835	1,612,759
<b>Units in Listed Unit Trusts (Australian)</b>										
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid			1,300	78,545				1,300	78,545	91,416
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities			26,000	93,011				26,000	93,011	108,420
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	149,576						21,500	149,576	172,860
TCL Transurban Group - Ordinary Shares/Units Fully	14,055	163,020	2,466	26,633				16,521	189,653	243,520

**ESTHER RUBERL SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2019**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
Paid Triple Stapled		312,596		198,189					510,785	616,216
		2,965,927		1,476,550		(1,286,368)			3,156,109	3,780,151
		2,965,927		1,476,550		(1,286,368)			3,156,109	3,780,151



**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2019**

Investment				Add			Less					Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains*	Other Capital Gains*	Taxable Capital Gains	
	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc.*						GST
<b>Cash/Bank Accounts</b>																	
E*trade Cash Investment Account	61												61				
Westpac DIY Super Savings Account	333												333				
Westpac DIY Super Working Account	41												41				
Westpac Term Deposit 035- 621 26-0972	1,906												1,906				
	2,341												2,341				
<b>Real Estate Properties (Australian)</b>																	
Suite 2, 25 Redwood Drive Dingley Village	49,750												49,750				
Unit 3, 1 Bleazby Street Bentleigh	27,685												27,685				
	77,435												77,435				
<b>Shares in Listed Companies (Australian)</b>																	
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	10,320	10,320		4,423									14,743				
BHP Bhp	11,238	11,238		4,816									16,054				
* Includes Foreign Capital Gains																	

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2019**

Investment	Add						Less					Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains*	Other Capital Gains*	Taxable Capital Gains	
	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc.*						GST
Billiton Limited - Ordinary Fully Paid				4,710									15,700				
CBA Commonwealt Bank of Australia. - Ordinary Fully Paid	10,990	10,990												1,861			
CSL Csl Limited - Ordinary Fully Paid	1,861		1,861														
IVC Invocare Limited - Ordinary Fully Paid	1,462	1,462		626													2,088
NAB National Australia Bank Limited - Ordinary Fully Paid	12,177	12,177		5,219													17,396
REG Regis Healthcare Limited - Ordinary Fully Paid	797	797		341													1,138
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,941	1,941		832													2,773
TLS Telstra	8,550	8,550		3,664													12,214

\* Includes Foreign Capital Gains

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2019**

Investment	Add						Less					Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains*	Other Capital Gains*	Taxable Capital Gains	
	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc.*						GST
Corporation Limited - Ordinary Fully Paid																	
WBC Westpac Banking Corporation - Ordinary Fully Paid	16,638	16,638		7,131													23,769
WES Wesfarmers Limited - Ordinary Fully Paid	6,000	6,000		2,571													8,571
WOW Woolworths Group Limited - Ordinary Fully Paid	3,098	3,098		1,328													4,426
WPL Woodside Petroleum Limited - Ordinary Fully Paid	1,399	1,399		600													1,999
	86,471	84,610	1,861	36,261													122,732
<b>Units in Listed Unit Trusts (Australian)</b>																	
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,725							301									2,026

\* Includes Foreign Capital Gains

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2019**

Investment				Add			Less					Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains*	Other Capital Gains*	Taxable Capital Gains	
	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc.*						GST
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	5,354								943		318		4,093		636		636
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	8,062												8,062				
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	9,768			221					4,799				5,190				
	24,909			221	301				5,742		318		19,371		636		636
	191,156	84,610	1,861	36,482	301				5,742		318		221,879		636		636

\* Includes Foreign Capital Gains