

ESTHER RUBERL SUPERANNUATION FUND

FINANCIAL STATEMENTS

AND REPORTS

FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

Price Roberts & Co
34 Victoria Street
Victor Harbor SA 5211

ESTHER RUBERL SUPERANNUATION FUND

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ESTHER RUBERL SUPERANNUATION FUND
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020

	2020	2019
	\$	\$
Investments		
Plant and Equipment (at written down value)	2,309	2,465
Real Estate Properties (Australian)	1,460,000	1,460,000
Shares in Listed Companies (Australian)	1,640,385	1,612,759
Units in Listed Unit Trusts (Australian)	555,535	616,216
	3,658,229	3,691,440
Other Assets		
Westpac DIY Super Working Account	376	443
Westpac DIY Super Savings Account	213,343	88,268
Formation Expenses	319	319
Sundry Debtors	6,462	9,357
Income Tax Refundable (Note 7)	4,389	3,144
	224,889	101,531
Total Assets	3,883,118	3,792,971
Less:		
Liabilities		
GST Payable/Refundable	285	1,101
Deferred Tax Liability	4,861	58,229
	5,146	59,330
Net Assets Available to Pay Benefits	3,877,972	3,733,641
Represented by:		
Liability for Accrued Benefits (Notes 2, 3, 4)		
Ruberl, Esther	2,264,804	2,370,956
Moffatt, Ian	1,613,168	1,362,685
	3,877,972	3,733,641

The accompanying notes form part of these financial statements

ESTHER RUBERL SUPERANNUATION FUND
DETAILED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020

	2020	2019
	\$	\$
Investments		
Plant and Equipment (at written down value)		
Blinds	234	334
Doors	2,075	2,131
	2,309	2,465
Real Estate Properties (Australian)		
Suite 2, 25 Redwood Drive Dingley Village	690,000	690,000
Unit 3, 1 Bleazby Street Bentleigh	770,000	770,000
	1,460,000	1,460,000
Shares in Listed Companies (Australian)		
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	120,228	181,954
BHP Bhp Billiton Limited - Ordinary Fully Paid	130,743	150,234
CSL Csl Limited - Ordinary Fully Paid	215,250	161,250
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	246,441	211,089
NAB National Australia Bank Limited - Ordinary Fully Paid	198,598	164,328
RHC Ramsay Health Care Limited - Ordinary Fully Paid	80,755	95,718
REG Regis Healthcare Limited - Ordinary Fully Paid	6,698	12,492
TLS Telstra Corporation Limited. - Ordinary Fully Paid	234,750	173,250
WES Wesfarmers Limited - Ordinary Fully Paid	134,490	108,480
WBC Westpac Banking Corporation - Ordinary Fully Paid	105,905	167,324
WPL Woodside Petroleum Limited - Ordinary Fully Paid	15,155	25,452
WOW Woolworths Group Limited - Ordinary Fully Paid	109,976	98,028
IVC Invocare Limited - Ordinary Fully Paid	41,396	63,160
	1,640,385	1,612,759
Units in Listed Unit Trusts (Australian)		
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	121,905	172,860
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	247,925	243,520
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	86,060	108,420
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	99,645	91,416
	555,535	616,216
	3,658,229	3,691,440
Other Assets		
Westpac DIY Super Working Account	376	443
Westpac DIY Super Savings Account	213,343	88,268
Formation Expenses	319	319
Sundry Debtors	6,462	9,357

The accompanying notes form part of these financial statements

ESTHER RUBERL SUPERANNUATION FUND
DETAILED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020

	2020	2019
	\$	\$
Income Tax Refundable (Note 7)	4,389	3,144
	224,889	101,531
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Total Assets	3,883,118	3,792,971
Less:		
Liabilities		
GST Payable/Refundable	285	1,101
Deferred Tax Liability	4,861	58,229
	5,146	59,330
	5,146	59,330
Net Assets Available to Pay Benefits	3,877,972	3,733,641
Represented by:		
Liability for Accrued Benefits (Notes 2, 3, 4)		
Ruberl, Esther	2,264,804	2,370,956
Moffatt, Ian	1,613,168	1,362,685
	3,877,972	3,733,641
	3,877,972	3,733,641

The accompanying notes form part of these financial statements

ESTHER RUBERL SUPERANNUATION FUND
OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2020

	2020	2019
	\$	\$
Income		
Capital Gains/(Losses) - Taxable	(4,394)	-
Distributions Received	24,805	24,909
Dividends Received	73,407	86,471
Increase in Market Value of Investments (Note 5)	-	429,667
Interest Received	146	2,340
Member/Personal Contributions - Concessional (Taxable)	25,000	25,000
Member/Personal Contributions - Non Concessional (Undeducted)	300,000	-
Rent Received	82,632	77,435
	501,596	645,822
Expenses		
Accountancy Fees	1,700	1,500
Administration Costs	749	722
ATO Supervisory Levy	259	259
Auditor's Remuneration	500	400
Decrease in Market Value of Investments (Note 5)	358,769	-
Depreciation	156	199
Rental Property Expenses - Dingley	46,412	13,089
Rental Property Expenses - Bentleigh	6,479	6,443
	415,024	22,612
Benefits Accrued as a Result of Operations before Income Tax	86,572	623,210
Income Tax (Note 7)		
Income Tax Expense	(57,757)	62,168
	(57,757)	62,168
Benefits Accrued as a Result of Operations	144,329	561,042

The accompanying notes form part of these financial statements

ESTHER RUBERL SUPERANNUATION FUND
DETAILED OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2020

	2020	2019
	\$	\$
Income		
Capital Gains/(Losses) - Taxable		
RHC Ramsay Health Care Limited - Ordinary Fully Paid	(4,394)	-
	<u>(4,394)</u>	<u>-</u>
Distributions Received		
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,577	1,725
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	6,266	5,354
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	8,385	8,062
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	8,577	9,768
	<u>24,805</u>	<u>24,909</u>
Dividends Received		
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	10,320	10,320
BHP Bhp Billiton Limited - Ordinary Fully Paid	7,778	11,238
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	12,990	10,990
CSL Csl Limited - Ordinary Fully Paid	2,194	1,861
IVC Invocare Limited - Ordinary Fully Paid	691	1,462
NAB National Australia Bank Limited - Ordinary Fully Paid	14,152	12,177
REG Regis Healthcare Limited - Ordinary Fully Paid	338	797
RHC Ramsay Health Care Limited - Ordinary Fully Paid	2,041	1,941
TLS Telstra Corporation Limited. - Ordinary Fully Paid	9,600	8,550
WBC Westpac Banking Corporation - Ordinary Fully Paid	4,720	16,638
WES Wesfarmers Limited - Ordinary Fully Paid	4,590	6,000
WOW Woolworths Group Limited - Ordinary Fully Paid	3,038	3,098
WPL Woodside Petroleum Limited - Ordinary Fully Paid	955	1,399
	<u>73,407</u>	<u>86,471</u>
Interest Received		
E*trade Cash Investment Account	-	61
Westpac DIY Super Savings Account	141	333
Westpac DIY Super Working Account	4	41
Westpac Term Deposit 035-621 26-0972	-	1,906
	<u>146</u>	<u>2,340</u>

The accompanying notes form part of these financial statements

ESTHER RUBERL SUPERANNUATION FUND
DETAILED OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2020

	2020	2019
	\$	\$
Member/Personal Contributions - Concessional (Taxable)		
Moffatt, Ian	25,000	25,000
	<u>25,000</u>	<u>25,000</u>
Member/Personal Contributions - Non Concessional (Undeducted)		
Moffatt, Ian	300,000	-
	<u>300,000</u>	<u>-</u>
Rent Received		
Suite 2, 25 Redwood Drive Dingley Village	54,610	49,750
Unit 3, 1 Bleazby Street Bentleigh	28,021	27,685
	<u>82,632</u>	<u>77,435</u>
Revaluations		
Real Estate Properties (Australian)		
Suite 2, 25 Redwood Drive Dingley Village	-	50,000
Unit 3, 1 Bleazby Street Bentleigh	-	120,000
	<u>-</u>	<u>170,000</u>
Shares in Listed Companies (Australian)		
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	(61,726)	(194)
BHP Bhp Billiton Limited - Ordinary Fully Paid	(19,491)	26,462
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	(43,888)	25,270
CSL Csl Limited - Ordinary Fully Paid	54,000	16,785
IVC Invocare Limited - Ordinary Fully Paid	(21,764)	8,888
NAB National Australia Bank Limited - Ordinary Fully Paid	(103,148)	(4,244)
REG Regis Healthcare Limited - Ordinary Fully Paid	(5,795)	(3,088)
RHC Ramsay Health Care Limited - Ordinary Fully Paid	(2,218)	24,194
TLS Telstra Corporation Limited. - Ordinary Fully Paid	(45,300)	55,350
WBC Westpac Banking Corporation - Ordinary Fully Paid	(61,419)	(5,546)
WES Wesfarmers Limited - Ordinary Fully Paid	26,010	11,315
WOW Woolworths Group Limited - Ordinary Fully Paid	11,948	7,994
WPL Woodside Petroleum Limited - Ordinary Fully Paid	(10,297)	630
	<u>(283,089)</u>	<u>163,819</u>
Units in Listed Unit Trusts (Australian)		
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	8,229	12,871
SGP Stockland - Fully Paid Ordinary/Units Stapled	(22,360)	15,409

The accompanying notes form part of these financial statements

ESTHER RUBERL SUPERANNUATION FUND
DETAILED OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2020

	2020	2019
	\$	\$
Securities		
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	(50,955)	18,920
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	(10,595)	48,648
	<u>(75,681)</u>	<u>95,848</u>
	<u>(358,769)</u>	<u>429,667</u>
	142,825	645,820
Expenses		
Accountancy Fees	1,700	1,500
Administration Costs	749	722
ATO Supervisory Levy	259	259
Auditor's Remuneration	500	400
Depreciation		
Blinds	100	143
Doors	56	56
	<u>156</u>	<u>199</u>
Rental Property Expenses - Dingley	46,412	13,089
Rental Property Expenses - Bentleigh	6,479	6,443
	<u>56,255</u>	<u>22,612</u>
Benefits Accrued as a Result of Operations before Income Tax	86,570	623,208
Income Tax (Note 7)		
Income Tax Expense	(57,757)	62,168
	<u>(57,757)</u>	<u>62,168</u>
Benefits Accrued as a Result of Operations	<u>144,327</u>	<u>561,040</u>

The accompanying notes form part of these financial statements

ESTHER RUBERL SUPERANNUATION FUND

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2020

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 unless stated otherwise 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. unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
-

ESTHER RUBERL SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

- v. investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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 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 unit trusts and managed funds 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.

ESTHER RUBERL SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

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.

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:

2020

2019

ESTHER RUBERL SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

	\$	\$
Liability for Accrued Benefits at beginning of period	3,733,643	3,172,600
Add:		
Benefits Accrued as a Result of Operations	144,328	561,043
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
	3,877,971	3,733,643
Liability for Accrued Benefits at end of period	3,877,971	3,733,643

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.

	2020	2019
	\$	\$
Vested Benefits	3,877,971	3,733,643

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:

	2020	2019
	\$	\$
Real Estate Properties (Australian)	-	170,000
Shares in Listed Companies (Australian)	(283,089)	163,819
Units in Listed Unit Trusts (Australian)	(75,681)	95,848
	(358,769)	429,667

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:

	2020	2019
	\$	\$

ESTHER RUBERL SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

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 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:

	2020	2019
	\$	\$
Benefits accrued as a result of operations before income tax	86,571	623,210
Prima facie income tax on accrued benefits	12,986	93,482
Add/(Less) Tax Effect of:		
Distributions Received	(447)	(861)
Increase in Market Value of Investments	-	(64,450)
Member/Personal Contributions - Non Concessional (Undeducted)	(45,000)	-
Decrease in Market Value of Investments	53,815	-
Imputed Credits	(25,626)	(31,010)
Foreign Credits	(228)	(256)
Distributed Capital Gains	(548)	(143)
Accounting (Profits)/Losses on Sale of Investments	659	-
Taxable Capital Gains	-	95
Movement in Deferred Tax Liability/Deferred Tax Asset	(53,368)	65,311
Other		
	(70,743)	(31,314)
Income Tax Expense	(57,757)	62,168

Income tax expense comprises:

Income Tax Payable/(Refundable)	(4,389)	(3,144)
Movement in Deferred Tax Liability/Deferred Tax Asset	(53,368)	65,311
	(57,757)	62,168

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

	2020	2019
	\$	\$

ESTHER RUBERL SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

Benefits accrued from operations after income tax	144,328	561,043
Add/(Less) non cash amounts included in benefits accrued from operations		
Capital Gains/(Losses) - Taxable	4,394	-
Distributions Received	(6,462)	(9,357)
Increase in Market Value of Investments	-	(429,667)
Rent Received	(18,694)	-
Decrease in Market Value of Investments	358,769	-
Depreciation	156	199
Rental Property Expenses - Dingley	17,708	-
Rental Property Expenses - Bentleigh	5,810	-
Income Tax Expense	(57,757)	62,168
Other non cash items	(2,495)	2,213
	301,428	(374,445)
Net cash provided by operating activities	445,757	186,597

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:

	2020	2019
	\$	\$
Cash	213,719	88,711

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 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 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 2020.

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: 27/09/2020

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 2020, 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 2020

	2020
	\$
Benefits Accrued as a Result of Operations before Income Tax	86,571.00
Less:	
Member/Personal Contributions - Non Concessional (Undeducted)	(300,000.00)
Distributed Capital Gains	(3,653.00)
Non Taxable Distributions Received	(2,982.00)
	<hr/>
	(306,635.00)
	<hr/>
	(220,064.00)
Add:	
Decrease in Market Value of Investments	358,769.00
Accounting Capital Losses	4,394.00
Imputed Credits	30,148.00
Foreign Credits	268.00
	<hr/>
	393,579.00
	<hr/>
Taxable Income	173,515.00
	<hr/>
Tax Payable on Taxable Income	26,027.25
Less:	
Imputed Credits	30,148.42
Foreign Credits	267.71
	<hr/>
	30,416.13
	<hr/>
Income Tax Payable/(Refund)	(4,388.88)
Add:	
Supervisory levy	259.00
Total Amount Due or Refundable	(4,129.88)
	<hr/>

**FAINEANT PTY LTD
ATF ESTHER RUBERL SUPERANNUATION FUND
MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON 27/09/2020
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 2020 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 2020.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
- 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 2020

Details	No of Units
Purchases of Fund Assets	
<u>Shares in Listed Companies (Australian)</u>	
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	1,000
NAB National Australia Bank Limited - Ordinary Fully Paid	4,750
RHC Ramsay Health Care Limited - Ordinary Fully Paid	424
TLS Telstra Corporation Limited. - Ordinary Fully Paid	30,000
 <u>Units in Listed Unit Trusts (Australian)</u>	
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	1,025
 Sales of Fund Assets	
<u>Shares in Listed Companies (Australian)</u>	
RHC Ramsay Health Care Limited - Ordinary Fully Paid	535

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 2020 and for the reporting period 1 July 2019 to 30 June 2020.

Your Details		Your Balance	
Date of Birth	9 March 1961	Total Benefits	\$2,264,803
Tax File Number	Provided	Comprising:	
Date Joined Fund	24 January 2005	- Preserved	\$1,993,994
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	\$1,722,543
Vested Amount	\$2,264,803		
Insured Death Benefit			
Total Death Benefit	\$2,264,803		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2019	2,100,149		270,809	2,370,958
<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	(124,810)			(124,810)
Transfers in and transfers from reserves				
	(124,810)			(124,810)
	1,975,339		270,809	2,246,148
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	(18,655)			(18,655)
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				
	(18,655)			(18,655)
Member's Account Balance at 30/06/2020	1,993,994		270,809	2,264,803

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: 27 September 2020

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 2020 and for the reporting period 1 July 2019 to 30 June 2020.

Your Details		Your Balance	
Date of Birth	30 July 1961	Total Benefits	\$1,613,168
Tax File Number	Provided	Comprising:	
Date Joined Fund	24 January 2005	- Preserved	\$1,590,151
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$23,017
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$1,001,796
Current Salary		- Taxable Component	\$611,372
Vested Amount	\$1,613,168		
Insured Death Benefit			
Total Death Benefit	\$1,613,168		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2019	1,339,668		23,017	1,362,685
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions	25,000			25,000
Non-Concessional Contributions	300,000			300,000
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	(83,203)			(83,203)
Transfers in and transfers from reserves				
	241,797			241,797
	1,581,465		23,017	1,604,482
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	3,750			3,750
Income Tax	(12,436)			(12,436)
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				
	(8,686)			(8,686)
Member's Account Balance at 30/06/2020	1,590,151		23,017	1,613,168

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: 27 September 2020

ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT SUMMARY REPORT (WITH YIELDS) AT 30 JUNE 2020

Investment	Units	Cost		Market		Income	Yield	
		Per unit	Total	Per unit	Total		Cost	Market
Cash/Bank Accounts								
Westpac DIY Super Savings Account			213,343		213,343	141	0.07%	0.07%
Westpac DIY Super Working Account			376		376	4	1.06%	1.06%
			213,719		213,719	145		
Plant and Equipment (at written down value)								
Blinds	1	681.00	681	234.00	234			
Doors	1	2,243.00	2,243	2,075.00	2,075			
			2,924		2,309			
Real Estate Properties (Australian)								
Suite 2, 25 Redwood Drive Dingley Village	1	378,419.00	378,419	690,000.00	690,000	54,610	14.43%	7.91%
Unit 3, 1 Bleazby Street Bentleigh	1	668,433.00	668,433	770,000.00	770,000	28,021	4.19%	3.64%
			1,046,852		1,460,000	82,631		
Shares in Listed Companies (Australian)								
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	29.08	187,551	18.64	120,228	10,320	5.50%	8.58%
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	26.06	95,111	35.82	130,743	7,778	8.18%	5.95%
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	3,550	80.08	284,270	69.42	246,441	12,990	4.57%	5.27%
CSL Csl Limited - Ordinary Fully Paid	750	105.86	79,398	287.00	215,250	2,194	2.76%	1.02%
IVC Invocare Limited - Ordinary Fully Paid	3,950	15.16	59,871	10.48	41,396	691	1.15%	1.67%
NAB National Australia Bank Limited - Ordinary Fully Paid	10,900	29.55	322,144	18.22	198,598	14,152	4.39%	7.13%
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750	5.11	24,272	1.41	6,698	338	1.39%	5.05%
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,214	57.76	70,118	66.52	80,755	2,041	2.91%	2.53%
TLS Telstra Corporation Limited. - Ordinary Fully Paid	75,000	4.16	311,703	3.13	234,750	9,600	3.08%	4.09%
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	31.01	182,933	17.95	105,905	4,720	2.58%	4.46%
WES Wesfarmers Limited - Ordinary Fully Paid	3,000	32.39	97,165	44.83	134,490	4,590	4.72%	3.41%
WOW Woolworths Group Limited - Ordinary Fully	2,950	26.65	78,630	37.28	109,976	3,038	3.86%	2.76%

ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT SUMMARY REPORT (WITH YIELDS) AT 30 JUNE 2020

Investment	Units	Cost		Market		Income	Yield	
		Per unit	Total	Per unit	Total		Cost	Market
Paid								
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	34.83	24,382	21.65	15,155	955	3.92%	6.30%
			1,817,548		1,640,385	73,407		
Units in Listed Unit Trusts (Australian)								
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,300	60.42	78,545	76.65	99,645	1,577	2.01%	1.58%
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	3.58	93,011	3.31	86,060	6,266	6.74%	7.28%
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	6.96	149,576	5.67	121,905	8,385	5.61%	6.88%
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	17,546	11.66	204,652	14.13	247,925	8,577	4.19%	3.46%
			525,784		555,535	24,805		
			3,606,827		3,871,948	180,988		

ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT SUMMARY REPORT AT 30 JUNE 2020

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
Cash/Bank Accounts									
Westpac DIY Super Savings Account		213,343.00	213,343.00		213,343	213,343			5.51%
Westpac DIY Super Working Account		376.00	376.00		376	376			0.01%
					213,719	213,719			5.52%
Plant and Equipment (at written down value)									
Blinds	1	681.00	234.00		681	234	(447)	(65.64%)	0.01%
Doors	1	2,243.00	2,075.00		2,243	2,075	(168)	(7.49%)	0.05%
					2,924	2,309	(615)	(21.03%)	0.06%
Real Estate Properties (Australian)									
Suite 2, 25 Redwood Drive Dingley Village	1	378,419.00	690,000.00	30/06/2020	378,419	690,000	311,581	82.34%	17.82%
Unit 3, 1 Bleazby Street Bentleigh	1	668,433.00	770,000.00	30/06/2020	668,433	770,000	101,567	15.19%	19.89%
					1,046,852	1,460,000	413,148	39.47%	37.71%
Shares in Listed Companies (Australian)									
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	29.08	18.64	30/06/2020	187,551	120,228	(67,323)	(35.90%)	3.11%
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	26.06	35.82	30/06/2020	95,111	130,743	35,632	37.46%	3.38%
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	3,550	80.08	69.42	30/06/2020	284,270	246,441	(37,829)	(13.31%)	6.36%
CSL Csl Limited - Ordinary Fully Paid	750	105.86	287.00	30/06/2020	79,398	215,250	135,852	171.10%	5.56%
IVC Invocare Limited - Ordinary Fully Paid	3,950	15.16	10.48	30/06/2020	59,871	41,396	(18,475)	(30.86%)	1.07%
NAB National Australia Bank Limited - Ordinary Fully Paid	10,900	29.55	18.22	30/06/2020	322,144	198,598	(123,546)	(38.35%)	5.13%
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750	5.11	1.41	30/06/2020	24,272	6,698	(17,574)	(72.40%)	0.17%

ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT SUMMARY REPORT AT 30 JUNE 2020

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	1,214	57.76	66.52	30/06/2020	70,118	80,755	10,637	15.17%	2.09%
TLS Telstra Corporation Limited. - Ordinary Fully Paid	75,000	4.16	3.13	30/06/2020	311,703	234,750	(76,953)	(24.69%)	6.06%
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	31.01	17.95	30/06/2020	182,933	105,905	(77,028)	(42.11%)	2.74%
WES Wesfarmers Limited - Ordinary Fully Paid	3,000	32.39	44.83	30/06/2020	97,165	134,490	37,325	38.41%	3.47%
WOW Woolworths Group Limited - Ordinary Fully Paid	2,950	26.65	37.28	30/06/2020	78,630	109,976	31,346	39.87%	2.84%
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	34.83	21.65	30/06/2020	24,382	15,155	(9,227)	(37.84%)	0.39%
					1,817,548	1,640,385	(177,163)	(9.75%)	42.37%
Units in Listed Unit Trusts (Australian)									
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,300	60.42	76.65	30/06/2020	78,545	99,645	21,100	26.86%	2.57%
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	3.58	3.31	30/06/2020	93,011	86,060	(6,951)	(7.47%)	2.22%
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	6.96	5.67	30/06/2020	149,576	121,905	(27,671)	(18.50%)	3.15%
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	17,546	11.66	14.13	30/06/2020	204,652	247,925	43,273	21.14%	6.40%
					525,784	555,535	29,751	5.66%	14.35%
					3,606,827	3,871,948	265,121	7.35%	100.00%

**ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2020**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
Cash/Bank Accounts										
Westpac DIY Super Savings Account		88,268		465,393		(340,318)			213,343	213,343
Westpac DIY Super Working Account		443		563,144		(563,211)			376	376
		88,711		1,028,537		(903,529)			213,719	213,719
Plant and Equipment (at written down value)										
Blinds	1	681						1	681	234
Doors	1	2,243						1	2,243	2,075
		2,924							2,924	2,309
Real Estate Properties (Australian)										
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
Shares in Listed Companies (Australian)										
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	187,551						6,450	187,551	120,228
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	95,111						3,650	95,111	130,743
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	2,550	205,030	1,000	79,240				3,550	284,270	246,441
CSL Csl Limited - Ordinary Fully Paid	750	79,398						750	79,398	215,250
IVC Invocare Limited - Ordinary Fully Paid	3,950	59,871						3,950	59,871	41,396
NAB National Australia Bank Limited - Ordinary	6,150	184,726	4,750	137,418				10,900	322,144	198,598

**ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2020**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
Fully Paid										
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750	24,272						4,750	24,272	6,698
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,325	82,863	424	23,744	(535)	(36,489)	(4,394)	1,214	70,118	80,755
TLS Telstra Corporation Limited. - Ordinary Fully Paid	45,000	204,903	30,000	106,800				75,000	311,703	234,750
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	182,933						5,900	182,933	105,905
WES Wesfarmers Limited - Ordinary Fully Paid	3,000	97,165						3,000	97,165	134,490
WOW Woolworths Group Limited - Ordinary Fully Paid	2,950	78,630						2,950	78,630	109,976
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	24,382						700	24,382	15,155
		1,506,835		347,202		(36,489)	(4,394)		1,817,548	1,640,385
Units in Listed Unit Trusts (Australian)										
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,300	78,545						1,300	78,545	99,645
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	93,011						26,000	93,011	86,060
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	149,576						21,500	149,576	121,905
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	16,521	189,652	1,025	15,000				17,546	204,652	247,925
		510,784		15,000					525,784	555,535

ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
		3,156,106		1,390,739		(940,018)	(4,394)		3,606,827	3,871,948

ESTHER RUBERL SUPERANNUATION FUND
INVESTMENT DISPOSALS REPORT AT 30 JUNE 2020

Investment	Disposal Method	Units Sold	Purchase Cost	Cost Base Adjustments	Adjusted Cost Base	Consideration	Notional Gain Realised	Total Prof/(Loss)	Taxable Prof/(Loss)	Non Taxable Prof/(Loss)	Accounting Prof/(Loss)
Shares in Listed Companies (Australian)											
RHC Ramsay Health Care Limited - Ordinary Fully Paid	Other	535	36,489		36,489	32,095		(4,394)	(4,394)		(4,394)
			36,489		36,489	32,095		(4,394)	(4,394)		(4,394)
			36,489		36,489	32,095		(4,394)	(4,394)		(4,394)

ESTHER RUBERL SUPERANNUATION FUND
DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2020

Investment		Add							Less				Taxable	Indexed	Discounted	Other	Taxable	
Date	Details	Total	Franked	Unfranked	Franking	Foreign	TFN	Tax Free	Tax Exempt	Tax	Expenses	Capital	GST	Income	Capital	Capital	Capital	Capital
		Income	Amount	Amount	Credits	Credits	Credits			Deferred		Gains Disc*		(incl Cap Gains)	Gains	Gains*	Gains*	Gains
Cash/Bank Accounts																		
<u>Westpac DIY Super Savings Account</u>																		
31/07/2019		22												22				
30/08/2019		13												13				
30/09/2019		8												8				
31/10/2019		17												17				
29/11/2019		5												5				
31/12/2019		14												14				
31/01/2020		15												15				
28/02/2020		14												14				
31/03/2020		10												10				
30/04/2020		6												6				
29/05/2020		8												8				
30/06/2020		9												9				
		141												141				
<u>Westpac DIY Super Working Account</u>																		
30/09/2019		1												1				
31/10/2019		1												1				
29/11/2019		1												1				
23/03/2020		1												1				
		4												4				
		145												145				
Real Estate Properties (Australian)																		
<u>Suite 2, 25 Redwood Drive Dingley Village</u>																		
02/07/2019		3,423												3,423				
06/08/2019		3,761												3,761				
30/08/2019		3,800												3,800				
01/10/2019		3,602												3,602				
11/10/2019		1,540												1,540				

* Includes Foreign Capital Gains

ESTHER RUBERL SUPERANNUATION FUND
DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2020

Investment		Add							Less					Taxable	Indexed	Discounted	Other	Taxable
Date	Details	Total	Franked	Unfranked	Franking	Foreign	TFN	Tax Free	Tax Exempt	Tax	Expenses	Capital	GST	Income	Capital	Capital	Capital	Capital
		Income	Amount	Amount	Credits	Credits	Credits			Deferred		Gains Disc*		(incl Cap Gains)	Gains	Gains*	Gains*	Gains
31/10/2019		3,631												3,631				
29/11/2019		3,599												3,599				
06/01/2020		3,602												3,602				
31/01/2020		3,623												3,623				
28/02/2020		3,599												3,599				
31/03/2020		302												302				
28/04/2020		3,622												3,622				
02/06/2020		3,622												3,622				
30/06/2020		12,884												12,884				
		54,610												54,610				
<u>Unit 3, 1 Bleazby Street Bentleigh</u>																		
24/07/2019		1,388												1,388				
14/08/2019		1,097												1,097				
19/08/2019		1,097												1,097				
18/09/2019		1,577												1,577				
30/09/2019		1,097												1,097				
16/10/2019		1,097												1,097				
31/10/2019		950												950				
13/11/2019		754												754				
06/12/2019		1,287												1,287				
22/01/2020		2,300												2,300				
21/02/2020		1,747												1,747				
20/03/2020		2,036												2,036				
22/04/2020		2,236												2,236				
22/05/2020		1,747												1,747				
19/06/2020		1,805												1,805				
30/06/2020		5,810												5,810				
		28,025												28,025				
		82,635												82,635				

* Includes Foreign Capital Gains

ESTHER RUBERL SUPERANNUATION FUND
DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2020

Investment		Add							Less				Taxable	Indexed	Discounted	Other	Taxable	
Date	Details	Total	Franked	Unfranked	Franking	Foreign	TFN	Tax Free	Tax Exempt	Tax	Expenses	Capital	GST	Income	Capital	Capital	Capital	Capital
		Income	Amount	Amount	Credits	Credits	Credits			Deferred		Gains Disc*		(incl Cap Gains)	Gains	Gains*	Gains*	Gains
Shares in Listed Companies (Australian)																		
<u>ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid</u>																		
01/07/2019		5,160	5,160		2,211									7,371				
18/12/2019		5,160	3,612	1,548	1,548									6,708				
		10,320	8,772	1,548	3,759									14,079				
<u>BHP Bhp Billiton Limited - Ordinary Fully Paid</u>																		
25/09/2019		4,150	4,150		1,779									5,929				
24/03/2020		3,628	3,628		1,555									5,183				
		7,778	7,778		3,334									11,112				
<u>CBA Commonwealth Bank of Australia. - Ordinary Fully Paid</u>																		
26/09/2019		5,890	5,890		2,524									8,414				
31/03/2020		7,100	7,100		3,043									10,143				
		12,990	12,990		5,567									18,557				
<u>CSL Csl Limited - Ordinary Fully Paid</u>																		
11/10/2019		1,091		1,091										1,091				
09/04/2020		1,103		1,103										1,103				
		2,194		2,194										2,194				
<u>IVC Invocare Limited - Ordinary Fully Paid</u>																		
04/10/2019		691	691		296									987				
		691	691		296									987				
<u>NAB National Australia Bank Limited - Ordinary Fully Paid</u>																		
03/07/2019		5,104	5,104		2,188									7,292				
12/12/2019		9,047	9,047		3,877									12,924				
		14,151	14,151		6,065									20,216				
<u>REG Regis Healthcare Limited - Ordinary Fully Paid</u>																		
26/09/2019		338	338		145									483				
		338	338		145									483				

* Includes Foreign Capital Gains

ESTHER RUBERL SUPERANNUATION FUND
DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2020

Investment		Add							Less				Taxable	Indexed	Discounted	Other	Taxable	
Date	Details	Total	Franked	Unfranked	Franking	Foreign	TFN	Tax Free	Tax Exempt	Tax	Expenses	Capital	GST	Income	Capital	Capital	Capital	Capital
		Income	Amount	Amount	Credits	Credits	Credits			Deferred		Gains Disc*		(incl Cap Gains)	Gains	Gains*	Gains*	Gains
RHC Ramsay Health Care Limited - Ordinary Fully Paid																		
30/09/2019		1,212	1,212		520									1,732				
27/03/2020		828	828		355									1,183				
		2,040	2,040		875									2,915				
TLS Telstra Corporation Limited. - Ordinary Fully Paid																		
26/09/2019		3,600	3,600		1,543									5,143				
27/03/2020		6,000	6,000		2,571									8,571				
		9,600	9,600		4,114									13,714				
WBC Westpac Banking Corporation - Ordinary Fully Paid																		
20/12/2019		4,720	4,720		2,023									6,743				
		4,720	4,720		2,023									6,743				
WES Wesfarmers Limited - Ordinary Fully Paid																		
09/10/2019		2,340	2,340		1,003									3,343				
31/03/2020		2,250	2,250		964									3,214				
		4,590	4,590		1,967									6,557				
WOW Woolworths Group Limited - Ordinary Fully Paid																		
30/09/2019		1,682	1,682		721									2,403				
09/04/2020		1,357	1,357		582									1,939				
		3,039	3,039		1,303									4,342				
WPL Woodside Petroleum Limited - Ordinary Fully Paid																		
20/09/2019		373	373		160									533				
20/03/2020		582	582		249									831				
		955	955		409									1,364				
		73,406	69,664	3,742	29,857									103,263				
Units in Listed Unit Trusts (Australian)																		
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid																		
08/01/2020		678												678				

* Includes Foreign Capital Gains

ESTHER RUBERL SUPERANNUATION FUND
DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2020

Investment Date	Details	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*
30/06/2020		899				268					27		1,140		55		55
		1,577				268					27		1,818		55		55
<u>SGP Stockland - Fully Paid Ordinary/Units Stapled Securities</u>																	
28/02/2020		3,510											3,510				
30/06/2020		2,756								1,190			1,566		2,381		2,381
		6,266								1,190			5,076		2,381		2,381
<u>SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited</u>																	
15/08/2019		4,192											4,192				
14/02/2020		4,192											4,192				
		8,384											8,384				
<u>TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled</u>																	
09/08/2019		330											330				
14/02/2020		5,439											5,439				
30/06/2020		2,807	681		292					2,982			117				
		8,576	681		292					2,982			5,886				
		24,803	681		292	268				2,982	1,218		21,163		2,435		2,435
		180,989	70,345	3,742	30,149	268				2,982	1,218		207,206		2,435		2,435

* Includes Foreign Capital Gains