

**ESTHER RUBERL SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

---

Price Roberts & Co  
34 Victoria Street  
Victor Harbor SA 5211

# **ESTHER RUBERL SUPERANNUATION FUND**

## **FINANCIAL STATEMENTS INDEX**

---

Statement of Financial Position  
Operating Statement  
Trustees Declaration  
Compilation Report  
Statement of Taxable Income  
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 2021**

	2021	2020
	\$	\$
<b>Investments</b>		
Plant and Equipment (at written down value)	2,183	2,309
Real Estate Properties (Australian)	1,614,254	1,460,000
Shares in Listed Companies (Australian)	2,039,401	1,640,385
Units in Listed Unit Trusts (Australian)	619,215	555,535
	4,275,053	3,658,229
<b>Other Assets</b>		
Westpac DIY Super Working Account	100,515	376
Westpac DIY Super Savings Account	213,472	213,343
Formation Expenses	319	319
Sundry Debtors	8,201	6,462
Income Tax Refundable (Note 7)	1,164	4,389
	323,671	224,889
<b>Total Assets</b>	4,598,724	3,883,118
<b>Less:</b>		
<b>Liabilities</b>		
GST Payable/Refundable	1,147	285
Deferred Tax Liability	112,669	4,861
	113,816	5,146
<b>Net Assets Available to Pay Benefits</b>	4,484,908	3,877,972
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Ruberl, Esther	2,579,335	2,264,804
Moffatt, Ian	1,905,573	1,613,168
	4,484,908	3,877,972

The accompanying notes form part of these financial statements

**ESTHER RUBERL SUPERANNUATION FUND**  
**OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2021**

	2021	2020
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable	(44,903)	(4,394)
Distributions Received	14,390	24,805
Dividends Received	57,247	73,407
Increase in Market Value of Investments (Note 5)	718,619	-
Interest Received	117	146
Member/Personal Contributions - Concessional (Taxable)	-	25,000
Member/Personal Contributions - Non Concessional (Undeducted)	-	300,000
Rent Received	80,236	82,632
	825,706	501,596
<b>Expenses</b>		
Accountancy Fees	1,400	1,700
Administration Costs	413	749
ATO Supervisory Levy	259	259
Auditor's Remuneration	400	500
Decrease in Market Value of Investments (Note 5)	-	358,769
Depreciation	126	156
Rental Property Expenses - Dingley	13,894	46,412
Rental Property Expenses - Bentleigh	5,634	6,479
	22,126	415,024
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	803,580	86,572
<b>Income Tax (Note 7)</b>		
Income Tax Expense	106,644	(57,757)
	106,644	(57,757)
<b>Benefits Accrued as a Result of Operations</b>	696,936	144,329

The accompanying notes form part of these financial statements

# 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 2021 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2021 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 2021.

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: 30/09/2021

**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 2021, 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 2021**

---

	2021
	\$
Benefits Accrued as a Result of Operations before Income Tax	803,580.00
<b>Less:</b>	
Increase in Market Value of Investments	(718,619.00)
Distributed Capital Gains	(2,360.00)
Non Taxable Distributions Received	(103.00)
Other Non Taxable Items	1.00
	<hr/>
	(721,081.00)
	<hr/>
	82,499.00
<b>Add:</b>	
Accounting Capital Losses	44,903.00
Imputed Credits	23,584.00
Foreign Credits	268.00
	<hr/>
	68,755.00
	<hr/>
<b>Taxable Income</b>	<b>151,254.00</b>
	<hr/>
<b>Tax Payable on Taxable Income</b>	<b>22,688.10</b>
<b>Less:</b>	
Imputed Credits	23,584.35
Foreign Credits	267.94
	<hr/>
	23,852.29
	<hr/>
<b>Income Tax Payable/(Refund)</b>	<b>(1,164.19)</b>
<b>Add:</b>	
Supervisory levy	259.00
<b>Total Amount Due or Refundable</b>	<b>(905.19)</b>
	<hr/>

**FAINEANT PTY LTD  
ATF ESTHER RUBERL SUPERANNUATION FUND  
MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON 30/09/2021  
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 2021 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 2021.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.
- 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 2021**

---

Details	No of Units
<b>Purchases of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
WOW Woolworths Group Limited - Ordinary Fully Paid	1,050
EDV Endeavour Group Limited - Ordinary Fully Paid Deferred Settlement	2,950
<b>Sales of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750
TLS Telstra Corporation Limited. - Ordinary Fully Paid	25,000

---

**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 2021 and for the reporting period 1 July 2020 to 30 June 2021.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	9 March 1961	<b>Total Benefits</b>	<b>\$2,579,334</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	24 January 2005	- Preserved	\$2,319,288
Service Period Start Date	24 January 2005	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$260,046
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$520,712
Current Salary		- Taxable Component	\$2,058,623
Vested Amount	\$2,579,334		
Insured Death Benefit			
Total Death Benefit	\$2,579,334		
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 2020	1,993,994		270,809	2,264,803
<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	480,277			480,277
Transfers in and transfers from reserves				
	480,277			480,277
	2,474,271		270,809	2,745,080
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid	79,237		10,763	90,000
Contributions Tax				
Income Tax	75,746			75,746
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				
	154,983		10,763	165,746
<b>Member's Account Balance at 30/06/2021</b>	<b>2,319,288</b>		<b>260,046</b>	<b>2,579,334</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: 30 September 2021

**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 2021 and for the reporting period 1 July 2020 to 30 June 2021.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	30 July 1961	<b>Total Benefits</b>	<b>\$1,905,573</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	24 January 2005	- Preserved	\$1,882,556
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	\$903,777
Vested Amount	\$1,905,573		
Insured Death Benefit			
Total Death Benefit	\$1,905,573		
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 2020	1,590,151		23,017	1,613,168
<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	347,155			347,155
Transfers in and transfers from reserves				
	347,155			347,155
	1,937,306		23,017	1,960,323
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	54,751			54,751
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				
	54,751			54,751
<b>Member's Account Balance at 30/06/2021</b>	<b>1,882,555</b>		<b>23,017</b>	<b>1,905,572</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: 30 September 2021

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT (WITH YIELDS) AT 30 JUNE 2021**

Investment	Units	Cost		Market		Income	Yield	
		Per unit	Total	Per unit	Total		Cost	Market
<b>Cash/Bank Accounts</b>								
Westpac DIY Super Savings Account			213,472	213,472		113	0.05%	0.05%
Westpac DIY Super Working Account			100,515	100,515		4	0.00%	0.00%
			313,987	313,987		117		
<b>Plant and Equipment (at written down value)</b>								
Blinds	1	681.00	681	164.00	164			
Doors	1	2,243.00	2,243	2,019.00	2,019			
			2,924	2,183				
<b>Real Estate Properties (Australian)</b>								
Suite 2, 25 Redwood Drive Dingley Village	1	378,419.00	378,419	754,254.00	754,254	52,165	13.78%	6.92%
Unit 3, 1 Bleazby Street Bentleigh	1	668,433.00	668,433	860,000.00	860,000	28,071	4.20%	3.26%
			1,046,852	1,614,254		80,236		
<b>Shares in Listed Companies (Australian)</b>								
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	29.08	187,551	28.15	181,568	3,870	2.06%	2.13%
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	26.06	95,111	48.57	177,280	7,541	7.93%	4.25%
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	3,550	80.08	284,270	99.87	354,538	8,804	3.10%	2.48%
CSL Csl Limited - Ordinary Fully Paid	750	105.86	79,398	285.19	213,892	2,114	2.66%	0.99%
EDV Endeavour Group Limited - Ordinary Fully Paid Deferred Settlement	2,950	3.78	11,158	6.29	18,556			
IVC Invocare Limited - Ordinary Fully Paid	3,950	15.16	59,871	11.57	45,702	1,422	2.38%	3.11%
NAB National Australia Bank Limited - Ordinary Fully Paid	10,900	29.55	322,144	26.22	285,798	6,540	2.03%	2.29%
REG Regis Healthcare Limited - Ordinary Fully Paid						286		
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,214	57.76	70,118	62.95	76,421	589	0.84%	0.77%
TLS Telstra Corporation Limited. - Ordinary Fully Paid	50,000	3.89	194,715	3.76	188,000	12,000	6.16%	6.38%
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	31.01	182,933	25.81	152,279	5,251	2.87%	3.45%

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT (WITH YIELDS) AT 30 JUNE 2021**

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	59.10	177,300	5,490	5.65%	3.10%
WOW Woolworths Group Limited - Ordinary Fully Paid	4,000	26.77	107,063	38.13	152,520	2,980	2.78%	1.95%
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	34.83	24,382	22.21	15,547	361	1.48%	2.32%
			1,715,879		2,039,401	57,248		
<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	95.30	123,890	1,765	2.25%	1.42%
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	3.58	93,011	4.66	121,160	6,396	6.88%	5.28%
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	6.96	149,576	5.79	124,485			
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	17,546	11.66	204,652	14.23	249,680	6,229	3.04%	2.49%
			525,784		619,215	14,390		
			3,605,426		4,589,040	151,991		

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2021**

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		213,472.00	213,472.00		213,472	213,472			4.65%
Westpac DIY Super Working Account		100,515.00	100,515.00		100,515	100,515			2.19%
					313,987	313,987			6.84%
<b>Plant and Equipment (at written down value)</b>									
Blinds	1	681.00	164.00		681	164	(517)	(75.92%)	0.00%
Doors	1	2,243.00	2,019.00		2,243	2,019	(224)	(9.99%)	0.04%
					2,924	2,183	(741)	(25.34%)	0.05%
<b>Real Estate Properties (Australian)</b>									
Suite 2, 25 Redwood Drive Dingley Village	1	378,419.00	754,254.00	30/06/2021	378,419	754,254	375,835	99.32%	16.44%
Unit 3, 1 Bleazby Street Bentleigh	1	668,433.00	860,000.00	30/06/2021	668,433	860,000	191,567	28.66%	18.74%
					1,046,852	1,614,254	567,402	54.20%	35.18%
<b>Shares in Listed Companies (Australian)</b>									
ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	6,450	29.08	28.15	30/06/2021	187,551	181,568	(5,983)	(3.19%)	3.96%
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	26.06	48.57	30/06/2021	95,111	177,280	82,169	86.39%	3.86%
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	3,550	80.08	99.87	30/06/2021	284,270	354,538	70,268	24.72%	7.73%
CSL Csl Limited - Ordinary Fully Paid	750	105.86	285.19	30/06/2021	79,398	213,892	134,494	169.39%	4.66%
EDV Endeavour Group Limited - Ordinary Fully Paid Deferred Settlement	2,950	3.78	6.29	30/06/2021	11,158	18,556	7,398	66.30%	0.40%
IVC Invocare Limited - Ordinary Fully Paid	3,950	15.16	11.57	30/06/2021	59,871	45,702	(14,169)	(23.67%)	1.00%
NAB National Australia Bank	10,900	29.55	26.22	30/06/2021	322,144	285,798	(36,346)	(11.28%)	6.23%

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2021**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
Limited - Ordinary Fully Paid									
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,214	57.76	62.95	30/06/2021	70,118	76,421	6,303	8.99%	1.67%
TLS Telstra Corporation Limited. - Ordinary Fully Paid	50,000	3.89	3.76	30/06/2021	194,715	188,000	(6,715)	(3.45%)	4.10%
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	31.01	25.81	30/06/2021	182,933	152,279	(30,654)	(16.76%)	3.32%
WES Wesfarmers Limited - Ordinary Fully Paid	3,000	32.39	59.10	30/06/2021	97,165	177,300	80,135	82.47%	3.86%
WOW Woolworths Group Limited - Ordinary Fully Paid	4,000	26.77	38.13	30/06/2021	107,063	152,520	45,457	42.46%	3.32%
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	34.83	22.21	30/06/2021	24,382	15,547	(8,835)	(36.24%)	0.34%
					1,715,879	2,039,401	323,522	18.85%	44.44%
<b>Units in Listed Unit Trusts (Australian)</b>									
IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid	1,300	60.42	95.30	30/06/2021	78,545	123,890	45,345	57.73%	2.70%
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	3.58	4.66	30/06/2021	93,011	121,160	28,149	30.26%	2.64%
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	6.96	5.79	30/06/2021	149,576	124,485	(25,091)	(16.77%)	2.71%
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	17,546	11.66	14.23	30/06/2021	204,652	249,680	45,028	22.00%	5.44%
					525,784	619,215	93,431	17.77%	13.49%
					3,605,426	4,589,040	983,614	27.28%	100.00%

**ESTHER RUBERL SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2021**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
<b>Cash/Bank Accounts</b>										
Westpac DIY Super Savings Account		213,343		141,628		(141,500)			213,471	213,472
Westpac DIY Super Working Account		376		238,325		(138,186)			100,515	100,515
		213,719		379,953		(279,686)			313,986	313,987
<b>Plant and Equipment (at written down value)</b>										
Blinds	1	681						1	681	164
Doors	1	2,243						1	2,243	2,019
		2,924							2,924	2,183
<b>Real Estate Properties (Australian)</b>										
Suite 2, 25 Redwood Drive Dingley Village	1	378,419						1	378,419	754,254
Unit 3, 1 Bleazby Street Bentleigh	1	668,433						1	668,433	860,000
		1,046,852							1,046,852	1,614,254
<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	181,568
BHP Bhp Billiton Limited - Ordinary Fully Paid	3,650	95,111						3,650	95,111	177,280
CBA Commonwealth Bank of Australia. - Ordinary Fully Paid	3,550	284,270						3,550	284,270	354,538
CSL Csl Limited - Ordinary Fully Paid	750	79,398						750	79,398	213,892
EDV Endeavour Group Limited - Ordinary Fully Paid			2,950	11,158				2,950	11,158	18,556
Deferred Settlement										
IVC Invocare Limited -	3,950	59,871						3,950	59,871	45,702

**ESTHER RUBERL SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2021**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
Ordinary Fully Paid										
NAB National Australia Bank Limited - Ordinary Fully Paid	10,900	322,144						10,900	322,144	285,798
REG Regis Healthcare Limited - Ordinary Fully Paid	4,750	24,272			(4,750)	(24,272)	(14,562)			
RHC Ramsay Health Care Limited - Ordinary Fully Paid	1,214	70,118						1,214	70,118	76,421
TLS Telstra Corporation Limited. - Ordinary Fully Paid	75,000	311,703			(25,000)	(116,988)	(34,265)	50,000	194,715	188,000
WBC Westpac Banking Corporation - Ordinary Fully Paid	5,900	182,933						5,900	182,933	152,279
WES Wesfarmers Limited - Ordinary Fully Paid	3,000	97,165						3,000	97,165	177,300
WOW Woolworths Group Limited - Ordinary Fully Paid	2,950	78,630	1,050	28,434				4,000	107,064	152,520
WPL Woodside Petroleum Limited - Ordinary Fully Paid	700	24,382						700	24,382	15,547
		1,817,548		39,592		(141,260)	(48,827)		1,715,880	2,039,401
<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	123,890
SGP Stockland - Fully Paid Ordinary/Units Stapled Securities	26,000	93,011						26,000	93,011	121,160
SYD Sydney Airport - Fully Paid Stapled Securities Us Prohibited	21,500	149,576					3,924	21,500	149,576	124,485
TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	17,546	204,652						17,546	204,652	249,680

**ESTHER RUBERL SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2021**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
		525,784					3,924		525,784	619,215
		3,606,827		419,545		(420,946)	(44,903)		3,605,426	4,589,040

**ESTHER RUBERL SUPERANNUATION FUND**  
**INVESTMENT DISPOSALS REPORT AT 30 JUNE 2021**

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)
<b>Shares in Listed Companies (Australian)</b>											
REG Regis Healthcare Limited - Ordinary Fully Paid	Other	4,750	24,272		24,272	9,710		(14,562)	(14,562)		(14,562)
TLS Telstra Corporation Limited. - Ordinary Fully Paid	Other	25,000	116,988		116,988	82,723		(34,265)	(34,265)		(34,265)
			141,260		141,260	92,433		(48,827)	(48,827)		(48,827)
			141,260		141,260	92,433		(48,827)	(48,827)		(48,827)

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2021**

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
<b>Cash/Bank Accounts</b>																		
<u>Westpac DIY Super Savings Account</u>																		
31/07/2020		9												9				
31/08/2020		10												10				
30/09/2020		10												10				
30/10/2020		10												10				
30/11/2020		10												10				
31/12/2020		11												11				
29/01/2021		10												10				
26/02/2021		9												9				
31/03/2021		9												9				
30/04/2021		8												8				
31/05/2021		9												9				
30/06/2021		9												9				
		114												114				
<u>Westpac DIY Super Working Account</u>																		
30/04/2021		1												1				
31/05/2021		1												1				
30/06/2021		1												1				
		3												3				
		117												117				
<b>Real Estate Properties (Australian)</b>																		
<u>Suite 2, 25 Redwood Drive Dingley Village</u>																		
03/07/2020		3,782											344	3,438				
31/07/2020		3,882											353	3,529				
31/08/2020		3,628											330	3,298				
29/09/2020		3,774											343	3,431				
30/10/2020		3,646											331	3,315				
30/11/2020		3,725											339	3,386				

\* Includes Foreign Capital Gains

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2021**

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
11/01/2021		3,785											344	3,441				
27/01/2021		3,609											328	3,281				
02/03/2021		3,631											330	3,301				
06/04/2021		3,785											344	3,441				
03/05/2021		3,609											328	3,281				
31/05/2021		3,631											330	3,301				
30/06/2021		12,895											1,172	11,723				
		57,382											5,216	52,166				
<b>Unit 3, 1 Bleazby Street Bentleigh</b>																		
22/07/2020		2,236												2,236				
21/08/2020		2,012												2,012				
21/09/2020		1,557												1,557				
21/10/2020		2,236												2,236				
20/11/2020		1,739												1,739				
23/12/2020		1,954												1,954				
22/01/2021		2,154												2,154				
22/02/2021		1,525												1,525				
22/03/2021		1,954												1,954				
23/04/2021		2,024												2,024				
24/05/2021		1,657												1,657				
23/06/2021		2,154												2,154				
30/06/2021		4,866												4,866				
		28,068												28,068				
		85,450											5,216	80,234				
<b>Shares in Listed Companies (Australian)</b>																		
<b>ANZ Australia and New Zealand Banking Group Limited - Ordinary Fully Paid</b>																		
30/09/2020		1,612	1,612		691									2,303				
16/12/2020		2,258	2,258		968									3,226				
		3,870	3,870		1,659									5,529				

\* Includes Foreign Capital Gains

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2021**

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*
<u>BHP Bhp Billiton Limited - Ordinary Fully Paid</u>																		
	22/09/2020		2,754	2,754		1,180								3,934				
	23/03/2021		4,786	4,786		2,051								6,837				
			7,540	7,540		3,231								10,771				
<u>CBA Commonwealth Bank of Australia. - Ordinary Fully Paid</u>																		
	30/09/2020		3,479	3,479		1,491								4,970				
	30/03/2021		5,325	5,325		2,282								7,607				
			8,804	8,804		3,773								12,577				
<u>CSL Csl Limited - Ordinary Fully Paid</u>																		
	09/10/2020		1,102		1,102									1,102				
	01/04/2021		1,012		1,012									1,012				
			2,114		2,114									2,114				
<u>IVC Invocare Limited - Ordinary Fully Paid</u>																		
	05/10/2020		217	217		93								310				
	05/10/2020		928	928		398								1,326				
	22/04/2021		276	276		118								394				
			1,421	1,421		609								2,030				
<u>NAB National Australia Bank Limited - Ordinary Fully Paid</u>																		
	03/07/2020		3,270	3,270		1,401								4,671				
	10/12/2020		3,270	3,270		1,401								4,671				
			6,540	6,540		2,802								9,342				
<u>REG Regis Healthcare Limited - Ordinary Fully Paid</u>																		
	30/09/2020		191	95	95	41								232				
	08/04/2021		95	48	48	20								115				
			286	143	143	61								347				
<u>RHC Ramsay Health Care Limited - Ordinary Fully Paid</u>																		
	31/03/2021		589	589		252								841				

\* Includes Foreign Capital Gains

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2021**

Investment		Add							Less				Taxable	Indexed	Discounted	Other	Taxable	
Date	Details	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc*	GST	Income (incl Cap Gains)	Capital Gains	Capital Gains*	Capital Gains*	Capital Gains
		589	589		252									841				
	<u>TLS Telstra Corporation Limited - Ordinary Fully Paid</u>																	
24/09/2020		6,000	6,000		2,571									8,571				
26/03/2021		6,000	6,000		2,571									8,571				
		12,000	12,000		5,142									17,142				
	<u>WBC Westpac Banking Corporation - Ordinary Fully Paid</u>																	
18/12/2020		1,829	1,829		784									2,613				
25/06/2021		3,422	3,422		1,467									4,889				
		5,251	5,251		2,251									7,502				
	<u>WES Wesfarmers Limited - Ordinary Fully Paid</u>																	
01/10/2020		2,850	2,850		1,221									4,071				
31/03/2021		2,640	2,640		1,131									3,771				
		5,490	5,490		2,352									7,842				
	<u>WOW Woolworths Group Limited - Ordinary Fully Paid</u>																	
06/10/2020		1,416	1,416		607									2,023				
14/04/2021		1,564	1,564		670									2,234				
		2,980	2,980		1,277									4,257				
	<u>WPL Woodside Petroleum Limited - Ordinary Fully Paid</u>																	
18/09/2020		254	254		109									363				
24/03/2021		107	107		46									153				
		361	361		155									516				
		57,246	54,989	2,257	23,564									80,810				
	<b>Units in Listed Unit Trusts (Australian)</b>																	
	<u>IOO Ishares Global 100 Etf - Exchange Traded Fund Units Fully Paid</u>																	
06/01/2021		619												619				
30/06/2021		1,146				268					81			1,333	162			162

\* Includes Foreign Capital Gains

**ESTHER RUBERL SUPERANNUATION FUND**  
**DETAILED INVESTMENT INCOME REPORT AT 30 JUNE 2021**

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*						GST	
		1,765				268							81		1,952		162		162
<u>SGP Stockland - Fully Paid Ordinary/Units Stapled Securities</u>																			
26/02/2021		2,938													2,938				
30/06/2021		3,458								103			706		2,649		1,411		1,411
		6,396								103			706		5,587		1,411		1,411
<u>TCL Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled</u>																			
16/02/2021		2,632													2,632				
30/06/2021		3,597					17								3,614				
		6,229					17								6,246				
		14,390				17	268			103			787		13,785		1,573		1,573
		157,203	54,989	2,257	23,581	268				103			787	5,216	174,946		1,573		1,573

\* Includes Foreign Capital Gains