

**DAY BY DAY SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2013 TO 30 JUNE 2014**

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Price Roberts & Co  
34 Victoria Street  
Victor Harbor SA 5211

# **DAY BY DAY SUPERANNUATION FUND**

## **FINANCIAL STATEMENTS INDEX**

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**DAY BY DAY SUPERANNUATION FUND**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2014**

	2014	2013
	\$	\$
<b>Investments</b>		
Shares in Listed Companies (Australian)	194,965	190,756
Units in Unlisted Unit Trusts (Australian)	18,240	12,389
	213,205	203,145
<b>Other Assets</b>		
Westpac 735-212 565844	59	52
ING Savings Maximiser 923-100 12578727	63,927	43,253
Income Tax Refundable	-	156
Deferred Tax Asset	15,830	12,600
	79,816	56,061
<b>Total Assets</b>	293,021	259,206
<b>Less:</b>		
<b>Liabilities</b>		
Income Tax Payable	477	-
	477	-
<b>Net Assets Available to Pay Benefits</b>	292,544	259,206
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Olsson, Stephen	225,796	201,354
Thorne, Rhonda	66,748	57,852
	292,544	259,206

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND  
OPERATING STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2014**

	2014	2013
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable	22,796	(15,851)
Capital Gains/(Losses) - Non Taxable	11,003	-
Dividends Received	11,316	12,055
Employer Contributions - Concessional	10,949	15,928
Increase in Market Value of Investments (Note 5)	-	820
Interest Received	1,405	1,183
	57,469	14,135
<b>Expenses</b>		
Accountancy Fees	605	550
Administration Costs	321	-
ATO Supervisory Levy	-	200
Auditor's Remuneration	330	374
Decrease in Market Value of Investments (Note 5)	25,628	-
	26,884	1,124
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	30,585	13,011
<b>Income Tax</b>		
Income Tax Expense	(2,754)	(1,183)
	(2,754)	(1,183)
<b>Benefits Accrued as a Result of Operations</b>	33,339	14,194

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 30 JUNE 2014**

	2014	2013
	\$	\$
<b>Cash Flows from Operating Activities</b>		
<b>Contributions</b>		
Employer	10,949	15,928
	<u>10,949</u>	<u>15,928</u>
<b>Operating Income</b>		
Dividends Received	3,217	5,427
Interest Received	1,405	1,183
	<u>4,622</u>	<u>6,610</u>
<b>Operating Expenses</b>		
Accountancy Fees	(605)	(550)
Administration Costs	(321)	-
ATO Supervisory Levy	-	(200)
Auditor's Remuneration	(330)	(374)
Tax Paid	156	1,276
	<u>(1,100)</u>	<u>152</u>
<b>Net cash provided by (used in) operating activities</b>	<u>14,471</u>	<u>22,690</u>
<b>Cash Flows from Investing Activities</b>		
Shares in Listed Companies (Australian)	(45,849)	-
Units in Unlisted Unit Trusts (Australian)	(22,000)	(50,604)
Proceeds from Disposal of Investments	74,058	3,170
<b>Net cash provided by (used in) investing activities</b>	<u>6,209</u>	<u>(47,434)</u>
<b>Net Increase/(Decrease) in Cash Held</b>	<b>20,680</b>	<b>(24,744)</b>
Cash at beginning of reporting period	43,305	68,049
<b>Cash at end of reporting period</b>	<b><u>63,985</u></b>	<b><u>43,305</u></b>

The accompanying notes form part of these financial statements

# **DAY BY DAY SUPERANNUATION FUND**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **FOR THE YEAR ENDED 30 JUNE 2014**

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#### **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 accompanying Regulations, the trust deed of the fund and the needs of members.

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

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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were 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 values have 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
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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2014**

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- v. investment properties at trustees' assessment of 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 reporting date. The trustees have determined that the gross values of the fund's financial liabilities are 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 are subject to an insignificant risk of change in value.

**c. Revenue**

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 upon receipt.

**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-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

**Remeasurement changes in market values**

Remeasurement changes in the market values of assets are recognised as income and are 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 the investment was acquired during the period).

**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.

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2014**

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**e. Income Tax**

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

Current income tax expense charged to the profit or loss is the tax payable on taxable income. 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.

Except for business combinations, 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.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where: (a) a legally enforceable right of set-off exists; and (b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

**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 Tax 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 Judgments**

The preparation of financial statements requires the trustees to make judgments, 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:

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2014**

	2014	2013
	\$	\$
Liability for Accrued Benefits at beginning of period	259,206	245,012
Add:		
Benefits Accrued as a Result of Operations	33,339	14,194
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
	292,545	259,206
Liability for Accrued Benefits at end of period	292,545	259,206

**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.

	2014	2013
	\$	\$
Vested Benefits	292,545	259,206

**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:

	2014	2013
	\$	\$
Shares in Listed Companies (Australian)	(9,479)	39,036
Units in Unlisted Unit Trusts (Australian)	(16,149)	(38,215)
	(25,628)	820

# DAY BY DAY SUPERANNUATION FUND

## TRUSTEES DECLARATION

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

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2014 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2014 and the results of its operations for the year then ended 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 2014.

Signed in accordance with a resolution of the trustees by:

Stephen Olsson  
Trustee

Rhonda Thorne  
Trustee

DATED: 19/05/2015

# DAY BY DAY SUPERANNUATION FUND

## COMPILATION REPORT

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We have compiled the accompanying special purpose financial statements of the DAY BY DAY SUPERANNUATION FUND, which comprise the statement of financial position as at 30 June 2014, the operating statement, notes to the financial statements for the year ended 30 June 2014 and trustees' declaration. 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*

The trustee of DAY BY DAY SUPERANNUATION FUND is solely responsible for the information contained in the special purpose financial statements and has determined that the financial reporting framework used is appropriate to meet its needs and for the purpose that the financial statements were prepared.

### *Our Responsibility*

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

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the trustee provided, in compiling the financial statements. Our procedures do not include verification or validation procedures. No audit or review has been performed and accordingly no assurance is expressed.

The special purpose financial statements were compiled exclusively for the benefit of the trustee. We do not accept responsibility to any other person for the content of the special purpose financial statements.

of

Dated:     /     /

**DAY BY DAY SUPERANNUATION FUND  
STATEMENT OF TAXABLE INCOME  
FOR THE YEAR ENDED 30 JUNE 2014**

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	2014
	\$
Benefits Accrued as a Result of Operations before Income Tax	30,585.00
<b>Less:</b>	
Accounting Capital Gains	(33,799.00)
	<hr/>
	(33,799.00)
	<hr/>
	(3,214.00)
<b>Add:</b>	
Decrease in Market Value of Investments	25,628.00
Taxable Capital Gains	8,115.00
Imputed Credits	4,826.00
	<hr/>
	38,569.00
	<hr/>
<b>Taxable Income</b>	<b>35,355.00</b>
	<hr/>
<b>Tax Payable on Taxable Income</b>	<b>5,303.25</b>
<b>Less:</b>	
Imputed Credits	4,826.17
	<hr/>
	4,826.17
	<hr/>
<b>Income Tax Payable/(Refund)</b>	<b>477.08</b>
<b>Add:</b>	
Supervisory levy	388.00
<b>Total Amount Due or Refundable</b>	<b>865.08</b>
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**MEMORANDUM OF RESOLUTIONS OF  
RHONDA THORNE  
ATF DAY BY DAY SUPERANNUATION FUND**

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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 2014 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 2014.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2014.

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:

Signed as a true record –

.....  
Rhonda Thorne

19/05/2015

**DAY BY DAY SUPERANNUATION FUND**  
**SCHEDULE OF PURCHASES AND SALES OF FUND ASSETS**  
**FOR THE REPORTING PERIOD ENDED 30 JUNE 2014**

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Details	No of Units
<b>Purchases of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
Commonwealth Bank.	237
Westpac Banking Corp	134
National Aust. Bank	925
Bisalloy Steel Group Limited	104
Waterco Limited	161
Clime Capital Ltd	380
Suncorp-Metway Limited.	47
<u>Units in Unlisted Unit Trusts (Australian)</u>	
Mini Melts Adelaide Investment Trust	10,000
<b>Sales of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
Commonwealth Bank.	939

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**Member's Statement**  
**DAY BY DAY SUPERANNUATION FUND**

**MR STEPHEN OLSSON**  
**PO BOX 1219**  
**LITTLEHAMPTON SA 5250**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2014 and for the reporting period 1 July 2013 to 30 June 2014.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	21 November 1969	<b>Total Benefits</b>	<b>\$225,797</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$225,797
Service Period Start Date	16 November 2001	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$6,125
Current Salary		- Taxable Component	\$219,672
Vested Amount	\$225,797		
Insured Death Benefit			
Total Death Benefit	\$225,797		
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 2013	201,355			201,355
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions	6,968			6,968
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	18,851			18,851
Transfers in and transfers from reserves				
	25,819			25,819
	227,174			227,174
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	1,045			1,045
Income Tax	332			332
No TFN Excess Contributions Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Superannuation Surcharge Tax				
Transfers out and transfers to reserves				
	1,377			1,377
<b>Member's Account Balance at 30/06/2014</b>	<b>225,797</b>			<b>225,797</b>

Reference: DAYBYDAY / 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

Stephen Olsson  
Trustee

Rhonda Thorne  
Trustee

Statement Date: 19 May 2015

**Member's Statement**  
**DAY BY DAY SUPERANNUATION FUND**

**MS RHONDA THORNE**  
**PO BOX 1219**  
**LITTLEHAMPTON SA 5250**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2014 and for the reporting period 1 July 2013 to 30 June 2014.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	9 September 1972	<b>Total Benefits</b>	<b>\$66,748</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$66,748
Service Period Start Date	16 November 2001	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$25
Current Salary		- Taxable Component	\$66,723
Vested Amount	\$66,748		
Insured Death Benefit			
Total Death Benefit	\$66,748		
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 2013	57,852			57,852
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions	3,981			3,981
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	5,611			5,611
Transfers in and transfers from reserves				
	9,592			9,592
	67,444			67,444
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	597			597
Income Tax	99			99
No TFN Excess Contributions Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Superannuation Surcharge Tax				
Transfers out and transfers to reserves				
	696			696
<b>Member's Account Balance at 30/06/2014</b>	<b>66,748</b>			<b>66,748</b>

Reference: DAYBYDAY / 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

Stephen Olsson  
Trustee

Rhonda Thorne  
Trustee

Statement Date: 19 May 2015

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2014**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
<b>Cash/Bank Accounts</b>									
ING Savings Maximiser 923-100 12578727		63,927.00	63,927.00		63,927	63,927			23.06%
Westpac 735-212 565844		59.00	59.00		59	59			0.02%
					63,986	63,986			23.08%
<b>Shares in Listed Companies (Australian)</b>									
Amp	796	3.80	5.30	30/06/2014	3,022	4,219	1,197	39.61%	1.52%
Armidale Investment Corporation Limited	26,527	0.66	0.12	27/06/2014	17,451	3,183	(14,268)	(81.76%)	1.15%
Australia and New Zealand Banking Group Limited	250	27.40	33.34	30/06/2014	6,850	8,335	1,485	21.68%	3.01%
Australian Vintage Group Limited	1,250	4.39	0.32	30/06/2014	5,489	400	(5,089)	(92.71%)	0.14%
Bisalloy Steel Group Limited	2,358	4.81	0.27	30/06/2014	11,344	648	(10,696)	(94.29%)	0.23%
Clime Capital Ltd	9,566	0.76	0.97	30/06/2014	7,239	9,279	2,040	28.18%	3.35%
Fleetwood Corp	1,390	7.04	2.33	30/06/2014	9,788	3,239	(6,549)	(66.91%)	1.17%
G.U.D. Holdings	1,000	7.27	6.22	30/06/2014	7,270	6,220	(1,050)	(14.44%)	2.24%
Great Southern Plant	2,361	2.18	0.12	06/05/2009	5,149	283	(4,866)	(94.50%)	0.10%
Henry Walker Eltin	5,000	0.95	0.01	30/06/2008	4,766	50	(4,716)	(98.95%)	0.02%
McPherson's Ltd	3,300	2.29	1.10	30/06/2014	7,546	3,614	(3,932)	(52.11%)	1.30%
National Aust. Bank	1,327	31.60	32.78	30/06/2014	41,937	43,499	1,562	3.72%	15.69%
Opus Group Limited - Ordinary Fully Paid	825	1.97	0.04	30/06/2014	1,625	35	(1,590)	(97.85%)	0.01%
Perpetual Limited	200	73.75	47.38	30/06/2014	14,749	9,476	(5,273)	(35.75%)	3.42%
Santos Ltd	300	5.34	14.26	30/06/2014	1,602	4,278	2,676	167.04%	1.54%
Suncorp-Metway Limited.	734	14.52	13.54	30/06/2014	10,655	9,938	(717)	(6.73%)	3.59%
Ten Network Holdings	1,500	4.02	0.27	30/06/2014	6,025	398	(5,627)	(93.39%)	0.14%
Waterco Limited	2,805	2.35	1.15	30/06/2014	6,578	3,226	(3,352)	(50.96%)	1.16%
Wesfarmers Limited	223	34.20	41.84	30/06/2014	7,626	9,330	1,704	22.34%	3.37%
Westpac Banking Corp	2,223	22.24	33.88	30/06/2014	49,450	75,315	25,865	52.31%	27.17%
					226,161	194,965	(31,196)	(13.79%)	70.34%
<b>Units in Unlisted Unit Trusts (Australian)</b>									

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2014**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
Mini Melts Adelaide Investment Trust	10,000	2.20	0.86	30/06/2014	22,000	8,647	(13,353)	(60.70%)	3.12%
Mini Melts Investment Trust	31,237	1.62	0.31	30/06/2014	50,604	9,593	(41,011)	(81.04%)	3.46%
					72,604	18,240	(54,364)	(74.88%)	6.58%
					362,751	277,191	(85,560)	(23.59%)	100.00%

**DAY BY DAY SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2014**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
<b>Cash/Bank Accounts</b>										
ING Savings Maximiser 923-100 12578727		43,253		42,794		(22,120)			63,927	63,927
Westpac 735-212 565844		52		97,374		(97,367)			59	59
		<u>43,305</u>		<u>140,168</u>		<u>(119,487)</u>			<u>63,986</u>	<u>63,986</u>
<b>Shares in Listed Companies (Australian)</b>										
Amp	796	3,022						796	3,022	4,219
Armidale Investment Corporation Limited	26,527	17,451						26,527	17,451	3,183
Australia and New Zealand Banking Group Limited	250	6,850						250	6,850	8,335
Australian Vintage Group Limited	1,250	5,489						1,250	5,489	400
Bisalloy Steel Group Limited	2,254	11,253	104	90				2,358	11,343	648
Clime Capital Ltd	9,186	6,855	380	384				9,566	7,239	9,279
Commonwealth Bank.	702	22,396	237	17,863	(939)	(40,259)	33,799			
Fleetwood Corp	1,390	9,788						1,390	9,788	3,239
G.U.D. Holdings	1,000	7,270						1,000	7,270	6,220
Great Southern Plant	2,361	5,149						2,361	5,149	283
Henry Walker Eltin	5,000	5,266		(500)				5,000	4,766	50
McPherson's Ltd	3,300	7,546						3,300	7,546	3,614
National Aust. Bank	402	10,616	925	31,321				1,327	41,937	43,499
Opus Group Limited - Ordinary Fully Paid	825	1,625						825	1,625	35
Perpetual Limited	200	14,749						200	14,749	9,476
Santos Ltd	300	1,602						300	1,602	4,278
Suncorp-Metway Limited.	687	10,061	47	593				734	10,654	9,938
Ten Network Holdings	1,500	6,025						1,500	6,025	398
Waterco Limited	2,644	6,390	161	188				2,805	6,578	3,226
Wesfarmers Limited	223	7,739		(112)				223	7,627	9,330
Westpac Banking Corp	2,089	45,329	134	4,120				2,223	49,449	75,315

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT MOVEMENT REPORT AT 30 JUNE 2014**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
		212,471		53,947		(40,259)	33,799		226,159	194,965
<b>Units in Unlisted Unit Trusts (Australian)</b>										
Mini Melts Adelaide Investment Trust			10,000	22,000				10,000	22,000	8,647
Mini Melts Investment Trust	31,237	50,604						31,237	50,604	9,593
		50,604		22,000					72,604	18,240
		306,380		216,115		(159,746)	33,799		362,749	277,191

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2014**

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.*					
<b>Cash/Bank Accounts</b>																
ING Savings	1,405												1,405			
Maximiser 923-100 12578727																
	1,405												1,405			
<b>Shares in Listed Companies (Australian)</b>																
Amp	183	128	55	55									238			
Australia and New Zealand Banking Group Limited	410	410		176									586			
Australian Vintage Group Limited	32	32		14									46			
Bisalloy Steel Group Limited	90	90		39									129			
Clime Capital Ltd	384	384		164									548			
Commonwealt Bank.	2,723	2,723		1,167									3,890			
Fleetwood Corp	28	28		12									40			
G.U.D. Holdings	540	540		231									771			
McPherson's Ltd	429	429		184									613			
National Aust. Bank	764	764		327									1,091			
Perpetual Limited	320	320		137									457			
Santos Ltd	90	90		39									129			

\* Includes Foreign Capital Gains



**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2014**

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
Suncorp- Metway Limited.	593	593		254									847				
Waterco Limited	188	188		80									268				
Wesfarmers Limited	421	421		181									602				
Westpac Banking Corp	4,120	4,120		1,766									5,886				
	11,315	11,260	55	4,826									16,141				
	12,720	11,260	55	4,826									17,546				

\* Includes Foreign Capital Gains