

**DAY BY DAY SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2016 TO 30 JUNE 2017**

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Price Roberts & Co  
34 Victoria Street  
Victor Harbor SA 5211

# **DAY BY DAY SUPERANNUATION FUND**

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**DAY BY DAY SUPERANNUATION FUND**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017**

	2017	2016
	\$	\$
<b>Investments</b>		
Shares in Listed Companies (Australian)	301,664	258,177
Units in Unlisted Unit Trusts (Australian)	412	19,504
	302,076	277,681
<b>Other Assets</b>		
Westpac 735-212 565844	1,503	44
ING Savings Maximiser 923-100 12578727	12,059	9,476
Ing Direct Business Optimiser 60746059	20,134	2,273
Income Tax Refundable	1,544	3,250
Deferred Tax Asset	15,983	18,211
	51,223	33,254
<b>Total Assets</b>	353,299	310,935
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Olsson, Stephen	278,599	242,880
Thorne, Rhonda	74,700	68,055
	353,299	310,935

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND  
OPERATING STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2017**

	2017	2016
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable	(5,049)	(6,094)
Dividends Received	15,691	13,347
Employer Contributions - Concessional	13,609	7,672
Increase in Market Value of Investments (Note 5)	20,335	-
Interest Received	357	525
	44,943	15,450
<b>Expenses</b>		
Accountancy Fees	660	660
Administration Costs		
ATO Supervisory Levy	1,236	-
Auditor's Remuneration	-	330
Decrease in Market Value of Investments (Note 5)	-	18,601
	1,896	19,591
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	43,047	(4,141)
<b>Income Tax</b>		
Income Tax Expense	684	(3,827)
	684	(3,827)
<b>Benefits Accrued as a Result of Operations</b>	42,363	(314)

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 30 JUNE 2017**

	2017	2016
	\$	\$
<b>Cash Flows from Operating Activities</b>		
<b>Contributions</b>		
Employer	13,609	7,672
	13,609	7,672
<b>Operating Income</b>		
Dividends Received	6,483	5,102
Interest Received	357	525
	6,840	5,627
<b>Operating Expenses</b>		
Accountancy Fees	(660)	(660)
ATO Supervisory Levy	(848)	-
Auditor's Remuneration	-	(330)
Tax Paid	2,862	-
	1,354	(990)
<b>Net cash provided by (used in) operating activities</b>	<b>21,803</b>	<b>12,309</b>
<b>Cash Flows from Investing Activities</b>		
Proceeds from Disposal of Investments	-	734
Shares in Listed Companies (Australian)	100	(73,179)
<b>Net cash provided by (used in) investing activities</b>	<b>100</b>	<b>(72,445)</b>
<b>Net Increase/(Decrease) in Cash Held</b>	<b>21,903</b>	<b>(60,136)</b>
Cash at beginning of reporting period	11,793	72,366
<b>Cash at end of reporting period</b>	<b>33,696</b>	<b>12,230</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 2017**

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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 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 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 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
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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2017**

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- v. investment properties at the 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 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 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 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).

**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**

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2017**

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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 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: (i) a legally enforceable right of set-off exists; and (ii) 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 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:

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2017**

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	2017	2016
	\$	\$
Liability for Accrued Benefits at beginning of period	310,935	311,250
Add:		
Benefits Accrued as a Result of Operations	42,363	(315)
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
	353,299	310,935
Liability for Accrued Benefits at end of period	353,299	310,935

**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.

	2017	2016
	\$	\$
Vested Benefits	353,299	310,935

**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:

	2017	2016
	\$	\$
Shares in Listed Companies (Australian)	39,426	(18,312)
Units in Unlisted Unit Trusts (Australian)	(19,091)	(289)
	20,335	(18,601)

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# 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.

The trustees declare that:

- i. the financial statements and notes to the financial statements for the year ended 30 June 2017 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2017 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 2017.

Signed in accordance with a resolution of the trustees by:

Stephen Olsson & Rhonda Thorne  
Trustee

DATED: 07/05/2018

**DAY BY DAY SUPERANNUATION FUND**  
**COMPILATION REPORT TO THE MEMBER(S) OF DAY BY DAY SUPERANNUATION FUND**

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We have compiled the accompanying special purpose financial statements of DAY BY DAY SUPERANNUATION FUND, which comprise the statement of financial position as at 30 June 2017, 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 DAY BY DAY 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:     /     /

**DAY BY DAY SUPERANNUATION FUND  
STATEMENT OF TAXABLE INCOME  
FOR THE YEAR ENDED 30 JUNE 2017**

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	2017
	\$
Benefits Accrued as a Result of Operations before Income Tax	43,048.00
<b>Less:</b>	
Increase in Market Value of Investments	(20,335.00)
Other Non Taxable Items	(1.00)
	<hr/>
	(20,336.00)
	<hr/>
	22,712.00
<b>Add:</b>	
Accounting Capital Losses	5,049.00
Imputed Credits	6,715.00
	<hr/>
	11,764.00
	<hr/>
<b>Taxable Income</b>	<b>34,476.00</b>
	<hr/>
<b>Tax Payable on Taxable Income</b>	<b>5,171.40</b>
<b>Less:</b>	
Imputed Credits	6,715.29
	<hr/>
	6,715.29
	<hr/>
<b>Income Tax Payable/(Refund)</b>	<b>(1,543.89)</b>
<b>Add:</b>	
Supervisory levy	259.00
<b>Total Amount Due or Refundable</b>	<b>(1,284.89)</b>
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**MEMORANDUM OF RESOLUTIONS OF  
STEPHEN OLSSON & 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 2017 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 2017.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2017.

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 –

.....  
Stephen Olsson & Rhonda Thorne

07/05/2018

**DAY BY DAY SUPERANNUATION FUND**  
**SCHEDULE OF PURCHASES AND SALES OF FUND ASSETS**  
**FOR THE REPORTING PERIOD ENDED 30 JUNE 2017**

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Details	No of Units
<b>Purchases of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
Commonwealth Bank.	37
Westpac Banking Corp	160
Bisalloy Steel Group Limited	324
Waterco Limited	67
Clime Capital Ltd	636
Suncorp-Metway Limited.	46
<b>Sales of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
Great Southern Plant	2,361

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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 2017 and for the reporting period 1 July 2016 to 30 June 2017.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	21 November 1969	<b>Total Benefits</b>	<b>\$278,599</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$278,599
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	\$272,474
Vested Amount	\$278,599		
Insured Death Benefit			
Total Death Benefit	\$278,599		
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 2016	242,881			242,881
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions	13,609			13,609
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	28,353			28,353
Transfers in and transfers from reserves				
	41,962			41,962
	284,843			284,843
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	2,041			2,041
Income Tax	4,202			4,202
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				
	6,243			6,243
<b>Member's Account Balance at 30/06/2017</b>	<b>278,600</b>			<b>278,600</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 & Rhonda Thorne  
Trustee

Statement Date: 7 May 2018

**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 2017 and for the reporting period 1 July 2016 to 30 June 2017.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	9 September 1972	<b>Total Benefits</b>	<b>\$74,700</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$74,700
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	\$74,675
Vested Amount	\$74,700		
Insured Death Benefit			
Total Death Benefit	\$74,700		
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 2016	68,055			68,055
<u>Add: Increases to Member's Account</u>				
<u>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	7,801			7,801
Transfers in and transfers from reserves				
	<u>7,801</u>			<u>7,801</u>
	75,856			75,856
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	1,156			1,156
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	<u>1,156</u>			<u>1,156</u>
<b>Member's Account Balance at 30/06/2017</b>	<b>74,700</b>			<b>74,700</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 & Rhonda Thorne  
Trustee

Statement Date: 7 May 2018

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2017**

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		12,059.00	12,059.00		12,059	12,059			3.59%
Ing Direct Business Optimiser 60746059		20,134.00	20,134.00		20,134	20,134			6.00%
Westpac 735-212 565844		1,503.00	1,503.00		1,503	1,503			0.45%
					33,696	33,696			10.04%
<b>Shares in Listed Companies (Australian)</b>									
Amp	796	3.80	5.19	30/06/2017	3,022	4,131	1,109	36.70%	1.23%
Australia and New Zealand Banking Group Limited	2,217	27.38	28.72	30/06/2017	60,701	63,672	2,971	4.89%	18.96%
Australian Vintage Group Limited	1,250	4.39	0.42	30/06/2017	5,489	531	(4,958)	(90.33%)	0.16%
Bisalloy Steel Group Limited	2,682	4.29	0.41	30/06/2017	11,501	1,100	(10,401)	(90.44%)	0.33%
Clime Capital Ltd	11,261	0.77	0.87	30/06/2017	8,701	9,797	1,096	12.60%	2.92%
Commonwealth Bank.	713	79.14	82.81	30/06/2017	56,425	59,044	2,619	4.64%	17.58%
Consolidated Operations Group Limited	26,527	0.66	0.13	30/06/2017	17,451	3,449	(14,002)	(80.24%)	1.03%
Fleetwood Corp	1,390	7.04	2.36	30/06/2017	9,788	3,280	(6,508)	(66.49%)	0.98%
G.U.D. Holdings	1,250	7.31	12.91	30/06/2017	9,132	16,138	7,006	76.72%	4.81%
McPherson's Ltd	3,300	2.29	1.30	30/06/2017	7,546	4,290	(3,256)	(43.15%)	1.28%
National Aust. Bank	435	25.56	29.59	30/06/2017	11,119	12,872	1,753	15.77%	3.83%
Perpetual Limited	200	73.75	55.87	30/06/2017	14,749	11,174	(3,575)	(24.24%)	3.33%
Santos Ltd	300	5.34	3.03	30/06/2017	1,602	909	(693)	(43.26%)	0.27%
Suncorp-Metway Limited.	889	14.30	14.82	30/06/2017	12,710	13,175	465	3.66%	3.92%
Ten Network Holdings	150	40.17	0.16	09/06/2017	6,025	24	(6,001)	(99.60%)	0.01%
Waterco Limited	3,147	2.21	1.70	29/06/2017	6,959	5,350	(1,609)	(23.12%)	1.59%
Wesfarmers Limited	220	33.90	40.12	30/06/2017	7,459	8,826	1,367	18.33%	2.63%
Westpac Banking Corp	2,750	23.86	30.51	30/06/2017	65,622	83,902	18,280	27.86%	24.99%
					316,001	301,664	(14,337)	(4.54%)	89.84%
<b>Units in Unlisted Unit Trusts (Australian)</b>									
Mini Melts Adelaide Investment	10,000	2.20	0.01	30/06/2017	22,000	100	(21,900)	(99.55%)	0.03%

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2017**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
Trust									
Mini Melts Investment Trust	31,237	1.62	0.01	30/06/2017	50,604	312	(50,292)	(99.38%)	0.09%
					72,604	412	(72,192)	(99.43%)	0.12%
					422,301	335,772	(86,529)	(20.49%)	100.00%

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT MOVEMENT REPORT AT 30 JUNE 2017**

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		9,476		2,583					12,059	12,059
Ing Direct Business Optimiser 60746059		2,273		17,861					20,134	20,134
Westpac 735-212 565844		44		2,968			(1,508)		1,504	1,503
		11,793		23,412			(1,508)		33,697	33,696
<b>Shares in Listed Companies (Australian)</b>										
Amp	796	3,022						796	3,022	4,131
Australia and New Zealand Banking Group Limited	2,217	60,701						2,217	60,701	63,672
Australian Vintage Group Limited	1,250	5,489						1,250	5,489	531
Bisalloy Steel Group Limited	2,358	11,344	324	158				2,682	11,502	1,100
Clime Capital Ltd	10,625	8,179	636	522				11,261	8,701	9,797
Commonwealth Bank.	676	53,540	37	2,886				713	56,426	59,044
Consolidated Operations Group Limited	26,527	17,451						26,527	17,451	3,449
Fleetwood Corp	1,390	9,788						1,390	9,788	3,280
G.U.D. Holdings	1,250	9,132						1,250	9,132	16,138
Great Southern Plant	2,361	5,149			(2,361)	(5,149)	(5,149)			
McPherson's Ltd	3,300	7,546						3,300	7,546	4,290
National Aust. Bank	435	11,119						435	11,119	12,872
Perpetual Limited	200	14,749						200	14,749	11,174
Santos Ltd	300	1,602						300	1,602	909
Suncorp-Metway Limited.	843	12,103	46	607				889	12,710	13,175
Ten Network Holdings	150	6,025						150	6,025	24
Waterco Limited	3,080	6,867	67	92				3,147	6,959	5,350
Wesfarmers Limited	220	7,459						220	7,459	8,826
Westpac Banking Corp	2,590	60,677	160	4,944				2,750	65,621	83,902
		311,942		9,209			(5,149)	(5,149)	316,002	301,664

**DAY BY DAY SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2017**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
<b>Units in Unlisted Unit Trusts (Australian)</b>										
Mini Melts Adelaide Investment Trust	10,000	22,000						10,000	22,000	100
Mini Melts Investment Trust	31,237	50,604						31,237	50,604	312
		<u>72,604</u>							<u>72,604</u>	<u>412</u>
		<u>396,339</u>		<u>32,621</u>		<u>(6,657)</u>	<u>(5,149)</u>		<u>422,303</u>	<u>335,772</u>

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2017**

Investment				Add			Less					Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains*	Other Capital Gains*	Taxable Capital Gains	
	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc.*						GST
<b>Cash/Bank Accounts</b>																	
ING Savings	194													194			
Maximiser 923-100 12578727																	
Ing Direct Business	157													157			
Optimiser 60746059																	
Westpac 735- 212 565844	6													6			
	357													357			
<b>Shares in Listed Companies (Australian)</b>																	
Amp	223	201	22	86										309			
Australia and New Zealand Banking Group Limited	3,547	3,547		1,520										5,067			
Australian Vintage Group Limited	19	19		8										27			
Bisalloy Steel Group Limited	158	158		68										226			
Clime Capital Ltd	522	522		224										746			
Commonwealt Bank.	2,886	2,886		1,237										4,123			
G.U.D. Holdings	550	550		236										786			
McPherson's Ltd	264	264		113										377			
National Aust.	861	861		369										1,230			

\* Includes Foreign Capital Gains



**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2017**

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
Bank																	
Perpetual Limited	520	520		223									743				
Suncorp- Metway Limited.	607	607		260									867				
Waterco Limited	155	155		67									222				
Wesfarmers Limited	436	436		187									623				
Westpac Banking Corp	4,944	4,944		2,119									7,063				
	15,692	15,670	22	6,717									22,409				
	16,049	15,670	22	6,717									22,766				

\* Includes Foreign Capital Gains