

**DAY BY DAY SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

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

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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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Statement of Financial Position  
Operating Statement  
Statement of Cash Flows  
Notes to the Financial Statements  
Trustees Declaration  
Compilation Report  
Statement of Taxable Income  
Trustee Minute/Resolution  
Members Statements  
Investment Summary Report  
Investment Movement Report  
Investment Disposals Summary Report  
Investment Income Report

**DAY BY DAY SUPERANNUATION FUND**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Investments</b>		
Shares in Listed Companies (Australian)	325,189	311,055
Units in Unlisted Unit Trusts (Australian)	412	412
	325,601	311,467
<b>Other Assets</b>		
Westpac 735-212 565844	2,846	3,208
Ing Direct Business Optimiser 60746059	61,087	44,665
Income Tax Refundable	3,499	1,025
Deferred Tax Asset	12,682	12,744
	80,114	61,642
<b>Total Assets</b>	405,715	373,109
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Olsson, Stephen	378,657	347,756
Thorne, Rhonda	27,058	25,353
	405,715	373,109
	405,715	373,109

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND  
OPERATING STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable	-	(31,272)
Capital Gains/(Losses) - Non Taxable	-	471
Dividends Received	21,957	16,399
Employer Contributions - Concessional	8,508	17,442
Increase in Market Value of Investments (Note 5)	-	19,891
Interest Received	817	673
	31,282	23,604
<b>Expenses</b>		
Accountancy Fees	770	660
ATO Supervisory Levy	259	259
Auditor's Remuneration	359	660
Decrease in Market Value of Investments (Note 5)	727	-
	2,115	1,579
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	29,167	22,025
<b>Income Tax</b>		
Income Tax Expense	(3,437)	2,214
	(3,437)	2,214
<b>Benefits Accrued as a Result of Operations</b>	32,604	19,811

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Cash Flows from Operating Activities</b>		
<b>Contributions</b>		
Employer	8,508	17,442
	<u>8,508</u>	<u>17,442</u>
<b>Operating Income</b>		
Dividends Received	7,097	6,737
Interest Received	817	673
	<u>7,914</u>	<u>7,410</u>
<b>Operating Expenses</b>		
Accountancy Fees	(770)	(660)
ATO Supervisory Levy	(259)	(259)
Auditor's Remuneration	(359)	(660)
Tax Paid	1,025	1,544
	<u>(363)</u>	<u>(35)</u>
<b>Net cash provided by (used in) operating activities</b>	<u>16,059</u>	<u>24,817</u>
<b>Cash Flows from Investing Activities</b>		
Proceeds from Disposal of Investments	-	16,574
Shares in Listed Companies (Australian)	-	(27,213)
<b>Net cash provided by (used in) investing activities</b>	<u>-</u>	<u>(10,639)</u>
<b>Net Increase/(Decrease) in Cash Held</b>	<b>16,059</b>	<b>14,178</b>
Cash at beginning of reporting period	47,874	33,696
<b>Cash at end of reporting period</b>	<b><u>63,933</u></b>	<b><u>47,874</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 2019**

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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 and are based on historical costs, except for investments which have been measured at market value.

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

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

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

The fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

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

**b. Cash and Cash Equivalents**

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

**c. Revenue**

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

**Interest revenue**

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

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

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

**Remeasurement changes in market values**

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

**Contributions**

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

**d. Liability for Accrued Benefits**

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

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

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

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

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

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

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

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

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

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

**g. Critical Accounting Estimates and Judgements**

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

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

**2. Liability for Accrued Benefits**

Changes in the Liability for Accrued Benefits are as follows:

	2019	2018
	\$	\$
Liability for Accrued Benefits at beginning of period	373,110	353,299
Add:		
Benefits Accrued as a Result of Operations	32,604	19,812

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

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- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
	405,714	373,110

**3. Vested Benefits**

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

	2019	2018
	\$	\$
Vested Benefits	405,714	373,110
	405,714	373,110

**4. Guaranteed Benefits**

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

**5. Changes in Market Values**

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

	2019	2018
	\$	\$
Shares in Listed Companies (Australian)	(727)	19,891
	(727)	19,891
	(727)	19,891

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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 these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

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

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

Stephen Olsson  
Trustee

Rhonda Thorne  
Trustee

DATED: 07/05/2020

**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 2019, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

*The Responsibility of the Trustee(s)*

The Trustee (s) of the 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 2019**

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	2019
	\$
Benefits Accrued as a Result of Operations before Income Tax	29,167.00
<b>Less:</b>	
	<u>0.00</u>
	29,167.00
<b>Add:</b>	
Decrease in Market Value of Investments	727.00
Imputed Credits	<u>9,392.00</u>
	10,119.00
<b>Taxable Income</b>	<b><u>39,286.00</u></b>
<b>Tax Payable on Taxable Income</b>	<b>5,892.90</b>
<b>Less:</b>	
Imputed Credits	<u>9,391.59</u>
	9,391.59
<b>Income Tax Payable/(Refund)</b>	<b><u>(3,498.69)</u></b>
<b>Add:</b>	
Supervisory levy	259.00
<b>Total Amount Due or Refundable</b>	<b><u>(3,239.69)</u></b>

**MEMORANDUM OF RESOLUTIONS OF  
STEPHEN OLSSON & RHONDA THORNE  
ATF DAY BY DAY SUPERANNUATION FUND**

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ADOPT FINANCIAL  
STATEMENT ATO RESOLUTION

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.

It was further resolved that the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2019 thereon be adopted.

INVESTMENT STRATEGY:

The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.

ALLOCATION OF INCOME:

It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

AUDITORS

It was resolved that

Tony Boys

of

Box 3376  
Rundle Mall SA 5000

act as auditors of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SIS Act.

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

07/05/2020

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

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Details	No of Units
<b>Purchases of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
Commonwealth Bank.	46
Westpac Banking Corp	375
Clime Capital Ltd	709
Suncorp-Metway Limited.	54
Coles Group Limited. - Ordinary Fully Paid	220

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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 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	21 November 1969	<b>Total Benefits</b>	<b>\$378,656</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$378,656
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	\$6,141
Current Salary		- Taxable Component	\$372,515
Vested Amount	\$378,656		
Insured Death Benefit			
Total Death Benefit	\$378,656		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018	347,757			347,757
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions	8,508			8,508
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	28,031			28,031
Transfers in and transfers from reserves				
	36,539			36,539
	384,297			384,297
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	1,276			1,276
Income Tax	4,364			4,364
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				
	5,640			5,640
<b>Member's Account Balance at 30/06/2019</b>	<b>378,657</b>			<b>378,657</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: 7 May 2020

**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 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	9 September 1972	<b>Total Benefits</b>	<b>\$27,058</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$27,058
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	\$9
Current Salary		- Taxable Component	\$27,049
Vested Amount	\$27,058		
Insured Death Benefit			
Total Death Benefit	\$27,058		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018	25,353			25,353
<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	2,019			2,019
Transfers in and transfers from reserves				
	<u>2,019</u>			<u>2,019</u>
	27,372			27,372
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	314			314
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>314</u>			<u>314</u>
<b>Member's Account Balance at 30/06/2019</b>	<b>27,058</b>			<b>27,058</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: 7 May 2020

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2019**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
<b>Cash/Bank Accounts</b>									
Ing Direct Business Optimiser 60746059		61,087.00	61,087.00		61,087	61,087			15.68%
Westpac 735-212 565844		2,846.00	2,846.00		2,846	2,846			0.73%
					63,933	63,933			16.41%
<b>Shares in Listed Companies (Australian)</b>									
Amp	796	3.80	2.12	28/06/2019	3,022	1,688	(1,334)	(44.14%)	0.43%
Australia and New Zealand Banking Group Limited	2,617	27.26	28.21	28/06/2019	71,332	73,826	2,494	3.50%	18.95%
Clime Capital Ltd	12,932	0.77	0.97	28/06/2019	9,897	12,544	2,647	26.75%	3.22%
Coles Group Limited. - Ordinary Fully Paid	220	9.80	13.35	28/06/2019	2,156	2,937	781	36.22%	0.75%
Commonwealth Bank.	800	78.54	82.78	28/06/2019	62,833	66,224	3,391	5.40%	17.00%
Consolidated Operations Group Limited	26,527	0.66	0.10	28/06/2019	17,451	2,547	(14,904)	(85.40%)	0.65%
G.U.D. Holdings	1,250	7.31	10.01	28/06/2019	9,132	12,512	3,380	37.01%	3.21%
National Aust. Bank	435	25.56	26.72	28/06/2019	11,119	11,623	504	4.53%	2.98%
Perpetual Limited	200	73.75	42.24	28/06/2019	14,749	8,448	(6,301)	(42.72%)	2.17%
Santos Ltd	300	5.34	7.08	28/06/2019	1,602	2,124	522	32.58%	0.55%
Suncorp-Metway Limited.	993	14.25	13.47	28/06/2019	14,149	13,376	(773)	(5.46%)	3.43%
Wesfarmers Limited	220	24.10	36.16	28/06/2019	5,303	7,955	2,652	50.01%	2.04%
Westpac Banking Corp	3,857	25.31	28.36	28/06/2019	97,616	109,385	11,769	12.06%	28.08%
					320,361	325,189	4,828	1.51%	83.48%
<b>Units in Unlisted Unit Trusts (Australian)</b>									
Mini Melts Adelaide Investment Trust	10,000	2.20	0.01	30/06/2017	22,000	100	(21,900)	(99.55%)	0.03%
Mini Melts Investment Trust	31,237	1.62	0.01	30/06/2017	50,604	312	(50,292)	(99.38%)	0.08%
					72,604	412	(72,192)	(99.43%)	0.11%
					456,898	389,534	(67,364)	(14.74%)	100.00%

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT MOVEMENT REPORT AT 30 JUNE 2019**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
<b>Cash/Bank Accounts</b>										
Ing Direct Business Optimiser 60746059		44,665		16,422					61,087	61,087
Westpac 735-212 565844		3,208		1,025		(1,388)			2,845	2,846
		47,873		17,447		(1,388)			63,932	63,933
<b>Shares in Listed Companies (Australian)</b>										
Amp	796	3,022						796	3,022	1,688
Australia and New Zealand Banking Group Limited	2,617	71,332						2,617	71,332	73,826
Clime Capital Ltd	12,223	9,276	709	621				12,932	9,897	12,544
Coles Group Limited. - Ordinary Fully Paid			220	2,156				220	2,156	2,937
Commonwealth Bank. Consolidated Operations Group Limited	754	59,535	46	3,298				800	62,833	66,224
	26,527	17,451						26,527	17,451	2,547
G.U.D. Holdings	1,250	9,132						1,250	9,132	12,512
National Aust. Bank	435	11,119						435	11,119	11,623
Perpetual Limited	200	14,749						200	14,749	8,448
Santos Ltd	300	1,602						300	1,602	2,124
Suncorp-Metway Limited.	939	13,368	54	781				993	14,149	13,376
Wesfarmers Limited	220	7,459		(2,156)				220	5,303	7,955
Westpac Banking Corp	3,482	87,456	375	10,160				3,857	97,616	109,385
		305,501		14,860					320,361	325,189
<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
		72,604							72,604	412

**DAY BY DAY SUPERANNUATION FUND  
INVESTMENT MOVEMENT REPORT AT 30 JUNE 2019**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
		425,978		32,307		(1,388)			456,897	389,534



**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2019**

Investment	Add							Less				Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains*	Other Capital Gains*	Taxable Capital Gains
	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc.*					
<b>Cash/Bank Accounts</b>																
Ing Direct Business Optimiser 60746059	817												817			
	817												817			
<b>Shares in Listed Companies (Australian)</b>																
Amp	111	68	43	29									140			
Australia and New Zealand Banking Group Limited	4,187	4,187		1,795									5,982			
Clime Capital Ltd	621	621		266									887			
Commonwealt Bank.	3,298	3,298		1,413									4,711			
G.U.D. Holdings	662	662		284									946			
National Aust. Bank	861	861		369									1,230			
Perpetual Limited	530	530		227									757			
Santos Ltd	40	40		17									57			
Suncorp- Metway Limited.	781	781		335									1,116			
Wesfarmers Limited	704	704		302									1,006			
Westpac Banking Corp	10,160	10,160		4,354									14,514			
	21,955	21,912	43	9,391									31,346			

\* Includes Foreign Capital Gains



**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2019**

Investment	Add						Less					Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains*	Other Capital Gains*	Taxable Capital Gains	
	Total Income	Franked Amount	Unfranked Amount	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Disc.*						GST
	22,772	21,912	43	9,391									32,163				

\* Includes Foreign Capital Gains