

**DAY BY DAY SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

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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 2020**

	2020	2019
	\$	\$
<b>Investments</b>		
Shares in Listed Companies (Australian)	237,621	325,189
Units in Unlisted Unit Trusts (Australian)	412	412
	238,033	325,601
<b>Other Assets</b>		
Westpac 735-212 565844	13,634	2,846
Ing Direct Business Optimiser 60746059	68,909	61,087
Income Tax Refundable	1,501	3,499
Deferred Tax Asset	24,455	12,682
	108,499	80,114
<b>Total Assets</b>	346,532	405,715
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Olsson, Stephen	333,124	378,657
Thorne, Rhonda	13,408	27,058
	346,532	405,715

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND  
OPERATING STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2020**

	2020	2019
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable	(2,248)	-
Dividends Received	14,541	21,957
Employer Contributions - Concessional	10,044	8,508
Interest Received	473	817
	22,810	31,282
<b>Expenses</b>		
Accountancy Fees	688	770
ATO Supervisory Levy	259	259
Auditor's Remuneration	330	359
Benefits Paid - Preserved/Taxable	9,997	-
Benefits Paid - Preserved/Tax Free	3	-
Decrease in Market Value of Investments (Note 5)	83,991	727
	95,268	2,115
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	(72,458)	29,167
<b>Income Tax</b>		
Income Tax Expense	(13,274)	(3,437)
	(13,274)	(3,437)
<b>Benefits Accrued as a Result of Operations</b>	(59,184)	32,604

The accompanying notes form part of these financial statements

**DAY BY DAY SUPERANNUATION FUND**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 30 JUNE 2020**

	2020	2019
	\$	\$
<b>Cash Flows from Operating Activities</b>		
<b>Contributions</b>		
Employer	10,044	8,508
	10,044	8,508
<b>Operating Income</b>		
Dividends Received	6,599	7,097
Interest Received	473	817
	7,072	7,914
<b>Operating Expenses</b>		
Accountancy Fees	(688)	(770)
ATO Supervisory Levy	(259)	(259)
Auditor's Remuneration	(330)	(359)
Benefits Paid - Preserved/Taxable	(9,997)	-
Benefits Paid - Preserved/Tax Free	(3)	-
Tax Paid	3,499	1,025
	(7,778)	(363)
<b>Net cash provided by (used in) operating activities</b>	9,338	16,059
<b>Cash Flows from Investing Activities</b>		
Proceeds from Disposal of Investments	11,362	-
Shares in Listed Companies (Australian)	(2,091)	-
<b>Net cash provided by (used in) investing activities</b>	9,271	-
<b>Net Increase/(Decrease) in Cash Held</b>	<b>18,609</b>	<b>16,059</b>
Cash at beginning of reporting period	63,933	47,874
<b>Cash at end of reporting period</b>	<b>82,542</b>	<b>63,933</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 2020**

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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 value.

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

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

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

The fund initially recognises:

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

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

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

Market value has been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
  - ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
  - iii. fixed-interest securities by reference to the redemption price at the end of the reporting period;
  - iv. unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2020**

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

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

**b. Cash and Cash Equivalents**

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

**c. Revenue**

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

**Interest revenue**

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

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

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

**Remeasurement changes in market values**

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

**Contributions**

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

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2020**

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**d. Liability for Accrued Benefits**

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

**e. Income Tax**

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

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

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

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

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

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

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

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

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

**g. Critical Accounting Estimates and Judgements**

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

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

**2. Liability for Accrued Benefits**

Changes in the Liability for Accrued Benefits are as follows:

2020

2019

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**DAY BY DAY SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2020**

	\$	\$
Liability for Accrued Benefits at beginning of period	405,714	373,110
Add:		
Benefits Accrued as a Result of Operations	(59,183)	32,604
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
	346,531	405,714
Liability for Accrued Benefits at end of period	346,531	405,714

**3. Vested Benefits**

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

	2020	2019
	\$	\$
Vested Benefits	346,531	405,714

**4. Guaranteed Benefits**

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

**5. Changes in Market Values**

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

	2020	2019
	\$	\$
Shares in Listed Companies (Australian)	(83,991)	(727)
	(83,991)	(727)

# 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 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- ii. the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- iii. the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

Stephen Olsson & Rhonda Thorne  
Trustee

DATED: 29/04/2021

**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 2020, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

*The Responsibility of the Trustee(s)*

The Trustee (s) of the 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 2020**

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	2020
	\$
Benefits Accrued as a Result of Operations before Income Tax	(72,456.00)
<b>Less:</b>	
Other Non Taxable Items	(1.00)
	<hr/>
	(1.00)
	<hr/>
	(72,457.00)
<b>Add:</b>	
Benefits Paid - Preserved/Taxable	9,997.00
Benefits Paid - Preserved/Tax Free	3.00
Decrease in Market Value of Investments	83,991.00
Accounting Capital Losses	2,248.00
Imputed Credits	5,963.00
	<hr/>
	102,202.00
	<hr/>
<b>Taxable Income</b>	<b>29,745.00</b>
	<hr/>
<b>Tax Payable on Taxable Income</b>	<b>4,461.75</b>
<b>Less:</b>	
Imputed Credits	5,962.72
	<hr/>
	5,962.72
	<hr/>
<b>Income Tax Payable/(Refund)</b>	<b>(1,500.97)</b>
<b>Add:</b>	
Supervisory levy	259.00
<b>Total Amount Due or Refundable</b>	<b>(1,241.97)</b>
	<hr/>

**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 2020 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 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

AUDITORS

It was resolved that

Tony Boys

of

Box 3376  
Rundle Mall SA 5000

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

TRUSTEE STATUS:

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

29/04/2021

**DAY BY DAY SUPERANNUATION FUND**  
**SCHEDULE OF PURCHASES AND SALES OF FUND ASSETS**  
**FOR THE REPORTING PERIOD ENDED 30 JUNE 2020**

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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	123
National Aust. Bank	176
Clime Capital Ltd	762
Suncorp-Metway Limited.	54
<b>Sales of Fund Assets</b>	
<u>Shares in Listed Companies (Australian)</u>	
National Aust. Bank	611

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

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	21 November 1969	<b>Total Benefits</b>	<b>\$333,124</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$333,124
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	\$326,982
Vested Amount	\$333,124		
Insured Death Benefit			
Total Death Benefit	\$333,124		
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 2019	378,656			378,656
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions	10,044			10,044
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	(62,330)			(62,330)
Transfers in and transfers from reserves				
	(52,286)			(52,286)
	326,370			326,370
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	1,507			1,507
Income Tax	(8,260)			(8,260)
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				
	(6,753)			(6,753)
<b>Member's Account Balance at 30/06/2020</b>	<b>333,123</b>			<b>333,123</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: 29 April 2021

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

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	9 September 1972	<b>Total Benefits</b>	<b>\$13,408</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$13,408
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	\$5
Current Salary		- Taxable Component	\$13,402
Vested Amount	\$13,408		
Insured Death Benefit			
Total Death Benefit	\$13,408		
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 2019	27,058			27,058
<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	(4,208)			(4,208)
Transfers in and transfers from reserves				
	(4,208)			(4,208)
	22,850			22,850
<u>Less: Decreases to Member's Account</u> <u>During the Period</u>				
Benefits/Pensions Paid	10,000			10,000
Contributions Tax				
Income Tax	(558)			(558)
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				
	9,442			9,442
<b>Member's Account Balance at 30/06/2020</b>	<b>13,408</b>			<b>13,408</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: 29 April 2021

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2020**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
<b>Cash/Bank Accounts</b>									
Ing Direct Business Optimiser 60746059		68,909.00	68,909.00		68,909	68,909			21.50%
Westpac 735-212 565844		13,634.00	13,634.00		13,634	13,634			4.25%
					82,543	82,543			25.75%
<b>Shares in Listed Companies (Australian)</b>									
Amp	796	3.80	1.86	30/06/2020	3,022	1,477	(1,545)	(51.13%)	0.46%
Australia and New Zealand Banking Group Limited	2,617	27.26	18.64	30/06/2020	71,332	48,781	(22,551)	(31.61%)	15.22%
Clime Capital Ltd	13,694	0.77	0.79	30/06/2020	10,563	10,750	187	1.77%	3.35%
Coles Group Limited. - Ordinary Fully Paid	220	9.80	17.17	30/06/2020	2,156	3,777	1,621	75.19%	1.18%
Commonwealth Bank.	846	78.40	69.42	30/06/2020	66,327	58,729	(7,598)	(11.46%)	18.32%
Consolidated Operations Group Limited	26,527	0.66	0.06	30/06/2020	17,451	1,486	(15,965)	(91.48%)	0.46%
G.U.D. Holdings	1,250	7.31	11.51	30/06/2020	9,132	14,388	5,256	57.56%	4.49%
Perpetual Limited	200	73.75	29.67	30/06/2020	14,749	5,934	(8,815)	(59.77%)	1.85%
Santos Ltd	300	5.34	5.30	30/06/2020	1,602	1,590	(12)	(0.75%)	0.50%
Suncorp-Metway Limited.	1,019	14.18	9.23	30/06/2020	14,445	9,405	(5,040)	(34.89%)	2.93%
Wesfarmers Limited	220	24.10	44.83	30/06/2020	5,303	9,863	4,560	85.99%	3.08%
Westpac Banking Corp	3,980	25.30	17.95	30/06/2020	100,702	71,441	(29,261)	(29.06%)	22.29%
					316,784	237,621	(79,163)	(24.99%)	74.12%
<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%)	0.10%
					72,604	412	(72,192)	(99.43%)	0.13%
					471,931	320,576	(151,355)	(32.07%)	100.00%

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT MOVEMENT REPORT AT 30 JUNE 2020**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
<b>Cash/Bank Accounts</b>										
Ing Direct Business Optimiser 60746059		61,087		45,022		(37,200)			68,909	68,909
Westpac 735-212 565844		2,846		52,065		(41,276)			13,635	13,634
		63,933		97,087		(78,476)			82,544	82,543
<b>Shares in Listed Companies (Australian)</b>										
Amp	796	3,022						796	3,022	1,477
Australia and New Zealand Banking Group Limited	2,617	71,332						2,617	71,332	48,781
Clime Capital Ltd	12,932	9,897	762	666				13,694	10,563	10,750
Coles Group Limited. - Ordinary Fully Paid	220	2,156						220	2,156	3,777
Commonwealth Bank.	800	62,833	46	3,494				846	66,327	58,729
Consolidated Operations Group Limited	26,527	17,451						26,527	17,451	1,486
G.U.D. Holdings	1,250	9,132						1,250	9,132	14,388
National Aust. Bank	435	11,119	176	2,490	(611)	(13,610)	(2,248)		(1)	
Perpetual Limited	200	14,749						200	14,749	5,934
Santos Ltd	300	1,602						300	1,602	1,590
Suncorp-Metway Limited.	965	14,149	54	296				1,019	14,445	9,405
Wesfarmers Limited	220	5,303						220	5,303	9,863
Westpac Banking Corp	3,857	97,616	123	3,086				3,980	100,702	71,441
		320,361		10,032		(13,610)	(2,248)		316,783	237,621
<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 2020**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Prof/(Loss)	Units	Cost	Market
		456,898		107,119		(92,086)	(2,248)		471,931	320,576

**DAY BY DAY SUPERANNUATION FUND**  
**DETAILED INVESTMENT DISPOSALS REPORT AT 30 JUNE 2020**

Date	Investment	Disposal Method	Units Sold	Purchase Cost	Cost Base Adjustments	Adjusted Cost Base	Consideration	Notional Gain Realised	Total Prof/(Loss)	Taxable Prof/(Loss)	Non Taxable Prof/(Loss)	Accounting Prof/(Loss)
<b>Shares in Listed Companies (Australian)</b>												
<u>National Aust. Bank</u>												
26/06/2020	Disposal	Other	100	3,085		3,085	1,860		(1,225)	(1,226)		(1,225)
26/06/2020	Disposal	Other	100	2,986		2,986	1,860		(1,126)	(1,127)		(1,126)
26/06/2020	Disposal	Other	202	4,140		4,140	3,756		(384)	(384)		(384)
26/06/2020	Disposal	Other	33	907		907	614		(293)	(294)		(293)
26/06/2020	Disposal	Other	176	2,490		2,490	3,273		783	782		783
			611	13,608		13,608	11,363		(2,245)	(2,249)		(2,245)
				13,608		13,608	11,363		(2,245)	(2,249)		(2,245)
				13,608		13,608	11,363		(2,245)	(2,249)		(2,245)

**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2020**

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	473												473			
	473												473			
<b>Shares in Listed Companies (Australian)</b>																
Australia and New Zealand Banking Group Limited	4,187	3,559	628	1,525									5,712			
Clime Capital Ltd	666	666		286									952			
Coles Group Limited. - Ordinary Fully Paid	144	144		62									206			
Commonwealt Bank.	3,494	3,494		1,497									4,991			
G.U.D. Holdings	700	700		300									1,000			
National Aust. Bank	722	722		309									1,031			
Perpetual Limited	460	460		197									657			
Santos Ltd	49	49		21									70			
Suncorp- Metway Limited.	696	696		298									994			
Wesfarmers Limited	337	337		144									481			
Westpac	3,086	3,086		1,322									4,408			

\* Includes Foreign Capital Gains



**DAY BY DAY SUPERANNUATION FUND**  
**INVESTMENT INCOME REPORT AT 30 JUNE 2020**

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					
Banking Corp	14,541	13,913	628	5,961									20,502				
	15,014	13,913	628	5,961									20,975				

\* Includes Foreign Capital Gains