

KARYDIS FAMILY SUPERANNUATION FUND

FINANCIAL STATEMENTS

AND REPORTS

FOR THE PERIOD 1 JULY 2014 TO 30 JUNE 2015

Anthony Micalizzi
Po Box 344
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**KARYDIS FAMILY SUPERANNUATION FUND
FINANCIAL STATEMENTS INDEX**

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KARYDIS FAMILY SUPERANNUATION FUND
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2015

	2015	2014
	\$	\$
Other Assets		
Bank - ANZ V2S Account 252 099 561	10,107	4,557
	10,107	4,557
Total Assets	10,107	4,557
Less:		
Liabilities		
Income Tax Payable (Note 7)	2,208	2,072
	2,208	2,072
Net Assets Available to Pay Benefits	7,899	2,485
Represented by:		
Liability for Accrued Benefits (Notes 2, 3, 4)		
Karydis, James (ABP)	-	-
Karydis, James (ABP)	-	-
Karydis, James (ABP)	-	1,242
Karydis, Shirley (ABP)	-	1,243
Karydis, James (ABP)	3,949	-
Karydis, Shirley (ABP)	3,950	-
	7,899	2,485

The accompanying notes form part of these financial statements

KARYDIS FAMILY SUPERANNUATION FUND
OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2015

	2015	2014
	\$	\$
Income		
Interest Received	-	20
Member/Personal Contributions - Concessional (Taxable)	70,000	70,000
Member/Personal Contributions - Non Concessional (Undeducted)	12,646	10,370
Other Income	-	21
	82,646	80,411
Expenses		
Accountancy Fees	1,991	1,705
ATO Supervisory Levy	388	321
Auditor's Remuneration	275	275
Bank Charges	50	30
Pensions Paid - Unrestricted Non Preserved - Tax Free	9,867	10,885
Pensions Paid - Preserved - Taxable	-	-
Pensions Paid - Unrestricted Non Preserved - Taxable	54,532	59,115
	67,103	72,331
Benefits Accrued as a Result of Operations before Income Tax	15,543	8,080
Income Tax (Note 7)		
Income Tax Expense	10,129	10,156
	10,129	10,156
Benefits Accrued as a Result of Operations	5,414	(2,076)

The accompanying notes form part of these financial statements

KARYDIS FAMILY SUPERANNUATION FUND
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2015

	2015	2014
	\$	\$
Cash Flows from Operating Activities		
Contributions		
Member	82,646	75,695
	82,646	75,695
Operating Income		
Other Income	-	21
	-	21
Operating Expenses		
Accountancy Fees	(1,991)	-
ATO Supervisory Levy	(388)	(321)
Auditor's Remuneration	(275)	-
Bank Charges	(50)	(10)
Pensions Paid - Unrestricted Non Preserved - Tax Free	(9,867)	(10,885)
Pensions Paid - Unrestricted Non Preserved - Taxable	(54,532)	(59,115)
Tax Paid	(9,992)	(1,121)
	(77,095)	(71,452)
Net cash provided by (used in) operating activities (Note 8)	5,551	4,264
Cash Flows from Investing Activities		
Net cash provided by (used in) investing activities	0	0
Net Increase/(Decrease) in Cash Held	5,551	4,264
Cash at beginning of reporting period	4,557	293
Cash at end of reporting period (Note 9)	10,108	4,557

The accompanying notes form part of these financial statements

KARYDIS FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2015

1. Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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

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

a. Measurement of Investments

The fund initially recognises:

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

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

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

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed-interest securities by reference to the redemption price at the end of the reporting period;
- iv. unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- v. investment properties at trustees' assessment of market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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

b. Cash and Cash Equivalents

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

c. Revenue

KARYDIS FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2015

Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

d. Liability for Accrued Benefits

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

e. 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.

f. 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:

2015

2014

KARYDIS FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2015

	\$	\$
Liability for Accrued Benefits at beginning of period	2,486	4,562
Add:		
Benefits Accrued as a Result of Operations	5,414	(2,076)
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
	7,900	2,486
Liability for Accrued Benefits at end of period	7,900	2,486

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.

	2015	2014
	\$	\$
Vested Benefits	7,900	2,486

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:

	2015	2014
	\$	\$
Change in Market Value		

6. Funding Arrangements

The employer and members contributed to the fund a percentage of the gross salaries of the employees who were members of the fund as follows:

	2015	2014
	\$	\$
Employer		
Members		

7. Income Tax

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income

KARYDIS FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2015

of the fund. There has been no change in the Income Tax rate during the year.

The Income Tax payable by the superannuation fund has been calculated as follows:

	2015	2014
	\$	\$
Benefits accrued as a result of operations before income tax	15,543	8,080
Prima facie income tax on accrued benefits	2,331	1,212
Add/(Less) Tax Effect of:		
Member/Personal Contributions - Non Concessional (Undeducted)	(1,897)	(1,556)
Accountancy Fees	29	-
Auditor's Remuneration	4	-
Bank Charges	1	-
Pensions Paid - Unrestricted Non Preserved - Tax Free	1,480	1,633
Pensions Paid - Preserved - Taxable	-	-
Pensions Paid - Unrestricted Non Preserved - Taxable	8,180	8,867
Exempt Pension Income	-	-
	7,797	8,945
Income Tax Expense	10,129	10,157

Income tax expense comprises:

Income Tax Payable/(Refundable)	2,208	2,072
Tax Instalments Paid	7,921	8,085
	10,129	10,157

8. Reconciliation of Net Cash provided by Operating Activities to Benefits Accrued from Operations after Income Tax

	2015	2014
	\$	\$
Benefits accrued from operations after income tax	5,414	(2,076)
Add/(Less) non cash amounts included in benefits accrued from operations		
Interest Received	-	(20)
Member/Personal Contributions - Non Concessional (Undeducted)	-	(4,675)
Accountancy Fees	-	1,705
Auditor's Remuneration	-	275
Bank Charges	-	20
Income Tax Expense	10,129	10,157
Other non cash items	(9,993)	(1,121)

**KARYDIS FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2015**

	136	6,341
Net cash provided by operating activities	<u>5,550</u>	<u>4,265</u>

9. Reconciliation of Cash

For the purpose of the statement of cash flows, cash includes cash on hand and in banks. Cash at the end of the reporting period as shown in the statement of cash flows is reconciled to the related item in the Statement of Financial Position or Statement of Net Assets as follows:

	2015	2014
	\$	\$
Cash	<u>10,107</u>	<u>4,557</u>

KARYDIS FAMILY SUPERANNUATION FUND

TRUSTEES DECLARATION

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

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2015 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2015 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 2015.

Signed in accordance with a resolution of the trustees by:

James Karydis
Trustee

Shirley Karydis
Trustee

DATED: 22/01/2016

Member's Statement
KARYDIS FAMILY SUPERANNUATION FUND

JAMES KARYDIS
28 WHITEHORSE RD
CARSELDINE QLD 4034

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details	Your Balance	Your Balance
Date of Birth	6 December 1943	Total Benefits
Tax File Number	Provided	Comprising:
Date Joined Fund	15 June 2004	- Preserved
Service Period Start Date	30 June 2000	- Restricted Non Preserved
Date Left Fund		- Unrestricted Non Preserved
Member Mode	Pension	Including:
Account Description	ABP	- Tax Free Component
Current Salary		- Taxable Component
Vested Amount		
Insured Death Benefit		
Total Death Benefit		Tax Free Proportion
Disability Benefit		Taxable Proportion
Nominated Beneficiaries		
		0.00%
		100.00%

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014				
<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				
Transfers in and transfers from reserves				
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax				
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				
Member's Account Balance at 30/06/2015				

Reference: KARY0032 / 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

James Karydis
Trustee

Shirley Karydis
Trustee

Statement Date: 22 January 2016

Member's Statement
KARYDIS FAMILY SUPERANNUATION FUND

JAMES KARYDIS
28 WHITEHORSE RD
CARSELDINE QLD 4034

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	6 December 1943	Total Benefits	
Tax File Number	Provided	Comprising:	
Date Joined Fund	15 June 2004	- Preserved	
Service Period Start Date	30 June 2000	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Pension	Including:	
Account Description	ABP	- Tax Free Component	
Current Salary		- Taxable Component*	
Vested Amount			
Insured Death Benefit			
Total Death Benefit		Tax Free Proportion	0.00%
Disability Benefit		Taxable Proportion	100.00%
Nominated Beneficiaries			

*Your withdrawal benefit would include a Tax Free Component of \$0 and a Taxable Component of \$0

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014				
<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				
Transfers in and transfers from reserves				
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax				
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				
Member's Account Balance at 30/06/2015				

Reference: KARY0032 / 503

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

James Karydis
Trustee

Shirley Karydis
Trustee

Statement Date: 22 January 2016

Member's Statement
KARYDIS FAMILY SUPERANNUATION FUND

JAMES KARYDIS
28 WHITEHORSE RD
CARSELDINE QLD 4034

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	6 December 1943	Total Benefits	
Tax File Number	Provided	Comprising:	
Date Joined Fund	15 June 2004	- Preserved	
Service Period Start Date	30 June 2000	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$1
Member Mode	Pension	Including:	
Account Description	ABP	- Tax Free Component	
Current Salary		- Taxable Component*	
Vested Amount			
Insured Death Benefit			
Total Death Benefit		Tax Free Proportion	14.24%
Disability Benefit		Taxable Proportion	85.76%
Nominated Beneficiaries			

*Your withdrawal benefit would include a Tax Free Component of \$0 and a Taxable Component of \$0

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014			1,243	1,243
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period				
Transfers in and transfers from reserves				
			1,243	1,243
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid			1,243	1,243
Contributions Tax				
Income Tax				
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				
			1,243	1,243
Member's Account Balance at 30/06/2015				

Reference: KARY0032 / 505

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

James Karydis
Trustee

Shirley Karydis
Trustee

Statement Date: 22 January 2016

Member's Statement
KARYDIS FAMILY SUPERANNUATION FUND

SHIRLEY KARYDIS
28 WHITEHORSE RD
CARSELDINE QLD 4034

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	14 May 1949	Total Benefits	
Tax File Number	Provided	Comprising:	
Date Joined Fund	15 June 2004	- Preserved	
Service Period Start Date	20 June 2000	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Pension	Including:	
Account Description	ABP	- Tax Free Component	
Current Salary		- Taxable Component	
Vested Amount			
Insured Death Benefit			
Total Death Benefit		Tax Free Proportion	16.73%
Disability Benefit		Taxable Proportion	83.27%
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014			1,243	1,243
<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				
Transfers in and transfers from reserves				
			1,243	1,243
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			1,243	1,243
Contributions Tax				
Income Tax				
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				
			1,243	1,243
Member's Account Balance at 30/06/2015				

Reference: KARY0032 / 506

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

James Karydis
Trustee

Shirley Karydis
Trustee

Statement Date: 22 January 2016

Member's Statement
KARYDIS FAMILY SUPERANNUATION FUND

JAMES KARYDIS
28 WHITEHORSE RD
CARSELDINE QLD 4034

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	6 December 1943	Total Benefits	\$3,950
Tax File Number	Provided	Comprising:	
Date Joined Fund	15 June 2004	- Preserved	
Service Period Start Date	15 June 2004	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$3,950
Member Mode	Pension	Including:	
Account Description	ABP	- Tax Free Component	\$605
Current Salary		- Taxable Component	\$3,344
Vested Amount	\$3,950		
Insured Death Benefit		Tax Free Proportion	15.32%
Total Death Benefit	\$3,950	Taxable Proportion	84.68%
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014				
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions			35,000	35,000
Non-Concessional Contributions			6,323	6,323
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			(1,352)	(1,352)
Transfers in and transfers from reserves				
			39,971	39,971
			39,971	39,971
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			30,957	30,957
Contributions Tax			5,250	5,250
Income Tax			(185)	(185)
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				
			36,022	36,022
Member's Account Balance at 30/06/2015			3,949	3,949

Reference: KARY0032 / 507

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

James Karydis
Trustee

Shirley Karydis
Trustee

Statement Date: 22 January 2016

Member's Statement
KARYDIS FAMILY SUPERANNUATION FUND

SHIRLEY KARYDIS
28 WHITEHORSE RD
CARSELDINE QLD 4034

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	14 May 1949	Total Benefits	\$3,950
Tax File Number	Provided	Comprising:	
Date Joined Fund	15 June 2004	- Preserved	
Service Period Start Date	15 June 2004	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$3,950
Member Mode	Pension	Including:	
Account Description	ABP	- Tax Free Component	\$606
Current Salary		- Taxable Component	\$3,344
Vested Amount	\$3,950		
Insured Death Benefit			
Total Death Benefit	\$3,950	Tax Free Proportion	15.31%
Disability Benefit		Taxable Proportion	84.69%
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014				
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions			35,000	35,000
Non-Concessional Contributions			6,323	6,323
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			(1,352)	(1,352)
Transfers in and transfers from reserves				
			39,971	39,971
			39,971	39,971
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			30,957	30,957
Contributions Tax			5,250	5,250
Income Tax			(185)	(185)
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				
			36,022	36,022
Member's Account Balance at 30/06/2015			3,949	3,949

Reference: KARY0032 / 508

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

James Karydis
Trustee

Shirley Karydis
Trustee

Statement Date: 22 January 2016

Karydis Family Superannuation Fund
Member Contribution Caps Report
JAMES KARYDIS at 30/06/2015

	2015	2014	2013	2012
Age	71	70	69	68
Concessional Cap	35,000.00	35,000.00	25,000.00	50,000.00
YTD Concessional Contributions	35,000.00	35,000.00	23,772.50	41,736.99
Excess Concessional Contributions	0.00	0.00	0.00	0.00
Amount of Concessional Cap remaining	0.00	0.00	1,227.50	8,263.01
Non-Concessional Cap	180,000.00	150,000.00	150,000.00	150,000.00
YTD Non-Concessional Contributions including Excess Concessional Contributions	6,323.25	5,185.00	0.00	0.00
Excess Non-Concessional Contributions	0.00	0.00	0.00	0.00
Amount of Non-Concessional Cap remaining	173,676.75	144,815.00	150,000.00	150,000.00

Karydis Family Superannuation Fund
Member Contribution Caps Report
SHIRLEY KARYDIS at 30/06/2015

	2015	2014	2013	2012
Age	66	65	64	63
Concessional Cap	35,000.00	35,000.00	25,000.00	50,000.00
YTD Concessional Contributions	35,000.00	35,000.00	23,772.50	28,263.01
Excess Concessional Contributions	0.00	0.00	0.00	0.00
Amount of Concessional Cap remaining	0.00	0.00	1,227.50	21,736.99
Non-Concessional Cap	180,000.00	150,000.00	150,000.00	150,000.00
YTD Non-Concessional Contributions including Excess Concessional Contributions	6,323.25	5,185.00	0.00	0.00
Excess Non-Concessional Contributions	0.00	0.00	0.00	0.00
Amount of Non-Concessional Cap remaining	173,676.75	144,815.00	150,000.00	150,000.00