
Workpapers - 2022 Financial Year

S & T Bankier Superfund

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 03 March 2023

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$1,760.80)	(\$2,079.06)	(15.31)%	Ready for Review
24200	Contributions	(\$4,912.17)	(\$1,549.00)	217.12%	Ready for Review
24700	Changes in Market Values of Investments	(\$46,533.91)	(\$20,619.73)	125.68%	Ready for Review
25000	Interest Received	(\$54.06)	(\$2.18)	2379.82%	Ready for Review
25100	Interest Received ATO	(\$2.11)		100%	Ready for Review
28000	Property Income	(\$20,800.00)	(\$25,200.00)	(17.46)%	Ready for Review
30100	Accountancy Fees	\$2,750.00		100%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$440.00		100%	Ready for Review
30800	ASIC Fees	\$385.00	\$328.00	17.38%	Ready for Review
31500	Bank Charges	\$1.60	\$4.29	(62.7)%	Ready for Review
33400	Depreciation	\$2,787.55	\$2,864.01	(2.67)%	Ready for Review
38200	Fines - Non-Deductible	\$444.00		100%	Ready for Review
39000	Life Insurance Premiums	\$18,437.05	\$16,001.74	15.22%	Ready for Review
42100	Property Expenses - Strata Levy Fees		\$2,048.67	100%	N/A - Not Applicable
48500	Income Tax Expense		\$109.18	100%	Ready for Review
49000	Profit/Loss Allocation Account	(\$11,496.10)	\$27,835.08	(141.3)%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
50000	Members	(\$465,953.86)	(\$477,449.96)	(2.41)%	Ready for Review
60400	Bank Accounts	\$206,688.04	\$4,423.88	4572.1%	Ready for Review
68000	Sundry Debtors	\$40,000.00		100%	Ready for Review
76550	Plant and Equipment (at written down value) - Unitised	\$2,494.20	\$2,721.50	(8.35)%	Ready for Review
77250	Real Estate Properties (Australian - Non Residential)	\$274,718.25	\$277,278.50	(0.92)%	Ready for Review
77600	Shares in Listed Companies (Australian)		\$192,832.09	100%	N/A - Not Applicable
84000	GST Payable/Refundable	(\$730.50)	\$521.50	(240.08)%	Ready for Review
85000	Income Tax Payable /Refundable	\$1,998.00	\$3,886.82	(48.6)%	Ready for Review
86000	PAYG Instalment Payable		(\$999.00)	100%	N/A - Not Applicable
88000	Sundry Creditors		(\$690.17)	100%	N/A - Not Applicable
88010	Creditors - ATO	\$840.82	(\$2,525.16)	(133.3)%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Ready for Review
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

23900 - Dividends Received

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BPT.AX	Beach Energy Limited		(\$369.75)	100%
S32.AX	South32 Limited		(\$1,709.31)	100%
WES.AX	Wesfarmers Limited	(\$1,760.80)		100%
TOTAL		CY Balance	LY Balance	
		(\$1,760.80)	(\$2,079.06)	

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)
- Dividend Received.pdf

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

S & T Bankier Superfund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
WES.AX Wesfarmers Limited										
30/03/2022	1,760.80	0.00	1,760.80	754.63						
	1,760.80	0.00	1,760.80	754.63						
	1,760.80	0.00	1,760.80	754.63						
TOTAL	1,760.80	0.00	1,760.80	754.63						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	1,760.80	K
Franking Credits	754.63	L

S & T Bankier Superfund

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
WES.AX	Wesfarmers Limited	30/03/2022	1,760.80	754.63	30/03/2022	22/02/2022	2,201.00	2,201.00	0.8000	1,760.80	754.63
			1,760.80	754.63					0.8000	1,760.80	754.63
			1,760.80	754.63					0.8000	1,760.80	754.63

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

Private and Confidential

111113 036 WES



S & T BANKIER SUPER PTY LTD
 <S & T BANKIER SUPERFUND A/C>
 70 KOLORA CRESCENT
 FERNY HILLS QLD 4055

Holder Identification Number (HIN)

HIN WITHHELD

Record Date	23 February 2022
Payment Date	30 March 2022
TFN/ABN Status	Not Quoted
Direct Credit Ref. No.	1072352
ASX Code	WES

Interim Dividend

The statement below represents your interim dividend for the half-year ended 31 December 2021. The dividend is fully-franked (100 per cent) for Australian income tax purposes at the corporate tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment	Franking Credit
Ordinary Shares	A\$0.80	2,201	A\$1,760.80	A\$0.00	A\$1,760.80	A\$754.63
Total			A\$1,760.80	A\$0.00	A\$1,760.80	A\$754.63
Net Payment					A\$1,760.80	

Important Notes

1. You should retain this statement to assist you in preparing your tax return.
2. Shareholders should obtain their own professional advice on the tax implications of this dividend.

Non-Resident Shareholders

The Franked Amount is not subject to withholding tax.
 New Zealand imputation credits are not attached to this dividend.



To make the switch to online communications or to update your securityholder information in a fast, secure and environmentally friendly way visit www.computershare.com.au/easyupdate/wes.



Your Payment Instruction

BENDIGO BANK LTD
 BSB: 633-000 Account number: XXXXXXX42

Amount Deposited

A\$1,760.80

24200 - Contributions

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANSCO00001A	(Contributions) Bankier, Scott Travis - Accumulation (Accumulation)	(\$4,912.17)	(\$1,549.00)	217.12%
TOTAL		CY Balance	LY Balance	
		(\$4,912.17)	(\$1,549.00)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

S & T Bankier Superfund

Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Bankier, Ryan	11/07/1975	45	131,762.97	0.00	0.00	0.00	0.00	0.00
Bankier, Scott Travis	15/01/1973	48	181,890.87	4,912.17	0.00	0.00	0.00	4,912.17
Wilson, Christopher	27/02/1973	48	163,796.12	0.00	0.00	0.00	0.00	0.00
All Members				4,912.17	0.00	0.00	0.00	4,912.17

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Bankier, Ryan	Concessional (5 year carry forward cap available)	0.00	85,713.50	85,713.50 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Bankier, Scott Travis	Concessional (5 year carry forward cap available)	4,912.17	85,713.50	80,801.33 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Wilson, Christopher	Concessional (5 year carry forward cap available)	0.00	85,713.50	85,713.50 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Bankier, Ryan							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	9,566.50	9,386.00	9,386.00	7,400.50	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	15,614.00	17,599.50	25,000.00	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	15,614.00	33,213.50	58,213.50	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	40,614.00	58,213.50	85,713.50	85,713.50 Below Cap
Total Super Balance	0.00	116,322.80	123,603.09	126,359.35	126,930.20	131,762.97	

Total - Bankier, Scott Travis

4,912.17 0.00 0.00 0.00

0.00 0.00 0.00

Total for All Members

4,912.17 0.00 0.00 0.00

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$46,533.91)	(\$20,619.73)	125.68%
TOTAL		CY Balance	LY Balance	
		(\$46,533.91)	(\$20,619.73)	

Supporting Documents

- Realised Capital Gain Report [Report](#)
- Market Movement [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

S & T Bankier Superfund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AGL.AX - AGL Energy Limited.										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	06/12/2021	Purchase	2,210.00	11,931.85	0.00	0.00	11,931.85	0.00	0.00	0.00
	09/12/2021	Disposal	(2,210.00)	(11,931.85)	0.00	0.00	0.00	11,803.55	11,931.85	(128.30)
	30/06/2022		0.00	0.00	0.00	0.00	0.00	11,803.55	11,931.85	(128.30)
ANZ.AX - Australia And New Zealand Banking Group Limited										
	01/07/2021	Opening Balance	(0.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2022		(0.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	72,713.27	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	72,713.27	0.00	0.00	0.00
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	8,043.33	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	8,043.33	0.00	0.00	0.00
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	196,521.90	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	196,521.90	0.00	0.00	0.00
CBA.AX - Commonwealth Bank Of Australia.										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	06/09/2021	Purchase	2,018.00	204,888.89	0.00	0.00	204,888.89	0.00	0.00	0.00
	30/09/2021	Disposal	(2,018.00)	(204,888.89)	0.00	0.00	0.00	209,471.40	204,888.89	4,582.51
	16/06/2022	Purchase	1,105.00	99,950.22	0.00	0.00	99,950.22	0.00	0.00	0.00
	16/06/2022	Disposal	(1,105.00)	(99,950.22)	0.00	0.00	0.00	99,464.06	99,950.22	(486.16)
	30/06/2022		0.00	0.00	0.00	0.00	0.00	308,935.46	304,839.11	4,096.35
FMG.AX - Fortescue Metals Group Ltd										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	27/10/2021	Purchase	7,577.00	109,759.79	0.00	0.00	109,759.79	0.00	0.00	0.00
	19/11/2021	Disposal	(7,577.00)	(109,759.79)	0.00	0.00	0.00	118,752.36	109,759.79	8,992.57
	30/06/2022		0.00	0.00	0.00	0.00	0.00	118,752.36	109,759.79	8,992.57

S & T Bankier Superfund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
LTR.AX - Liontown Resources Limited										
	10/12/2021	Purchase	10,053.00	14,829.78	0.00	0.00	14,829.78	0.00	0.00	0.00
	16/12/2021	Disposal	(10,053.00)	(14,829.78)	0.00	0.00	0.00	15,863.79	14,829.78	1,034.01
	30/06/2022		0.00	0.00	0.00	0.00	0.00	15,863.79	14,829.78	1,034.01
MIN.AX - Mineral Resources Limited										
	31/03/2022	Purchase	2,231.00	111,960.05	0.00	0.00	111,960.05	0.00	0.00	0.00
	08/04/2022	Disposal	(1,231.00)	(61,776.25)	0.00	0.00	50,183.80	73,067.57	61,776.25	11,291.32
	11/04/2022	Disposal	(1,000.00)	(50,183.80)	0.00	0.00	0.00	59,079.59	50,183.80	8,895.79
	30/06/2022		0.00	0.00	0.00	0.00	0.00	132,147.16	111,960.05	20,187.11
S32.AX - South32 Limited										
	01/07/2021	Opening Balance	65,813.00	0.00	0.00	0.00	192,832.09	0.00	0.00	0.00
	01/09/2021	Disposal	(35,813.00)	(79,233.80)	0.00	0.00	113,598.29	109,973.61	79,233.80	30,739.81
	01/09/2021	Writeback	0.00	0.00	(25,487.04)	0.00	88,111.25	0.00	0.00	0.00
	02/09/2021	Disposal	(30,000.00)	(66,761.15)	0.00	0.00	21,350.10	93,796.71	66,761.15	27,035.56
	02/09/2021	Writeback	0.00	0.00	(21,350.10)	0.00	0.00	0.00	0.00	0.00
	06/12/2021	Purchase	26,924.00	99,167.42	0.00	0.00	99,167.42	0.00	0.00	0.00
	29/12/2021	Disposal	(26,924.00)	(99,167.42)	0.00	0.00	0.00	107,517.65	99,167.42	8,350.23
	30/06/2022		0.00	(145,994.95)	(46,837.14)	0.00	0.00	311,287.97	245,162.37	66,125.60
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	259.21	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	259.21	0.00	0.00	0.00
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd										
	01/07/2021	Opening Balance	2.00	0.00	0.00	0.00	415.59	0.00	0.00	0.00
	30/06/2022		2.00	0.00	0.00	0.00	415.59	0.00	0.00	0.00
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	46.54	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	46.54	0.00	0.00	0.00
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	127.46	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	127.46	0.00	0.00	0.00

S & T Bankier Superfund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	222.50	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	222.50	0.00	0.00	0.00
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd										
	01/07/2021	Opening Balance	2.00	0.00	0.00	0.00	33.44	0.00	0.00	0.00
	30/06/2022		2.00	0.00	0.00	0.00	33.44	0.00	0.00	0.00
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	1,616.76	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	1,616.76	0.00	0.00	0.00
WES.AX - Wesfarmers Limited										
	26/10/2021	Purchase	1,729.00	99,938.16	0.00	0.00	99,938.16	0.00	0.00	0.00
	22/11/2021	Purchase	3,722.00	219,840.00	0.00	0.00	319,778.16	0.00	0.00	0.00
	22/11/2021	Disposal	(1,729.00)	(96,480.16)	0.00	0.00	223,298.00	100,905.92	96,480.16	4,425.76
	02/12/2021	Return Of Capital	0.00	(3,458.00)	0.00	0.00	219,840.00			
	06/12/2021	Purchase	1,738.00	99,960.14	0.00	0.00	319,800.14	0.00	0.00	0.00
	06/12/2021	Disposal	(3,722.00)	(219,840.00)	0.00	0.00	99,960.14	210,917.79	219,840.00	(8,922.21)
	17/12/2021	Disposal	(1,738.00)	(99,960.14)	0.00	0.00	0.00	100,525.04	99,960.14	564.90
	22/02/2022	Purchase	2,201.00	111,889.73	0.00	0.00	111,889.73	0.00	0.00	0.00
	08/04/2022	Disposal	(1,777.00)	(90,335.32)	0.00	0.00	21,554.41	87,715.52	90,335.32	(2,619.80)
	08/04/2022	Disposal	(424.00)	(21,554.41)	0.00	0.00	0.00	20,842.25	21,554.41	(712.16)
	16/06/2022	Purchase	2,401.00	99,967.16	0.00	0.00	99,967.16	0.00	0.00	0.00
	16/06/2022	Disposal	(2,401.00)	(99,967.16)	0.00	0.00	0.00	100,294.38	99,967.16	327.22
	30/06/2022		0.00	0.00	0.00	0.00	0.00	621,200.90	628,137.19	(6,936.29)
Total Market Movement					(46,837.14)				93,371.05	46,533.91

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
AGL.AX - AGL Energy Limited.												
02/12/2021	07/12/2021	2,210.00	11,931.85	11,803.55	(128.30)	11,931.85	11,931.85	0.00	0.00	0.00	0.00	(128.30)
		2,210.00	11,931.85	11,803.55	(128.30)	11,931.85	11,931.85	0.00	0.00	0.00	0.00	(128.30)
CBA.AX - Commonwealth Bank Of Australia.												
02/09/2021	28/09/2021	2,018.00	204,888.89	209,471.40	4,582.51	204,888.89	204,888.89	0.00	0.00	0.00	4,582.51	0.00
14/06/2022	14/06/2022	1,105.00	99,950.22	99,464.06	(486.16)	99,950.22	99,950.22	0.00	0.00	0.00	0.00	(486.16)
		3,123.00	304,839.11	308,935.46	4,096.35	304,839.11	304,839.11	0.00	0.00	0.00	4,582.51	(486.16)
FMG.AX - Fortescue Metals Group Ltd												
25/10/2021	17/11/2021	7,577.00	109,759.79	118,752.36	8,992.57	109,759.79	109,759.79	0.00	0.00	0.00	8,992.57	0.00
		7,577.00	109,759.79	118,752.36	8,992.57	109,759.79	109,759.79	0.00	0.00	0.00	8,992.57	0.00
LTR.AX - Liantown Resources Limited												
08/12/2021	14/12/2021	10,053.00	14,829.78	15,863.79	1,034.01	14,829.78	14,829.78	0.00	0.00	0.00	1,034.01	0.00
		10,053.00	14,829.78	15,863.79	1,034.01	14,829.78	14,829.78	0.00	0.00	0.00	1,034.01	0.00
MIN.AX - Mineral Resources Limited												
29/03/2022	06/04/2022	1,231.00	61,776.25	73,067.57	11,291.32	61,776.25	61,776.25	0.00	0.00	0.00	11,291.32	0.00
29/03/2022	07/04/2022	1,000.00	50,183.80	59,079.59	8,895.79	50,183.80	50,183.80	0.00	0.00	0.00	8,895.79	0.00
		2,231.00	111,960.05	132,147.16	20,187.11	111,960.05	111,960.05	0.00	0.00	0.00	20,187.11	0.00
S32.AX - South32 Limited												
21/07/2020	30/08/2021	35,813.00	79,233.80	109,973.61	30,739.81	79,233.80	79,233.80	0.00	0.00	30,739.81	0.00	0.00
21/07/2020	31/08/2021	2,091.00	4,626.19	6,537.63	1,911.44	4,626.19	4,626.19	0.00	0.00	1,911.44	0.00	0.00
04/01/2021	31/08/2021	4,753.00	11,831.16	14,860.53	3,029.37	11,831.16	11,831.16	0.00	0.00	0.00	3,029.37	0.00

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
25/09/2020	31/08/2021	23,156.00	50,303.80	72,398.55	22,094.75	50,303.80	50,303.80	0.00	0.00	0.00	22,094.75	0.00
02/12/2021	23/12/2021	26,924.00	99,167.42	107,517.65	8,350.23	99,167.42	99,167.42	0.00	0.00	0.00	8,350.23	0.00
		92,737.00	245,162.37	311,287.97	66,125.60	245,162.37	245,162.37	0.00	0.00	32,651.25	33,474.35	0.00
WES.AX - Wesfarmers Limited												
22/10/2021	18/11/2021	1,729.00	96,480.16	100,905.92	4,425.76	96,480.16	96,480.16	0.00	0.00	0.00	4,425.76	0.00
18/11/2021	02/12/2021	3,722.00	219,840.00	210,917.79	(8,922.21)	219,840.00	219,840.00	0.00	0.00	0.00	0.00	(8,922.21)
02/12/2021	15/12/2021	1,738.00	99,960.14	100,525.04	564.90	99,960.14	99,960.14	0.00	0.00	0.00	564.90	0.00
18/02/2022	06/04/2022	1,777.00	90,335.32	87,715.52	(2,619.80)	90,335.32	90,335.32	0.00	0.00	0.00	0.00	(2,619.80)
18/02/2022	06/04/2022	424.00	21,554.41	20,842.25	(712.16)	21,554.41	21,554.41	0.00	0.00	0.00	0.00	(712.16)
14/06/2022	14/06/2022	2,401.00	99,967.16	100,294.38	327.22	99,967.16	99,967.16	0.00	0.00	0.00	327.22	0.00
		11,791.00	628,137.19	621,200.90	(6,936.29)	628,137.19	628,137.19	0.00	0.00	0.00	5,317.88	(12,254.17)
		129,722.00	1,426,620.14	1,519,991.19	93,371.05	1,426,620.14	1,426,620.14	0.00	0.00	32,651.25	73,588.43	(12,868.63)
		129,722.00	1,426,620.14	1,519,991.19	93,371.05	1,426,620.14	1,426,620.14	0.00	0.00	32,651.25	73,588.43	(12,868.63)

25000 - Interest Received

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BBL154114342	Bendigo Bank CMC - 154114342	(\$54.06)	(\$2.18)	2379.82%
TOTAL		CY Balance	LY Balance	
		(\$54.06)	(\$2.18)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

S & T Bankier Superfund
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
BBL154114342 Bendigo Bank CMC - 154114342					
01/10/2021	1.57	1.57			
01/11/2021	7.35	7.35			
01/12/2021	0.49	0.49			
01/01/2022	2.85	2.85			
01/02/2022	9.54	9.54			
01/03/2022	7.54	7.54			
01/04/2022	4.63	4.63			
01/05/2022	7.42	7.42			
01/06/2022	12.67	12.67			
	54.06	54.06			
	54.06	54.06			

Interest Received ATO

30/06/2022		2.11			
		2.11			
		2.11			

S & T Bankier Superfund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
TOTAL	54.06	56.17			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	56.17	11C

25100 - Interest Received ATO

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
25100	Interest Received ATO	(\$2.11)		100%
TOTAL		CY Balance	LY Balance	
		(\$2.11)		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received ATO (25100)					
<u>Interest Received ATO (25100)</u>					
30/06/2022	ATO - Interest Received			2.11	2.11 CR
				2.11	2.11 CR

Total Debits: 0.00

Total Credits: 2.11

28000 - Property Income

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	(\$20,800.00)	(\$25,200.00)	(17.46)%
TOTAL		CY Balance	LY Balance	
		(\$20,800.00)	(\$25,200.00)	

Supporting Documents

- General Ledger [Report](#)
- RP - Income Received - SBI Group Ptyltd.pdf

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>67 / 109 LEITCHS ROAD BRENDALE QLD (BANKLEIT4)</u>					
02/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	400.00 CR
09/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	800.00 CR
16/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	1,200.00 CR
23/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	1,600.00 CR
30/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,000.00 CR
06/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,400.00 CR
13/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,800.00 CR
20/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	3,200.00 CR
27/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	3,600.00 CR
03/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,000.00 CR
10/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,400.00 CR
17/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,800.00 CR
24/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	5,200.00 CR
01/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	5,600.00 CR
08/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,000.00 CR
15/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,400.00 CR
22/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,800.00 CR
29/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	7,200.00 CR
05/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	7,600.00 CR
12/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,000.00 CR
19/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,400.00 CR
26/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,800.00 CR
03/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	9,200.00 CR
10/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	9,600.00 CR
17/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,000.00 CR
24/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,400.00 CR
31/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,800.00 CR
07/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	11,200.00 CR
14/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	11,600.00 CR
21/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,000.00 CR
28/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,400.00 CR
04/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,800.00 CR
11/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	13,200.00 CR

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
18/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	13,600.00 CR
25/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,000.00 CR
04/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,400.00 CR
11/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,800.00 CR
18/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	15,200.00 CR
25/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	15,600.00 CR
01/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,000.00 CR
08/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,400.00 CR
15/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,800.00 CR
22/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	17,200.00 CR
29/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	17,600.00 CR
06/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,000.00 CR
13/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,400.00 CR
20/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,800.00 CR
27/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	19,200.00 CR
03/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	19,600.00 CR
10/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,000.00 CR
17/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,400.00 CR
24/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,800.00 CR
				20,800.00	20,800.00 CR

Total Debits: 0.00

Total Credits: 20,800.00

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>67 / 109 LEITCHS ROAD BRENDALD QLD (BANKLEIT4)</u>					
02/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	400.00 CR
09/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	800.00 CR
16/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	1,200.00 CR
23/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	1,600.00 CR
30/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,000.00 CR
06/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,400.00 CR
13/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,800.00 CR
20/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	3,200.00 CR
27/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	3,600.00 CR
03/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,000.00 CR
10/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,400.00 CR
17/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,800.00 CR
24/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	5,200.00 CR
01/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	5,600.00 CR
08/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,000.00 CR
15/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,400.00 CR
22/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,800.00 CR
29/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	7,200.00 CR
05/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	7,600.00 CR
12/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,000.00 CR
19/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,400.00 CR
26/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,800.00 CR
03/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	9,200.00 CR
10/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	9,600.00 CR
17/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,000.00 CR
24/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,400.00 CR
31/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,800.00 CR
07/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	11,200.00 CR
14/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	11,600.00 CR
21/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,000.00 CR
28/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,400.00 CR
04/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,800.00 CR
11/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	13,200.00 CR

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
18/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	13,600.00 CR
25/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,000.00 CR
04/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,400.00 CR
11/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,800.00 CR
18/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	15,200.00 CR
25/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	15,600.00 CR
01/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,000.00 CR
08/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,400.00 CR
15/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,800.00 CR
22/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	17,200.00 CR
29/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	17,600.00 CR
06/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,000.00 CR
13/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,400.00 CR
20/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,800.00 CR
27/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	19,200.00 CR
03/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	19,600.00 CR
10/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,000.00 CR
17/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,400.00 CR
24/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,800.00 CR
				20,800.00	20,800.00 CR

Total Debits: 0.00

Total Credits: 20,800.00

30100 - Accountancy Fees

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,750.00		100%
TOTAL		CY Balance	LY Balance	
		\$2,750.00		

Supporting Documents

- General Ledger [Report](#)
- Accountant.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
28/01/2022	0279664251 refund account fee 00241039881201 - E-BANKING TFR		2,750.00		2,750.00 DR
			2,750.00		2,750.00 DR

Total Debits: 2,750.00

Total Credits: 0.00

Mitcham Property

Developments Pty Ltd

A.B.N. 30 515 453 617
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Scott Bankier
S & T Bankier Superfund
PO Box 6012
BRENDALD QLD 4500

Tax Invoice

211217

Ref: STBA0003
12 September, 2022

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2021 which included:</p> <p>Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2021</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2021</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2021</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2021</p> <p>Preparation and lodgement of Business Activity Statements for the quarters ended:</p> <ul style="list-style-type: none">- 30 June 2021- 30 September 2021- 31 December 2021- 31 March 2022- 30 June 2022 <p>Sundry advice and Other Matters</p> <p>For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately.</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p>2,750.00</p>

Description	Amount

Terms: Strictly Seven Days

AMT Due \$ 2,750.00

The Amount Due Includes GST of \$250.00

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 211217
S & T Bankier Superfund		Ref: STBA0003
*Cheque	*Cash	*M/card & VISA Only
*Direct Deposit - please use Invoice No. as your REFERENCE		12 September, 2022
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$ 2,750.00
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/.....

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
30/06/2022	2021 Income Tax Refund		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$440.00		100%
TOTAL		CY Balance	LY Balance	
		\$440.00		

Supporting Documents

- Auditor Fee.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 14 March 2022

Recipient: S & T Bankier Super Fund

Address: C/- PO Box 354, ASPLEY QLD 4034

Description of Services

Statutory audit of the S & T Bankier Fund for the financial year ending 30 June 2020.

Fee: \$400.00

GST: \$40.00

Total: \$440.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



30800 - ASIC Fees

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$385.00	\$328.00	17.38%
TOTAL		CY Balance	LY Balance	
		\$385.00	\$328.00	

Supporting Documents

- General Ledger [Report](#)
- ASIC.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

Inquiries
www.asic.gov.au/invoices
1300 300 630

ABN 86 768 265 615

S & T BANKIER IWT PTY LTD
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
PO BOX 354
ASPLEY QLD 4034

INVOICE STATEMENT

Issue date 10 Jan 22

S & T BANKIER IWT PTY LTD

ACN 140 413 672

Account No. 22 140413672

Summary

Opening Balance	\$276.00
New items	\$83.00
Payments & credits	\$0.00
TOTAL DUE	\$359.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately \$359.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

TOTAL DUE \$359.00
Immediately \$359.00

PAYMENT SLIP
S & T BANKIER IWT PTY LTD

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291404136726

ACN 140 413 672 Account No: 22 140413672



22 140413672



*814 129 0002291404136726 09



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

S & T BANKIER SUPER PTY LTD
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
PO BOX 354
ASPLEY QLD 4034

INVOICE STATEMENT

Issue date 02 Sep 21

S & T BANKIER SUPER PTY LTD

ACN 139 223 840

Account No. 22 139223840

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 02 Nov 21	\$56.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

S & T BANKIER SUPER PTY LTD

ACN 139 223 840

Account No: 22 139223840



22 139223840

TOTAL DUE	\$56.00
Immediately	\$0.00
By 02 Nov 21	\$56.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2291392238401



*814 129 0002291392238401 76

31500 - Bank Charges

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$1.60	\$4.29	(62.7)%
TOTAL		CY Balance	LY Balance	
		\$1.60	\$4.29	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/02/2022	TRANSACTION FEES CHARGED 01/22 - TRANSACTION FEES CHARGED		0.40		0.40 DR
01/05/2022	TRANSACTION FEES CHARGED 04/22 - TRANSACTION FEES CHARGED		1.20		1.60 DR
			1.60		1.60 DR

Total Debits: 1.60

Total Credits: 0.00

33400 - Depreciation

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANKLEI21	67 / 109 LEITCHS ROAD BUILDING	\$2,305.25	\$2,305.25	0%
BANKLEIT31	67 / 109 LEITCHS RD OFFICE MEZZANINE	\$255.00	\$255.00	0%
STBA0001_AIRCONDIT1	Airconditioner Mitsubishi - 67/109 Leitchs Rd	\$23.73	\$37.97	(37.5)%
STBA0001_AIRCONDITIO	Air Conditioning - 67/109 Leitchs Rd	\$38.05	\$60.88	(37.5)%
STBA0001_FIRECONTROL	Fire Control Equip - 67/109 Leitchs Rd	\$4.26	\$6.82	(37.54)%
STBA0001_LIGHTS&FIT1	Lights & Fittings - 67/109 Leitchs Rd	\$11.67	\$18.67	(37.49)%
STBA0001_LIGHTS&FITT	Lights & Fittings - 67/109 Leitchs Rd	\$20.37	\$32.59	(37.5)%
STBA0001_SECURITYSYS	Security System - 67/109 Leitchs Rd	\$3.06	\$4.90	(37.55)%
STBA0001_STAFFAMMENI	Staff Ammenities - 67/109 Leitchs Rd	\$126.16	\$141.93	(11.11)%
TOTAL		CY Balance	LY Balance	
		\$2,787.55	\$2,864.01	

Supporting Documents

◦ Depreciation Schedule Report [Report](#)

Standard Checklist

Attach Depreciation Schedule

S & T Bankier Superfund

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Plant and Equipment (at written down value) - Unitised											
Air Conditioning - 67/109 Leitchs Rd											
	30/06/2010	3,393.64	101.46			101.46	Low Value Pool	37.50 %	38.05	38.05	63.41
Airconditioner Mitsubishi - 67/109 Leitchs Rd											
	19/02/2011	1,705.45	63.29			63.29	Low Value Pool	37.50 %	23.73	23.73	39.56
Fire Control Equip - 67/109 Leitchs Rd											
	15/01/2010	630.00	11.36			11.36	Low Value Pool	37.50 %	4.26	4.26	7.10
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	780.00	54.32			54.32	Low Value Pool	37.50 %	20.37	20.37	33.95
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	490.00	31.12			31.12	Low Value Pool	37.50 %	11.67	11.67	19.45
Security System - 67/109 Leitchs Rd											
	30/06/2010	7,770.00	8.16			8.16	Low Value Pool	37.50 %	3.06	3.06	5.10
Staff Ammenities - 67/109 Leitchs Rd											
	15/01/2010	4,370.00	1,135.54			1,135.54	Diminishing Value	11.11 %	126.16	126.16	1,009.38
		19,139.09	1,405.25			1,405.25				227.30	1,177.95
Real Estate Properties (Australian - Non Residential)											
67 / 109 LEITCHS RD OFFICE MEZZANINE											
	15/01/2010	10,200.00	7,278.33			10,200.00	Prime Cost	2.50 %	255.00	255.00	7,023.33
67 / 109 LEITCHS ROAD BUILDING											
	15/01/2010	92,210.00	65,797.52			92,210.00	Prime Cost	2.50 %	2,305.25	2,305.25	63,492.27

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	
		102,410.00	73,075.85			102,410.00			2,560.25	70,515.60
		121,549.09	74,481.10			103,815.25			2,787.55	71,693.55

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

38200 - Fines - Non-Deductible

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
38200	Fines - Non-Deductible	\$444.00		100%
TOTAL		CY Balance	LY Balance	
		\$444.00		

Supporting Documents

- General Ledger [Report](#)
- ATO - Integrated Client Account.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Fines - Non-Deductible (38200)					
Fines - Non-Deductible (38200)					
30/06/2022	ATO - Late Lodgement Fines		444.00		444.00 DR
			444.00		444.00 DR

Total Debits: 444.00

Total Credits: 0.00



Activity statement 001

Date generated	07 February 2023
Overdue	\$3,518.00 DR
Not yet due	\$0.00
Balance	\$3,518.00 DR

Transactions

30 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jul 2021	1 Jul 2021	General interest charge			\$3,478.00 DR
6 Dec 2021	26 May 2021	Original Activity Statement for the period ending 31 Mar 21	\$1,417.00		\$4,895.00 DR
6 Dec 2021	26 May 2021	- GST	\$418.00		
6 Dec 2021	26 May 2021	- PAYG Instalments	\$999.00		
6 Dec 2021	25 Aug 2021	Original Activity Statement for the period ending 30 Jun 21	\$1,417.00		\$6,312.00 DR
6 Dec 2021	25 Aug 2021	- GST	\$418.00		
6 Dec 2021	25 Aug 2021	- PAYG Instalments	\$999.00		
6 Dec 2021	25 Nov 2021	Original Activity Statement for the period ending 30 Sep 21	\$1,519.00		\$7,831.00 DR
6 Dec 2021	25 Nov 2021	- GST	\$520.00		
6 Dec 2021	25 Nov 2021	- PAYG Instalments	\$999.00		
17 Dec 2021	26 Aug 2019	Client initiated amended Activity Statement for the period ending 30 Jun 19 - GST		\$212.00	\$7,619.00 DR
17 Dec 2021	14 Dec 2019	General interest charge			\$7,619.00 DR
17 Jan 2022	10 Feb 2022	Penalty for failure to lodge Activity Statement on time for the period from 01 Sep 21 to 30 Sep 21	\$222.00		\$7,841.00 DR
25 Jan 2022	30 Jun 2020	Credit transfer received from Income Tax Account		\$289.78	\$7,551.22 DR
25 Jan 2022	30 Jun 2020	Credit transfer received from Income Tax Account		\$301.56	\$7,249.66 DR
25 Jan 2022	1 Jul 2020	General interest charge			\$7,249.66 DR
25 Jan 2022	25 Jan 2022	Credit transfer received from Income Tax Account		\$0.33	\$7,249.33 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
25 Jan 2022	25 Jan 2022	Credit transfer received from Income Tax Account		\$0.34	\$7,248.99 DR
1 Feb 2022	1 Feb 2022	General interest charge			\$7,248.99 DR
11 Feb 2022	10 Feb 2022	Payment received		\$222.00	\$7,026.99 DR
1 Mar 2022	1 Mar 2022	General interest charge			\$7,026.99 DR
11 Apr 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$566.00	\$6,460.99 DR
11 Apr 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$588.99	\$5,872.00 DR
11 Apr 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$520.00	\$5,352.00 DR
11 Apr 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$999.00	\$4,353.00 DR
11 Apr 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$167.70	\$4,185.30 DR
11 Apr 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$400.81	\$3,784.49 DR
11 Apr 2022	1 Apr 2021	General interest charge			\$3,784.49 DR
11 Apr 2022	11 Apr 2022	Credit transfer received from Income Tax Account		\$0.42	\$3,784.07 DR
11 Apr 2022	11 Apr 2022	Credit transfer received from Income Tax Account		\$1.02	\$3,783.05 DR
20 Apr 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21	\$1,559.00		\$5,342.05 DR
20 Apr 2022	28 Feb 2022	- GST	\$560.00		
20 Apr 2022	28 Feb 2022	- PAYG Instalments	\$999.00		
20 Apr 2022	26 May 2022	Original Activity Statement for the period ending 31 Mar 22 - GST	\$480.00		\$5,822.05 DR
21 Apr 2022	20 Apr 2022	Payment received		\$3,783.05	\$2,039.00 DR
2 May 2022	1 Mar 2022	General interest charge			\$2,039.00 DR
2 May 2022	26 May 2022	Penalty for failure to lodge Activity Statement on time for the period from 01 Dec 21 to 31 Dec 21	\$222.00		\$2,261.00 DR
1 Jun 2022	1 Jun 2022	General interest charge			\$2,261.00 DR

39000 - Life Insurance Premiums

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BANRYA00001A	(Life Insurance Premiums) Bankier, Ryan - Accumulation (Accumulation)	\$8,473.89	\$7,374.08	14.91%
BANSCO00001A	(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (Accumulation)	\$4,310.84	\$3,728.67	15.61%
WILCHR00001A	(Life Insurance Premiums) Wilson, Christopher - Accumulation (Accumulation)	\$5,652.32	\$4,898.99	15.38%
TOTAL		CY Balance	LY Balance	
		\$18,437.05	\$16,001.74	

Supporting Documents

- General Ledger [Report](#)
- BT Life Insurance - CW.pdf
- BT Life Insurance - SB.pdf
- BT Life Insurance - RB.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Bankier, Ryan - Accumulation (BANRYA00001A)</u>					
19/07/2021	BT Life Insuranc 0066296216 YL508150 633-000 N - DIRECT DEBIT		696.53		696.53 DR
17/08/2021	BT Life Insuranc 0072823578 YL508150 633-000 N - DIRECT DEBIT		696.53		1,393.06 DR
17/09/2021	BT Life Insuranc 0079930170 YL508150 633-000 N - DIRECT DEBIT		696.53		2,089.59 DR
18/10/2021	BT Life Insuranc 0086645527 YL508150 633-000 N - DIRECT DEBIT		696.53		2,786.12 DR
17/11/2021	BT Life Insuranc 0093533018 YL508150 633-000 N - DIRECT DEBIT		696.53		3,482.65 DR
17/12/2021	BT Life Insuranc 0100774684 YL508150 633-000 N - DIRECT DEBIT		696.53		4,179.18 DR
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT		696.53		4,875.71 DR
17/02/2022	BT Life Insuranc 0114134240 YL508150 633-000 N - DIRECT DEBIT		696.53		5,572.24 DR
17/03/2022	BT Life Insuranc 0120661416 YL508150 633-000 N - DIRECT DEBIT		696.53		6,268.77 DR
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT		696.53		6,965.30 DR
17/05/2022	BT Life Insuranc 0134841608 YL508150 633-000 N - DIRECT DEBIT		696.53		7,661.83 DR
17/06/2022	BT Life Insuranc 0142217138 YL508150 633-000 N - DIRECT DEBIT		812.06		8,473.89 DR
			8,473.89		8,473.89 DR
<u>(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>					
16/07/2021	BT Life Insuranc 0065953693 YL504878 633-000 N - DIRECT DEBIT		354.64		354.64 DR
16/08/2021	BT Life Insuranc 0072519192 YL506206 633-000 N - DIRECT DEBIT		354.64		709.28 DR
16/09/2021	BT Life Insuranc 0079659184 YL504878 633-000 N - DIRECT DEBIT		354.64		1,063.92 DR
18/10/2021	BT Life Insuranc 0086645527 YL508150 633-000 N - DIRECT DEBIT		354.64		1,418.56 DR
16/11/2021	BT Life Insuranc 0093242330 YL504878 633-000 N - DIRECT DEBIT		354.64		1,773.20 DR
16/12/2021	BT Life Insuranc 0100463839 YL504878 633-000 N - DIRECT DEBIT		354.64		2,127.84 DR
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT		354.64		2,482.48 DR
16/02/2022	BT Life Insuranc 0113798395 YL504878 633-000 N - DIRECT DEBIT		354.64		2,837.12 DR
16/03/2022	BT Life Insuranc 0120299621 YL504878 633-000 N - DIRECT DEBIT		354.64		3,191.76 DR
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT		354.64		3,546.40 DR
16/05/2022	BT Life Insuranc 0134544610 YL506206 633-000 N - DIRECT DEBIT		354.64		3,901.04 DR
16/06/2022	BT Life Insuranc 0141907644 YL504878 633-000 N - DIRECT DEBIT		409.80		4,310.84 DR
			4,310.84		4,310.84 DR
<u>(Life Insurance Premiums) Wilson, Christopher - Accumulation (WILCHR00001A)</u>					
15/07/2021	BT Life Insuranc 0065637575 YL506206 633-000 N - DIRECT DEBIT		465.00		465.00 DR
16/08/2021	BT Life Insuranc 0072519192 YL506206 633-000 N - DIRECT DEBIT		465.00		930.00 DR
15/09/2021	BT Life Insuranc 0079299889 YL506206 633-000 N - DIRECT DEBIT		465.00		1,395.00 DR
15/10/2021	BT Life Insuranc 0086275472 YL506206 633-000 N - DIRECT DEBIT		465.00		1,860.00 DR
15/11/2021	BT Life Insuranc 0092941362 YL506206 633-000 N - DIRECT DEBIT		465.00		2,325.00 DR
15/12/2021	BT Life Insuranc 0100061091 YL506206 633-000 N - DIRECT DEBIT		465.00		2,790.00 DR

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT		465.00		3,255.00 DR
15/02/2022	BT Life Insuranc 0113460855 YL506206 633-000 N - DIRECT DEBIT		465.00		3,720.00 DR
15/03/2022	BT Life Insuranc 0119955870 YL506206 633-000 N - DIRECT DEBIT		465.00		4,185.00 DR
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT		465.00		4,650.00 DR
16/05/2022	BT Life Insuranc 0134544610 YL506206 633-000 N - DIRECT DEBIT		465.00		5,115.00 DR
15/06/2022	BT Life Insuranc 0141524801 YL506206 633-000 N - DIRECT DEBIT		537.32		5,652.32 DR
			5,652.32		5,652.32 DR

Total Debits: 18,437.05

Total Credits: 0.00



25 May 2021

000552 000



THE TRUSTEES
S T BANKIER SUPER FUND
70 KOLORA CRESENT
FERNY HILLS QLD 4055

Portfolio No: BL506206-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to help financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 15 Jun 2021. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Premium on renewal	Payment frequency	Payment method
YL506206	Christopher Wilson	Term Life	\$465.00	Monthly	Automatic debit

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, please call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service

Your BT Protection Plans Renewal Summary for Term Life

Effective: 15 Jun 2021

Policy owner	S T Bankier Super Fund
Address	S T BANKIER SUPER FUND 70 KOLORA CRESENT FERNY HILLS QLD 4055

Your policy details

Portfolio number	BL506206-A
Policy number	YL506206
Product name	Term Life
Policy risk commencement date	15 Jun 2015
Renewal date	15 Jun each year

Premium details

Premium	\$440.81
Policy fee	\$8.79
Stamp duty	\$15.40
Total premium payable	\$465.00
Premiums payable	15 th June and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Christopher Wilson	27 Feb 1973	Male	Non-Smoker	No	31019383

Christopher Wilson

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	15 Jun 2071	\$2,179,143	Stepped	No	N/A
TPD Benefit (Any)	15 Jun 2071	\$716,430	Stepped	No	C

Policy: YL506206 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

Loyalty benefit details

Christopher Wilson

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$108,958	15 Jun 2018
TPD Benefit (Any)	\$35,822	15 Jun 2018



How we're protecting your information

Our Privacy Policy describes how BT protects and safeguards your financial information.

For our customers located in the European Union (EU), our EU Data Protection Policy describes how we manage your personal data under the General Data Protection Regulation (GDPR).

GDPR regulates the collection, use, disclosure or other processing of personal data under EU law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch,
- we offer products or services to you whilst you are located in the EU, and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

For further information, refer to our Privacy Policy and EU Data Protection Policy located in the Privacy Policy section at www.bt.com.au.

The issuer of your insurance is Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL 233724, RSE License No. L0001090 (BTFM) as the trustee of Retirement Wrap ABN 39 827 542 991. WLIS and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement (PDS) to see if this insurance is right for you. Call 1300 553 764 or visit www.bt.com.au to obtain a PDS.

BT 00084 05/20



Mr Ryan Bankier

Date of Birth: 11 Jul 1975
Suburb: Ferny Hills, 4055
Mobile: 0409275390
Smoker: See Policy Details

Term Life Policy

Benefits Cover & Options

Death

Benefit Cover
Benefit: \$2,244,517
Premium Type: Stepped

Options
Business Cover: No

TPD Rider

Benefit Cover
Benefit: \$737,922
Premium Type: Stepped
TPD Definition: Any Occupation
Occupation Class: C

Options
Double TPD: No
Disability Buy Back: No
Waiver of Life Premium: No
Business Cover: No

Financial Details

Premium Details

Annual Premium: \$9,744.72
Premium Frequency: Monthly
Premium Instalment: \$812.06
Payment Method: Direct Debit
Date Paid To: 17 Feb 2023

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General Details

Portfolio Number: BL508150A

Lives Insured: Ryan Bankier

Smoker Status: Smoker

Lodgement Date: 16 Jun 2015

Risk Start Date: 17 Jun 2015

Renewal Date: 17 June

Product Name: BTPP

Adviser: F0385430

Policy Number: YL508150

Policy Status: In Force

Policy Owner: S T Bankier Super Fund

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Your BT Protection Plans Renewal Summary for Term Life

Effective: 16 Jun 2021

Policy owner	S T Bankier Super Fund
Address	S T BANKIER SUPER FUND 70 KOLORA CRESENT FERNY HILLS QLD 4055

Your policy details

Portfolio number	BL504878-A
Policy number	YL504878
Product name	Term Life
Policy risk commencement date	16 Jun 2015
Renewal date	16 Jun each year

Premium details

Premium	\$338.45
Policy fee	\$8.79
Stamp duty	\$7.40
Total premium payable	\$354.64
Premiums payable	16 th June and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Scott Bankier	15 Jan 1973	Male	Non-Smoker	No	31018735

Scott Bankier

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	16 Jun 2071	\$2,179,143	Stepped	No	N/A
TPD Benefit (Any)	16 Jun 2071	\$724,787	Stepped	No	A

Policy: YL504878 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

42100 - Property Expenses - Strata Levy Fees

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD		\$2,048.67	100%
TOTAL		CY Balance	LY Balance	
			\$2,048.67	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

48500 - Income Tax Expense

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense		\$109.18	100%
TOTAL		CY Balance	LY Balance	
			\$109.18	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$11,496.10)	\$27,835.08	(141.3)%
TOTAL		CY Balance	LY Balance	
		(\$11,496.10)	\$27,835.08	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
BANRYA00001A	Bankier, Ryan - Accumulation (Accumulation)	(\$131,762.97)		\$0.00	\$8,473.89	(\$1,271.09)	(\$124,560.17)	(5.47)%
BANSCO00001A	Bankier, Scott Travis - Accumulation (Accumulation)	(\$181,890.87)	(\$4,912.17)	\$0.00	\$4,310.84	\$90.16	(\$182,402.04)	0.28%
WILCHR00001A	Wilson, Christopher - Accumulation (Accumulation)	(\$163,796.12)		\$0.00	\$5,652.32	(\$847.85)	(\$158,991.65)	(2.93)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$477,449.96)	(\$4,912.17)	\$0.00	\$18,437.05	(\$2,028.78)	(\$465,953.86)	

Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

Standard Checklist

Attach copies of Members Statements

S & T Bankier Superfund Members Statement

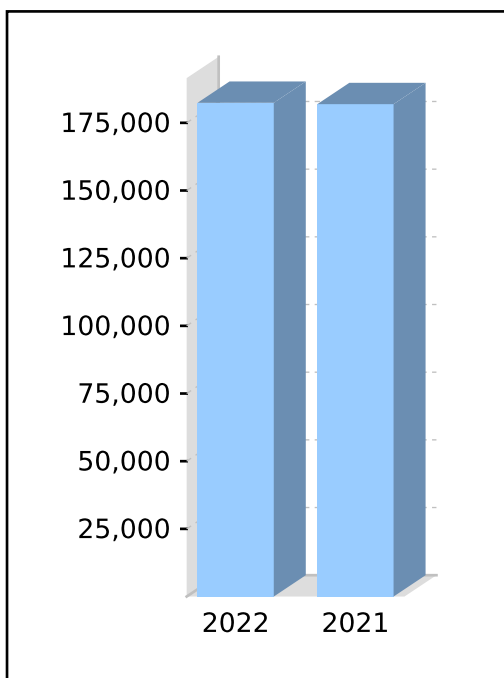
Scott Travis Bankier
22 Hobbs Street
Scarborough, Queensland, 4020, Australia

Your Details

Date of Birth :	15/01/1973	Nominated Beneficiaries:	N/A
Age:	49	Nomination Type:	N/A
Tax File Number:	177141091	Vested Benefits:	182,402.04
Date Joined Fund:	15/08/2009	Total Death Benefit:	2,236,454.04
Service Period Start Date:	27/11/1991	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	BANSCO00001A	Disability Benefit:	683,182.00
Account Start Date:	15/08/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	182,402.04
<u>Preservation Components</u>	
Preserved	182,084.41
Unrestricted Non Preserved	317.63
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	3,875.90
Taxable	178,526.14



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	181,890.87
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	4,912.17
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	736.83
Income Tax	(646.67)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	4,310.84
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	182,402.04

S & T Bankier Superfund

Members Statement

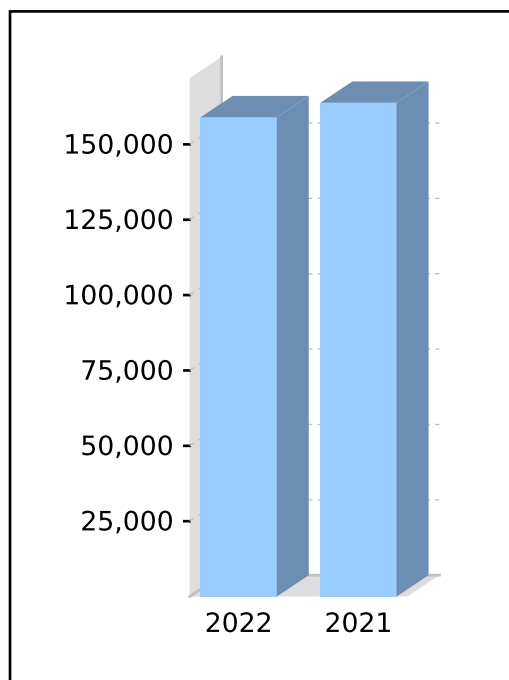
Christopher Wilson
 12 Basswood Court
 Albany Creek, Queensland, 4035, Australia

Your Details

Date of Birth :	27/02/1973	Nominated Beneficiaries:	N/A
Age:	49	Nomination Type:	N/A
Tax File Number:	175756158	Vested Benefits:	158,991.65
Date Joined Fund:	06/03/2015	Total Death Benefit:	2,213,043.65
Service Period Start Date:	27/11/1991	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WILCHR00001A	Disability Benefit:	675,305.00
Account Start Date:	06/03/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	158,991.65
<u>Preservation Components</u>	
Preserved	158,675.37
Unrestricted Non Preserved	316.28
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,062.00
Taxable	157,929.65



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	163,796.12
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(847.85)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,652.32
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	158,991.65

S & T Bankier Superfund Members Statement

Ryan Bankier
70 Kolora Crescent
Ferny Hills, Queensland, 4055, Australia

Your Details

Date of Birth :	11/07/1975	Nominated Beneficiaries:	N/A
Age:	46	Nomination Type:	N/A
Tax File Number:	203682278	Vested Benefits:	124,560.17
Date Joined Fund:	06/03/2015	Total Death Benefit:	2,178,612.17
Service Period Start Date:	01/08/1998	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	BANRYA00001A	Disability Benefit:	675,305.00
Account Start Date:	06/03/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits 124,560.17

Preservation Components

Preserved 124,560.17

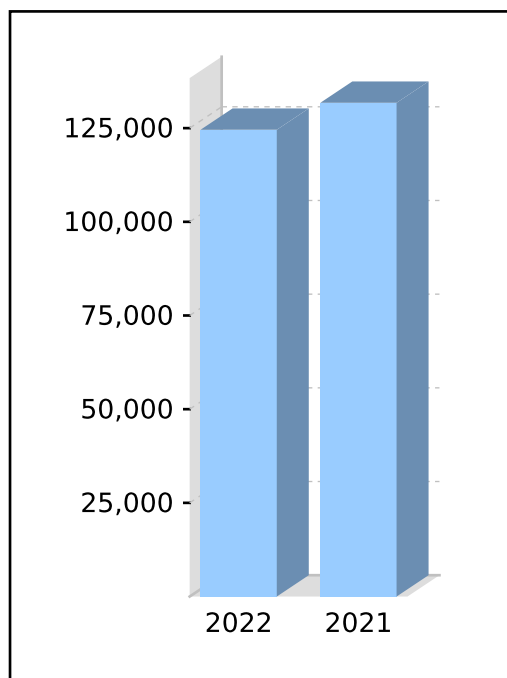
Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free 960.00

Taxable 123,600.17



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	131,762.97
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(1,271.09)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	8,473.89
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	124,560.17

S & T Bankier Superfund

Members Summary Report

As at 30 June 2022

Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
Scott Travis Bankier (Age: 49)											
BANSCO00001A - Accumulation											
181,890.87	4,912.17					736.83	(646.67)		4,310.84		182,402.04
181,890.87	4,912.17					736.83	(646.67)		4,310.84		182,402.04
Christopher Wilson (Age: 49)											
WILCHR00001A - Accumulation											
163,796.12							(847.85)		5,652.32		158,991.65
163,796.12							(847.85)		5,652.32		158,991.65
Ryan Bankier (Age: 46)											
BANRYA00001A - Accumulation											
131,762.97							(1,271.09)		8,473.89		124,560.17
131,762.97							(1,271.09)		8,473.89		124,560.17
477,449.96	4,912.17					736.83	(2,765.61)		18,437.05		465,953.86

60400 - Bank Accounts

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BBL138798798	Bendigo Bank - 138798798	\$6,600.81	\$2,517.51	162.2%
BBL154114342	Bendigo Bank CMC - 154114342	\$200,087.23	\$1,906.37	10395.72%
TOTAL		CY Balance	LY Balance	
		\$206,688.04	\$4,423.88	

Supporting Documents

- Bank Statement Report [Report](#)
- BS - Bendigo Bank CMC.pdf
- BS - Bendigo Bank Business Cash Mmt.pdf

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

S & T Bankier Superfund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BBL138798798

Account Name: Bendigo Bank - 138798798

BSB and Account Number: 633000 138798798

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 2,517.51 \$ 67,796.70 \$ 71,880.00 \$ 6,600.81

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			2,517.51	2,517.51	
02/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	2,957.51	2,957.51	
09/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,397.51	3,397.51	
15/07/2021	BT Life Insuranc 0065637575 YL506206 633-000 N - DIRECT DEBIT	465.00		2,932.51	2,932.51	
16/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,372.51		
16/07/2021	BT Life Insuranc 0065953693 YL504878 633-000 N - DIRECT DEBIT	354.64		3,017.87	3,017.87	
19/07/2021	BT Life Insuranc 0066296216 YL508150 633-000 N - DIRECT DEBIT	696.53		2,321.34	2,321.34	
23/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	2,761.34	2,761.34	
30/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,201.34	3,201.34	
06/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,641.34	3,641.34	
13/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,081.34	4,081.34	
16/08/2021	BT Life Insuranc 0072519192 YL506206 633-000 N - DIRECT DEBIT	819.64		3,261.70	3,261.70	
17/08/2021	BT Life Insuranc 0072823578 YL508150 633-000 N - DIRECT DEBIT	696.53		2,565.17	2,565.17	
20/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,005.17	3,005.17	
27/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,445.17	3,445.17	
03/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,885.17	3,885.17	
10/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,325.17	4,325.17	

S & T Bankier Superfund**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
15/09/2021	BT Life Insuranc 0079299889 YL506206 633-000 N - DIRECT DEBIT	465.00		3,860.17	3,860.17	
16/09/2021	BT Life Insuranc 0079659184 YL504878 633-000 N - DIRECT DEBIT	354.64		3,505.53	3,505.53	
17/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,945.53		
17/09/2021	BT Life Insuranc 0079930170 YL508150 633-000 N - DIRECT DEBIT	696.53		3,249.00	3,249.00	
24/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,689.00	3,689.00	
01/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,129.00	4,129.00	
08/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,569.00	4,569.00	
15/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,009.00		
15/10/2021	BT Life Insuranc 0086275472 YL506206 633-000 N - DIRECT DEBIT	465.00		4,544.00	4,544.00	
18/10/2021	BT Life Insuranc 0086645527 YL508150 633-000 N - DIRECT DEBIT	1,051.17		3,492.83	3,492.83	
22/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,932.83	3,932.83	
29/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,372.83	4,372.83	
05/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,812.83	4,812.83	
12/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,252.83	5,252.83	
15/11/2021	BT Life Insuranc 0092941362 YL506206 633-000 N - DIRECT DEBIT	465.00		4,787.83	4,787.83	
16/11/2021	BT Life Insuranc 0093242330 YL504878 633-000 N - DIRECT DEBIT	354.64		4,433.19	4,433.19	
17/11/2021	BT Life Insuranc 0093533018 YL508150 633-000 N - DIRECT DEBIT	696.53		3,736.66	3,736.66	
19/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,176.66	4,176.66	
26/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,616.66	4,616.66	
03/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,056.66	5,056.66	
10/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,496.66	5,496.66	

S & T Bankier Superfund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
15/12/2021	BT Life Insuranc 0100061091 YL506206 633-000 N - DIRECT DEBIT	465.00		5,031.66	5,031.66	
16/12/2021	BT Life Insuranc 0100463839 YL504878 633-000 N - DIRECT DEBIT	354.64		4,677.02	4,677.02	
17/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,117.02		
17/12/2021	BT Life Insuranc 0100774684 YL508150 633-000 N - DIRECT DEBIT	696.53		4,420.49	4,420.49	
24/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,860.49	4,860.49	
31/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,300.49	5,300.49	
07/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,740.49	5,740.49	
14/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	6,180.49	6,180.49	
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT	1,516.17		4,664.32	4,664.32	
21/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,104.32	5,104.32	
28/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	5,544.32		
28/01/2022	0279664251 refund account fee 00241039881201 - E-BANKING TFR	3,135.00		2,409.32	2,409.32	
01/02/2022	TRANSACTION FEES CHARGED 01/22 - TRANSACTION FEES CHARGED	0.40		2,408.92	2,408.92	
04/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	2,848.92	2,848.92	
11/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,288.92	3,288.92	
15/02/2022	BT Life Insuranc 0113460855 YL506206 633-000 N - DIRECT DEBIT	465.00		2,823.92	2,823.92	
16/02/2022	BT Life Insuranc 0113798395 YL504878 633-000 N - DIRECT DEBIT	354.64		2,469.28	2,469.28	
17/02/2022	BT Life Insuranc 0114134240 YL508150 633-000 N - DIRECT DEBIT	696.53		1,772.75	1,772.75	
18/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	2,212.75	2,212.75	
25/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	2,652.75	2,652.75	
04/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,092.75	3,092.75	

S & T Bankier Superfund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
11/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,532.75	3,532.75	
15/03/2022	BT Life Insuranc 0119955870 YL506206 633-000 N - DIRECT DEBIT	465.00		3,067.75	3,067.75	
16/03/2022	BT Life Insuranc 0120299621 YL504878 633-000 N - DIRECT DEBIT	354.64		2,713.11	2,713.11	
17/03/2022	BT Life Insuranc 0120661416 YL508150 633-000 N - DIRECT DEBIT	696.53		2,016.58	2,016.58	
18/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	2,456.58	2,456.58	
25/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	2,896.58	2,896.58	
01/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,336.58	3,336.58	
08/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,776.58	3,776.58	
13/04/2022	s&T Bankier super fund AW Boys - OSKO PAYMENT	440.00		3,336.58	3,336.58	
15/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,776.58	3,776.58	
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT	1,516.17		2,260.41	2,260.41	
20/04/2022	0290790900 super ato 00319235846602 - E-BANKING TFR	2,000.00		260.41		
20/04/2022	0290791032 super 00319235846602 - CREDIT TRANSFER		4,000.00	4,260.41		
20/04/2022	BPAY TO: TAX OFFICE PAYMENTS 0135870269 - BILL PAYMENT	3,783.05		477.36	477.36	
22/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	917.36		
22/04/2022	0291119374 sb 00241039881201 - E-BANKING TFR		2,000.00	2,917.36	2,917.36	
29/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,357.36	3,357.36	
01/05/2022	TRANSACTION FEES CHARGED 04/22 - TRANSACTION FEES CHARGED	1.20		3,356.16	3,356.16	
06/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,796.16	3,796.16	
13/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,236.16	4,236.16	
16/05/2022	BT Life Insuranc 0134544610 YL506206 633-000 N - DIRECT DEBIT	819.64		3,416.52	3,416.52	

S & T Bankier Superfund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/05/2022	BT Life Insuranc 0134841608 YL508150 633-000 N - DIRECT DEBIT	696.53		2,719.99	2,719.99	
20/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,159.99	3,159.99	
27/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,599.99	3,599.99	
03/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,039.99	4,039.99	
10/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	4,479.99	4,479.99	
15/06/2022	BT Life Insuranc 0141524801 YL506206 633-000 N - DIRECT DEBIT	537.32		3,942.67	3,942.67	
16/06/2022	BT Life Insuranc 0141907644 YL504878 633-000 N - DIRECT DEBIT	409.80		3,532.87	3,532.87	
17/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	3,972.87		
17/06/2022	BT Life Insuranc 0142217138 YL508150 633-000 N - DIRECT DEBIT	812.06		3,160.81	3,160.81	
22/06/2022	CMC MARKETS STOC 0143153991 21585962 - DIRECT DEBIT [CMC MARKETS STOC 0143156787 21585963 - DIRECT CREDIT]		43,000.00	46,160.81	46,160.81	
23/06/2022	0299725055 00241039881201 - E-BANKING TFR	40,000.00		6,160.81	6,160.81	
24/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00	6,600.81	6,600.81	
30/06/2022	CLOSING BALANCE			6,600.81	6,600.81	
		<u>67,796.70</u>	<u>71,880.00</u>			

S & T Bankier Superfund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BBL154114342

Account Name: Bendigo Bank CMC - 154114342

BSB and Account Number: 633000 154114342

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 1,906.37 \$ 815,501.04 \$ 1,013,681.90 \$ 200,087.23

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			1,906.37	1,906.37	
01/09/2021	CMC MARKETS STOC 0076065394 17542406 - DIRECT CREDIT		109,973.61	111,879.98	111,879.98	
02/09/2021	CMC MARKETS STOC 0076466227 17563721 - DIRECT CREDIT		93,796.71	205,676.69	205,676.69	
06/09/2021	CMC MARKETS STOC 0077029133 17605848 - DIRECT DEBIT	204,888.89		787.80	787.80	
30/09/2021	CMC MARKETS STOC 0082581347 18008668 - DIRECT CREDIT		209,471.40	210,259.20	210,259.20	
01/10/2021	- INTEREST		1.57	210,260.77	210,260.77	
26/10/2021	CMC MARKETS STOC 0088321058 18396420 - DIRECT DEBIT	99,938.16		110,322.61	110,322.61	
27/10/2021	CMC MARKETS STOC 0088600922 18416696 - DIRECT DEBIT	109,759.79		562.82	562.82	
01/11/2021	- INTEREST		7.35	570.17	570.17	
19/11/2021	CMC MARKETS STOC 0094031869 18776945 - DIRECT CREDIT		118,752.36	119,322.53	119,322.53	
22/11/2021	CMC MARKETS STOC 0094308736 18803762 - DIRECT DEBIT	118,934.08		388.45	388.45	
01/12/2021	- INTEREST		0.49	388.94	388.94	
02/12/2021	WESFARMERS LTD 0097140638 RCA21/01182711 - DIRECT CREDIT [Return of Capital: \$2 per unit]		3,458.00	3,846.94	3,846.94	
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBIT	141.62		3,705.32	3,705.32	
09/12/2021	CMC MARKETS STOC 0098725927 19055927 - DIRECT CREDIT		11,803.55	15,508.87	15,508.87	
10/12/2021	CMC MARKETS STOC 0098944369 19073413 - DIRECT DEBIT	14,829.78		679.09	679.09	

S & T Bankier Superfund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
16/12/2021	CMC MARKETS STOC 0100285182 19131192 - DIRECT CREDIT		15,863.79	16,542.88	16,542.88	
17/12/2021	CMC MARKETS STOC 0100622459 19150114 - DIRECT CREDIT		100,525.04	117,067.92	117,067.92	
29/12/2021	CMC MARKETS STOC 0102686899 19244563 - DIRECT CREDIT		107,517.65	224,585.57	224,585.57	
01/01/2022	- INTEREST		2.85	224,588.42	224,588.42	
01/02/2022	- INTEREST		9.54	224,597.96	224,597.96	
22/02/2022	CMC MARKETS STOC 0114911694 19977366 - DIRECT DEBIT	111,889.73		112,708.23	112,708.23	
01/03/2022	- INTEREST		7.54	112,715.77	112,715.77	
30/03/2022	WESFARMERS LTD 0123449935 INT22/01072352 - DIVIDEND		1,760.80	114,476.57	114,476.57	
31/03/2022	CMC MARKETS STOC 0123736472 20505794 - DIRECT DEBIT	111,960.05		2,516.52	2,516.52	
01/04/2022	- INTEREST		4.63	2,521.15	2,521.15	
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT		181,625.34	184,146.49	184,146.49	
11/04/2022	CMC MARKETS STOC 0126106489 20671251 - DIRECT CREDIT		59,079.59	243,226.08	243,226.08	
01/05/2022	- INTEREST		7.42	243,233.50	243,233.50	
01/06/2022	- INTEREST		12.67	243,246.17	243,246.17	
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT	158.94		243,087.23	243,087.23	
22/06/2022	CMC MARKETS STOC 0143153991 21585962 - DIRECT DEBIT [CMC MARKETS STOC 0143156787 21585963 - DIRECT CREDIT]	43,000.00		200,087.23	200,087.23	
30/06/2022	CLOSING BALANCE			200,087.23	200,087.23	
		<u>815,501.04</u>	<u>1,013,681.90</u>			

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 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Jul 2021 - 31 Jul 2021
 Statement number 98
 Opening balance on 1 Jul 2021 \$2,517.51
 Deposits & credits \$2,200.00
 Withdrawals & debits \$1,516.17
Closing Balance on 31 Jul 2021 \$3,201.34

We've got your
 back because
 you've got ours


Any questions?

Contact Costa Vallis at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,517.51
1 Jul 21	INTEREST		0.00	2,517.51
2 Jul 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,957.51
9 Jul 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,397.51
15 Jul 21	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0065637575	465.00		2,932.51
16 Jul 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,372.51
16 Jul 21	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0065953693	354.64		3,017.87
19 Jul 21	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0066296216	696.53		2,321.34
23 Jul 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,761.34
30 Jul 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,201.34

009460

 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Aug 2021 - 31 Aug 2021
 Statement number 99
 Opening balance on 1 Aug 2021 \$3,201.34
 Deposits & credits \$1,760.00
 Withdrawals & debits \$1,516.17
Closing Balance on 31 Aug 2021 \$3,445.17

We've got your
 back because
 you've got ours


Any questions?

Contact Costa Vallis at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

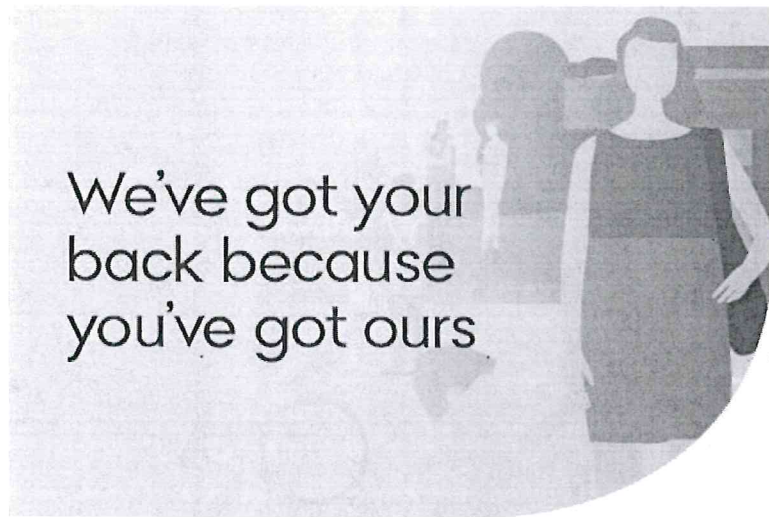
Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,201.34
1 Aug 21	INTEREST		0.00	3,201.34
6 Aug 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,641.34
13 Aug 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,081.34
16 Aug 21	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0072519192	819.64		3,261.70
17 Aug 21	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0072823578	696.53		2,565.17
20 Aug 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,005.17
27 Aug 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,445.17
Transaction totals / Closing balance		\$1,516.17	\$1,760.00	\$3,445.17

578BH166 / E-0 / S-41 / I-41 / 0024103865057090

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 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Sep 2021 - 30 Sep 2021
 Statement number 100
 Opening balance on 1 Sep 2021 \$3,445.17
 Deposits & credits \$1,760.00
 Withdrawals & debits \$1,516.17
Closing Balance on 30 Sep 2021 \$3,689.00

Any questions?

Contact Costa Vallis at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

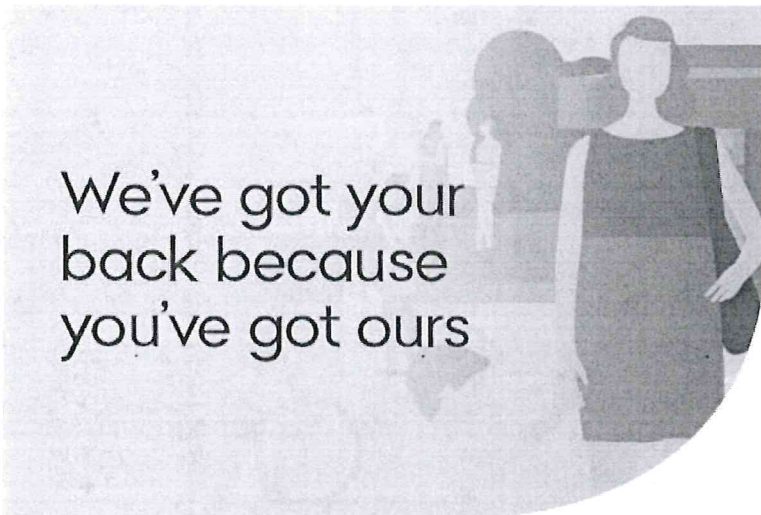
Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,445.17
1 Sep 21	INTEREST		0.00	3,445.17
3 Sep 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,885.17
10 Sep 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,325.17
15 Sep 21	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0079299889	465.00		3,860.17
16 Sep 21	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0079659184	354.64		3,505.53
17 Sep 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,945.53
17 Sep 21	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0079930170	696.53		3,249.00
24 Sep 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,689.00
Transaction totals / Closing balance		\$1,516.17	\$1,760.00	\$3,689.00

675BH171 / E-0 / S-2298 / 1-2298 / 0024103665061625

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S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Oct 2021 - 31 Oct 2021
Statement number	101
Opening balance on 1 Oct 2021	\$3,689.00
Deposits & credits	\$2,200.00
Withdrawals & debits	\$1,516.17
Closing Balance on 31 Oct 2021	\$4,372.83

Any questions?

Contact Costa Vallis at 973 Logan Rd, Holland Park 4121 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,689.00
1 Oct 21	INTEREST		0.00	3,689.00
1 Oct 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,129.00
8 Oct 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,569.00
15 Oct 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,009.00
15 Oct 21	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0086275472	465.00		4,544.00
18 Oct 21	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0086645527	1,051.17		3,492.83
22 Oct 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,932.83
29 Oct 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,372.83
Transaction totals / Closing balance		\$1,516.17	\$2,200.00	\$4,372.83

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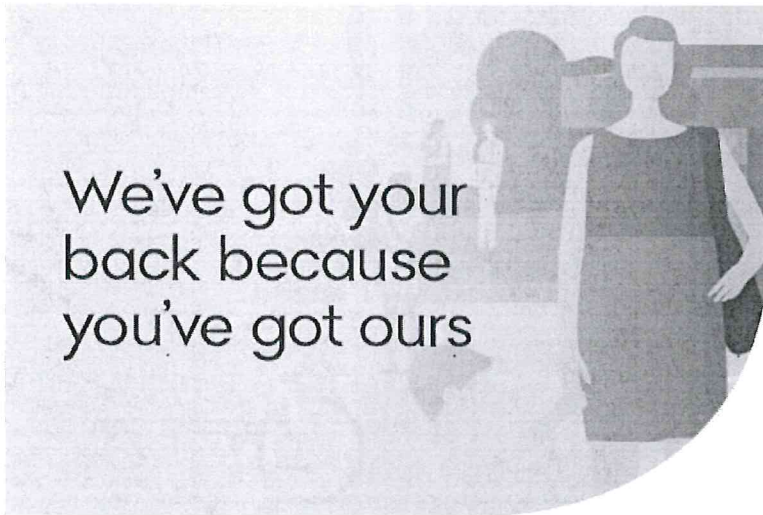
S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055

Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Nov 2021 - 30 Nov 2021
 Statement number 102
 Opening balance on 1 Nov 2021 \$4,372.83
 Deposits & credits \$1,760.00
 Withdrawals & debits \$1,516.17
Closing Balance on 30 Nov 2021 \$4,616.66


Any questions?

Contact Costa Vallis at 973 Logan Rd, Holland Park 4121 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$4,372.83
1 Nov 21	INTEREST		0.00	4,372.83
5 Nov 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,812.83
12 Nov 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,252.83
15 Nov 21	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0092941362	465.00		4,787.83
16 Nov 21	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0093242330	354.64		4,433.19
17 Nov 21	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0093533018	696.53		3,736.66
19 Nov 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,176.66
26 Nov 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,616.66
Transaction totals / Closing balance		\$1,516.17	\$1,760.00	\$4,616.66

873BH174 / E-O / S-1924 / I-1924 / 0024103665063890

009460

 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Dec 2021 - 31 Dec 2021
 Statement number 103
 Opening balance on 1 Dec 2021 \$4,616.66
 Deposits & credits \$2,200.00
 Withdrawals & debits \$1,516.17
Closing Balance on 31 Dec 2021 \$5,300.49

We've got your
 back because
 you've got ours


Any questions?

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 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

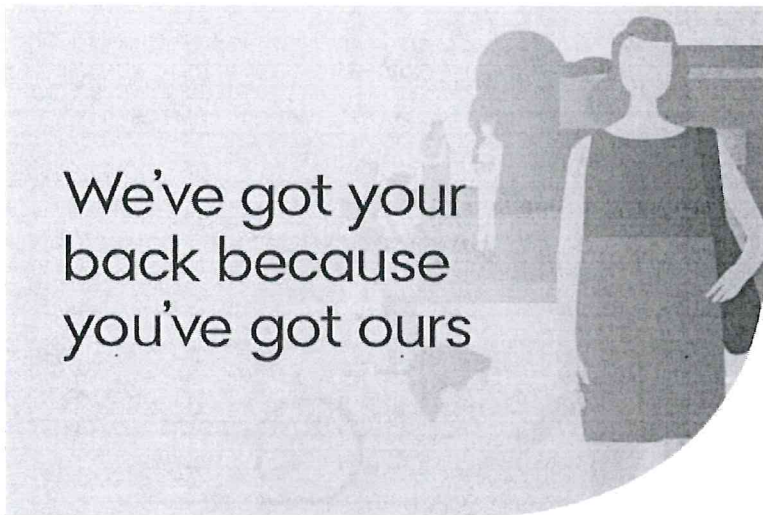
Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$4,616.66
1 Dec 21	INTEREST		0.00	4,616.66
3 Dec 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,056.66
10 Dec 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,496.66
15 Dec 21	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0100061091	465.00		5,031.66
16 Dec 21	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0100463839	354.64		4,677.02
17 Dec 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,117.02
17 Dec 21	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0100774684	696.53		4,420.49
24 Dec 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,860.49
31 Dec 21	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,300.49

974BH1166 / E-O / S-2255 / I-2255 / 0024103665117013

009460

 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 Jan 2022 - 31 Jan 2022
Statement number	104
Opening balance on 1 Jan 2022	\$5,300.49
Deposits & credits	\$1,760.00
Withdrawals & debits	\$4,651.17
Closing Balance on 31 Jan 2022	\$2,409.32

Any questions?

Contact Luke Ross at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,300.49
1 Jan 22	INTEREST		0.00	5,300.49
7 Jan 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,740.49
14 Jan 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	6,180.49
17 Jan 22	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0106961306	1,516.17		4,664.32
21 Jan 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,104.32
28 Jan 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	5,544.32
28 Jan 22	E-BANKING TFR 00241039881201 0279664251 refund account fee	3,135.00		2,409.32
Transaction totals / Closing balance		\$4,651.17	\$1,760.00	\$2,409.32

075BH161 / E-O / S-2340 / I-2340 / 0024103665052881

009460

 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number 633-000
Account number 138798798
Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Feb 2022 - 28 Feb 2022
Statement number 105
Opening balance on 1 Feb 2022 \$2,409.32
Deposits & credits \$1,760.00
Withdrawals & debits \$1,516.57
Closing Balance on 28 Feb 2022 **\$2,652.75**

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 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,409.32
1 Feb 22	INTEREST		0.00	2,409.32
1 Feb 22	Monthly Transaction Summary			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for January 22	0.40		2,408.92
4 Feb 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,848.92
11 Feb 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,288.92
15 Feb 22	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0113460855	465.00		2,823.92
16 Feb 22	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0113798395	354.64		2,469.28
17 Feb 22	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0114134240	696.53		1,772.75
18 Feb 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,212.75

164BH165 / E-O / S-2203 / 1-2203 / 0024103665056527

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
25 Feb 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,652.75
Transaction totals / Closing balance		\$1,516.57	\$1,760.00	\$2,652.75

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- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
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Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

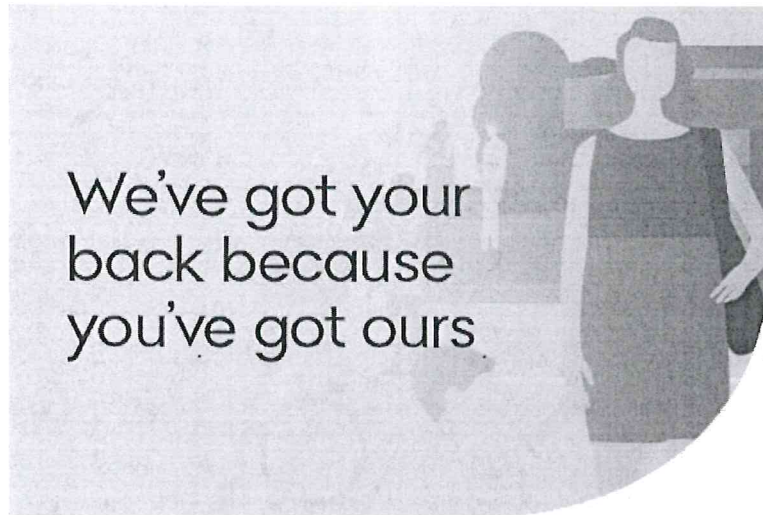
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Mar 2022 - 31 Mar 2022
 Statement number 106
 Opening balance on 1 Mar 2022 \$2,652.75
 Deposits & credits \$1,760.00
 Withdrawals & debits \$1,516.17
Closing Balance on 31 Mar 2022 \$2,896.58

Any questions?

Contact Luke Ross at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,652.75
1 Mar 22	INTEREST		0.00	2,652.75
4 Mar 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,092.75
11 Mar 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,532.75
15 Mar 22	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0119955870	465.00		3,067.75
16 Mar 22	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0120299621	354.64		2,713.11
17 Mar 22	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0120661416	696.53		2,016.58
18 Mar 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,456.58
25 Mar 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,896.58
Transaction totals / Closing balance		\$1,516.17	\$1,760.00	\$2,896.58

264BH170 / E-O / S-2218 / 1-2218 / 0024103665060625

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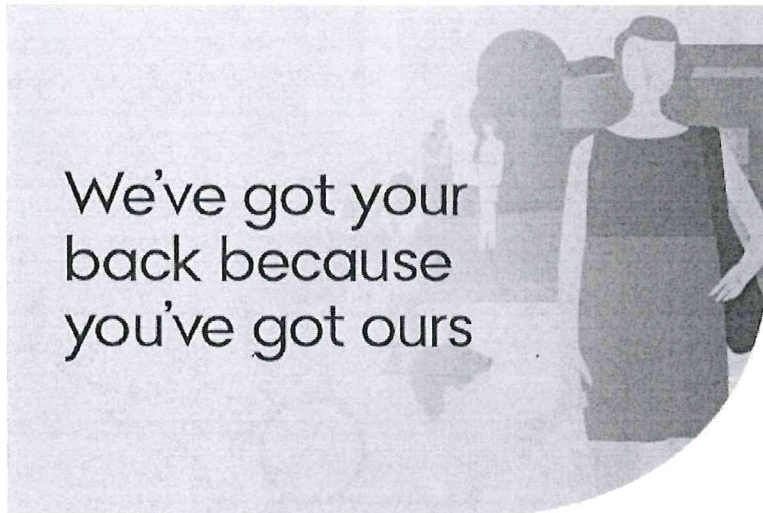
 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055

Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Apr 2022 - 30 Apr 2022
 Statement number 107
 Opening balance on 1 Apr 2022 \$2,896.58
 Deposits & credits \$8,200.00
 Withdrawals & debits \$7,739.22
Closing Balance on 30 Apr 2022 \$3,357.36


Any questions?

Contact Luke Ross at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,896.58
1 Apr 22	INTEREST		0.00	2,896.58
1 Apr 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,336.58
8 Apr 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,776.58
13 Apr 22	OSKO PAYMENT AW Boys s&T Bankier super fund	440.00		3,336.58
15 Apr 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,776.58
19 Apr 22	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0127942003	1,516.17		2,260.41
20 Apr 22	E-BANKING TFR 00319235846602 0290790900 super ato	2,000.00		260.41
20 Apr 22	CREDIT TRANSFE 00319235846602 0290791032 super		4,000.00	4,260.41
20 Apr 22	BILL PAYMENT 0135870269 BPAY TO: TAX OFFICE PAYMENTS	3,783.05		477.36

361BH161 / E-0 / S-774 / F774 / 0024103665052439

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
22 Apr 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	917.36
22 Apr 22	E-BANKING TFR 00241039881201 0291119374 sb		2,000.00	2,917.36
29 Apr 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,357.36
Transaction totals / Closing balance		\$7,739.22	\$8,200.00	\$3,357.36

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- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
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Card Security

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Resolving Complaints

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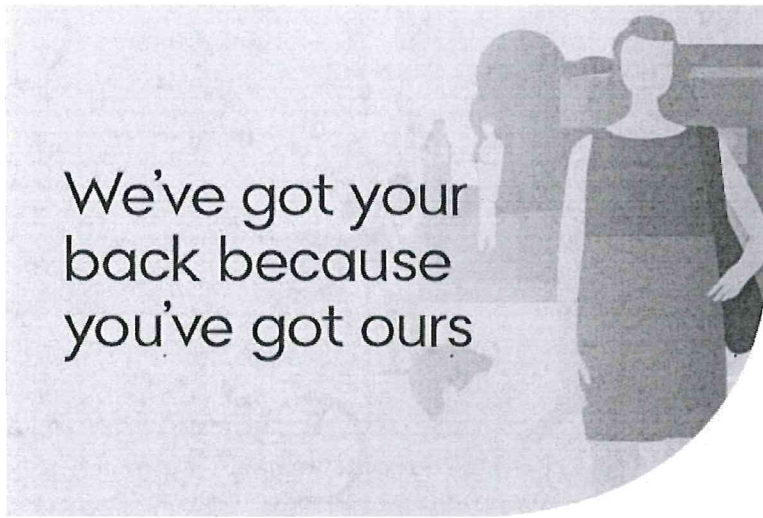
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number	633-000
Account number	138798798
Customer number	24103665/1201
Account title	S & T BANKIER SUPER PTY LTD ATF S & T BANKIER SUPERFUND

Account summary

Statement period	1 May 2022 - 31 May 2022
Statement number	108
Opening balance on 1 May 2022	\$3,357.36
Deposits & credits	\$1,760.00
Withdrawals & debits	\$1,517.37
Closing Balance on 31 May 2022	\$3,599.99

Any questions?

Contact Luke Ross at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,357.36
1 May 22	INTEREST		0.00	3,357.36
1 May 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.20		
	Net Transaction Fees for April 22	1.20		3,356.16
6 May 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,796.16
13 May 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,236.16
16 May 22	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0134544610	819.64		3,416.52
17 May 22	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0134841608	696.53		2,719.99
20 May 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,159.99

459BH172 / E-O / S-3458 / I-3458 / 0024103665062466

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
27 May 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,599.99
Transaction totals / Closing balance		\$1,517.37	\$1,760.00	\$3,599.99

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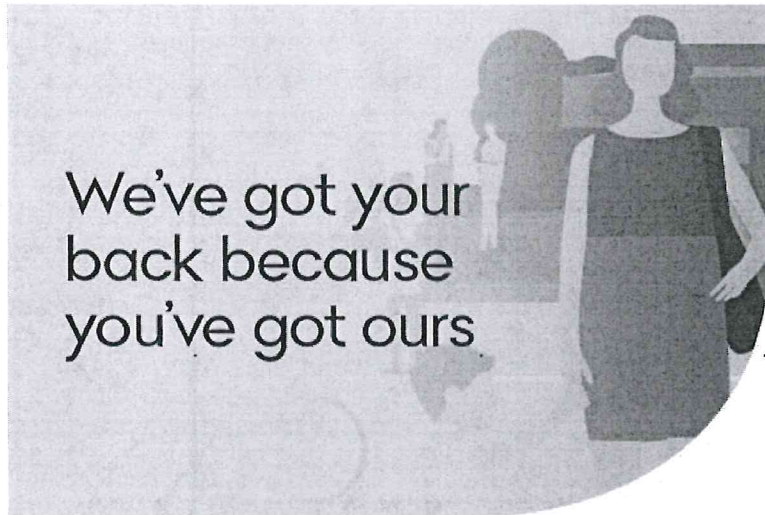
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 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055


Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
 Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Jun 2022 - 30 Jun 2022
 Statement number 109
 Opening balance on 1 Jun 2022 \$3,599.99
 Deposits & credits \$44,760.00
 Withdrawals & debits \$41,759.18
Closing Balance on 30 Jun 2022 \$6,600.81

Any questions?

Contact Luke Ross at 973 Logan Rd, Holland Park 4121
 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,599.99
1 Jun 22	INTEREST		0.00	3,599.99
3 Jun 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,039.99
10 Jun 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	4,479.99
15 Jun 22	DIRECT DEBIT YL506206 633-000 N BT Life Insuranc 0141524801	537.32		3,942.67
16 Jun 22	DIRECT DEBIT YL504878 633-000 N BT Life Insuranc 0141907644	409.80		3,532.87
17 Jun 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	3,972.87
17 Jun 22	DIRECT DEBIT YL508150 633-000 N BT Life Insuranc 0142217138	812.06		3,160.81
22 Jun 22	DIRECT CREDIT 21585963 CMC MARKETS STOC 0143156787		43,000.00	46,160.81
22 Jun 22	E-BANKING TFR 00241039881201 0299725055	40,000.00		6,160.81

554BH1152 / E-0 / S-2140 / I-2140 / 0024103665113946

Bendigo Business Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
24 Jun 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	6,600.81
Transaction totals / Closing balance		\$41,759.18	\$44,760.00	\$6,600.81

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Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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Cash Transaction Summary



- Accounts
- Stock Holdings
- Open Orders
- Order History
- Brokerage Rebates
- Profit & Loss
- Confirmations
- Statements
- Tax & Portfolio Reporting

Trading Account Statement | Cash Transaction Summary | Portfolio Report | EOFY Trading Statement

590460 - S & T Bankier Super Pty Ltd <S & T Bankier Superfu ▼ 1/7/2021 - 30/6/2022 ▼ View Download CSV

B Institution **Bendigo and Adelaide Bank Ltd** | BSB **633-000** | Account Number **154114342**
 Account of **CMCSB ITF S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU**
 Open Balance **\$1,906.37** | Closing Balance **\$200,087.23** | Total Debit **\$815,517.38** | Total Credit **\$1,013,698.24**

Date	Description	Debit \$	Credit \$	Balance \$
22/06/2022	Wdl TRANSFER TO NOM AC	43,000.00		200,087.23
16/06/2022	Bght 2401 WES @ 41.5899 19422121	158.94		243,087.23
01/06/2022	INTEREST		12.67	243,246.17
01/05/2022	Statement Balance Alignment	7.42		243,233.50
01/05/2022			7.42	243,240.92
30/04/2022	Statement Balance Alignment		7.42	243,233.50
11/04/2022	Sold 1000 MIN @ 59.1446 18690570		59,079.59	243,226.08
08/04/2022	Deposit to BBL - Bulk Settlement		181,625.34	184,146.49
01/04/2022			4.63	2,521.15
31/03/2022	Bght 2231 MIN @ 50.1287 18563745	111,960.05		2,516.52
30/03/2022	EXTERNAL - WESFARMERS LTD		1,760.80	114,476.57
01/03/2022			7.54	112,715.77
22/02/2022	Bght 2201 WES @ 50.7800 18098930	111,889.73		112,708.23
01/02/2022			9.54	224,597.96
01/01/2022	INTEREST		2.85	224,588.42
29/12/2021	Sold 26924 S32 @ 3.9978 17443582		107,517.65	224,585.57
17/12/2021	Sold 1738 WES @ 57.9032 17362867		100,525.04	117,067.92
16/12/2021	Sold 10053 LTR @ 1.5800 17342535		15,863.79	16,542.88
10/12/2021	Bght 10053 LTR @ 1.4732 17295112	14,829.78		679.09
09/12/2021	Sold 2210 AGL @ 5.3500 17276222		11,803.55	15,508.87
06/12/2021	Bght 2210 AGL @ 5.3900 17231824	141.62		3,705.32
02/12/2021	EXTERNAL - WESFARMERS LTD RCA21/01182711		3,458.00	3,846.94
01/12/2021			0.49	388.94
22/11/2021	Bght 3722 WES @ 59.0000 17056090	118,934.08		388.45
19/11/2021	Sold 7577 FMG @ 15.6900 17037385		118,752.36	119,322.53
01/11/2021	Statement Balance Alignment	7.35		570.17
01/11/2021	INTEREST		7.35	577.52
31/10/2021	Statement Balance Alignment		7.35	570.17
27/10/2021	Bght 7577 FMG @ 14.4700 16708536	109,759.79		562.82
26/10/2021	Bght 1729 WES @ 57.7376 16692428	99,938.16		110,322.61
01/10/2021	Statement Balance Alignment	1.57		210,260.77
01/10/2021	INTEREST		1.57	210,262.34
30/09/2021	Statement Balance Alignment		1.57	210,260.77
30/09/2021	Sold 2018 CBA @ 103.9158 16368493		209,471.40	210,259.20
06/09/2021	Bght 2018 CBA @ 101.4191 16020861	204,888.89		787.80
02/09/2021	Sold 30000 S32 @ 3.1300 15975918		93,796.71	205,676.69
01/09/2021	INTEREST		0.00	111,879.98
01/09/2021	Sold 35813 S32 @ 3.0742 15963766		109,973.61	111,879.98
01/08/2021	INTEREST		0.00	1,906.37
01/07/2021			0.00	1,906.37

IMPORTANT NOTE: For accounts which are not operated directly through Bendigo Invest Direct, please refer to your bank for full statement history, as the list above may not be complete.

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated.

68000 - Sundry Debtors

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$40,000.00		100%
TOTAL		CY Balance	LY Balance	
		\$40,000.00		

Supporting Documents

- General Ledger [Report](#)
- Debtors - Returned.pdf

Standard Checklist

- Match to Source Documentation

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
20/04/2022	0290790900 super ato 00319235846602 - E-BANKING TFR		2,000.00		2,000.00 DR
22/04/2022	0291119374 sb 00241039881201 - E-BANKING TFR			2,000.00	0.00 DR
23/06/2022	0299725055 00241039881201 - E-BANKING TFR		40,000.00		40,000.00 DR
			42,000.00	2,000.00	40,000.00 DR

Total Debits: 42,000.00

Total Credits: 2,000.00

009460

 S & T BANKIER SUPER PTY LTD
 70 KOLORA CRES
 FERNY HILLS QLD 4055

Your details at a glance

BSB number 633-000
Account number 138798798
 Customer number 24103665/1201
Account title S & T BANKIER SUPER PTY LTD
 ATF S & T BANKIER SUPERFUND

Account summary

Statement period 1 Jul 2022 - 31 Jul 2022
Statement number 110
Opening balance on 1 Jul 2022 \$6,600.81
Deposits & credits \$57,200.00
Withdrawals & debits \$56,759.58
Closing Balance on 31 Jul 2022 \$7,041.23



Any questions?

Contact Luke Ross at 973 Logan Rd, Holland Park 4121 on **07 3397 2887**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$6,600.81
1 Jul 22	INTEREST		0.00	6,600.81
1 Jul 22	Monthly Transaction Summary			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for June 22	0.40		6,600.41
1 Jul 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	7,040.41
1 Jul 22	E-BANKING TFR 00241039881201 0300934445 refund		40,000.00	47,040.41
1 Jul 22	OSKO PAYMENT S&t super sb	30,000.00		17,040.41
8 Jul 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	17,480.41
13 Jul 22	E-BANKING TFR 00241039881201 0302631618 Svb	15,000.00		2,480.41
15 Jul 22	E-BANKING TFR 00241039881201 0218378941 RENT U67		440.00	2,920.41

654BH162 / E-0 / S-387 / I-397 / 0024103665052996

76550 - Plant and Equipment (at written down value) - Unitised

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
STBA0001_AIRCONDIT1	Airconditioner Mitsubishi - 67 /109 Leitchs Rd	1.000000	\$235.48	1.000000	\$259.21	(9.15)%
STBA0001_AIRCONDITIO	Air Conditioning - 67/109 Leitchs Rd	2.000000	\$377.54	2.000000	\$415.59	(9.16)%
STBA0001_FIRECONTROL	Fire Control Equip - 67/109 Leitchs Rd	1.000000	\$42.28	1.000000	\$46.54	(9.15)%
STBA0001_LIGHTS&FIT1	Lights & Fittings - 67 /109 Leitchs Rd	1.000000	\$115.79	1.000000	\$127.46	(9.16)%
STBA0001_LIGHTS&FITT	Lights & Fittings - 67 /109 Leitchs Rd	1.000000	\$202.13	1.000000	\$222.50	(9.16)%
STBA0001_SECURITYSYS	Security System - 67 /109 Leitchs Rd	2.000000	\$30.38	2.000000	\$33.44	(9.15)%
STBA0001_STAFFAMMENI	Staff Ammenities - 67/109 Leitchs Rd	1.000000	\$1,490.60	1.000000	\$1,616.76	(7.8)%
TOTAL						
		CY Units	CY Balance	LY Units	LY Balance	
		9.000000	\$2,494.20	9.000000	\$2,721.50	

Supporting Documents

◦ Investment Movement Report [Report](#)

Standard Checklist

Attach Investment Movement Report

- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Bank - 138798798		2,517.51		71,880.00		(67,796.70)			6,600.81	6,600.81
Bendigo Bank CMC - 154114342		1,906.37		1,013,681.90		(815,501.04)			200,087.23	200,087.23
		4,423.88		1,085,561.90		(883,297.74)			206,688.04	206,688.04
Plant and Equipment (at written down value) - Unitised										
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd	2.00	3,393.64						2.00	3,393.64	415.59
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd	1.00	1,705.45						1.00	1,705.45	259.21
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd	1.00	630.00						1.00	630.00	46.54
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd	1.00	780.00						1.00	780.00	222.50
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd	1.00	490.00						1.00	490.00	127.46
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd	2.00	7,770.00						2.00	7,770.00	33.44
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd	1.00	4,370.00						1.00	4,370.00	1,616.76
		19,139.09							19,139.09	2,721.50
Real Estate Properties (Australian - Non Residential)										

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	10,200.00						1.00	10,200.00	8,043.33
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	154,397.10						1.00	154,397.10	196,521.90
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING	1.00	92,210.00						1.00	92,210.00	72,713.27
		256,807.10							256,807.10	277,278.50

Shares in Listed Companies (Australian)

AGL.AX - AGL Energy Limited.			2,210.00	11,931.85	(2,210.00)	(11,931.85)	(128.30)			0.00
ANZ.AX - Australia And New Zealand Banking Group Limited	0.00	0.00								0.00
CBA.AX - Commonwealth Bank Of Australia.			3,123.00	304,839.11	(3,123.00)	(304,839.11)	4,096.35			0.00
FMG.AX - Fortescue Metals Group Ltd			7,577.00	109,759.79	(7,577.00)	(109,759.79)	8,992.57			0.00
LTR.AX - Liontown Resources Limited			10,053.00	14,829.78	(10,053.00)	(14,829.78)	1,034.01			0.00
MIN.AX - Mineral Resources Limited			2,231.00	111,960.05	(2,231.00)	(111,960.05)	20,187.11			0.00
S32.AX - South32 Limited	65,813.00	145,994.95	26,924.00	99,167.42	(92,737.00)	(245,162.37)	66,125.60			0.00
WES.AX - Wesfarmers Limited			11,791.00	631,595.19	(11,791.00)	(631,595.19)	(6,936.29)			0.00

S & T Bankier Superfund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		145,994.95		1,284,083.19		(1,430,078.14)	93,371.05		0.00	
		426,365.02		2,369,645.09		(2,313,375.88)	93,371.05		482,634.23	486,688.04

77250 - Real Estate Properties (Australian - Non Residential)

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
BANKLEI21	67 / 109 LEITCHS ROAD BUILDING	1.000000	\$70,408.02	1.000000	\$72,713.27	(3.17)%
BANKLEIT31	67 / 109 LEITCHS RD OFFICE MEZZANINE	1.000000	\$7,788.33	1.000000	\$8,043.33	(3.17)%
BANKLEIT4	67 / 109 LEITCHS ROAD BRENDALE QLD	1.000000	\$196,521.90	1.000000	\$196,521.90	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		3.000000	\$274,718.25	3.000000	\$277,278.50	

Supporting Documents

- Investment Movement Report [Report](#)
- Settlement Statement.pdf

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Bank - 138798798		2,517.51		71,880.00		(67,796.70)			6,600.81	6,600.81
Bendigo Bank CMC - 154114342		1,906.37		1,013,681.90		(815,501.04)			200,087.23	200,087.23
		4,423.88		1,085,561.90		(883,297.74)			206,688.04	206,688.04
Plant and Equipment (at written down value) - Unitised										
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd	2.00	3,393.64						2.00	3,393.64	415.59
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd	1.00	1,705.45						1.00	1,705.45	259.21
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd	1.00	630.00						1.00	630.00	46.54
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd	1.00	780.00						1.00	780.00	222.50
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd	1.00	490.00						1.00	490.00	127.46
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd	2.00	7,770.00						2.00	7,770.00	33.44
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd	1.00	4,370.00						1.00	4,370.00	1,616.76
		19,139.09							19,139.09	2,721.50
Real Estate Properties (Australian - Non Residential)										

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	10,200.00						1.00	10,200.00	8,043.33
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	154,397.10						1.00	154,397.10	196,521.90
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING	1.00	92,210.00						1.00	92,210.00	72,713.27
		256,807.10							256,807.10	277,278.50

Shares in Listed Companies (Australian)

AGL.AX - AGL Energy Limited.			2,210.00	11,931.85	(2,210.00)	(11,931.85)	(128.30)			0.00
ANZ.AX - Australia And New Zealand Banking Group Limited	0.00	0.00								0.00
CBA.AX - Commonwealth Bank Of Australia.			3,123.00	304,839.11	(3,123.00)	(304,839.11)	4,096.35			0.00
FMG.AX - Fortescue Metals Group Ltd			7,577.00	109,759.79	(7,577.00)	(109,759.79)	8,992.57			0.00
LTR.AX - Liontown Resources Limited			10,053.00	14,829.78	(10,053.00)	(14,829.78)	1,034.01			0.00
MIN.AX - Mineral Resources Limited			2,231.00	111,960.05	(2,231.00)	(111,960.05)	20,187.11			0.00
S32.AX - South32 Limited	65,813.00	145,994.95	26,924.00	99,167.42	(92,737.00)	(245,162.37)	66,125.60			0.00
WES.AX - Wesfarmers Limited			11,791.00	631,595.19	(11,791.00)	(631,595.19)	(6,936.29)			0.00

S & T Bankier Superfund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		145,994.95		1,284,083.19		(1,430,078.14)	93,371.05		0.00	
		426,365.02		2,369,645.09		(2,313,375.88)	93,371.05		482,634.23	486,688.04

SETTLEMENT STATEMENT

Matter No: 33189
Re: S & T Bankier IWT Pty Ltd ATF Sale to Heeley
Property: 67/109 Leitchs Road, Brendale, Queensland 4500

Settlement Date: 1 December, 2022
Adjustment Date: 1 December, 2022
Contract Date: 17 October, 2022
Settlement Place: PEXA
Settlement Time:

Contract Price	\$407,000.00
Less Deposit	<u>18,500.00</u>
	\$388,500.00
Less Release Fee	<u>208.83</u>
	\$388,291.17
Plus Rates (adjusted as paid for 1/10/2022 to 31/12/2022) <u>\$583.30 x 30 days</u> 92 days	<u>190.21</u>
	\$388,481.38
Plus Administrative Fund Levy (adjusted as paid for 1/10/2022 to 31/01/2023) <u>\$910.91 x 61 days</u> 123 days	<u>451.75</u>
	\$388,933.13
Plus Sinking Fund Levy (adjusted as paid for 1/10/2022 to 31/01/2023) <u>\$189.63 x 61 days</u> 123 days	<u>94.04</u>
	\$389,027.17
Plus Insurance (adjusted as paid for 1/10/2022 to 31/01/2023) <u>\$87.21 x 61 days</u> 123 days	<u>43.25</u>
	\$389,070.42
Less Unitywater charges to settlement	<u>3.33</u>
BALANCE AT SETTLEMENT	<u><u>\$389,067.09</u></u>

CHEQUE DETAILS

1. Moreton Bay Regional Council	<u>\$583.56</u>
2. Body Corporate Southpine Central CTS 39132	\$1,354.94
3. PEXA	\$123.97
4. Ron Lawson Lawyer	\$865.85
5. S & T Bankier Super Pty Ltd	<u>\$386,138.77</u>

CHEQUES TOTAL \$389,067.09

SETTLEMENT STATEMENT

Matter No: 33189
Re: S & T Bankier IWT Pty Ltd ATF Sale to Heeley
Property: 67/109 Leitchs Road, Brendale, Queensland 4500

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AGL.AX	AGL Energy Limited.	0.000000		0.000000		0%
ANZ.AX	Australia And New Zealand Banking Group Limited	-0.000003		-0.000003		0%
CBA.AX	Commonwealth Bank Of Australia.	0.000000		0.000000		0%
FMG.AX	Fortescue Metals Group Ltd	0.000000		0.000000		0%
LTR.AX	Liontown Resources Limited	0.000000				0%
MIN.AX	Mineral Resources Limited	0.000000				0%
S32.AX	South32 Limited	0.000000		65813.000000	\$192,832.09	100%
WES.AX	Wesfarmers Limited	0.000000				0%
	TOTAL		CY Units	LY Units	LY Balance	
			-0.000003	65812.999997	\$192,832.09	

Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- Holding Balances.pdf

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report

- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

S & T Bankier Superfund

Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
BBL138798798	Bendigo Bank - 138798798	633000138798798	BGL Bank Data Service	30/06/2022	\$ 6,600.81	\$ 6,600.81	0.00
BBL154114342	Bendigo Bank CMC - 154114342	633000154114342	BGL Bank Data Service	30/06/2022	\$ 200,087.23	\$ 200,087.23	0.00
76550	Plant and Equipment (at written down value) - Unitised						
STBA0001_AIRCO NDITIO	Air Conditioning - 67/109 Leitchs Rd					2.0000	
STBA0001_AIRCO NDITI1	Airconditioner Mitsubishi - 67/109 Leitchs Rd					1.0000	
STBA0001_FIREC ONTROL	Fire Control Equip - 67/109 Leitchs Rd					1.0000	
STBA0001_LIGHT S&FIT1	Lights & Fittings - 67/109 Leitchs Rd					1.0000	
STBA0001_LIGHT S&FITT	Lights & Fittings - 67/109 Leitchs Rd					1.0000	
STBA0001_SECU RITYSYS	Security System - 67/109 Leitchs Rd					2.0000	
STBA0001_STAFF AMMENI	Staff Ammenities - 67/109 Leitchs Rd					1.0000	
77250	Real Estate Properties (Australian - Non Residential)						
BANKLEIT3	67 / 109 LEITCHS RD OFFICE MEZZANINE					1.0000	
BANKLEIT	67 / 109 LEITCHS ROAD BRENDALE QLD					1.0000	
BANKLEI2	67 / 109 LEITCHS ROAD BUILDING					1.0000	
77600	Shares in Listed Companies (Australian)						
ANZ.AX	Australia And New Zealand Banking Group Limited				Setup	0.0000	0.0000

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Bank - 138798798		2,517.51		71,880.00		(67,796.70)			6,600.81	6,600.81
Bendigo Bank CMC - 154114342		1,906.37		1,013,681.90		(815,501.04)			200,087.23	200,087.23
		4,423.88		1,085,561.90		(883,297.74)			206,688.04	206,688.04
Plant and Equipment (at written down value) - Unitised										
STBA0001_AIRCONDITIO - Air Conditioning - 67/109 Leitchs Rd	2.00	3,393.64						2.00	3,393.64	415.59
STBA0001_AIRCONDIT11 - Airconditioner Mitsubishi - 67/109 Leitchs Rd	1.00	1,705.45						1.00	1,705.45	259.21
STBA0001_FIRECONTROL - Fire Control Equip - 67/109 Leitchs Rd	1.00	630.00						1.00	630.00	46.54
STBA0001_LIGHTS&FITT - Lights & Fittings - 67/109 Leitchs Rd	1.00	780.00						1.00	780.00	222.50
STBA0001_LIGHTS&FIT1 - Lights & Fittings - 67/109 Leitchs Rd	1.00	490.00						1.00	490.00	127.46
STBA0001_SECURITYSYS - Security System - 67/109 Leitchs Rd	2.00	7,770.00						2.00	7,770.00	33.44
STBA0001_STAFFAMMENI - Staff Ammenities - 67/109 Leitchs Rd	1.00	4,370.00						1.00	4,370.00	1,616.76
		19,139.09							19,139.09	2,721.50
Real Estate Properties (Australian - Non Residential)										

S & T Bankier Superfund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
BANKLEIT31 - 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	10,200.00						1.00	10,200.00	8,043.33
BANKLEIT4 - 67 / 109 LEITCHS ROAD BRENDALE QLD	1.00	154,397.10						1.00	154,397.10	196,521.90
BANKLEI21 - 67 / 109 LEITCHS ROAD BUILDING	1.00	92,210.00						1.00	92,210.00	72,713.27
		256,807.10							256,807.10	277,278.50

Shares in Listed Companies (Australian)

AGL.AX - AGL Energy Limited.			2,210.00	11,931.85	(2,210.00)	(11,931.85)	(128.30)			0.00
ANZ.AX - Australia And New Zealand Banking Group Limited	0.00	0.00								0.00
CBA.AX - Commonwealth Bank Of Australia.			3,123.00	304,839.11	(3,123.00)	(304,839.11)	4,096.35			0.00
FMG.AX - Fortescue Metals Group Ltd			7,577.00	109,759.79	(7,577.00)	(109,759.79)	8,992.57			0.00
LTR.AX - Liontown Resources Limited			10,053.00	14,829.78	(10,053.00)	(14,829.78)	1,034.01			0.00
MIN.AX - Mineral Resources Limited			2,231.00	111,960.05	(2,231.00)	(111,960.05)	20,187.11			0.00
S32.AX - South32 Limited	65,813.00	145,994.95	26,924.00	99,167.42	(92,737.00)	(245,162.37)	66,125.60			0.00
WES.AX - Wesfarmers Limited			11,791.00	631,595.19	(11,791.00)	(631,595.19)	(6,936.29)			0.00

S & T Bankier Superfund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		145,994.95		1,284,083.19		(1,430,078.14)	93,371.05		0.00	
		426,365.02		2,369,645.09		(2,313,375.88)	93,371.05		482,634.23	486,688.04



S & T BANKIER SUPER PTY LTD <S & T BANKIER SUPERFU
70 KOLORA CRESCENT
FERNY HILLS QLD 4055
AUSTRALIA

Portfolio Report

At close of business: 30/06/2022
Trading Account Number: 590460

Summary

Description	Market Value (AUD)	Income Yield (%)
Australian Shares	0.00	N/A
International Shares	0.00	N/A
Total Market Value of Shares	0.00	N/A
Bank Balance	200,087.23	N/A
Total	200,087.23	N/A

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The Bendigo Invest Direct service is provided by CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking)), a Participant of the Australian Stock Exchange (ASX Group), at the request of Bendigo and Adelaide Bank (ABN 11 068 049 178, AFSL 237879) (Bendigo).

Generated: 16/07/2023 02:49 PM

84000 - GST Payable/Refundable

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
84000	GST Payable/Refundable	(\$730.50)	\$521.50	(240.08)%
TOTAL		CY Balance	LY Balance	
		(\$730.50)	\$521.50	

Supporting Documents

- Activity Preparation Report [Report](#)
- Activity Preparation Report - Detailed [Report](#)

Standard Checklist

- Attach copy of Activity Preparation Report
- Attach copy of Activity Preparation Report - Detailed
- Confirm Transactions in ATO Portal

S & T Bankier Superfund

Activity Statement Preparation Report

For The Period 01 July 2021 - 30 June 2022

Description	Reference	Gross(Inc GST)	GST
Income			
Sales			
67 / 109 LEITCHS ROAD BRENDALE QLD		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00

Description	Reference	Gross(Inc GST)	GST
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
		440.00	40.00
Total Sales	G1	<u>22,880.00</u>	
Total GST collected on Sales	1A		<u>2,080.00</u>
Expenses			
Capital Purchases			
Total Capital Purchases	G10	<u>0.00</u>	
Non Capital Purchases			
Bank Charges		1.20	0.00
AGL Energy Limited.		19.95	
		19.95	
Commonwealth Bank Of Australia.		225.13	
		<u>230.67</u>	

Description	Reference	Gross(Inc GST)	GST
Fortescue Metals Group Ltd		120.60	
		130.77	
Liontown Resources Limited		19.95	
		19.95	
Mineral Resources Limited		123.02	
		80.42	
		65.01	
South32 Limited		121.10	
		103.29	
		108.64	
		119.12	
Wesfarmers Limited		109.81	
		241.56	
		111.12	
		109.78	
		232.29	
		110.73	
		122.95	
		96.54	
		19.95	
Total Non Capital Purchases	G11	<u>2,663.50</u>	
Total GST Paid on Purchases	1B		<u>0.00</u>

S & T Bankier Superfund

Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Property Income				
67 / 109 LEITCHS ROAD BRENDALE QLD				
02/07/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
09/07/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
16/07/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
23/07/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
30/07/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
06/08/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
13/08/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
20/08/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
27/08/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
03/09/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
10/09/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
17/09/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
24/09/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
01/10/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
08/10/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
15/10/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
22/10/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
29/10/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
05/11/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
12/11/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
19/11/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
26/11/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
03/12/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
10/12/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
17/12/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
24/12/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
31/12/2021 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
07/01/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00

S & T Bankier Superfund

Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

Description	Reference	Gross(Inc GST)	GST Rate	GST
14/01/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
21/01/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
28/01/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
04/02/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
11/02/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
18/02/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
25/02/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
04/03/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
11/03/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
18/03/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
25/03/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
01/04/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
08/04/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
15/04/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
22/04/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
29/04/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
06/05/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
13/05/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
20/05/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
27/05/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
03/06/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
10/06/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
17/06/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
24/06/2022 BANKING TFR	0218378941 RENT U67 00241039881201 - E-	440.00	100%	40.00
		22,880.00		2,080.00
		22,880.00		2,080.00
Total Sales	G1	22,880.00		
Total GST collected on Sales	1A			2,080.00
Expenses				
Capital Purchases				
Total Capital Purchases	G10	0.00		
Non Capital Purchases				

S & T Bankier Superfund

Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

Description	Reference	Gross(Inc GST)	GST Rate	GST
Bank Charges				
Bank Charges				
01/05/2022	TRANSACTION FEES CHARGED 04/22 - TRANSACTION FEES	1.20	GST Free	0.00
		1.20		0.00
		1.20		0.00
Shares in Listed Companies (Australian)				
AGL Energy Limited.				
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBI	19.95	N/A	
09/12/2021	CMC MARKETS STOC 0098725927 19055927 - DIRECT CRED	19.95	N/A	
		39.90		0.00
Commonwealth Bank Of Australia.				
06/09/2021	CMC MARKETS STOC 0077029133 17605848 - DIRECT DEBI	225.13	N/A	
30/09/2021	CMC MARKETS STOC 0082581347 18008668 - DIRECT CRED	230.67	N/A	
		455.80		0.00
Fortescue Metals Group Ltd				
27/10/2021	CMC MARKETS STOC 0088600922 18416696 - DIRECT DEBI	120.60	N/A	
19/11/2021	CMC MARKETS STOC 0094031869 18776945 - DIRECT CRED	130.77	N/A	
		251.37		0.00
Liontown Resources Limited				
10/12/2021	CMC MARKETS STOC 0098944369 19073413 - DIRECT DEBI	19.95	N/A	
16/12/2021	CMC MARKETS STOC 0100285182 19131192 - DIRECT CRED	19.95	N/A	
		39.90		0.00
Mineral Resources Limited				
31/03/2022	CMC MARKETS STOC 0123736472 20505794 - DIRECT DEBI	123.02	N/A	
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CRED	80.42	N/A	
11/04/2022	CMC MARKETS STOC 0126106489 20671251 - DIRECT CRED	65.01	N/A	
		268.45		0.00
South32 Limited				
01/09/2021	CMC MARKETS STOC 0076065394 17542406 - DIRECT CRED	121.10	N/A	
02/09/2021	CMC MARKETS STOC 0076466227 17563721 - DIRECT CRED	103.29	N/A	
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBI	108.64	N/A	
29/12/2021	CMC MARKETS STOC 0102686899 19244563 - DIRECT CRED	119.12	N/A	

S & T Bankier Superfund

Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

Description	Reference	Gross(Inc GST)	GST Rate	GST
		452.15		0.00
Wesfarmers Limited				
26/10/2021 DIRECT DEBI	CMC MARKETS STOC 0088321058 18396420 -	109.81	N/A	
22/11/2021 DIRECT DEBI	CMC MARKETS STOC 0094308736 18803762 -	241.56	N/A	
22/11/2021 DIRECT DEBI	CMC MARKETS STOC 0094308736 18803762 -	111.12	N/A	
06/12/2021 DIRECT DEBI	CMC MARKETS STOC 0097705729 19001223 -	109.78	N/A	
06/12/2021 DIRECT DEBI	CMC MARKETS STOC 0097705729 19001223 -	232.29	N/A	
17/12/2021 DIRECT CRED	CMC MARKETS STOC 0100622459 19150114 -	110.73	N/A	
22/02/2022 DIRECT DEBI	CMC MARKETS STOC 0114911694 19977366 -	122.95	N/A	
08/04/2022 DIRECT CRED	CMC MARKETS STOC 0125828347 20652800 -	96.54	N/A	
08/04/2022 DIRECT CRED	CMC MARKETS STOC 0125828347 20652800 -	19.95	N/A	
		1,154.73		0.00
		2,662.30		0.00
Total Non Capital Purchases	G11	2,663.50		
Total GST Paid on Purchases	1B			0.00

BAS Summary

Total Sales	G1	22,880.00	Total GST Collected on Sales	1A	2,080.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B	0.00
Total Non Capital Purchases	G11	2,663.50	GST Payable / (Refundable)		2,080.00

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$1,998.00	\$3,886.82	(48.6)%
TOTAL		CY Balance	LY Balance	
		\$1,998.00	\$3,886.82	

Supporting Documents

- Statement of Taxable Income [Report](#)
- ATO - PAYG Instalments report 2022.pdf
- ATO - Income Tax Account.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

S & T Bankier Superfund
Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	0.00
Taxable Income or Loss	<hr/>
Income Tax on Taxable Income or Loss	0.00
 CURRENT TAX OR REFUND	<hr/>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,998.00)
AMOUNT DUE OR REFUNDABLE	<hr/> (1,739.00) <hr/>

** Distribution tax components review process has not been completed for the financial year.*



Income tax 551

Date generated	07 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

18 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jul 2021	1 Jul 2021	General interest charge			\$22.32 DR
25 Jan 2022	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$613.66	\$591.34 CR
25 Jan 2022	30 Jun 2020	Credit transferred to Integrated Client Account	\$289.78		\$301.56 CR
25 Jan 2022	30 Jun 2020	Credit transferred to Integrated Client Account	\$301.56		\$0.00
25 Jan 2022	1 Jul 2020	General interest charge			\$0.00
25 Jan 2022	25 Jan 2022	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$0.67	\$0.67 CR
25 Jan 2022	25 Jan 2022	Credit transferred to Integrated Client Account	\$0.33		\$0.34 CR
25 Jan 2022	25 Jan 2022	Credit transferred to Integrated Client Account	\$0.34		\$0.00
11 Apr 2022	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$3,242.50	\$3,242.50 CR
11 Apr 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$566.00		\$2,676.50 CR
11 Apr 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$588.99		\$2,087.51 CR
11 Apr 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$520.00		\$1,567.51 CR
11 Apr 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$999.00		\$568.51 CR
11 Apr 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$167.70		\$400.81 CR
11 Apr 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$400.81		\$0.00
11 Apr 2022	11 Apr 2022	Interest on overpayment for Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$1.44	\$1.44 CR
11 Apr 2022	11 Apr 2022	Credit transferred to Integrated Client Account	\$0.42		\$1.02 CR
11 Apr 2022	11 Apr 2022	Credit transferred to Integrated Client Account	\$1.02		\$0.00



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 74856004

Last Updated 04/02/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
908720473	THE TRUSTEE FOR S & T BANKIER SUPERFUND	999.00	999.00	0.00	0.00	1,998.00

Total No of Clients: 1

86000 - PAYG Instalment Payable

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable		(\$999.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$999.00)	

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal

88000 - Sundry Creditors

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors		(\$690.17)	100%
TOTAL		CY Balance	LY Balance	
			(\$690.17)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				690.17 CR
30/06/2022	Rates Payable - jnl 2019		150.77		539.40 CR
30/06/2022	Water Rates Payable - jnl 2019		539.40		0.00 DR
			690.17		0.00 DR

Total Debits: 690.17

Total Credits: 0.00

88010 - Creditors - ATO

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88010	Creditors - ATO	\$840.82	(\$2,525.16)	(133.3)%
TOTAL		CY Balance	LY Balance	
		\$840.82	(\$2,525.16)	

Supporting Documents

- General Ledger [Report](#)
- Creditors - ATO.pdf

Standard Checklist

- Attach all source documentation and confirmations of Liability

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Creditors - ATO (88010)					
<u>Creditors - ATO (88010)</u>					
01/07/2021	Opening Balance				2,525.16 CR
01/07/2021	Rev entries made in 2018 incorrectly posted		1,040.00		1,485.16 CR
30/09/2021	Sept 21 BAS			520.00	2,005.16 CR
30/09/2021	Sept 21 PAYG Instalment			999.00	3,004.16 CR
17/12/2021	June 2019 GST Adjustment		212.00		2,792.16 CR
31/12/2021	December 21 BAS			560.00	3,352.16 CR
31/12/2021	Dec 21 PAYG Instalment			999.00	4,351.16 CR
11/02/2022	Late Lodgement Fee Paid		222.00		4,129.16 CR
31/03/2022	March 22 BAS			480.00	4,609.16 CR
20/04/2022	BPAY TO: TAX OFFICE PAYMENTS 0135870269 - BILL PAYMENT		3,783.05		826.11 CR
30/06/2022	2021 Income Tax Refund		3,627.82		2,801.71 DR
30/06/2022	June 2021 PAYg Instalment			999.00	1,802.71 DR
30/06/2022	ATO - Late Lodgement Fines			444.00	1,358.71 DR
30/06/2022	ATO - Interest Received		2.11		1,360.82 DR
30/06/2022	June 2022 GST			520.00	840.82 DR
			8,886.98	5,521.00	840.82 DR

Total Debits: 8,886.98

Total Credits: 5,521.00

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Creditors - ATO (88010)					
<u>Creditors - ATO (88010)</u>					
01/07/2021	Opening Balance				2,525.16 CR
01/07/2021	Rev entries made in 2018 incorrectly posted		1,040.00		1,485.16 CR
30/09/2021	Sept 21 BAS			520.00	2,005.16 CR
30/09/2021	Sept 21 PAYG Instalment			999.00	3,004.16 CR
17/12/2021	June 2019 GST Adjustment		212.00		2,792.16 CR
31/12/2021	December 21 BAS			560.00	3,352.16 CR
31/12/2021	Dec 21 PAYG Instalment			999.00	4,351.16 CR
11/02/2022	Late Lodgement Fee Paid		222.00		4,129.16 CR
31/03/2022	March 22 BAS			480.00	4,609.16 CR
20/04/2022	BPAY TO: TAX OFFICE PAYMENTS 0135870269 - BILL PAYMENT		3,783.05		826.11 CR
30/06/2022	2021 Income Tax Refund		* 3,627.82		2,801.71 DR
30/06/2022	June 2021 PAYg Instalment			999.00	1,802.71 DR
30/06/2022	ATO - Late Lodgement Fines			444.00	1,358.71 DR
30/06/2022	ATO - Interest Received		2.11		1,360.82 DR
30/06/2022	June 2022 GST			520.00	840.82 DR
			8,886.98	5,521.00	840.82 DR

Total Debits: 8,886.98

Total Credits: 5,521.00

2021 ITR
NOT LODGED (367.82)

June BAS
NOT LODGED 520

(2267)

ATO ICA.
BALANCE (2261)

6.00

A - Financial Statements

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- Income Tax Return.pdf
- Financial Statements.pdf
- Declaration_No_property_Leased_to_a_related_party.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

S & T Bankier Superannuation Fund
ABN 39 589 684 407

We the trustees of S & T Bankier Superannuation Fund declare that the fund owns the following non-residential property:

67/109 Leitchs Road Brendale QLD 4500

And none of the fund members, relatives of the members or any related party (including part 8 associates of the members) live in these properties or have a lease agreement in place with the trustees of the fund.

Scott Bankier

28-02-2023

[Date]

SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993 - SECT 10

"related party" , of a superannuation fund, means any of the following:

- (a) a member of the fund;
- (b) a standard employer-sponsor of the fund;
- (c) a Part 8 associate of an entity referred to in paragraph (a) or (b).

"relative" of an individual means the following:

- (a) a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the individual or of his or her spouse;
- (b) a spouse of the individual or of any other individual referred to in paragraph (a).

Part 8 associate has the meaning given by Subdivision B of Division 1 of Part 8.

Signature Certificate

Reference number: FM55P-8ZGHW-YMED4-QNHEK

Signer

Timestamp

Signature

Scott Bankier

Email: scott@sbigroup.net.au

Sent:

23 Feb 2023 01:21:47 UTC

Viewed:

28 Feb 2023 08:05:43 UTC

Signed:

28 Feb 2023 08:11:53 UTC



Recipient Verification:

✓Email verified

28 Feb 2023 08:05:43 UTC

IP address: 203.201.134.61

Location: Brisbane, Australia

Document completed by all parties on:

28 Feb 2023 08:11:53 UTC

Page 1 of 1



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S & T Bankier Superfund

Financial Statements & Reports for the year ended 30 June 2022



Sam Greco & Co
Level 1, 1355 Gympie Road, ASPLEY QLD 4032
PO Box 354, ASPLEY QLD 4034
ABN: 16230504491
Phone 07 3263 5200 Fax 07 3263 4830
Email: info@taxonline.com.au

S & T Bankier Superfund
Operating Statement
For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Dividends Received	9	1,760.80	2,079.06
Interest Received		54.06	2.18
Property Income	10	20,800.00	25,200.00
Investment Gains			
Changes in Market Values	11	49,321.46	20,619.73
Contribution Income			
Personal Concessional		4,912.17	0.00
Personal Non Concessional		0.00	1,549.00
Other Income			
Interest Received ATO		2.11	0.00
Total Income		<u>76,850.60</u>	<u>49,449.97</u>
Expenses			
Accountancy Fees		2,750.00	0.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		440.00	0.00
ASIC Fees		385.00	328.00
Bank Charges		1.60	4.29
Depreciation		2,787.55	2,864.01
Fines - Non-Deductible		444.00	0.00
Property Expenses - Strata Levy Fees		0.00	2,048.67
		<u>7,067.15</u>	<u>5,503.97</u>
Member Payments			
Life Insurance Premiums		18,437.05	16,001.74
Total Expenses		<u>25,504.20</u>	<u>21,505.71</u>
Benefits accrued as a result of operations before income tax		<u>51,346.40</u>	<u>27,944.26</u>
Income Tax Expense	12	409.37	109.18
Benefits accrued as a result of operations		<u>50,937.03</u>	<u>27,835.08</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

S & T Bankier Superfund

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Plant and Equipment (at written down value) - Unitised	2	2,721.50	2,721.50
Real Estate Properties (Australian - Non Residential)	3	277,278.50	277,278.50
Shares in Listed Companies (Australian)	4	0.00	192,832.09
Total Investments		<u>280,000.00</u>	<u>472,832.09</u>
Other Assets			
Sundry Debtors		40,000.00	0.00
Bendigo Bank - 138798798		6,600.81	2,517.51
Bendigo Bank CMC - 154114342		200,087.23	1,906.37
GST Refundable		0.00	521.50
Income Tax Refundable		1,588.63	3,886.82
Total Other Assets		<u>248,276.67</u>	<u>8,832.20</u>
Total Assets		<u>528,276.67</u>	<u>481,664.29</u>
Less:			
Liabilities			
GST Payable		730.50	0.00
PAYG Instalment Payable		0.00	999.00
Sundry Creditors		0.00	690.17
Creditors - ATO		(840.82)	2,525.16
Total Liabilities		<u>(110.32)</u>	<u>4,214.33</u>
Net assets available to pay benefits		<u>528,386.99</u>	<u>477,449.96</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Bankier, Scott Travis - Accumulation		206,426.31	181,890.87
Wilson, Christopher - Accumulation		180,418.70	163,796.12
Bankier, Ryan - Accumulation		141,541.98	131,762.97
Total Liability for accrued benefits allocated to members' accounts		<u>528,386.99</u>	<u>477,449.96</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2022

Note 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 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 Trustee(s).

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 their market values, which refers to the amount that a willing buyer 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 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 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 subject to an insignificant risk of change in value.

c. Revenue

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

Interest revenue

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

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2022

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.

Note 2: Plant and Equipment (at written down value) - Unitised

	2022 \$	2021 \$
Airconditioner Mitsubishi - 67/109 Leitchs Rd	259.21	259.21
Air Conditioning - 67/109 Leitchs Rd	415.59	415.59
Fire Control Equip - 67/109 Leitchs Rd	46.54	46.54
Lights & Fittings - 67/109 Leitchs Rd	127.46	127.46
Lights & Fittings - 67/109 Leitchs Rd	222.50	222.50
Security System - 67/109 Leitchs Rd	33.44	33.44

Refer to compilation report

S & T Bankier Superfund

Notes to the Financial Statements

For the year ended 30 June 2022

Staff Amenities - 67/109 Leitchs Rd	1,616.76	1,616.76
	<hr/>	<hr/>
	2,721.50	2,721.50
	<hr/>	<hr/>

Note 3: Real Estate Properties (Australian - Non Residential)

	2022 \$	2021 \$
67 / 109 LEITCHS ROAD BUILDING	72,713.27	72,713.27
67 / 109 LEITCHS RD OFFICE MEZZANINE	8,043.33	8,043.33
67 / 109 LEITCHS ROAD BRENDALE QLD	196,521.90	196,521.90
	<hr/>	<hr/>
	277,278.50	277,278.50
	<hr/>	<hr/>

Note 4: Shares in Listed Companies (Australian)

	2022 \$	2021 \$
South32 Limited	0.00	192,832.09
	<hr/>	<hr/>
	0.00	192,832.09
	<hr/>	<hr/>

Note 6: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	477,449.96	449,614.88
Benefits accrued as a result of operations	50,937.03	27,835.08
Current year member movements	0.00	0.00
	<hr/>	<hr/>
Liability for accrued benefits at end of year	528,386.99	477,449.96
	<hr/>	<hr/>

Note 7: Vested Benefits

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

	2022 \$	2021 \$
Vested Benefits	<hr/>	<hr/>
	528,386.99	477,449.96
	<hr/>	<hr/>

Note 8: Guaranteed Benefits

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2022

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

Note 9: Dividends

	2022 \$	2021 \$
Beach Energy Limited	0.00	369.75
South32 Limited	0.00	1,709.31
Wesfarmers Limited	1,760.80	0.00
	1,760.80	2,079.06

Note 10: Rental Income

	2022 \$	2021 \$
67 / 109 LEITCHS ROAD BRENDALE QLD	20,800.00	25,200.00
	20,800.00	25,200.00

Note 11: Changes in Market Values Unrealised Movements in Market Value

	2022 \$	2021 \$
Plant and Equipment (at written down value) - Unitised		
Air Conditioning - 67/109 Leitchs Rd	38.05	60.88
Airconditioner Mitsubishi - 67/109 Leitchs Rd	23.73	37.97
Fire Control Equip - 67/109 Leitchs Rd	4.26	6.82
Lights & Fittings - 67/109 Leitchs Rd	20.37	32.59
Lights & Fittings - 67/109 Leitchs Rd	11.67	18.67
Security System - 67/109 Leitchs Rd	3.06	4.90
Staff Ammenities - 67/109 Leitchs Rd	126.16	141.93
	227.30	303.76
Real Estate Properties (Australian - Non Residential)		
67 / 109 LEITCHS RD OFFICE MEZZANINE	255.00	255.00
67 / 109 LEITCHS ROAD BUILDING	2,305.25	2,305.25
	2,560.25	2,560.25
Shares in Listed Companies (Australian)		
Beach Energy Limited	0.00	10,241.14
Qantas Airways Limited	0.00	16,278.84

Refer to compilation report

S & T Bankier Superfund

Notes to the Financial Statements

For the year ended 30 June 2022

South32 Limited	(46,837.14)	46,837.14
Splitit Payments Ltd	0.00	(2,558.35)
	(46,837.14)	70,798.77
Total Unrealised Movement	(44,049.59)	73,662.78

Realised Movements in Market Value

	2022 \$	2021 \$
Shares in Listed Companies (Australian)		
AGL Energy Limited.	(128.30)	0.00
Beach Energy Limited	0.00	(15,750.78)
Commonwealth Bank Of Australia.	4,096.35	0.00
Fortescue Metals Group Ltd	8,992.57	0.00
Liontown Resources Limited	1,034.01	0.00
Mineral Resources Limited	20,187.11	0.00
Qantas Airways Limited	0.00	(23,352.13)
South32 Limited	66,125.60	0.00
Splitit Payments Ltd	0.00	(13,940.14)
Wesfarmers Limited	(6,936.29)	0.00
	93,371.05	(53,043.05)
Total Realised Movement	93,371.05	(53,043.05)
Total Market Movement	49,321.46	20,619.73

Note 12: Income Tax Expense

	2022 \$	2021 \$
The components of tax expense comprise		
Current Tax	409.37	109.18
Income Tax Expense	409.37	109.18

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	7,701.96	4,191.64
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Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2022

Less:

Tax effect of:

Non Taxable Contributions	0.00	232.35
Increase in MV of Investments	0.00	11,049.42
Realised Accounting Capital Gains	14,005.66	(7,956.46)

Add:

Tax effect of:

Decrease in MV of Investments	6,607.44	0.00
Pension non deductible expenses	66.60	0.00
Franking Credits	113.19	133.65
Net Capital Gains	680.70	0.00
Rounding	(0.23)	0.22

Income Tax on Taxable Income or Loss	1,164.00	1,000.20
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Less credits:

Franking Credits	754.63	891.02
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Current Tax or Refund	409.37	109.18
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S & T Bankier Superfund

Investment Performance

As at 30 June 2022

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
Bendigo Bank - 138798798	2,517.51	0.00	0.00	6,600.81	0.00	0.00	0.00	0.00	0.00 %
Bendigo Bank CMC - 154114342	1,906.37	0.00	0.00	200,087.23	0.00	0.00	54.06	54.06	2.84 %
	4,423.88	0.00	0.00	206,688.04	0.00	0.00	54.06	54.06	1.22 %
Plant and Equipment (at written down value) - Unitised									
STBA0001_ Air Conditioning - 67/109 Leitchs Rd	415.59	0.00	0.00	415.59	0.00	0.00	(38.05)	(38.05)	(9.16) %
STBA0001_ Airconditioner Mitsubishi - 67/109 Leitchs Rd	259.21	0.00	0.00	259.21	0.00	0.00	(23.73)	(23.73)	(9.15) %
STBA0001_ Fire Control Equip - 67/109 Leitchs Rd	46.54	0.00	0.00	46.54	0.00	0.00	(4.26)	(4.26)	(9.15) %
STBA0001_ Lights & Fittings - 67/109 Leitchs Rd	127.46	0.00	0.00	127.46	0.00	0.00	(11.67)	(11.67)	(9.16) %
STBA0001_ Lights & Fittings - 67/109 Leitchs Rd	222.50	0.00	0.00	222.50	0.00	0.00	(20.37)	(20.37)	(9.16) %
STBA0001_ Security System - 67/109 Leitchs Rd	33.44	0.00	0.00	33.44	0.00	0.00	(3.06)	(3.06)	(9.15) %
STBA0001_ Staff Ammenities - 67/109 Leitchs Rd	1,616.76	0.00	0.00	1,616.76	0.00	0.00	(126.16)	(126.16)	(7.80) %
	2,721.50	0.00	0.00	2,721.50	0.00	0.00	(227.30)	(227.30)	(8.35) %
Real Estate Properties (Australian - Non Residential)									
BANKLEIT3 67 / 109 LEITCHS RD OFFICE MEZZANINE	8,043.33	0.00	0.00	8,043.33	0.00	0.00	(255.00)	(255.00)	(3.17) %
BANKLEIT 67 / 109 LEITCHS ROAD BRENDALE QLD	196,521.90	0.00	0.00	196,521.90	0.00	0.00	20,800.00	20,800.00	10.58 %
BANKLEI2 67 / 109 LEITCHS ROAD BUILDING	72,713.27	0.00	0.00	72,713.27	0.00	0.00	(2,305.25)	(2,305.25)	(3.17) %
	277,278.50	0.00	0.00	277,278.50	0.00	0.00	18,239.75	18,239.75	6.58 %
Shares in Listed Companies (Australian)									
AGL.AX AGL Energy Limited.	0.00	11,931.85	11,931.85	0.00	(128.30)	0.00	0.00	(128.30)	0.00 %

S & T Bankier Superfund Investment Performance

As at 30 June 2022

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
CBA.AX Commonwealth Bank Of Australia.	0.00	304,839.11	304,839.11	0.00	4,096.35	0.00	0.00	4,096.35	0.00 %
FMG.AX Fortescue Metals Group Ltd	0.00	109,759.79	109,759.79	0.00	8,992.57	0.00	0.00	8,992.57	0.00 %
LTR.AX Liontown Resources Limited	0.00	14,829.78	14,829.78	0.00	1,034.01	0.00	0.00	1,034.01	0.00 %
MIN.AX Mineral Resources Limited	0.00	111,960.05	111,960.05	0.00	20,187.11	0.00	0.00	20,187.11	0.00 %
S32.AX South32 Limited	192,832.09	99,167.42	245,162.37	0.00	66,125.60	(46,837.14)	0.00	19,288.46	41.18 %
WES.AX Wesfarmers Limited	0.00	631,595.19	631,595.19	0.00	(6,936.29)	0.00	2,515.43	(4,420.86)	0.00 %
	192,832.09	1,284,083.19	1,430,078.1	0.00	93,371.05	(46,837.14)	2,515.43	49,049.34	104.72 %
	477,255.97	1,284,083.19	1,430,078.1	486,688.04	93,371.05	(46,837.14)	20,581.94	67,115.85	20.26 %

S & T Bankier Superfund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bendigo Bank - 138798798		6,600.810000	6,600.81	6,600.81	6,600.81			1.36 %
Bendigo Bank CMC - 154114342		200,087.230000	200,087.23	200,087.23	200,087.23			41.11 %
			206,688.04		206,688.04			42.47 %
Plant and Equipment (at written down value) - Unitised								
STBA0001_A Air Conditioning - 67/109 IRCONDITIO Leitchs Rd	2.00	207.795000*	415.59	1,696.82	3,393.64	(2,978.05)	(87.75) %	0.09 %
STBA0001_A Airconditioner Mitsubishi - IRCONDIT11 67/109 Leitchs Rd	1.00	259.210000*	259.21	1,705.45	1,705.45	(1,446.24)	(84.80) %	0.05 %
STBA0001_F Fire Control Equip - 67/109 IRECONTRO Leitchs Rd	1.00	46.540000*	46.54	630.00	630.00	(583.46)	(92.61) %	0.01 %
STBA0001_L Lights & Fittings - 67/109 IGHTS&FIT1 Leitchs Rd	1.00	127.460000*	127.46	490.00	490.00	(362.54)	(73.99) %	0.03 %
STBA0001_L Lights & Fittings - 67/109 IGHTS&FIT1 Leitchs Rd	1.00	222.500000*	222.50	780.00	780.00	(557.50)	(71.47) %	0.05 %
STBA0001_S Security System - 67/109 ECURITYSY Leitchs Rd	2.00	16.720000*	33.44	3,885.00	7,770.00	(7,736.56)	(99.57) %	0.01 %
STBA0001_S Staff Ammenities - 67/109 TAFFAMME Leitchs Rd	1.00	1,616.760000*	1,616.76	4,370.00	4,370.00	(2,753.24)	(63.00) %	0.33 %
			2,721.50		19,139.09	(16,417.59)	(85.78) %	0.56 %
Real Estate Properties (Australian - Non Residential)								
BANKLEIT3 67 / 109 LEITCHS RD OFFICE MEZZANINE	1.00	8,043.330000*	8,043.33	10,200.00	10,200.00	(2,156.67)	(21.14) %	1.65 %
BANKLEIT 67 / 109 LEITCHS ROAD BRENDALD QLD	1.00	196,521.900000*	196,521.90	154,397.10	154,397.10	42,124.80	27.28 %	40.38 %
BANKLEI2 67 / 109 LEITCHS ROAD BUILDING	1.00	72,713.270000*	72,713.27	92,210.00	92,210.00	(19,496.73)	(21.14) %	14.94 %
			277,278.50		256,807.10	20,471.40	7.97 %	56.97 %
			486,688.04		482,634.23	4,053.81	0.84 %	100.00 %

¹Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

* Investments using last known price

<u>Investment</u>	<u>Market Price</u>	<u>Market Price Date</u>
Air Conditioning - 67/109 Leitchs Rd	207.795000	30/06/2018
Airconditioner Mitsubishi - 67/109 Leitchs Rd	259.210000	30/06/2018
Fire Control Equip - 67/109 Leitchs Rd	46.540000	30/06/2018
Lights & Fittings - 67/109 Leitchs Rd	127.460000	30/06/2018
Lights & Fittings - 67/109 Leitchs Rd	222.500000	30/06/2018
Security System - 67/109 Leitchs Rd	16.720000	30/06/2018
Staff Ammenities - 67/109 Leitchs Rd	1616.760000	30/06/2018
67 / 109 LEITCHS RD OFFICE MEZZANINE	8043.330000	30/06/2018
67 / 109 LEITCHS ROAD BRENDALE QLD	196521.900000	30/06/2021
67 / 109 LEITCHS ROAD BUILDING	72713.270000	30/06/2018

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
AGL.AX - AGL Energy Limited.												
02/12/2021	07/12/2021	2,210.00	11,931.85	11,803.55	(128.30)	11,931.85	11,931.85	0.00	0.00	0.00	0.00	(128.30)
		2,210.00	11,931.85	11,803.55	(128.30)	11,931.85	11,931.85	0.00	0.00	0.00	0.00	(128.30)
CBA.AX - Commonwealth Bank Of Australia.												
02/09/2021	28/09/2021	2,018.00	204,888.89	209,471.40	4,582.51	204,888.89	204,888.89	0.00	0.00	0.00	4,582.51	0.00
14/06/2022	14/06/2022	1,105.00	99,950.22	99,464.06	(486.16)	99,950.22	99,950.22	0.00	0.00	0.00	0.00	(486.16)
		3,123.00	304,839.11	308,935.46	4,096.35	304,839.11	304,839.11	0.00	0.00	0.00	4,582.51	(486.16)
FMG.AX - Fortescue Metals Group Ltd												
25/10/2021	17/11/2021	7,577.00	109,759.79	118,752.36	8,992.57	109,759.79	109,759.79	0.00	0.00	0.00	8,992.57	0.00
		7,577.00	109,759.79	118,752.36	8,992.57	109,759.79	109,759.79	0.00	0.00	0.00	8,992.57	0.00
LTR.AX - Liontown Resources Limited												
08/12/2021	14/12/2021	10,053.00	14,829.78	15,863.79	1,034.01	14,829.78	14,829.78	0.00	0.00	0.00	1,034.01	0.00
		10,053.00	14,829.78	15,863.79	1,034.01	14,829.78	14,829.78	0.00	0.00	0.00	1,034.01	0.00
MIN.AX - Mineral Resources Limited												
29/03/2022	06/04/2022	1,231.00	61,776.25	73,067.57	11,291.32	61,776.25	61,776.25	0.00	0.00	0.00	11,291.32	0.00
29/03/2022	07/04/2022	1,000.00	50,183.80	59,079.59	8,895.79	50,183.80	50,183.80	0.00	0.00	0.00	8,895.79	0.00
		2,231.00	111,960.05	132,147.16	20,187.11	111,960.05	111,960.05	0.00	0.00	0.00	20,187.11	0.00
S32.AX - South32 Limited												
21/07/2020	30/08/2021	35,813.00	79,233.80	109,973.61	30,739.81	79,233.80	79,233.80	0.00	0.00	30,739.81	0.00	0.00
21/07/2020	31/08/2021	2,091.00	4,626.19	6,537.63	1,911.44	4,626.19	4,626.19	0.00	0.00	1,911.44	0.00	0.00
04/01/2021	31/08/2021	4,753.00	11,831.16	14,860.53	3,029.37	11,831.16	11,831.16	0.00	0.00	0.00	3,029.37	0.00

S & T Bankier Superfund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
25/09/2020	31/08/2021	23,156.00	50,303.80	72,398.55	22,094.75	50,303.80	50,303.80	0.00	0.00	0.00	22,094.75	0.00
02/12/2021	23/12/2021	26,924.00	99,167.42	107,517.65	8,350.23	99,167.42	99,167.42	0.00	0.00	0.00	8,350.23	0.00
		92,737.00	245,162.37	311,287.97	66,125.60	245,162.37	245,162.37	0.00	0.00	32,651.25	33,474.35	0.00
WES.AX - Wesfarmers Limited												
22/10/2021	18/11/2021	1,729.00	96,480.16	100,905.92	4,425.76	96,480.16	96,480.16	0.00	0.00	0.00	4,425.76	0.00
18/11/2021	02/12/2021	3,722.00	219,840.00	210,917.79	(8,922.21)	219,840.00	219,840.00	0.00	0.00	0.00	0.00	(8,922.21)
02/12/2021	15/12/2021	1,738.00	99,960.14	100,525.04	564.90	99,960.14	99,960.14	0.00	0.00	0.00	564.90	0.00
18/02/2022	06/04/2022	1,777.00	90,335.32	87,715.52	(2,619.80)	90,335.32	90,335.32	0.00	0.00	0.00	0.00	(2,619.80)
18/02/2022	06/04/2022	424.00	21,554.41	20,842.25	(712.16)	21,554.41	21,554.41	0.00	0.00	0.00	0.00	(712.16)
14/06/2022	14/06/2022	2,401.00	99,967.16	100,294.38	327.22	99,967.16	99,967.16	0.00	0.00	0.00	327.22	0.00
		11,791.00	628,137.19	621,200.90	(6,936.29)	628,137.19	628,137.19	0.00	0.00	0.00	5,317.88	(12,254.17)
		129,722.00	1,426,620.14	1,519,991.19	93,371.05	1,426,620.14	1,426,620.14	0.00	0.00	32,651.25	73,588.43	(12,868.63)
		129,722.00	1,426,620.14	1,519,991.19	93,371.05	1,426,620.14	1,426,620.14	0.00	0.00	32,651.25	73,588.43	(12,868.63)

S & T Bankier Superfund Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Bendigo Bank CMC - 154114342	54.06			54.06	0.00	0.00	0.00	54.06			0.00	0.00
	54.06			54.06	0.00	0.00	0.00	54.06			0.00	0.00
Real Estate Properties (Australian - Non Residential)												
BANKLEIT 67 / 109 LEITCHS ROAD BRENDALD QLD	20,800.00							20,800.00				
	20,800.00							20,800.00				
Shares in Listed Companies (Australian)												
WES.AX Wesfarmers Limited	1,760.80	1,760.80	0.00		754.63			2,515.43		0.00		
	1,760.80	1,760.80	0.00		754.63			2,515.43		0.00		
	22,614.86	1,760.80	0.00	54.06	754.63	0.00	0.00	23,369.49		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **23,369.49**

Net Capital Gain **0.00**

Total Assessable Income 23,369.49

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

S & T Bankier Superfund

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Plant and Equipment (at written down value) - Unitised											
Air Conditioning - 67/109 Leitchs Rd											
	30/06/2010	3,393.64	101.46			101.46	Low Value Pool	37.50 %	38.05	38.05	63.41
Airconditioner Mitsubishi - 67/109 Leitchs Rd											
	19/02/2011	1,705.45	63.29			63.29	Low Value Pool	37.50 %	23.73	23.73	39.56
Fire Control Equip - 67/109 Leitchs Rd											
	15/01/2010	630.00	11.36			11.36	Low Value Pool	37.50 %	4.26	4.26	7.10
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	780.00	54.32			54.32	Low Value Pool	37.50 %	20.37	20.37	33.95
Lights & Fittings - 67/109 Leitchs Rd											
	15/01/2010	490.00	31.12			31.12	Low Value Pool	37.50 %	11.67	11.67	19.45
Security System - 67/109 Leitchs Rd											
	30/06/2010	7,770.00	8.16			8.16	Low Value Pool	37.50 %	3.06	3.06	5.10
Staff Ammenities - 67/109 Leitchs Rd											
	15/01/2010	4,370.00	1,135.54			1,135.54	Diminishing Value	11.11 %	126.16	126.16	1,009.38
		19,139.09	1,405.25			1,405.25				227.30	1,177.95
Real Estate Properties (Australian - Non Residential)											
67 / 109 LEITCHS RD OFFICE MEZZANINE											
	15/01/2010	10,200.00	7,278.33			10,200.00	Prime Cost	2.50 %	255.00	255.00	7,023.33
67 / 109 LEITCHS ROAD BUILDING											
	15/01/2010	92,210.00	65,797.52			92,210.00	Prime Cost	2.50 %	2,305.25	2,305.25	63,492.27

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	
		102,410.00	73,075.85			102,410.00			2,560.25	70,515.60
		121,549.09	74,481.10			103,815.25			2,787.55	71,693.55

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

S & T Bankier Superfund

Compilation Report

We have compiled the accompanying special purpose financial statements of the S & T Bankier Superfund which comprise the statement of financial position as at 30 June 2022 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

The Trustee of S & T Bankier Superfund are 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, 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.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed:

Sam Greco

Dated:

28-02-2023

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 2022 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2022 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 2022.

Signed in accordance with a resolution of the trustees by:

Scott Bankier

.....
Scott Travis Bankier

Trustee

Ryan Bankier

.....
Ryan Bankier

Trustee

Christopher Wilson

.....
Christopher Wilson

Trustee

28-02-2023

Dated this day of

Minutes of a meeting of the Trustee(s)

held on _____ at 12 Basswood Court, Albany Creek, Queensland 4035

PRESENT:	Scott Travis Bankier, Ryan Bankier and Christopher Wilson
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>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.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the superannuation fund be signed.
ANNUAL RETURN:	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the 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 2022.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
AUDITORS:	It was resolved that Super Audits Pty Ltd of 5A Broadway, Glenelg South, South Australia 5045 act as auditors of the Fund for the next financial year.
TAX AGENTS:	It was resolved that Sam Greco & Co Chartered Accountants act as tax agents of the Fund for the next financial year.
TRUSTEE STATUS:	Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

Minutes of a meeting of the Trustee(s)

held on _____ at 12 Basswood Court, Albany Creek, Queensland 4035

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.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

Christopher Wilson
.....

Christopher Wilson

Chairperson

S & T Bankier Superfund Members Statement

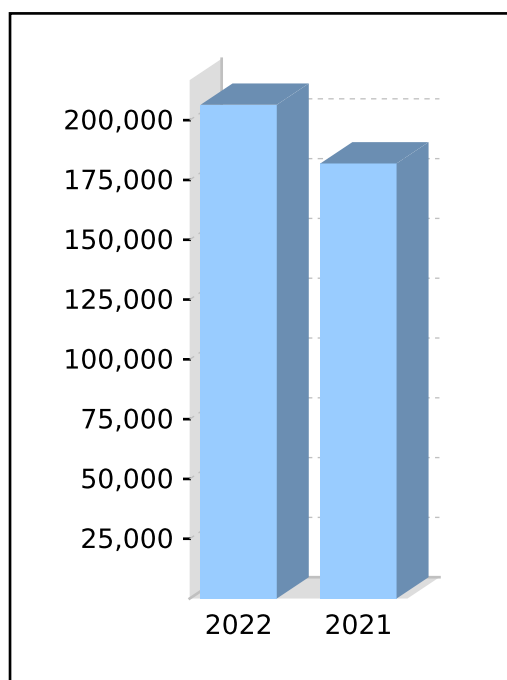
Scott Travis Bankier
22 Hobbs Street
Scarborough, Queensland, 4020, Australia

Your Details

Date of Birth :	15/01/1973	Nominated Beneficiaries:	N/A
Age:	49	Nomination Type:	N/A
Tax File Number:	177141091	Vested Benefits:	206,426.31
Date Joined Fund:	15/08/2009	Total Death Benefit:	2,260,478.31
Service Period Start Date:	27/11/1991	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	BANSCO00001A	Disability Benefit:	683,182.00
Account Start Date:	15/08/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	206,426.31
<u>Preservation Components</u>	
Preserved	206,108.68
Unrestricted Non Preserved	317.63
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	3,875.90
Taxable	202,550.41



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	181,890.87
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	4,912.17
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	25,252.85
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	736.83
Income Tax	581.91
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	4,310.84
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	206,426.31

S & T Bankier Superfund

Members Statement

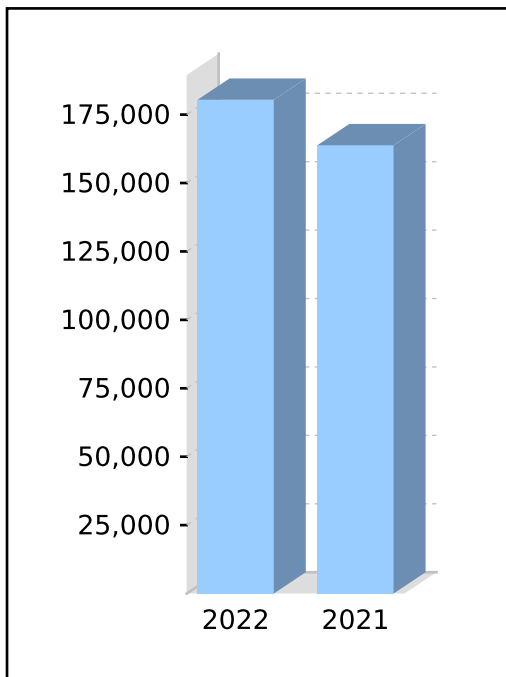
Christopher Wilson
 12 Basswood Court
 Albany Creek, Queensland, 4035, Australia

Your Details

Date of Birth :	27/02/1973	Nominated Beneficiaries:	N/A
Age:	49	Nomination Type:	N/A
Tax File Number:	175756158	Vested Benefits:	180,418.70
Date Joined Fund:	06/03/2015	Total Death Benefit:	2,234,470.70
Service Period Start Date:	27/11/1991	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WILCHR00001A	Disability Benefit:	675,305.00
Account Start Date:	06/03/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	180,418.70
<u>Preservation Components</u>	
Preserved	180,102.42
Unrestricted Non Preserved	316.28
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,062.00
Taxable	179,356.70



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	163,796.12
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	22,522.81
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	247.91
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,652.32
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	180,418.70

S & T Bankier Superfund Members Statement

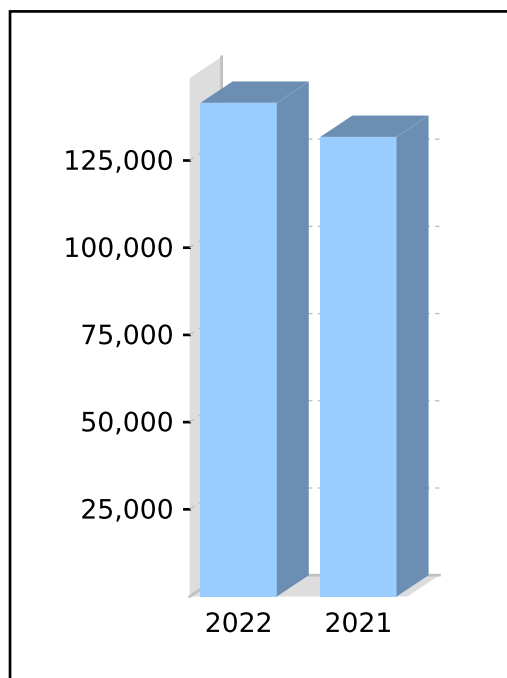
Ryan Bankier
70 Kolora Crescent
Ferny Hills, Queensland, 4055, Australia

Your Details

Date of Birth :	11/07/1975	Nominated Beneficiaries:	N/A
Age:	46	Nomination Type:	N/A
Tax File Number:	203682278	Vested Benefits:	141,541.98
Date Joined Fund:	06/03/2015	Total Death Benefit:	2,195,593.98
Service Period Start Date:	01/08/1998	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	BANRYA00001A	Disability Benefit:	675,305.00
Account Start Date:	06/03/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	141,541.98
<u>Preservation Components</u>	
Preserved	141,541.98
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	960.00
Taxable	140,581.98



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	131,762.97
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	17,850.25
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(402.65)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	8,473.89
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	141,541.98

S & T Bankier Superfund Deductions Notice Letter

I, Scott Travis Bankier as a member of S & T Bankier Superfund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$4912.17

for contributions paid in the year ended 30 June 2022.

Scott Bankier

Scott Travis Bankier

Date: 28-02-2023

S & T Bankier Superfund Deductions Notice Letter

S & T Bankier Super Pty Ltd as trustee for S & T Bankier Superfund acknowledges that

Scott Travis Bankier

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$4912.17

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Christopher Wilson

Christopher Wilson

Date: 02-03-2023

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ _____

Scott Bankier

Scott Travis Bankier

Date: 28-02-2023

S & T Bankier Superfund

Unit 67 / 302 Southpine Road, Brendale, Queensland, 4500

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

S & T Bankier Superfund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of S & T Bankier Superfund for the year ended 30 June 2022, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.
- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (a) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Directors of Scott Travis Bankier, Ryan Bankier and Christopher Wilson as Trustee for the S & T Bankier Superfund

Scott Bankier

Director / Trustee

Scott Travis Bankier

Ryan Bankier

Director / Trustee

Ryan Bankier

S & T Bankier Superfund

Dear Scott Travis

S & T Bankier Superfund

Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2022. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2022, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Scott Travis Bankier, Ryan Bankier and Christopher Wilson as trustee for the S & T Bankier Superfund

Signed &
Dated

Scott Bankier Ryan Bankier Christopher Wilson

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED: 02-03-2023

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Signature Certificate

Reference number: FM55P-8ZGHW-YMED4-QNHEK

Signer	Timestamp	Signature
Sam Greco Email: samg@taxonline.com.au Sent: 23 Feb 2023 01:21:47 UTC Viewed: 28 Feb 2023 03:09:37 UTC Signed: 28 Feb 2023 03:10:36 UTC		
Recipient Verification: ✓ Email verified	28 Feb 2023 03:09:37 UTC	IP address: 58.165.106.197 Location: Brisbane, Australia
Scott Bankier Email: scott@sbigroup.net.au Sent: 23 Feb 2023 01:21:47 UTC Viewed: 28 Feb 2023 08:05:43 UTC Signed: 28 Feb 2023 08:11:53 UTC		
Recipient Verification: ✓ Email verified	28 Feb 2023 08:05:43 UTC	IP address: 203.201.134.61 Location: Brisbane, Australia
Ryan Bankier Email: rdbankier@msn.com Sent: 23 Feb 2023 01:21:47 UTC Viewed: 28 Feb 2023 08:15:02 UTC Signed: 28 Feb 2023 08:15:59 UTC		
Recipient Verification: ✓ Email verified	28 Feb 2023 08:15:02 UTC	IP address: 1.146.44.66
Christopher Wilson Email: cawilson@bigpond.com Sent: 23 Feb 2023 01:21:47 UTC Viewed: 02 Mar 2023 04:37:05 UTC Signed: 02 Mar 2023 04:39:09 UTC		
Recipient Verification: ✓ Email verified	02 Mar 2023 04:37:05 UTC	IP address: 1.132.22.236 Location: Brisbane, Australia

Document completed by all parties on:
02 Mar 2023 04:39:09 UTC



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 40,000+ companies worldwide.



PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director



Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number Account Name

I authorise the refund to be deposited directly to the specified account.

Signature Date

Self-managed superannuation fund annual return

2022

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2022 (NAT 71287).

Return year

The Self-managed superannuation fund annual return instructions 2022 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2022 return?

 A N

Is this the first required return for a newly registered SMSF?

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent
address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

If Part B of the audit report was qualified,
have the reported issues been rectified?

 D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 633000 Fund account number 138798798

Fund account name S & T Bankier Super Pty Ltd ATF

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

Use Agent Trust Account? []

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [] Account number []

Account name []

C Electronic service address alias

Provide the electronic service address alias(ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

AUSPOSTSMSF

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure

B A

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which the fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A.

If No, Go to Section B: Income

If Yes Exempt current pension income amount A []

Which method did you use to calculate your exempt current pension income?

Segregated assets method B []

Unsegregated assets method C []

Was an actuarial certificate obtained? D [] Print Y for yes

Did the fund have any other income that was assessable? E [] Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Sensitive (when completed)

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **Y** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2022.

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

plus #*No-TFN-quoted contributions **R3**
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of non-arm's length income

* Net non-arm's length private company dividends **U1**

plus * Net non-arm's length trust distributions **U2**

plus * Net other non-arm's length income **U3**

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label.
* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** Loss
(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** Loss
(W less Y)

Sensitive (when completed)

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Decline in value of depreciating assets	E1	2,787	E2	
Insurance premiums – members	F1	18,437	F2	
SMSF auditor fee	H1	440	H2	
Investment expenses	I1		I2	
Management and administration expenses	J1	3,395	J2	
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	444
				<input type="text" value="0"/>
Tax losses deducted	M1			

TOTAL DEDUCTIONS
N
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y
 (Total A2 to L2)

#TAXABLE INCOME OR LOSS
O
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2022 on how to complete the calculation statement.

#Taxable income	A	<input type="text" value="7,760"/>	(an amount must be included even if it is zero)
#Tax on taxable income	T1	<input type="text" value="1,164.00"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	<input type="text" value="0.00"/>	(an amount must be included even if it is zero)
Gross tax	B	<input type="text" value="1,164.00"/>	(T1 plus J)

Sensitive (when completed)

Foreign income tax offset	C1 <input type="text"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.00"/>
		(C1 plus C2)

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/>
		(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="754.63"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="754.63"/>
		(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Sensitive (when completed)

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest

H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)

H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets)

I

(unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable

S

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2022.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V

Net capital losses brought forward from prior years

Non-Collectables	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>

Net capital losses carried forward to later income years

<input type="text" value="0"/>
<input type="text" value="0"/>

Sensitive (when completed)

Section F / Section G: **Member Information**

See the Privacy note in the Declaration.

Title	Mr	Member'sTFN		Member	1
Family name	Bankier			Account status	<input type="radio"/> Code
First given name	Scott				
Other given names	Travis				
Date of birth	15/01/1973	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 181,890.87

Refer to instructions for completing these labels.

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Amounts)

M

TOTAL CONTRIBUTIONS **N**

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses

O

Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Lump Sum payments

R1

Code

Income stream payments

R2

Code

CLOSING ACCOUNT BALANCE **S**

(S1 plus S2 plus S3)

Accumulation phase value

X1

Retirement phase value

X2

Outstanding limited recourse borrowing arrangement amount

Y

Sensitive (when completed)

Fund's tax file number (TFN)

See the Privacy note in the Declaration.

Title Member'sTFN Member

Family name Account status Code

First given name

Other given names

Date of birth If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels.

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Amounts)

M

TOTAL CONTRIBUTIONS **N**

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses

O Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Lump Sum payments

R1 Code

Income stream payments

R2 Code

CLOSING ACCOUNT BALANCE **S**

(S1 plus S2 plus S3)

Accumulation phase value

X1

Retirement phase value

X2

Outstanding limited recourse borrowing arrangement amount

Y

Sensitive (when completed)

See the Privacy note in the Declaration.

Title	Mr	Member'sTFN		Member	3
Family name	Wilson			Account status	
First given name	Christopher			<input type="radio"/> Code	
Other given names	Jason				
Date of birth	27/02/1973	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 163,796.12

Refer to instructions for completing these labels.

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Amounts)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 180,418.70

Retirement phase account balance - Non CDBIS

S2 0.00

Retirement phase account balance - CDBIS

S3 0.00

TRIS Count

Allocated earnings or losses

O 16,622.58

Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Lump Sum payments

R1

Code

Income stream payments

R2

Code

CLOSING ACCOUNT BALANCE S 180,418.70

(S1 plus S2 plus S3)

Accumulation phase value

X1

Retirement phase value

X2

Outstanding limited recourse borrowing arrangement amount

Y

Sensitive (when completed)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="206,688"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text"/>
Unlisted shares	I	<input type="text"/>

Limited recourse borrowing arrangements

Australian residential real property
J1

Australian non-residential real property
J2

Overseas real property
J3

Australian shares
J4

Overseas shares
J5

Other
J6

Property count
J7

Limited recourse borrowing arrangements **J**

Non-residential real property	K	<input type="text" value="280,000"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="41,698"/>

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares	P	<input type="text"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2021–22 income year, write 2022). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2022. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2022 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022. **D**

Sensitive (when completed)

Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Scott Bankier

Date 22/02/2023

Preferred trustee or director contact details:

Title Mr

Family name Bankier

First given name Scott

Other given names Travis

Phone number Area code 0419 Number 800844

Email address

Non-individual trustee name (if applicable) S & T Bankier Super Pty Ltd

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2022 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return

Tax agent's signature Sam Greco

Date 22/02/2023

Tax agent's contact details

Title Mr

Family name Greco

First given name Sam

Other given names

Tax agent's practice SAM GRECO & CO

Tax agent's phone number Area code 07 Number 32635200

Tax agent number 74856004

Reference number STBA0003

Sensitive (when completed)

Capital gains tax (CGT) schedule**2022**

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **S & T Bankier Superfund**

Australian Business Number (ABN) **39 589 684 407**

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text" value="106,237"/>	K \$ <input type="text" value="12,868"/>
Other shares	B \$ <input type="text"/>	L \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text"/>	M \$ <input type="text"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>	Q \$ <input type="text"/>
Collectables	H \$ <input type="text"/>	R \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text"/>	
Total current year capital gains	J \$ <input type="text" value="106,237"/>	

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

2 Capital losses

Total current year capital losses	A \$ <input type="text" value="12,868"/>
Total current year net capital losses applied	B \$ <input type="text" value="12,868"/>
Total prior year net capital losses applied	C \$ <input type="text" value="86,564"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input type="text"/>
Total capital losses applied	E \$ <input type="text" value="99,432"/>

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years

Other net capital losses carried forward to later income years

A \$

B \$

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

4 CGT discount

Total CGT discount applied

A \$ **Sensitive (when completed)**

6 Net capital gain

Net capital gain

A \$	4,537
-------------	-------

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Taxpayer's declaration

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

<i>Scott Bankier</i>

Date

28-02-2023

Contact person

--

Daytime contact number (include area code)

--	--

Sensitive (when completed)

Signature Certificate

Reference number: FM55P-8ZGHW-YMED4-QNHEK

Signer

Timestamp

Signature

Sam Greco

Email: samg@taxonline.com.au

Sent: 23 Feb 2023 01:21:47 UTC
Viewed: 28 Feb 2023 03:09:37 UTC
Signed: 28 Feb 2023 03:10:36 UTC



Recipient Verification:

✓Email verified 28 Feb 2023 03:09:37 UTC

IP address: 58.165.106.197
Location: Brisbane, Australia

Scott Bankier

Email: scott@sbigroup.net.au

Sent: 23 Feb 2023 01:21:47 UTC
Viewed: 28 Feb 2023 08:05:43 UTC
Signed: 28 Feb 2023 08:11:53 UTC



Recipient Verification:

✓Email verified 28 Feb 2023 08:05:43 UTC

IP address: 203.201.134.61
Location: Brisbane, Australia

Document completed by all parties on:

28 Feb 2023 08:11:53 UTC

Page 1 of 1



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B - Permanent Documents

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

C - Other Documents

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- 2022 BGL General Ledger.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Dividends Received (23900)					
<u>Wesfarmers Limited (WES.AX)</u>					
30/03/2022	WESFARMERS LTD 0123449935 INT22/01072352 - DIVIDEND			1,760.80	1,760.80 CR
				1,760.80	1,760.80 CR
Contributions (24200)					
<u>(Contributions) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>					
11/02/2022	Late Lodgement Fee Paid			222.00	222.00 CR
20/04/2022	0290791032 super 00319235846602 - CREDIT TRANSFER			4,000.00	4,222.00 CR
30/06/2022	Rates Payable - jnl 2019			150.77	4,372.77 CR
30/06/2022	Water Rates Payable - jnl 2019			539.40	4,912.17 CR
				4,912.17	4,912.17 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
01/09/2021	CMC MARKETS STOC 0076065394 17542406 - DIRECT CREDIT (S32.AX)			30,739.81	30,739.81 CR
01/09/2021	Unrealised Gain writeback as at 01/09/2021 (S32.AX)		25,487.04		5,252.77 CR
02/09/2021	CMC MARKETS STOC 0076466227 17563721 - DIRECT CREDIT (S32.AX)			27,035.56	32,288.33 CR
02/09/2021	Unrealised Gain writeback as at 02/09/2021 (S32.AX)		21,350.10		10,938.23 CR
30/09/2021	CMC MARKETS STOC 0082581347 18008668 - DIRECT CREDIT (CBA.AX)			4,582.51	15,520.74 CR
19/11/2021	CMC MARKETS STOC 0094031869 18776945 - DIRECT CREDIT (FMG.AX)			8,992.57	24,513.31 CR
22/11/2021	CMC MARKETS STOC 0094308736 18803762 - DIRECT DEBIT (WES.AX)			4,425.76	28,939.07 CR
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBIT (WES.AX)		8,922.21		20,016.86 CR
09/12/2021	CMC MARKETS STOC 0098725927 19055927 - DIRECT CREDIT (AGL.AX)		128.30		19,888.56 CR
16/12/2021	CMC MARKETS STOC 0100285182 19131192 - DIRECT CREDIT (LTR.AX)			1,034.01	20,922.57 CR
17/12/2021	CMC MARKETS STOC 0100622459 19150114 - DIRECT CREDIT (WES.AX)			564.90	21,487.47 CR
29/12/2021	CMC MARKETS STOC 0102686899 19244563 - DIRECT CREDIT (S32.AX)			8,350.23	29,837.70 CR
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT (MIN.AX)			11,291.32	41,129.02 CR
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT (MIN.AX)		2,619.80		38,509.22 CR
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT (MIN.AX)		712.16		37,797.06 CR
11/04/2022	CMC MARKETS STOC 0126106489 20671251 - DIRECT CREDIT (MIN.AX)			8,895.79	46,692.85 CR
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT (CBA.AX)		158.94		46,533.91 CR
30/06/2022	Revaluation - 30/06/2018 @ \$127.460000 (Exit) - 1.000000 Units on hand (STBA0001_LIGHTS&FIT1)			11.67	46,545.58 CR
30/06/2022	Revaluation - 30/06/2018 @ \$259.210000 (Exit) - 1.000000 Units on hand (STBA0001_AIRCONDIT1)			23.73	46,569.31 CR
30/06/2022	Revaluation - 30/06/2018 @ \$1,616.760000 (Exit) - 1.000000 Units on hand (STBA0001_STAFFAMMENI)			126.16	46,695.47 CR
30/06/2022	Revaluation - 30/06/2018 @ \$222.500000 (Exit) - 1.000000 Units on hand (STBA0001_LIGHTS&FIT)			20.37	46,715.84 CR
30/06/2022	Revaluation - 30/06/2018 @ \$16.720000 (Exit) - 2.000000 Units on hand			3.06	46,718.90 CR

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	(STBA0001_SECURITYSYS)				
30/06/2022	Revaluation - 30/06/2018 @ \$46.540000 (Exit) - 1.000000 Units on hand			4.26	46,723.16 CR
30/06/2022	(STBA0001_FIRECONTROL) Revaluation - 30/06/2018 @ \$72,713.270000 (Exit) - 1.000000 Units on hand (BANKLEI2)			2,305.25	49,028.41 CR
30/06/2022	Revaluation - 30/06/2018 @ \$207.795000 (Exit) - 2.000000 Units on hand			38.05	49,066.46 CR
30/06/2022	(STBA0001_AIRCONDITIO) Revaluation - 30/06/2018 @ \$8,043.330000 (Exit) - 1.000000 Units on hand (BANKLEIT3)			255.00	49,321.46 CR
			59,378.55	108,700.01	49,321.46 CR
Interest Received (25000)					
<u>Bendigo Bank CMC - 154114342 (BBL154114342)</u>					
01/10/2021	- INTEREST			1.57	1.57 CR
01/11/2021	- INTEREST			7.35	8.92 CR
01/12/2021	- INTEREST			0.49	9.41 CR
01/01/2022	- INTEREST			2.85	12.26 CR
01/02/2022	- INTEREST			9.54	21.80 CR
01/03/2022	- INTEREST			7.54	29.34 CR
01/04/2022	- INTEREST			4.63	33.97 CR
01/05/2022	- INTEREST			7.42	41.39 CR
01/06/2022	- INTEREST			12.67	54.06 CR
				54.06	54.06 CR
Interest Received ATO (25100)					
<u>Interest Received ATO (25100)</u>					
30/06/2022	ATO - Interest Received			2.11	2.11 CR
				2.11	2.11 CR
Property Income (28000)					
<u>67 / 109 LEITCHS ROAD BRENDALD QLD (BANKLEIT4)</u>					
02/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	400.00 CR
09/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	800.00 CR
16/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	1,200.00 CR
23/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	1,600.00 CR
30/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,000.00 CR
06/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,400.00 CR
13/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	2,800.00 CR
20/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	3,200.00 CR
27/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	3,600.00 CR
03/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,000.00 CR
10/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,400.00 CR
17/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	4,800.00 CR
24/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	5,200.00 CR

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	5,600.00 CR
08/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,000.00 CR
15/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,400.00 CR
22/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	6,800.00 CR
29/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	7,200.00 CR
05/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	7,600.00 CR
12/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,000.00 CR
19/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,400.00 CR
26/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	8,800.00 CR
03/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	9,200.00 CR
10/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	9,600.00 CR
17/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,000.00 CR
24/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,400.00 CR
31/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	10,800.00 CR
07/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	11,200.00 CR
14/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	11,600.00 CR
21/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,000.00 CR
28/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,400.00 CR
04/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	12,800.00 CR
11/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	13,200.00 CR
18/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	13,600.00 CR
25/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,000.00 CR
04/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,400.00 CR
11/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	14,800.00 CR
18/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	15,200.00 CR
25/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	15,600.00 CR
01/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,000.00 CR
08/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,400.00 CR
15/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	16,800.00 CR
22/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	17,200.00 CR
29/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	17,600.00 CR
06/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,000.00 CR
13/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,400.00 CR
20/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	18,800.00 CR
27/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	19,200.00 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
03/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	19,600.00 CR
10/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,000.00 CR
17/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,400.00 CR
24/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			400.00	20,800.00 CR
				20,800.00	20,800.00 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
28/01/2022	0279664251 refund account fee 00241039881201 - E-BANKING TFR		2,750.00		2,750.00 DR
			2,750.00		2,750.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2022	2021 Income Tax Refund		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
13/04/2022	s&T Bankier super fund AW Boys - OSKO PAYMENT		440.00		440.00 DR
			440.00		440.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
28/01/2022	0279664251 refund account fee 00241039881201 - E-BANKING TFR		385.00		385.00 DR
			385.00		385.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/02/2022	TRANSACTION FEES CHARGED 01/22 - TRANSACTION FEES CHARGED		0.40		0.40 DR
01/05/2022	TRANSACTION FEES CHARGED 04/22 - TRANSACTION FEES CHARGED		1.20		1.60 DR
			1.60		1.60 DR
Depreciation (33400)					
<u>67 / 109 LEITCHS ROAD BUILDING (BANKLEI21)</u>					
30/06/2022	Depreciation for the period {2022}		2,305.25		2,305.25 DR
			2,305.25		2,305.25 DR
<u>67 / 109 LEITCHS RD OFFICE MEZZANINE (BANKLEIT31)</u>					
30/06/2022	Depreciation for the period {2022}		255.00		255.00 DR
			255.00		255.00 DR
<u>Airconditioner Mitsubishi - 67/109 Leitchs Rd (STBA0001_AIRCONDITI1)</u>					
30/06/2022	Depreciation for the period {2022}		23.73		23.73 DR
			23.73		23.73 DR
<u>Air Conditioning - 67/109 Leitchs Rd (STBA0001_AIRCONDITIO)</u>					
30/06/2022	Depreciation for the period {2022}		38.05		38.05 DR
			38.05		38.05 DR
<u>Fire Control Equip - 67/109 Leitchs Rd (STBA0001_FIRECONTROL)</u>					
30/06/2022	Depreciation for the period {2022}		4.26		4.26 DR

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As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
			4.26		4.26 DR
<u>Lights & Fittings - 67/109 Leitchs Rd (STBA0001_LIGHTS&FIT1)</u>					
30/06/2022	Depreciation for the period {2022}		11.67		11.67 DR
			11.67		11.67 DR
<u>Lights & Fittings - 67/109 Leitchs Rd (STBA0001_LIGHTS&FIT1)</u>					
30/06/2022	Depreciation for the period {2022}		20.37		20.37 DR
			20.37		20.37 DR
<u>Security System - 67/109 Leitchs Rd (STBA0001_SECURITYSYS)</u>					
30/06/2022	Depreciation for the period {2022}		3.06		3.06 DR
			3.06		3.06 DR
<u>Staff Ammenities - 67/109 Leitchs Rd (STBA0001_STAFFAMMENI)</u>					
30/06/2022	Depreciation for the period {2022}		126.16		126.16 DR
			126.16		126.16 DR
Fines - Non-Deductible (38200)					
<u>Fines - Non-Deductible (38200)</u>					
30/06/2022	ATO - Late Lodgement Fines		444.00		444.00 DR
			444.00		444.00 DR
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Bankier, Ryan - Accumulation (BANRYA00001A)</u>					
19/07/2021	BT Life Insuranc 0066296216 YL508150 633-000 N - DIRECT DEBIT		696.53		696.53 DR
17/08/2021	BT Life Insuranc 0072823578 YL508150 633-000 N - DIRECT DEBIT		696.53		1,393.06 DR
17/09/2021	BT Life Insuranc 0079930170 YL508150 633-000 N - DIRECT DEBIT		696.53		2,089.59 DR
18/10/2021	BT Life Insuranc 0086645527 YL508150 633-000 N - DIRECT DEBIT		696.53		2,786.12 DR
17/11/2021	BT Life Insuranc 0093533018 YL508150 633-000 N - DIRECT DEBIT		696.53		3,482.65 DR
17/12/2021	BT Life Insuranc 0100774684 YL508150 633-000 N - DIRECT DEBIT		696.53		4,179.18 DR
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT		696.53		4,875.71 DR
17/02/2022	BT Life Insuranc 0114134240 YL508150 633-000 N - DIRECT DEBIT		696.53		5,572.24 DR
17/03/2022	BT Life Insuranc 0120661416 YL508150 633-000 N - DIRECT DEBIT		696.53		6,268.77 DR
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT		696.53		6,965.30 DR
17/05/2022	BT Life Insuranc 0134841608 YL508150 633-000 N - DIRECT DEBIT		696.53		7,661.83 DR
17/06/2022	BT Life Insuranc 0142217138 YL508150 633-000 N - DIRECT DEBIT		812.06		8,473.89 DR
			8,473.89		8,473.89 DR
<u>(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>					
16/07/2021	BT Life Insuranc 0065953693 YL504878 633-000 N - DIRECT DEBIT		354.64		354.64 DR
16/08/2021	BT Life Insuranc 0072519192 YL506206 633-000 N - DIRECT DEBIT		354.64		709.28 DR
16/09/2021	BT Life Insuranc 0079659184 YL504878 633-000 N - DIRECT DEBIT		354.64		1,063.92 DR
18/10/2021	BT Life Insuranc 0086645527 YL508150 633-000 N - DIRECT DEBIT		354.64		1,418.56 DR
16/11/2021	BT Life Insuranc 0093242330 YL504878 633-000 N - DIRECT DEBIT		354.64		1,773.20 DR
16/12/2021	BT Life Insuranc 0100463839 YL504878 633-000 N - DIRECT DEBIT		354.64		2,127.84 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT		354.64		2,482.48 DR
16/02/2022	BT Life Insuranc 0113798395 YL504878 633-000 N - DIRECT DEBIT		354.64		2,837.12 DR
16/03/2022	BT Life Insuranc 0120299621 YL504878 633-000 N - DIRECT DEBIT		354.64		3,191.76 DR
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT		354.64		3,546.40 DR
16/05/2022	BT Life Insuranc 0134544610 YL506206 633-000 N - DIRECT DEBIT		354.64		3,901.04 DR
16/06/2022	BT Life Insuranc 0141907644 YL504878 633-000 N - DIRECT DEBIT		409.80		4,310.84 DR
			4,310.84		4,310.84 DR
<u>(Life Insurance Premiums) Wilson, Christopher - Accumulation (WILCHR00001A)</u>					
15/07/2021	BT Life Insuranc 0065637575 YL506206 633-000 N - DIRECT DEBIT		465.00		465.00 DR
16/08/2021	BT Life Insuranc 0072519192 YL506206 633-000 N - DIRECT DEBIT		465.00		930.00 DR
15/09/2021	BT Life Insuranc 0079299889 YL506206 633-000 N - DIRECT DEBIT		465.00		1,395.00 DR
15/10/2021	BT Life Insuranc 0086275472 YL506206 633-000 N - DIRECT DEBIT		465.00		1,860.00 DR
15/11/2021	BT Life Insuranc 0092941362 YL506206 633-000 N - DIRECT DEBIT		465.00		2,325.00 DR
15/12/2021	BT Life Insuranc 0100061091 YL506206 633-000 N - DIRECT DEBIT		465.00		2,790.00 DR
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT		465.00		3,255.00 DR
15/02/2022	BT Life Insuranc 0113460855 YL506206 633-000 N - DIRECT DEBIT		465.00		3,720.00 DR
15/03/2022	BT Life Insuranc 0119955870 YL506206 633-000 N - DIRECT DEBIT		465.00		4,185.00 DR
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT		465.00		4,650.00 DR
16/05/2022	BT Life Insuranc 0134544610 YL506206 633-000 N - DIRECT DEBIT		465.00		5,115.00 DR
15/06/2022	BT Life Insuranc 0141524801 YL506206 633-000 N - DIRECT DEBIT		537.32		5,652.32 DR
			5,652.32		5,652.32 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			754.63	754.63 CR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022		1,164.00		409.37 DR
			1,164.00	754.63	409.37 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
15/07/2021	System Member Journals			395.25	395.25 CR
16/07/2021	System Member Journals			301.44	696.69 CR
19/07/2021	System Member Journals			592.05	1,288.74 CR
16/08/2021	System Member Journals			301.44	1,590.18 CR
16/08/2021	System Member Journals			395.25	1,985.43 CR
17/08/2021	System Member Journals			592.05	2,577.48 CR
15/09/2021	System Member Journals			395.25	2,972.73 CR
16/09/2021	System Member Journals			301.44	3,274.17 CR
17/09/2021	System Member Journals			592.05	3,866.22 CR
15/10/2021	System Member Journals			395.25	4,261.47 CR
18/10/2021	System Member Journals			592.05	4,853.52 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
18/10/2021	System Member Journals			301.44	5,154.96 CR
15/11/2021	System Member Journals			395.25	5,550.21 CR
16/11/2021	System Member Journals			301.44	5,851.65 CR
17/11/2021	System Member Journals			592.05	6,443.70 CR
15/12/2021	System Member Journals			395.25	6,838.95 CR
16/12/2021	System Member Journals			301.44	7,140.39 CR
17/12/2021	System Member Journals			592.05	7,732.44 CR
17/01/2022	System Member Journals			592.05	8,324.49 CR
17/01/2022	System Member Journals			301.44	8,625.93 CR
17/01/2022	System Member Journals			395.25	9,021.18 CR
11/02/2022	System Member Journals		188.70		8,832.48 CR
15/02/2022	System Member Journals			395.25	9,227.73 CR
16/02/2022	System Member Journals			301.44	9,529.17 CR
17/02/2022	System Member Journals			592.05	10,121.22 CR
15/03/2022	System Member Journals			395.25	10,516.47 CR
16/03/2022	System Member Journals			301.44	10,817.91 CR
17/03/2022	System Member Journals			592.05	11,409.96 CR
19/04/2022	System Member Journals			592.05	12,002.01 CR
19/04/2022	System Member Journals			301.44	12,303.45 CR
19/04/2022	System Member Journals			395.25	12,698.70 CR
20/04/2022	System Member Journals		3,400.00		9,298.70 CR
16/05/2022	System Member Journals			395.25	9,693.95 CR
16/05/2022	System Member Journals			301.44	9,995.39 CR
17/05/2022	System Member Journals			592.05	10,587.44 CR
15/06/2022	System Member Journals			456.72	11,044.16 CR
16/06/2022	System Member Journals			348.33	11,392.49 CR
17/06/2022	System Member Journals			690.25	12,082.74 CR
30/06/2022	System Member Journals		128.15		11,954.59 CR
30/06/2022	System Member Journals		458.49		11,496.10 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		25,252.85		13,756.75 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		22,522.81		36,279.56 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		17,850.25		54,129.81 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			1,228.58	52,901.23 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			1,095.76	51,805.47 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			868.44	50,937.03 DR
			69,801.25	18,864.22	50,937.03 DR

Opening Balance (50010)

(Opening Balance) Bankier, Ryan - Accumulation (BANRYA00001A)

01/07/2021	Opening Balance				126,930.20 CR
01/07/2021	Close Period Journal			4,832.77	131,762.97 CR
				4,832.77	131,762.97 CR

(Opening Balance) Bankier, Scott Travis - Accumulation (BANSCO00001A)

01/07/2021	Opening Balance				168,397.83 CR
01/07/2021	Close Period Journal			13,493.04	181,890.87 CR

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As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
				13,493.04	181,890.87 CR
	<u>(Opening Balance) Wilson, Christopher - Accumulation (WILCHR00001A)</u>				
01/07/2021	Opening Balance				154,286.85 CR
01/07/2021	Close Period Journal			9,509.27	163,796.12 CR
				9,509.27	163,796.12 CR
	Contributions (52420)				
	<u>(Contributions) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>				
01/07/2021	Opening Balance				1,549.00 CR
01/07/2021	Close Period Journal		1,549.00		0.00 DR
11/02/2022	System Member Journals			222.00	222.00 CR
20/04/2022	System Member Journals			4,000.00	4,222.00 CR
30/06/2022	System Member Journals			150.77	4,372.77 CR
30/06/2022	System Member Journals			539.40	4,912.17 CR
			1,549.00	4,912.17	4,912.17 CR
	Share of Profit/(Loss) (53100)				
	<u>(Share of Profit/(Loss)) Bankier, Ryan - Accumulation (BANRYA00001A)</u>				
01/07/2021	Opening Balance				12,047.06 CR
01/07/2021	Close Period Journal		12,047.06		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			17,850.25	17,850.25 CR
			12,047.06	17,850.25	17,850.25 CR
	<u>(Share of Profit/(Loss)) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>				
01/07/2021	Opening Balance				16,401.83 CR
01/07/2021	Close Period Journal		16,401.83		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			25,252.85	25,252.85 CR
			16,401.83	25,252.85	25,252.85 CR
	<u>(Share of Profit/(Loss)) Wilson, Christopher - Accumulation (WILCHR00001A)</u>				
01/07/2021	Opening Balance				14,839.13 CR
01/07/2021	Close Period Journal		14,839.13		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			22,522.81	22,522.81 CR
			14,839.13	22,522.81	22,522.81 CR
	Income Tax (53330)				
	<u>(Income Tax) Bankier, Ryan - Accumulation (BANRYA00001A)</u>				
01/07/2021	Opening Balance				159.79 CR
01/07/2021	Close Period Journal		159.79		0.00 DR
19/07/2021	System Member Journals			104.48	104.48 CR
17/08/2021	System Member Journals			104.48	208.96 CR
17/09/2021	System Member Journals			104.48	313.44 CR
18/10/2021	System Member Journals			104.48	417.92 CR
17/11/2021	System Member Journals			104.48	522.40 CR
17/12/2021	System Member Journals			104.48	626.88 CR
17/01/2022	System Member Journals			104.48	731.36 CR
17/02/2022	System Member Journals			104.48	835.84 CR
17/03/2022	System Member Journals			104.48	940.32 CR
19/04/2022	System Member Journals			104.48	1,044.80 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
17/05/2022	System Member Journals			104.48	1,149.28 CR
17/06/2022	System Member Journals			121.81	1,271.09 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		868.44		402.65 CR
			1,028.23	1,271.09	402.65 CR
<u>(Income Tax) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>					
01/07/2021	Opening Balance				729.12 DR
01/07/2021	Close Period Journal			729.12	0.00 DR
16/07/2021	System Member Journals			53.20	53.20 CR
16/08/2021	System Member Journals			53.20	106.40 CR
16/09/2021	System Member Journals			53.20	159.60 CR
18/10/2021	System Member Journals			53.20	212.80 CR
16/11/2021	System Member Journals			53.20	266.00 CR
16/12/2021	System Member Journals			53.20	319.20 CR
17/01/2022	System Member Journals			53.20	372.40 CR
16/02/2022	System Member Journals			53.20	425.60 CR
16/03/2022	System Member Journals			53.20	478.80 CR
19/04/2022	System Member Journals			53.20	532.00 CR
16/05/2022	System Member Journals			53.20	585.20 CR
16/06/2022	System Member Journals			61.47	646.67 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		1,228.58		581.91 DR
			1,228.58	1,375.79	581.91 DR
<u>(Income Tax) Wilson, Christopher - Accumulation (WILCHR00001A)</u>					
01/07/2021	Opening Balance				430.87 DR
01/07/2021	Close Period Journal			430.87	0.00 DR
15/07/2021	System Member Journals			69.75	69.75 CR
16/08/2021	System Member Journals			69.75	139.50 CR
15/09/2021	System Member Journals			69.75	209.25 CR
15/10/2021	System Member Journals			69.75	279.00 CR
15/11/2021	System Member Journals			69.75	348.75 CR
15/12/2021	System Member Journals			69.75	418.50 CR
17/01/2022	System Member Journals			69.75	488.25 CR
15/02/2022	System Member Journals			69.75	558.00 CR
15/03/2022	System Member Journals			69.75	627.75 CR
19/04/2022	System Member Journals			69.75	697.50 CR
16/05/2022	System Member Journals			69.75	767.25 CR
15/06/2022	System Member Journals			80.60	847.85 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		1,095.76		247.91 DR
			1,095.76	1,278.72	247.91 DR
Contributions Tax (53800)					
<u>(Contributions Tax) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>					
11/02/2022	System Member Journals		33.30		33.30 DR
20/04/2022	System Member Journals		600.00		633.30 DR
30/06/2022	System Member Journals		22.62		655.92 DR
30/06/2022	System Member Journals		80.91		736.83 DR
			736.83		736.83 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (53920)					
<u>(Life Insurance Premiums) Bankier, Ryan - Accumulation (BANRYA00001A)</u>					
01/07/2021	Opening Balance				7,374.08 DR
01/07/2021	Close Period Journal			7,374.08	0.00 DR
19/07/2021	System Member Journals		696.53		696.53 DR
17/08/2021	System Member Journals		696.53		1,393.06 DR
17/09/2021	System Member Journals		696.53		2,089.59 DR
18/10/2021	System Member Journals		696.53		2,786.12 DR
17/11/2021	System Member Journals		696.53		3,482.65 DR
17/12/2021	System Member Journals		696.53		4,179.18 DR
17/01/2022	System Member Journals		696.53		4,875.71 DR
17/02/2022	System Member Journals		696.53		5,572.24 DR
17/03/2022	System Member Journals		696.53		6,268.77 DR
19/04/2022	System Member Journals		696.53		6,965.30 DR
17/05/2022	System Member Journals		696.53		7,661.83 DR
17/06/2022	System Member Journals		812.06		8,473.89 DR
			8,473.89	7,374.08	8,473.89 DR
<u>(Life Insurance Premiums) Bankier, Scott Travis - Accumulation (BANSCO00001A)</u>					
01/07/2021	Opening Balance				3,728.67 DR
01/07/2021	Close Period Journal			3,728.67	0.00 DR
16/07/2021	System Member Journals		354.64		354.64 DR
16/08/2021	System Member Journals		354.64		709.28 DR
16/09/2021	System Member Journals		354.64		1,063.92 DR
18/10/2021	System Member Journals		354.64		1,418.56 DR
16/11/2021	System Member Journals		354.64		1,773.20 DR
16/12/2021	System Member Journals		354.64		2,127.84 DR
17/01/2022	System Member Journals		354.64		2,482.48 DR
16/02/2022	System Member Journals		354.64		2,837.12 DR
16/03/2022	System Member Journals		354.64		3,191.76 DR
19/04/2022	System Member Journals		354.64		3,546.40 DR
16/05/2022	System Member Journals		354.64		3,901.04 DR
16/06/2022	System Member Journals		409.80		4,310.84 DR
			4,310.84	3,728.67	4,310.84 DR
<u>(Life Insurance Premiums) Wilson, Christopher - Accumulation (WILCHR00001A)</u>					
01/07/2021	Opening Balance				4,898.99 DR
01/07/2021	Close Period Journal			4,898.99	0.00 DR
15/07/2021	System Member Journals		465.00		465.00 DR
16/08/2021	System Member Journals		465.00		930.00 DR
15/09/2021	System Member Journals		465.00		1,395.00 DR
15/10/2021	System Member Journals		465.00		1,860.00 DR
15/11/2021	System Member Journals		465.00		2,325.00 DR
15/12/2021	System Member Journals		465.00		2,790.00 DR
17/01/2022	System Member Journals		465.00		3,255.00 DR
15/02/2022	System Member Journals		465.00		3,720.00 DR
15/03/2022	System Member Journals		465.00		4,185.00 DR
19/04/2022	System Member Journals		465.00		4,650.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
16/05/2022	System Member Journals		465.00		5,115.00 DR
15/06/2022	System Member Journals		537.32		5,652.32 DR
			5,652.32	4,898.99	5,652.32 DR
Bank Accounts (60400)					
<u>Bendigo Bank - 138798798 (BBL138798798)</u>					
01/07/2021	Opening Balance				2,517.51 DR
02/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		2,957.51 DR
09/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,397.51 DR
15/07/2021	BT Life Insuranc 0065637575 YL506206 633-000 N - DIRECT DEBIT			465.00	2,932.51 DR
16/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,372.51 DR
16/07/2021	BT Life Insuranc 0065953693 YL504878 633-000 N - DIRECT DEBIT			354.64	3,017.87 DR
19/07/2021	BT Life Insuranc 0066296216 YL508150 633-000 N - DIRECT DEBIT			696.53	2,321.34 DR
23/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		2,761.34 DR
30/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,201.34 DR
06/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,641.34 DR
13/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,081.34 DR
16/08/2021	BT Life Insuranc 0072519192 YL506206 633-000 N - DIRECT DEBIT			819.64	3,261.70 DR
17/08/2021	BT Life Insuranc 0072823578 YL508150 633-000 N - DIRECT DEBIT			696.53	2,565.17 DR
20/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,005.17 DR
27/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,445.17 DR
03/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,885.17 DR
10/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,325.17 DR
15/09/2021	BT Life Insuranc 0079299889 YL506206 633-000 N - DIRECT DEBIT			465.00	3,860.17 DR
16/09/2021	BT Life Insuranc 0079659184 YL504878 633-000 N - DIRECT DEBIT			354.64	3,505.53 DR
17/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,945.53 DR
17/09/2021	BT Life Insuranc 0079930170 YL508150 633-000 N - DIRECT DEBIT			696.53	3,249.00 DR
24/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,689.00 DR
01/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,129.00 DR
08/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,569.00 DR
15/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,009.00 DR
15/10/2021	BT Life Insuranc 0086275472 YL506206 633-000 N - DIRECT DEBIT			465.00	4,544.00 DR
18/10/2021	BT Life Insuranc 0086645527 YL508150 633-000 N - DIRECT DEBIT			1,051.17	3,492.83 DR
22/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,932.83 DR
29/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,372.83 DR
05/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,812.83 DR
12/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,252.83 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
15/11/2021	BT Life Insuranc 0092941362 YL506206 633-000 N - DIRECT DEBIT			465.00	4,787.83 DR
16/11/2021	BT Life Insuranc 0093242330 YL504878 633-000 N - DIRECT DEBIT			354.64	4,433.19 DR
17/11/2021	BT Life Insuranc 0093533018 YL508150 633-000 N - DIRECT DEBIT			696.53	3,736.66 DR
19/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,176.66 DR
26/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,616.66 DR
03/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,056.66 DR
10/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,496.66 DR
15/12/2021	BT Life Insuranc 0100061091 YL506206 633-000 N - DIRECT DEBIT			465.00	5,031.66 DR
16/12/2021	BT Life Insuranc 0100463839 YL504878 633-000 N - DIRECT DEBIT			354.64	4,677.02 DR
17/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,117.02 DR
17/12/2021	BT Life Insuranc 0100774684 YL508150 633-000 N - DIRECT DEBIT			696.53	4,420.49 DR
24/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,860.49 DR
31/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,300.49 DR
07/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,740.49 DR
14/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		6,180.49 DR
17/01/2022	BT Life Insuranc 0106961306 YL506206 633-000 N - DIRECT DEBIT			1,516.17	4,664.32 DR
21/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,104.32 DR
28/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		5,544.32 DR
28/01/2022	0279664251 refund account fee 00241039881201 - E-BANKING TFR			3,135.00	2,409.32 DR
01/02/2022	TRANSACTION FEES CHARGED 01/22 - TRANSACTION FEES CHARGED			0.40	2,408.92 DR
04/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		2,848.92 DR
11/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,288.92 DR
15/02/2022	BT Life Insuranc 0113460855 YL506206 633-000 N - DIRECT DEBIT			465.00	2,823.92 DR
16/02/2022	BT Life Insuranc 0113798395 YL504878 633-000 N - DIRECT DEBIT			354.64	2,469.28 DR
17/02/2022	BT Life Insuranc 0114134240 YL508150 633-000 N - DIRECT DEBIT			696.53	1,772.75 DR
18/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		2,212.75 DR
25/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		2,652.75 DR
04/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,092.75 DR
11/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,532.75 DR
15/03/2022	BT Life Insuranc 0119955870 YL506206 633-000 N - DIRECT DEBIT			465.00	3,067.75 DR
16/03/2022	BT Life Insuranc 0120299621 YL504878 633-000 N - DIRECT DEBIT			354.64	2,713.11 DR
17/03/2022	BT Life Insuranc 0120661416 YL508150 633-000 N - DIRECT DEBIT			696.53	2,016.58 DR
18/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		2,456.58 DR
25/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		2,896.58 DR
01/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,336.58 DR

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08/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,776.58 DR
13/04/2022	s&T Bankier super fund AW Boys - OSKO PAYMENT			440.00	3,336.58 DR
15/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,776.58 DR
19/04/2022	BT Life Insuranc 0127942003 YL506206 633-000 N - DIRECT DEBIT			1,516.17	2,260.41 DR
20/04/2022	0290790900 super ato 00319235846602 - E-BANKING TFR			2,000.00	260.41 DR
20/04/2022	0290791032 super 00319235846602 - CREDIT TRANSFER		4,000.00		4,260.41 DR
20/04/2022	BPAY TO: TAX OFFICE PAYMENTS 0135870269 - BILL PAYMENT			3,783.05	477.36 DR
22/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		917.36 DR
22/04/2022	0291119374 sb 00241039881201 - E-BANKING TFR		2,000.00		2,917.36 DR
29/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,357.36 DR
01/05/2022	TRANSACTION FEES CHARGED 04/22 - TRANSACTION FEES CHARGED			1.20	3,356.16 DR
06/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,796.16 DR
13/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,236.16 DR
16/05/2022	BT Life Insuranc 0134544610 YL506206 633-000 N - DIRECT DEBIT			819.64	3,416.52 DR
17/05/2022	BT Life Insuranc 0134841608 YL508150 633-000 N - DIRECT DEBIT			696.53	2,719.99 DR
20/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,159.99 DR
27/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,599.99 DR
03/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,039.99 DR
10/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		4,479.99 DR
15/06/2022	BT Life Insuranc 0141524801 YL506206 633-000 N - DIRECT DEBIT			537.32	3,942.67 DR
16/06/2022	BT Life Insuranc 0141907644 YL504878 633-000 N - DIRECT DEBIT			409.80	3,532.87 DR
17/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		3,972.87 DR
17/06/2022	BT Life Insuranc 0142217138 YL508150 633-000 N - DIRECT DEBIT			812.06	3,160.81 DR
22/06/2022	CMC MARKETS STOC 0143153991 21585962 - DIRECT DEBIT [CMC MARKETS STOC 0143156787 21585963 - DIRECT CREDIT]		43,000.00		46,160.81 DR
23/06/2022	0299725055 00241039881201 - E-BANKING TFR			40,000.00	6,160.81 DR
24/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR		440.00		6,600.81 DR
			71,880.00	67,796.70	6,600.81 DR
Bendigo Bank CMC - 154114342 (BBL154114342)					
01/07/2021	Opening Balance				1,906.37 DR
01/09/2021	CMC MARKETS STOC 0076065394 17542406 - DIRECT CREDIT		109,973.61		111,879.98 DR
02/09/2021	CMC MARKETS STOC 0076466227 17563721 - DIRECT CREDIT		93,796.71		205,676.69 DR
06/09/2021	CMC MARKETS STOC 0077029133 17605848 - DIRECT DEBIT			204,888.89	787.80 DR
30/09/2021	CMC MARKETS STOC 0082581347 18008668 - DIRECT CREDIT		209,471.40		210,259.20 DR
01/10/2021	- INTEREST		1.57		210,260.77 DR
26/10/2021	CMC MARKETS STOC 0088321058 18396420 - DIRECT DEBIT			99,938.16	110,322.61 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
27/10/2021	CMC MARKETS STOC 0088600922 18416696 - DIRECT DEBIT			109,759.79	562.82 DR
01/11/2021	- INTEREST		7.35		570.17 DR
19/11/2021	CMC MARKETS STOC 0094031869 18776945 - DIRECT CREDIT		118,752.36		119,322.53 DR
22/11/2021	CMC MARKETS STOC 0094308736 18803762 - DIRECT DEBIT			118,934.08	388.45 DR
01/12/2021	- INTEREST		0.49		388.94 DR
02/12/2021	WESFARMERS LTD 0097140638 RCA21/01182711 - DIRECT CREDIT [Return of Capital: \$2 per unit]		3,458.00		3,846.94 DR
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBIT			141.62	3,705.32 DR
09/12/2021	CMC MARKETS STOC 0098725927 19055927 - DIRECT CREDIT		11,803.55		15,508.87 DR
10/12/2021	CMC MARKETS STOC 0098944369 19073413 - DIRECT DEBIT			14,829.78	679.09 DR
16/12/2021	CMC MARKETS STOC 0100285182 19131192 - DIRECT CREDIT		15,863.79		16,542.88 DR
17/12/2021	CMC MARKETS STOC 0100622459 19150114 - DIRECT CREDIT		100,525.04		117,067.92 DR
29/12/2021	CMC MARKETS STOC 0102686899 19244563 - DIRECT CREDIT		107,517.65		224,585.57 DR
01/01/2022	- INTEREST		2.85		224,588.42 DR
01/02/2022	- INTEREST		9.54		224,597.96 DR
22/02/2022	CMC MARKETS STOC 0114911694 19977366 - DIRECT DEBIT			111,889.73	112,708.23 DR
01/03/2022	- INTEREST		7.54		112,715.77 DR
30/03/2022	WESFARMERS LTD 0123449935 INT22/01072352 - DIVIDEND		1,760.80		114,476.57 DR
31/03/2022	CMC MARKETS STOC 0123736472 20505794 - DIRECT DEBIT			111,960.05	2,516.52 DR
01/04/2022	- INTEREST		4.63		2,521.15 DR
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT		181,625.34		184,146.49 DR
11/04/2022	CMC MARKETS STOC 0126106489 20671251 - DIRECT CREDIT		59,079.59		243,226.08 DR
01/05/2022	- INTEREST		7.42		243,233.50 DR
01/06/2022	- INTEREST		12.67		243,246.17 DR
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT			158.94	243,087.23 DR
22/06/2022	CMC MARKETS STOC 0143153991 21585962 - DIRECT DEBIT [CMC MARKETS STOC 0143156787 21585963 - DIRECT CREDIT]			43,000.00	200,087.23 DR
			1,013,681.90	815,501.04	200,087.23 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
20/04/2022	0290790900 super ato 00319235846602 - E- BANKING TFR		2,000.00		2,000.00 DR
22/04/2022	0291119374 sb 00241039881201 - E- BANKING TFR			2,000.00	0.00 DR
23/06/2022	0299725055 00241039881201 - E-BANKING TFR		40,000.00		40,000.00 DR
			42,000.00	2,000.00	40,000.00 DR
Plant and Equipment (at written down value) - Unitised (76550)					
<u>Airconditioner Mitsubishi - 67/109 Leitchs Rd (STBA0001_AIRCONDITI1)</u>					
01/07/2021	Opening Balance	1.00			259.21 DR
30/06/2022	Depreciation for the period {2022}			23.73	235.48 DR
30/06/2022	Revaluation - 30/06/2018 @ \$259.210000 (Exit) - 1.000000 Units on		23.73		259.21 DR

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	hand				
		1.00	23.73	23.73	259.21 DR
<u>Air Conditioning - 67/109 Leitchs Rd (STBA0001_AIRCONDITIO)</u>					
01/07/2021	Opening Balance	2.00			415.59 DR
30/06/2022	Depreciation for the period {2022}			38.05	377.54 DR
30/06/2022	Revaluation - 30/06/2018 @ \$207.795000 (Exit) - 2.000000 Units on hand		38.05		415.59 DR
		2.00	38.05	38.05	415.59 DR
<u>Fire Control Equip - 67/109 Leitchs Rd (STBA0001_FIRECONTROL)</u>					
01/07/2021	Opening Balance	1.00			46.54 DR
30/06/2022	Depreciation for the period {2022}			4.26	42.28 DR
30/06/2022	Revaluation - 30/06/2018 @ \$46.540000 (Exit) - 1.000000 Units on hand		4.26		46.54 DR
		1.00	4.26	4.26	46.54 DR
<u>Lights & Fittings - 67/109 Leitchs Rd (STBA0001_LIGHTS&FIT1)</u>					
01/07/2021	Opening Balance	1.00			127.46 DR
30/06/2022	Depreciation for the period {2022}			11.67	115.79 DR
30/06/2022	Revaluation - 30/06/2018 @ \$127.460000 (Exit) - 1.000000 Units on hand		11.67		127.46 DR
		1.00	11.67	11.67	127.46 DR
<u>Lights & Fittings - 67/109 Leitchs Rd (STBA0001_LIGHTS&FITT)</u>					
01/07/2021	Opening Balance	1.00			222.50 DR
30/06/2022	Depreciation for the period {2022}			20.37	202.13 DR
30/06/2022	Revaluation - 30/06/2018 @ \$222.500000 (Exit) - 1.000000 Units on hand		20.37		222.50 DR
		1.00	20.37	20.37	222.50 DR
<u>Security System - 67/109 Leitchs Rd (STBA0001_SECURITYSYS)</u>					
01/07/2021	Opening Balance	2.00			33.44 DR
30/06/2022	Depreciation for the period {2022}			3.06	30.38 DR
30/06/2022	Revaluation - 30/06/2018 @ \$16.720000 (Exit) - 2.000000 Units on hand		3.06		33.44 DR
		2.00	3.06	3.06	33.44 DR
<u>Staff Ammenities - 67/109 Leitchs Rd (STBA0001_STAFFAMMENI)</u>					
01/07/2021	Opening Balance	1.00			1,616.76 DR
30/06/2022	Depreciation for the period {2022}			126.16	1,490.60 DR
30/06/2022	Revaluation - 30/06/2018 @ \$1,616.760000 (Exit) - 1.000000 Units on hand		126.16		1,616.76 DR
		1.00	126.16	126.16	1,616.76 DR
Real Estate Properties (Australian - Non Residential) (77250)					
<u>67 / 109 LEITCHS ROAD BUILDING (BANKLEI21)</u>					
01/07/2021	Opening Balance	1.00			72,713.27 DR
30/06/2022	Depreciation for the period {2022}			2,305.25	70,408.02 DR
30/06/2022	Revaluation - 30/06/2018 @ \$72,713.270000 (Exit) - 1.000000 Units on hand		2,305.25		72,713.27 DR
		1.00	2,305.25	2,305.25	72,713.27 DR
<u>67 / 109 LEITCHS RD OFFICE MEZZANINE (BANKLEIT31)</u>					
01/07/2021	Opening Balance	1.00			8,043.33 DR

S & T Bankier Superfund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Depreciation for the period {2022}			255.00	7,788.33 DR
30/06/2022	Revaluation - 30/06/2018 @ \$8,043.330000 (Exit) - 1.000000 Units on hand		255.00		8,043.33 DR
		1.00	255.00	255.00	8,043.33 DR
67 / 109 LEITCHS ROAD BRENDALE QLD (BANKLEIT4)					
01/07/2021	Opening Balance	1.00			196,521.90 DR
		1.00			196,521.90 DR
Shares in Listed Companies (Australian) (77600)					
<u>AGL Energy Limited. (AGL.AX)</u>					
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBIT	2,210.00	11,931.85		11,931.85 DR
09/12/2021	CMC MARKETS STOC 0098725927 19055927 - DIRECT CREDIT	(2,210.00)		11,931.85	0.00 DR
		0.00	11,931.85	11,931.85	0.00 DR
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
06/09/2021	CMC MARKETS STOC 0077029133 17605848 - DIRECT DEBIT	2,018.00	204,888.89		204,888.89 DR
30/09/2021	CMC MARKETS STOC 0082581347 18008668 - DIRECT CREDIT	(2,018.00)		204,888.89	0.00 DR
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT	1,105.00	99,950.22		99,950.22 DR
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT	(1,105.00)		99,950.22	0.00 DR
		0.00	304,839.11	304,839.11	0.00 DR
<u>Fortescue Metals Group Ltd (FMG.AX)</u>					
27/10/2021	CMC MARKETS STOC 0088600922 18416696 - DIRECT DEBIT	7,577.00	109,759.79		109,759.79 DR
19/11/2021	CMC MARKETS STOC 0094031869 18776945 - DIRECT CREDIT	(7,577.00)		109,759.79	0.00 DR
		0.00	109,759.79	109,759.79	0.00 DR
<u>Liontown Resources Limited (LTR.AX)</u>					
10/12/2021	CMC MARKETS STOC 0098944369 19073413 - DIRECT DEBIT	10,053.00	14,829.78		14,829.78 DR
16/12/2021	CMC MARKETS STOC 0100285182 19131192 - DIRECT CREDIT	(10,053.00)		14,829.78	0.00 DR
		0.00	14,829.78	14,829.78	0.00 DR
<u>Mineral Resources Limited (MIN.AX)</u>					
31/03/2022	CMC MARKETS STOC 0123736472 20505794 - DIRECT DEBIT	2,231.00	111,960.05		111,960.05 DR
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT	(1,231.00)		61,776.25	50,183.80 DR
11/04/2022	CMC MARKETS STOC 0126106489 20671251 - DIRECT CREDIT	(1,000.00)		50,183.80	0.00 DR
		0.00	111,960.05	111,960.05	0.00 DR
<u>South32 Limited (S32.AX)</u>					
01/07/2021	Opening Balance	65,813.00			192,832.09 DR
01/09/2021	CMC MARKETS STOC 0076065394 17542406 - DIRECT CREDIT	(35,813.00)		79,233.80	113,598.29 DR
01/09/2021	Unrealised Gain writeback as at 01/09/2021			25,487.04	88,111.25 DR
02/09/2021	CMC MARKETS STOC 0076466227 17563721 - DIRECT CREDIT	(30,000.00)		66,761.15	21,350.10 DR
02/09/2021	Unrealised Gain writeback as at 02/09/2021			21,350.10	0.00 DR
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBIT	26,924.00	99,167.42		99,167.42 DR
29/12/2021	CMC MARKETS STOC 0102686899 19244563 - DIRECT CREDIT	(26,924.00)		99,167.42	0.00 DR

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
		0.00	99,167.42	291,999.51	0.00 DR
<u>Wesfarmers Limited (WES.AX)</u>					
26/10/2021	CMC MARKETS STOC 0088321058 18396420 - DIRECT DEBIT	1,729.00	99,938.16		99,938.16 DR
22/11/2021	CMC MARKETS STOC 0094308736 18803762 - DIRECT DEBIT	3,722.00	219,840.00		319,778.16 DR
22/11/2021	CMC MARKETS STOC 0094308736 18803762 - DIRECT DEBIT	(1,729.00)		96,480.16	223,298.00 DR
02/12/2021	WESFARMERS LTD 0097140638 RCA21/01182711 - DIRECT CREDIT [Return of Capital: \$2 per unit]	0.00		3,458.00	219,840.00 DR
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBIT	1,738.00	99,960.14		319,800.14 DR
06/12/2021	CMC MARKETS STOC 0097705729 19001223 - DIRECT DEBIT	(3,722.00)		219,840.00	99,960.14 DR
17/12/2021	CMC MARKETS STOC 0100622459 19150114 - DIRECT CREDIT	(1,738.00)		99,960.14	0.00 DR
22/02/2022	CMC MARKETS STOC 0114911694 19977366 - DIRECT DEBIT	2,201.00	111,889.73		111,889.73 DR
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT	(1,777.00)		90,335.32	21,554.41 DR
08/04/2022	CMC MARKETS STOC 0125828347 20652800 - DIRECT CREDIT	(424.00)		21,554.41	0.00 DR
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT	2,401.00	99,967.16		99,967.16 DR
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT	(2,401.00)		99,967.16	0.00 DR
		0.00	631,595.19	631,595.19	0.00 DR

GST Payable/Refundable (84000)

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>GST Payable/Refundable (84000)</u>					
01/07/2021	Opening Balance				521.50 DR
01/07/2021	Rev entries made in 2018 incorrectly posted			520.00	1.50 DR
01/07/2021	Rev entries made in 2018 incorrectly posted			520.00	518.50 CR
02/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	558.50 CR
09/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	598.50 CR
16/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	638.50 CR
23/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	678.50 CR
30/07/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	718.50 CR
06/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	758.50 CR
13/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	798.50 CR
20/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	838.50 CR
27/08/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	878.50 CR
03/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	918.50 CR
10/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	958.50 CR
17/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	998.50 CR
24/09/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,038.50 CR
30/09/2021	Sept 21 BAS		520.00		518.50 CR
01/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	558.50 CR
08/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	598.50 CR

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	638.50 CR
22/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	678.50 CR
29/10/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	718.50 CR
05/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	758.50 CR
12/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	798.50 CR
19/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	838.50 CR
26/11/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	878.50 CR
03/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	918.50 CR
10/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	958.50 CR
17/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	998.50 CR
17/12/2021	June 2019 GST Adjustment			212.00	1,210.50 CR
24/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,250.50 CR
31/12/2021	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,290.50 CR
31/12/2021	December 21 BAS		560.00		730.50 CR
07/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	770.50 CR
14/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	810.50 CR
21/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	850.50 CR
28/01/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	890.50 CR
04/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	930.50 CR
11/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	970.50 CR
18/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,010.50 CR
25/02/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,050.50 CR
04/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,090.50 CR
11/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,130.50 CR
18/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,170.50 CR
25/03/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,210.50 CR
31/03/2022	March 22 BAS		480.00		730.50 CR
01/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	770.50 CR
08/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	810.50 CR
15/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	850.50 CR
22/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	890.50 CR
29/04/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	930.50 CR
06/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	970.50 CR
13/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,010.50 CR
20/05/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,050.50 CR
27/05/2022	0218378941 RENT U67			40.00	1,090.50 CR

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	00241039881201 - E-BANKING TFR				
03/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,130.50 CR
10/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,170.50 CR
17/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,210.50 CR
24/06/2022	0218378941 RENT U67 00241039881201 - E-BANKING TFR			40.00	1,250.50 CR
30/06/2022	June 2022 GST		520.00		730.50 CR
			2,080.00	3,332.00	730.50 CR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				3,886.82 DR
30/09/2021	Sept 21 PAYG Instalment		999.00		4,885.82 DR
31/12/2021	Dec 21 PAYG Instalment		999.00		5,884.82 DR
30/06/2022	2021 Income Tax Refund			3,886.82	1,998.00 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		754.63		2,752.63 DR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022			1,164.00	1,588.63 DR
			2,752.63	5,050.82	1,588.63 DR
PAYG Instalment Payable (86000)					
<u>PAYG Instalment Payable (86000)</u>					
01/07/2021	Opening Balance				999.00 CR
30/06/2022	June 2021 PAYg Instalment		999.00		0.00 DR
			999.00		0.00 DR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				690.17 CR
30/06/2022	Rates Payable - jnl 2019		150.77		539.40 CR
30/06/2022	Water Rates Payable - jnl 2019		539.40		0.00 DR
			690.17		0.00 DR
Creditors - ATO (88010)					
<u>Creditors - ATO (88010)</u>					
01/07/2021	Opening Balance				2,525.16 CR
01/07/2021	Rev entries made in 2018 incorrectly posted		1,040.00		1,485.16 CR
30/09/2021	Sept 21 BAS			520.00	2,005.16 CR
30/09/2021	Sept 21 PAYG Instalment			999.00	3,004.16 CR
17/12/2021	June 2019 GST Adjustment		212.00		2,792.16 CR
31/12/2021	December 21 BAS			560.00	3,352.16 CR
31/12/2021	Dec 21 PAYG Instalment			999.00	4,351.16 CR
11/02/2022	Late Lodgement Fee Paid		222.00		4,129.16 CR
31/03/2022	March 22 BAS			480.00	4,609.16 CR
20/04/2022	BPAY TO: TAX OFFICE PAYMENTS 0135870269 - BILL PAYMENT		3,783.05		826.11 CR
30/06/2022	2021 Income Tax Refund		3,627.82		2,801.71 DR
30/06/2022	June 2021 PAYg Instalment			999.00	1,802.71 DR
30/06/2022	ATO - Late Lodgement Fines			444.00	1,358.71 DR
30/06/2022	ATO - Interest Received		2.11		1,360.82 DR

S & T Bankier Superfund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	June 2022 GST			520.00	840.82 DR
			8,886.98	5,521.00	840.82 DR
Manual Suspense Account (99900)					
<u>Manual Suspense Account (99900)</u>					
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT		199,758.44		199,758.44 DR
16/06/2022	CMC MARKETS STOC 0141740078 21501170 - DIRECT DEBIT			199,758.44	0.00 DR
			199,758.44	199,758.44	0.00 DR
Total Debits:	2,852,811.33				
Total Credits:	2,852,811.33				

D - Pension Documentation

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

S & T Bankier Superfund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Christopher Wilson

Ryan Bankier

Scott Travis Bankier

E - Estate Planning

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members