

**N J HEALEY SUPERANNUATION FUND**

ABN 36 233 138 134  
Trustees: NJ Healey Pty Ltd

**Financial Statement**  
**For the year ended 30 June 2020**

FS/2

**N J HEALEY SUPERANNUATION FUND**

**Statement of Financial Position  
as at 30 June 2020**

	Note	2020 \$	2019 \$
<b>Assets</b>			
Investments			
Direct Property	6A 14	150,000.00	150,000.00
Other Assets			
Cash At Bank	9	59,026.77	38,018.19
<b>Total Assets</b>		<b>209,026.77</b>	<b>188,018.19</b>
<b>Liabilities</b>			
Income Tax Payable	FS/18	497.95	(2,104.90)
Deferred Tax Liability		7,500.00	7,500.00
Other Taxes Payable	18	1,896.00	319.00
<b>Total Liabilities</b>		<b>9,893.95</b>	<b>5,714.10</b>
<b>Net Assets Available to Pay Benefits</b>		<b>199,132.82</b>	<b>182,304.09</b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Neville Healey		199,132.82	182,304.09
<b>Total Liability for Accrued Benefits</b>		<b>199,132.82</b>	<b>182,304.09</b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**N J HEALEY SUPERANNUATION FUND**

**Operating Statement**

**For the period 1 July 2019 to 30 June 2020**

	Note	2020 \$	2019 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		9,500.00	25,000.00
Member Insurance Premium Rebate		784.31	-
Investment Gains			
Increase in Market Value	8A	-	75,000.00
Investment Income			
Rent	7A	15,600.00	15,300.00
Other Income		67.72	-
		<u>25,952.03</u>	<u>115,300.00</u>
<b>Expenses</b>			
Member Payments			
Insurance Premiums		-	22,709.29
Other Expenses			
Accountancy Fee	21	3,355.00	165.00
Auditor Fee	21	660.00	-
General Expense	21	53.00	48.00
Non-Deductible Expense		319.00	-
Property Expenses	21	1,192.35	1,056.61
SMSF Supervisory Levy		518.00	259.00
		<u>6,097.35</u>	<u>24,237.90</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>19,854.68</b>	<b>91,062.10</b>
<b>Income Tax</b>			
Income Tax Expense		3,025.95	9,909.45
		<u>3,025.95</u>	<u>9,909.45</u>
<b>Benefits Accrued as a Result of Operations</b>		<b>16,828.73</b>	<b>81,152.65</b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

---

**N J HEALEY SUPERANNUATION FUND**  
**Notes to the Financial Statements**  
**As at 30 June 2020**

---

**Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

**(f) Valuation of Assets**

*Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

FS15

---

**N J HEALEY SUPERANNUATION FUND**  
**Notes to the Financial Statements**  
**As at 30 June 2020**

---

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

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

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date 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). All movements are recognised in the Operating Statement.

#### *Contributions and Rollovers In*

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

# N J HEALEY SUPERANNUATION FUND

## Notes to the Financial Statements

As at 30 June 2020

FS/6

### (h) Income Tax

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 29 April 2021 by the directors of the trustee company.

### Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	182,304.09	101,151.44
Benefits Accrued during the period	16,828.73	81,152.65
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>199,132.82</b>	<b>182,304.09</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

### Note 3 – 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 reporting period.

	Current	Previous
Vested Benefits at beginning of period	182,304.09	101,151.44
Benefits Accrued during the period	16,828.73	81,152.65
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>199,132.82</b>	<b>182,304.09</b>

FS/7

---

**N J HEALEY SUPERANNUATION FUND**  
**Notes to the Financial Statements**  
**As at 30 June 2020**

---

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Direct Property**

	<b>Current</b>	<b>Previous</b>
At market value:		
69 Yound Road, Cowra	150,000.00	150,000.00
	<u>150,000.00</u>	<u>150,000.00</u>

**Note 7A – Rent**

	<b>Current</b>	<b>Previous</b>
69 Yound Road, Cowra	15,600.00	15,300.00
	<u>15,600.00</u>	<u>15,300.00</u>

**Note 8A – Increase in Market Value**

	<b>Current</b>	<b>Previous</b>
<b>Direct Property</b>		
69 Yound Road, Cowra	0.00	75,000.00
	<u>0.00</u>	<u>75,000.00</u>

**N J HEALEY SUPERANNUATION FUND**

**Members Summary Report - For the period 1/07/2019 to 30/06/2020**

Member's Detail	Opening Balance	Increases					Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid			
<b>Mr Neville Healey</b>													
12 Taragala Street Cowra NSW 2794													
Accumulation Accumulation	182,304.09	9,500.00	0.00	9,570.37	0.00	(3,025.95)	0.00	784.31	0.00	0.00	0.00	0.00	199,132.82
	182,304.09	9,500.00	0.00	9,570.37	0.00	(3,025.95)	0.00	784.31	0.00	0.00	0.00	0.00	199,132.82
	182,304.09	9,500.00	0.00	9,570.37	0.00	(3,025.95)	0.00	784.31	0.00	0.00	0.00	0.00	199,132.82



**N J HEALEY SUPERANNUATION FUND**  
(ABN: 36 233 138 134)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2019 - 30 June 2020</b>	Residential Address: 12 Taragala Street Cowra, NSW 2794
<b>Member</b>	Number: 1
<b>Mr Neville John Healey</b>	Date of Birth: 25 May 1952 Date Joined Fund: 29 June 2011 Eligible Service Date: 29 June 2011
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

<b>Your Accounts</b>	
<b>Withdrawal Benefit as at 1 Jul 2019</b>	
Accumulation	182,304.09
<b>Total as at 1 Jul 2019</b>	<b>182,304.09</b>

<b>Withdrawal Benefit as at 30 Jun 2020</b>	
Accumulation	199,132.82
<b>Total as at 30 Jun 2020</b>	<b>199,132.82</b>

<b>Your Tax Components</b>	
Tax Free	5,043.22
Taxable - Taxed	194,089.60
Taxable - Untaxed	-

<b>Your Preservation Components</b>	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	199,132.82

<b>Your Insurance Benefits</b>	
No insurance details have been recorded	

<b>Your Beneficiaries</b>	
No beneficiary details have been recorded	

**For Enquiries:**  
mail N J HEALEY SUPERANNUATION FUND, 12 Taragala Street, Cowra NSW 2794

**N J HEALEY SUPERANNUATION FUND**  
(ABN: 36 233 138 134)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2019 - 30 June 2020</b>	Residential Address: 12 Taragala Street Cowra, NSW 2794
<b>Member</b>	Date of Birth: 25 May 1952
Number: 1	Date Joined Fund: 29 June 2011
<b>Mr Neville John Healey</b>	Eligible Service Date: 29 June 2011
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 29 June 2011

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2019	<b>182,304.09</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	9,500.00
Member Insurance Premium Rebates	784.31
Share Of Net Fund Income	9,570.37
<b><u>Total Increases</u></b>	<b>19,854.68</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	1,542.65
Tax on Net Fund Income	1,483.30
<b><u>Total Decreases</u></b>	<b>3,025.95</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2020	<b><u>199,132.82</u></b>

<b>Your Tax Components</b>		
Tax Free	2.5326 %	5,043.22
Taxable - Taxed		194,089.60
Taxable - Untaxed		-

<b>Your Preservation Components</b>	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	199,132.82

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**Trustee**

The Trustee of the Fund is as follows:

NJ Healey Pty Ltd

The directors of the Trustee company are:

Neville Healey

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Neville Healey  
Director - NJ Healey Pty Ltd

Statement Date: 30 June 2020

**N J HEALEY SUPERANNUATION FUND**  
**Investment Summary as at 30 June 2020**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
9 CBA - Business Transaction Account				59,026.77	59,026.77			28.24%
				59,026.77	59,026.77			28.24%
<u>Property Direct Market</u>								
14 68 Yound Road, Cowra	1.00000	75,000.0000	150,000.0000	75,000.00	150,000.00	75,000.00	100.00%	71.76%
				75,000.00	150,000.00	75,000.00	100.00%	71.76%
				134,026.77	209,026.77	75,000.00	55.96%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**N J HEALEY SUPERANNUATION FUND**  
**Investment Performance**  
**For the period from 1 July 2019 to 30 June 2020**

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
CBA - Business Transaction Account	38,018.19	27,538.93	6,530.35	59,026.77	0.00	0.00	0.00	0.00%
	<b>38,018.19</b>	<b>27,538.93</b>	<b>6,530.35</b>	<b>59,026.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
<u>Property Direct Market</u>								
69 Yound Road, Cowra	150,000.00	0.00	0.00	150,000.00	0.00	15,600.00	15,600.00	10.97%
	<b>150,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>150,000.00</b>	<b>0.00</b>	<b>15,600.00</b>	<b>15,600.00</b>	<b>10.97%</b>
<b>Fund Total</b>	<b>188,018.19</b>	<b>27,538.93</b>	<b>6,530.35</b>	<b>209,026.77</b>	<b>0.00</b>	<b>15,600.00</b>	<b>15,600.00</b>	<b>8.18%</b>

**N J HEALEY SUPERANNUATION FUND**  
**Realised Capital Gains**  
**For the period from 1 July 2019 to 30 June 2020**

Quantity	Accounting Treatment				Taxation Treatment								
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation			Capital Gains Calculation					
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss		
<b>Grand Total</b>													

\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**N J HEALEY SUPERANNUATION FUND**  
 Realised Capital Gains  
 For the period from 1 July 2019 to 30 June 2020

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	

**N J HEALEY SUPERANNUATION FUND**  
**Unrealised Capital Gains as at 30 June 2020**

FS/16

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b>Bank</b>												
CBA - Business Transaction Account												
30/06/2020	59,026.77	59,026.77	0.00	0.00	0.00	0.00	59,026.77			0.00		
	59,026.77	59,026.77	0.00	0.00	0.00	0.00	59,026.77			0.00		
<b>Bank Total</b>												
<b>Property Direct Market</b>												
69 Yound Road, Cowra												
30/06/2017	1.00	75,000.00	75,000.00	0.00	0.00	0.00	75,000.00		75,000.00			
	1.00	75,000.00	75,000.00	0.00	0.00	0.00	75,000.00		75,000.00			
<b>Property Direct Market Total</b>												
	150,000.00	75,000.00	75,000.00	0.00	0.00	0.00	75,000.00		75,000.00			



**N J HEALEY SUPERANNUATION FUND**  
Unrealised Capital Gains as at 30 June 2020

**Capital Gains Tax Return Summary**

Current Year Capital Gains	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	75,000.00	0.00	0.00	75,000.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	75,000.00	0.00	0.00	75,000.00	0.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	75,000.00	0.00	0.00	75,000.00	
Discount applicable		25,000.00				
Net Gain after applying discount	0.00	50,000.00	0.00	0.00	50,000.00	

Gains/Losses on Custom Holding Accounts	Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
<b>Custom Holding Accounts Totals</b>						

**N J HEALEY SUPERANNUATION FUND**

**Tax Accounting Reconciliation**

**For the period 1 July 2019 to 30 June 2020**

<b>Operating Statement Profit vs. Provision for Income Tax</b>	<b>2020</b>
	<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>19,854.68</b>
<b>ADD:</b>	
Non-Deductible Expenses	319.00
<b>LESS:</b>	
Rounding	0.68
<b>Taxable Income or Loss</b>	<b>20,173.00</b>

	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	20,173.00	3,025.95
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>3,025.95</b>

**Provision for Income Tax vs. Income Tax Expense**

<b>Provision for Income Tax</b>	<b>3,025.95</b>
<b>Income Tax Expense</b>	<b>3,025.95</b>

**Provision for Income Tax vs. Income Tax Payable**

<b>Provision for Income Tax</b>	<b>3,025.95</b>
<b>LESS:</b>	
Income Tax Instalments Paid	2,528.00
<b>Income Tax Payable (Receivable)</b>	<b>497.95</b>

**Exempt Current Pension Income Settings**

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

FS/19

**Compilation Report to the Trustees and Members of  
N J HEALEY SUPERANNUATION FUND**

**ABN 36 233 138 134  
For the period 01 July 2019 to 30 June 2020**

---

On the basis of the information provided by the Trustees of N J HEALEY SUPERANNUATION FUND, we have compiled the accompanying special purpose financial statements of N J HEALEY SUPERANNUATION FUND for the period ended 30 June 2020, which comprise the Statement of Financial Position, Operating Statement, 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 Trustees**

The Trustees of N J HEALEY SUPERANNUATION FUND 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 / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

### **Our Responsibility**

On the basis of information provided by the Trustees of N J HEALEY SUPERANNUATION FUND, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting 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 / basis of accounting 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<sup>1</sup> on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund 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.

Signature of Accountant

Dated: 29 April 2021

.....  
**Name of Signatory:** Mr Andrew Pullen

**Address:** 18 Redfern Street  
Cowra, NSW 2794

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions

# Self-managed superannuation fund annual return 2020

## 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 2020* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2020* (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](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place  in ALL applicable boxes.

- Postal address for annual returns:

**Australian Taxation Office**  
**GPO Box 9845**  
 [insert the name and postcode of your capital city]

## Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ! 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



Suburb/town	State/territory	Postcode
<input type="text" value="Cowra"/>	<input type="text" value="NSW"/>	<input type="text" value="2794"/>

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

A No  Yes

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

B No  Yes

Fund's tax file number (TFN) 927461833

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

Auditor's phone number

100014140

04

10712708

Postal address

PO Box 3376

Suburb/town

State/territory

Postcode

Rundle Mall

SA

5000

Date audit was completed **A**

Day	Month	Year

Was Part A of the audit report qualified? **B** No  Yes

Was Part B of the audit report qualified? **C** No  Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No  Yes

**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 062529

Fund account number 10176591

Fund account name

N J HEALEY SUPERANNUATION FUND

I would like my tax refunds made to this account.  Go to C.

**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.

smsfdataflow

Fund's tax file number (TFN) 927461833

8 Status of SMSF Australian superannuation fund A No [ ] Yes [X] 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 No [ ] Yes [X]

9 Was the fund wound up during the income year? No [X] Yes [ ] If yes, provide the date on which the fund was wound up [ ] Have all tax lodgment and payment obligations been met? No [ ] Yes [ ]

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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.

No [X] Go to Section B: Income.

Yes [ ] Exempt current pension income amount A \$ [ ] .00

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 Yes [ ]

Did the fund have any other income that was assessable?

E Yes [ ] Go to Section B: Income.

No [ ] 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.

T2/4

Fund's tax file number (TFN) 927461833

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 No  Yes

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 2020.

Have you applied an exemption or rollover?

M No  Yes

Code

Net capital gain A \$ 0.00

Gross rent and other leasing and hiring income B \$ 15600.00

Gross interest C \$ 17.00

Forestry managed investment scheme income X \$ 0.00

Gross foreign income	D1 \$ 0.00	Net foreign income	D \$ 0.00	Loss <input type="checkbox"/>
----------------------	------------	--------------------	-----------	-------------------------------

Australian franking credits from a New Zealand company E \$ 0.00

Transfers from foreign funds F \$ 0.00

Number

Gross payments where ABN not quoted H \$ 0.00

Gross distribution from partnerships I \$ 0.00

Loss

**Calculation of assessable contributions**  
Assessable employer contributions  
R1 \$ 9500.00  
plus Assessable personal contributions  
R2 \$ 0.00

\*Unfranked dividend amount J \$ 0.00

\*Franked dividend amount K \$ 0.00

plus \*\*No-TFN-quoted contributions  
R3 \$ 0.00  
(an amount must be included even if it is zero)

\*Dividend franking credit L \$ 0.00

\*Gross trust distributions M \$ 0.00

Code

less Transfer of liability to life insurance company or PST  
R6 \$ 0.00

**Assessable contributions**  
(R1 plus R2 plus R3 less R6)  
R \$ 9500.00

**Calculation of non-arm's length income**  
\*Net non-arm's length private company dividends  
U1 \$ 0.00

\*Other income S \$ 834.00

Code

plus \*Net non-arm's length trust distributions  
U2 \$ 0.00

\*Assessable income due to changed tax status of fund T \$ 0.00

plus \*Net other non-arm's length income  
U3 \$ 0.00

**Net non-arm's length income**  
(subject to 45% tax rate)  
(U1 plus U2 plus U3)  
U \$ 0.00

\*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** (Sum of labels A to U) W \$ 25951.00

Exempt current pension income Y \$ 0.00

**TOTAL ASSESSABLE INCOME** (W less Y) V \$ 25951.00

TR/5

Fund's tax file number (TFN) 927461833

### 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 \$	0.00	A2 \$	0.00
Interest expenses overseas	B1 \$	0.00	B2 \$	0.00
Capital works expenditure	D1 \$	0.00	D2 \$	0.00
Decline in value of depreciating assets	E1 \$	0.00	E2 \$	0.00
Insurance premiums – members	F1 \$	0.00	F2 \$	0.00
SMSF auditor fee	H1 \$	660.00	H2 \$	0.00
Investment expenses	I1 \$	1192.00	I2 \$	0.00
Management and administration expenses	J1 \$	3355.00	J2 \$	0.00
Forestry managed investment scheme expense	U1 \$	0.00	U2 \$	0.00
Other amounts	L1 \$	571.00	L2 \$	0.00
Tax losses deducted	M1 \$	0.00		

**TOTAL DEDUCTIONS**  
**N \$** 5778.00  
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y \$** 0.00  
 (Total A2 to L2)

**TAXABLE INCOME OR LOSS**  
**O \$** 20173.00  Loss  
**(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)**

**TOTAL SMSF EXPENSES**  
**Z \$** 5778.00  
 (N plus Y)

\*This is a mandatory label.



TR/6

Fund's tax file number (TFN) 927461833

### 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 2020* on how to complete the calculation statement.

*Taxable income	<b>A</b>	\$	20173	<b>00</b>
<i>(an amount must be included even if it is zero)</i>				
*Tax on taxable income	<b>T1</b>	\$	3025.95	
<i>(an amount must be included even if it is zero)</i>				
*Tax on no-TFN-quoted contributions	<b>J</b>	\$	0	
<i>(an amount must be included even if it is zero)</i>				

Gross tax **B** \$ 3025.95  
*(T1 plus J)*

Foreign income tax offset	<b>C1</b>	\$	0	
Rebates and tax offsets	<b>C2</b>	\$		
Non-refundable non-carry forward tax offsets				
<b>C</b> \$ 0				
<i>(C1 plus C2)</i>				

**SUBTOTAL 1**

**T2** \$ 3025.95  
*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	0	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	0	
Early stage investor tax offset	<b>D3</b>	\$	0	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	0	
Non-refundable carry forward tax offsets				
<b>D</b> \$ 0				
<i>(D1 plus D2 plus D3 plus D4)</i>				
<b>SUBTOTAL 2</b>				
<b>T3</b> \$ 3025.95				
<i>(T2 less D – cannot be less than zero)</i>				

Complying fund's franking credits tax offset	<b>E1</b>	\$		
No-TFN tax offset	<b>E2</b>	\$		
National rental affordability scheme tax offset	<b>E3</b>	\$		
Exploration credit tax offset	<b>E4</b>	\$		
Refundable tax offsets				
<b>E</b> \$ 0				
<i>(E1 plus E2 plus E3 plus E4)</i>				

**TAX PAYABLE T5** \$ 3025.95  
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G** \$ 0

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 \$**

**AMOUNT DUE OR REFUNDABLE**  
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.  
**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 2020*.

Tax losses carried forward to later income years **U \$**  **00**

Net capital losses carried forward to later income years **V \$**  **00**

Fund's tax file number (TFN) 927461833

### Section F: Member information

#### MEMBER 1

Title: MR

Family name: Healey

First given name: Neville Other given names: John

Member's TFN: 261487811 Date of birth: 25/05/1952

Contributions OPENING ACCOUNT BALANCE \$ 182304.09

Refer to instructions for completing these labels.

Employer contributions A \$ 9500

ABN of principal employer A1

Personal contributions B \$ 0

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ 0

TOTAL CONTRIBUTIONS N \$ 9500 (Sum of labels A to M)

#### Other transactions

Accumulation phase account balance S1 \$ 199770.82

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

TRIS Count 0

Allocated earnings or losses O \$ 7966.73

Inward rollovers and transfers P \$ 0

Outward rollovers and transfers Q \$ 0

Lump Sum payments R1 \$

Income stream payments R2 \$

Loss

Code

Code

CLOSING ACCOUNT BALANCE S \$ 199770.82 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

Other managed investments **D** \$ -00

**15b Australian direct investments**

Cash and term deposits **E** \$ -00

Debt securities **F** \$ -00

Loans **G** \$ -00

Listed shares **H** \$ -00

Unlisted shares **I** \$ -00

Limited recourse borrowing arrangements **J** \$ -00

Non-residential real property **K** \$ -00

Residential real property **L** \$ -00

Collectables and personal use assets **M** \$ -00

Other assets **O** \$ -00

**Limited recourse borrowing arrangements**

Australian residential real property **J1** \$ -00

Australian non-residential real property **J2** \$ -00

Overseas real property **J3** \$ -00

Australian shares **J4** \$ -00

Overseas shares **J5** \$ -00

Other **J6** \$ -00

Property count **J7**

**15c Other investments**

Crypto-Currency **N** \$ -00

**15d Overseas direct investments**

Overseas shares **P** \$ -00

Overseas non-residential real property **Q** \$ -00

Overseas residential real property **R** \$ -00

Overseas managed investments **S** \$ -00

Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ -00  
(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** No  Yes  \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value="0"/> -00	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value="0"/> -00	
Other borrowings	<b>V3</b> \$ <input type="text" value="0"/> -00	
	Borrowings	<b>V</b> \$ <input type="text" value="0"/> -00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> \$ <input type="text" value="199770"/> -00
	Reserve accounts	<b>X</b> \$ <input type="text" value="0"/> -00
	Other liabilities	<b>Y</b> \$ <input type="text" value="9396"/> -00
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="209166"/> -00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$  -00

Total TOFA losses **I** \$  -00

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 2019–20 income year, write 2020). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

### 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](http://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

[Signature box] Date Day Month Year

#### Preferred trustee or director contact details:

Title: MR
Family name: Healey
First given name: Neville Other given names: John
Phone number: 02 63423524
Email address:
Non-individual trustee name (if applicable): NJ Healey 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 declare that the Self-managed superannuation fund annual return 2020 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

[Signature box] Date Day Month Year

#### Tax agent's contact details

Title: MR
Family name: Pullen
First given name: Andrew Other given names:
Tax agent's practice: Balance Accountants & Advisers
Tax agent's phone number: 02 63423524 Reference number: NJHEALEYSF Tax agent number: 28120008



020

THE DIRECTOR  
 LEVEL 1 113-115 TALBRAGAR ST  
 113-115 TALBRAGAR ST  
 DUBBO NSW 2830

Account Number 06 2529 10176591

Statement Period 21 Jun 2019 - 20 Sep 2019

Closing Balance \$41,081.19 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

**Business Transaction Account**

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: N J HEALEY PTY LTD IN TRUST FOR  
 N J HEALEY FAMILY SUPERANNUATION FU

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

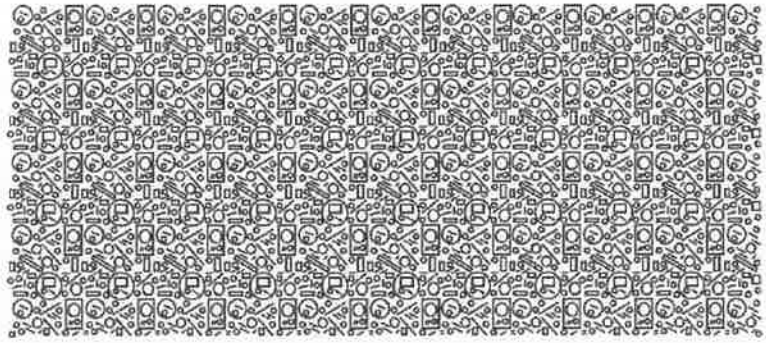
Date	Transaction	Debit	Credit	Balance
21 Jun 2019	OPENING BALANCE			\$35,427.48 CR
25 Jun	Transfer From COMMBIZ TRANSFER NJ Healey		2,290.71	\$37,718.19 CR
27 Jun	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$38,018.19 CR
03 Jul	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 362331381348060 IAS April - June	319.00		\$37,699.19 CR
04 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$37,999.19 CR
11 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$38,299.19 CR
18 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$38,599.19 CR
22 Jul	BPAY ASIC 17301 CommBiz 2291518013480 Asic	53.00		\$38,546.19 CR
22 Jul	Direct Credit 107358 COWRA CONCRETE P Co Balance Acc	165.00		\$38,381.19 CR
25 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$38,681.19 CR
01 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$38,981.19 CR
08 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$39,281.19 CR



## 315.616.1.1 ZZ258R3 0303 SL.R3.S001.D263.O V06.00.26

Account Number

06 2529 10176591



Date	Transaction	Debit	Credit	Balance
15 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$39,581.19 CR
22 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$39,881.19 CR
29 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$40,181.19 CR
05 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$40,481.19 CR
12 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$40,781.19 CR
19 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,081.19 CR
20 Sep	2019 CLOSING BALANCE			\$41,081.19 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$35,427.48 CR		\$537.00		\$6,190.71		\$41,081.19 CR

**Transaction Summary during 1st June 2019 to 31st August 2019**

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Cheque deposit	0	0	0	0	0	\$0.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.00	\$0.00
Quick deposits	0	0	0	0	0	\$0.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>





020

THE DIRECTOR  
 LEVEL 1 113-115 TALBRAGAR ST  
 113-115 TALBRAGAR ST  
 DUBBO NSW 2830

Account Number 06 2529 10176591

Statement Period 21 Sep 2019 - 20 Dec 2019

Closing Balance \$43,308.34 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

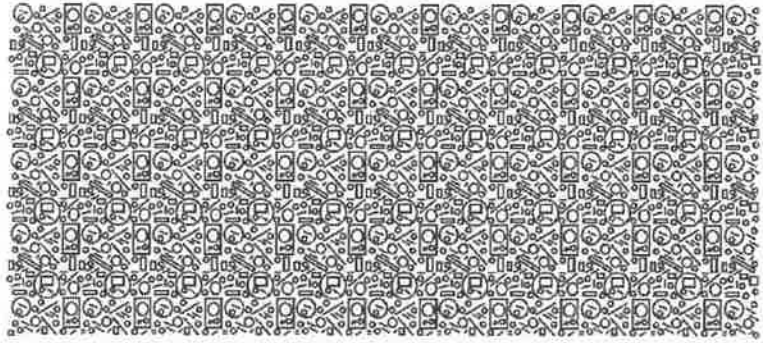
## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: N J HEALEY PTY LTD IN TRUST FOR  
 N J HEALEY FAMILY SUPERANNUATION FU

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
21 Sep 2019	OPENING BALANCE			\$41,081.19 CR
26 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,381.19 CR
03 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,681.19 CR
10 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,981.19 CR
14 Oct	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 362331381348060 IAS July - Sept 19	316.00		\$41,665.19 CR
19 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,965.19 CR
22 Oct	Sorry from CBA		50.00	\$42,015.19 CR
24 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$42,315.19 CR
30 Oct	BPAY COWRA SHIRE RATES 96776 CommBiz 81075 Rates 19-20	1,087.85		\$41,227.34 CR
30 Oct	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 362331381348060 ATO	319.00		\$40,908.34 CR
31 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,208.34 CR
07 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,508.34 CR



Date	Transaction	Debit	Credit	Balance
14 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$41,808.34 CR
21 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$42,108.34 CR
28 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$42,408.34 CR
05 Dec	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$42,708.34 CR
12 Dec	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$43,008.34 CR
19 Dec	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$43,308.34 CR
20 Dec	2019 CLOSING BALANCE			\$43,308.34 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$41,081.19 CR		\$1,722.85		\$3,950.00		\$43,308.34 CR

**Transaction Summary during 1st September 2019 to 30th November 2019**

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Cheques written	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Cheque deposit	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Over the counter deposit	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Quick deposits	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.00	<b>\$0.00</b>
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



020

THE DIRECTOR  
 LEVEL 1 113-115 TALBRAGAR ST  
 113-115 TALBRAGAR ST  
 DUBBO NSW 2830

Account Number 06 2529 10176591

Statement Period 21 Dec 2019 - 20 Mar 2020

Closing Balance \$44,944.12 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: N J HEALEY PTY LTD IN TRUST FOR  
 N J HEALEY FAMILY SUPERANNUATION FU

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

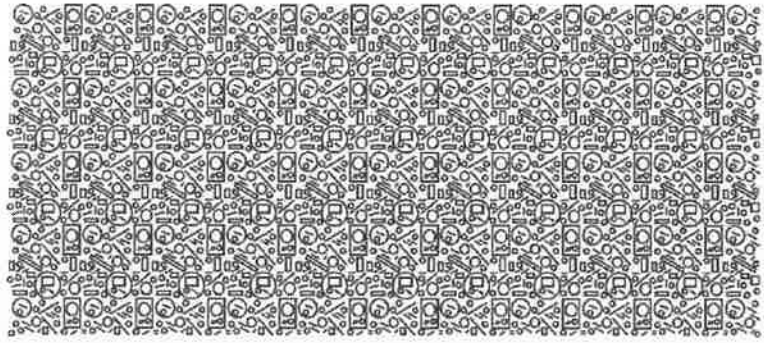
Date	Transaction	Debit	Credit	Balance
21 Dec 2019	OPENING BALANCE			\$43,308.34 CR
27 Dec	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$43,608.34 CR
02 Jan	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$43,908.34 CR
09 Jan	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$44,208.34 CR
16 Jan	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$44,508.34 CR
23 Jan	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$44,808.34 CR
30 Jan	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$45,108.34 CR
06 Feb	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$45,408.34 CR
13 Feb	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$45,708.34 CR
20 Feb	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$46,008.34 CR
27 Feb	Direct Credit 012721 ATO ATO004000011743683		1,604.62	\$47,612.96 CR
27 Feb	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$47,912.96 CR



\*# 3624,9897,1.1 ZZ258R3 0303 SLR3.S961.D080.O.V06.00.28

Account Number

06 2529 10176591



Date	Transaction	Debit	Credit	Balance
05 Mar	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$48,212.96 CR
06 Mar	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 362331381348060 Ato Payg	316.00		\$47,896.96 CR
06 Mar	Direct Credit 107358 COWRA CONCRETE P Co Super Adits	330.00		\$47,566.96 CR
06 Mar	Direct Credit 107358 COWRA CONCRETE P Co Balance accountant	3,190.00		\$44,376.96 CR
06 Mar	BPAY COWRA SHIRE WATER 89557 CommBiz 81075 CSC	32.84		\$44,344.12 CR
12 Mar	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$44,644.12 CR
19 Mar	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$44,944.12 CR
20 Mar	2020 CLOSING BALANCE			\$44,944.12 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$43,308.34 CR		\$3,868.84		\$5,504.62		\$44,944.12 CR

### Transaction Summary during 1st December 2019 to 29th February 2020

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 29 Feb	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Cheque deposit	0	0	0	0	0	\$0.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.00	\$0.00
Quick deposits	0	0	0	0	0	\$0.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



# Your Statement

Statement 36 (Page 1 of 2)

Account Number 06 2529 10176591

Statement Period 21 Mar 2020 - 20 Jun 2020

Closing Balance \$49,298.43 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



020

THE DIRECTOR  
 LEVEL 1 113-115 TALBRAGAR ST  
 113-115 TALBRAGAR ST  
 DUBBO NSW 2830

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: N J HEALEY PTY LTD IN TRUST FOR  
 N J HEALEY FAMILY SUPERANNUATION FU

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

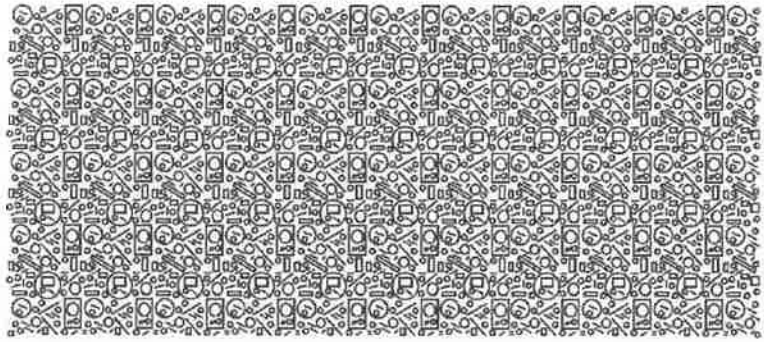
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
21 Mar	2020 OPENING BALANCE			\$44,944.12 CR
26 Mar	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$45,244.12 CR
02 Apr	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$45,544.12 CR
09 Apr	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$45,844.12 CR
16 Apr	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$46,144.12 CR
23 Apr	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$46,444.12 CR
30 Apr	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$46,744.12 CR
07 May	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$47,044.12 CR
14 May	Direct Credit 107358 COWRA CONCRETE P Co Super Audits	330.00		\$46,714.12 CR
14 May	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$47,014.12 CR



Account Number

06 2529 10176591



Date	Transaction	Debit	Credit	Balance
21 May	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$47,314.12 CR
28 May	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$47,614.12 CR
04 Jun	Direct Credit 109594 COLONIAL MUTUAL LIF 11728792003610181		784.31	\$48,398.43 CR
04 Jun	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$48,698.43 CR
11 Jun	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$48,998.43 CR
18 Jun	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$49,298.43 CR
20 Jun 2020	CLOSING BALANCE			\$49,298.43 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$44,944.12 CR		\$330.00		\$4,684.31		\$49,298.43 CR

### Transaction Summary during 1st March 2020 to 31st May 2020

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Cheque deposit	0	0	0	0	0	\$0.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.00	\$0.00
Quick deposits	0	0	0	0	0	\$0.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



# Your Statement

Statement 37 (Page 1 of 2)

Account Number 06 2529 10176591

Statement Period 21 Jun 2020 - 20 Sep 2020

Closing Balance \$61,775.77 CR

Enquiries 13 1998  
(24 hours a day, 7 days a week)



020

THE DIRECTOR  
LEVEL 1 113-115 TALBRAGAR ST  
113-115 TALBRAGAR ST  
DUBBO NSW 2830

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: N J HEALEY PTY LTD IN TRUST FOR  
N J HEALEY FAMILY SUPERANNUATION FU

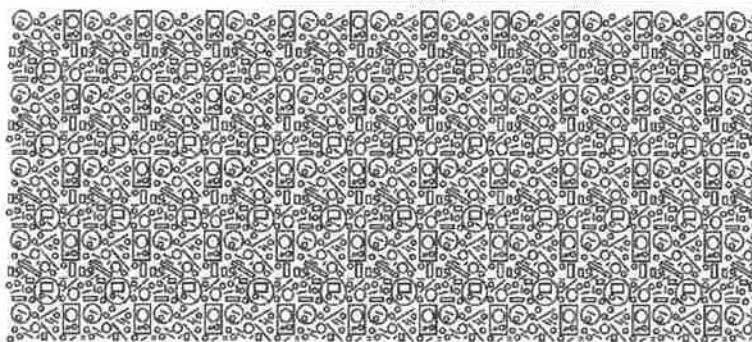
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
21 Jun	2020 OPENING BALANCE			\$49,298.43 CR
25 Jun	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$49,598.43 CR
26 Jun	Transfer From Cowra Concrete P NJ Healey Super		9,500.00	\$59,098.43 CR
30 Jun	BPAY COWRA SHIRE WATER 89557 CommBiz 81075 CSC Water	71.66		\$59,026.77 CR
02 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$59,326.77 CR
09 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$59,626.77 CR
16 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$59,926.77 CR
23 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$60,226.77 CR
27 Jul	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 362331381348060 Payg April June 20	632.00		\$59,594.77 CR
27 Jul	Direct Credit 107358 COWRA CONCRETE P Co Balance Acc	165.00		\$59,429.77 CR



\*# 11406.32021.1.1 ZZ258R3 0303 SL.R3.S961.D265.O Y06.00.30



Date	Transaction	Debit	Credit	Balance
27 Jul	BPAY ASIC 17301 CommBiz 2291518013480 Asic NJ Healey	54.00		\$59,375.77 CR
30 Jul	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$59,675.77 CR
06 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$59,975.77 CR
13 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$60,275.77 CR
20 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$60,575.77 CR
27 Aug	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$60,875.77 CR
03 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,175.77 CR
10 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,475.77 CR
17 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,775.77 CR
20 Sep 2020	CLOSING BALANCE			\$61,775.77 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$49,298.43 CR		\$922.66		\$13,400.00		\$61,775.77 CR

**Transaction Summary during 1st June 2020 to 31st August 2020**

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Cheque deposit	0	0	0	0	0	\$0.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.00	\$0.00
Quick deposits	0	0	0	0	0	\$0.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>





020

THE DIRECTOR  
 LEVEL 1 113-115 TALBRAGAR ST  
 113-115 TALBRAGAR ST  
 DUBBO NSW 2830

Account Number 06 2529 10176591

Statement Period 21 Sep 2020 - 20 Dec 2020

Closing Balance \$62,629.85 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

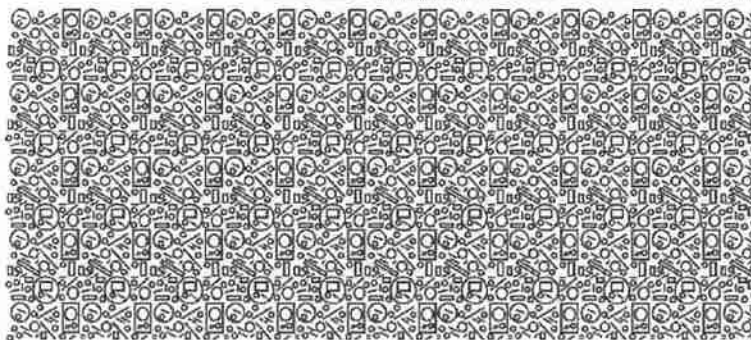
Name: N J HEALEY PTY LTD IN TRUST FOR  
 N J HEALEY FAMILY SUPERANNUATION FU

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
21 Sep 2020	OPENING BALANCE			\$61,775.77 CR
24 Sep	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$62,075.77 CR
25 Sep	BPAY COWRA SHIRE RATES 96776 CommBiz 81075 Cowra Shire Rate	1,179.92		\$60,895.85 CR
01 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,195.85 CR
08 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,495.85 CR
15 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,795.85 CR
22 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$62,095.85 CR
29 Oct	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$62,395.85 CR
30 Oct	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 362331381348060 Ato	602.00		\$61,793.85 CR
04 Nov	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 362331381348060 ATO Jan-march 20	1,264.00		\$60,529.85 CR

\*# 11210.35838.1.1 ZZ258R3 0303 SL.R3.S961.D356.OV06.00.31



Date	Transaction	Debit	Credit	Balance
05 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$60,829.85 CR
12 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,129.85 CR
19 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,429.85 CR
26 Nov	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$61,729.85 CR
03 Dec	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$62,029.85 CR
10 Dec	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$62,329.85 CR
17 Dec	Direct Credit 141000 Cowra Concrete P NJ Healey Superanu		300.00	\$62,629.85 CR
20 Dec	2020 CLOSING BALANCE			\$62,629.85 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$61,775.77 CR		\$3,045.92		\$3,900.00		\$62,629.85 CR

**Transaction Summary during 1st September 2020 to 30th November 2020**

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Cheques written	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Cheque deposit	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Over the counter deposit	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Quick deposits	0	0	0	0	0	\$0.00	<b>\$0.00</b>
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.00	<b>\$0.00</b>
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



CoreLogic®  
RP Data

69 Young Road Cowra NSW 2794

» RP AUTOVAL  
Automated Valuation

Prepared On 10 December 2019

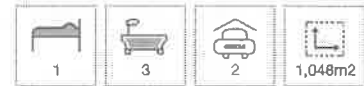
Use \$150k as best reflects actual value

## >> PROPERTY DESCRIPTION

69 Young Road Cowra NSW 2794  
ESTIMATED VALUE: \$242,524  
Estimated Price Range: \$145,555 - \$339,492  
FSD\* ± 40%

(Forecast Standard Deviation)  
*This estimate value has been compiled incorporating attribute data provided solely by RP Data and its suppliers.*

### Attributes used for this model



### Sales History

Sale Date	Sale Price	Sale Type
13 Mar 2012	\$75,000	
21 Oct 2004	\$70,000	

Year Built:	Not Specified
Floor Area:	250m2
Condition of Property:	No Response
Property Type:	HOUSE
Land Use:	Single Res Dwelling
LotPlan:	26/DP570866 COWRA NSW
Last Sale Date/Price:	13 Mar 2012, \$75,000

\* A Forecast Standard Deviation is an estimate of the variation between a modelled automated valuation and the market value of a property. A smaller FSD indicates our automated valuation is likely closer to the true market value of a property than a larger FSD.

## >> LOCATION HIGHLIGHTS



---

>> PAST SALES

No information available

## >> COWRA STATISTICS - A SNAP SHOT

Incorporating RP Data's Suburb Scorecard

### COWRA - Median Price

Period	Median Price for Houses	Median Price for Units
2019	\$250,000	\$208,500

### COWRA - Past Sales - Houses

2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
6	152	169	142	185	163	172	153	129	125

### COWRA - Past Sales - Units

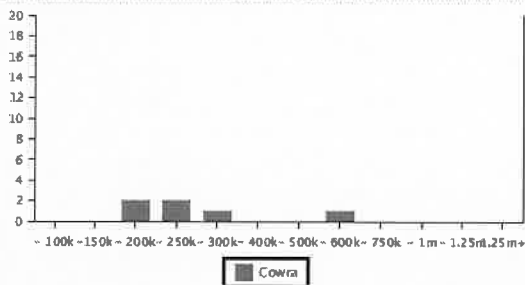
2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
1	12	8	16	11	12	19	11	8	17

### Capital Growth

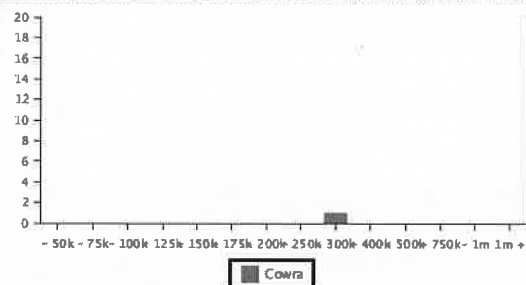
Period	Capital Growth % Houses	Capital Growth % Units
2018	8.7%	30.3%
2017	5.1%	15.1%
2016	1.7%	17.8%
2015	16.2%	-14.2%

### Sales By Price (Past 12 Months)

Houses



Units



---

## >> THANK YOU

Thank you for your interest in our RP Estimates. We appreciate your business and wish you luck with your future property transactions.

### Contact CoreLogic:

If you have any questions or concerns about the information in this report, please contact our customer care team.

Within Australia      1300 789 449  
Outside Australia      (+61) 7 3114 9999  
Email us:              [customercare@corelogic.com.au](mailto:customercare@corelogic.com.au)

## >> DISCLAIMERS

Whilst all reasonable effort is made to ensure the information in this publication is current, CoreLogic does not warrant the accuracy or completeness of the data and information contained in this publication and to the full extent not prohibited by law excludes all for any loss or damage arising in connection with the data and information contained in this publication.

The Appraisal Amount contained in the report may have been manually provided by the Agent; or may be based on an automated valuation model estimate provided by CoreLogic (**AVM Estimated Value**). AVM Estimated Values are current at the date of the publication only. It is computer generated and is not a professional appraisal of the subject property and should not be relied upon in lieu of appropriate professional advice. The accuracy of the methodology used to develop the AVM Estimated Value, the existence of the subject property, and the accuracy of the AVM Estimated Value and all rule sets provided are estimates based on available data and are not guaranteed or warranted. CoreLogic excludes all liability for any loss or damage arising in connection with the Appraisal Amount and/or AVM Estimated Value.

Contains property sales information provided under licence from the Land and Property Information ("LPI"). RP Data Pty Ltd trading as CoreLogic is authorised as a Property Sales Information provider by the LPI.



Australian Government  
Australian Taxation Office

**Agent** BALANCE ACCOUNTANTS &  
ADVISERS  
**Client** THE TRUSTEE FOR N J HEALEY  
SUPERANNUATION FUND  
**ABN** 36 233 138 134  
**TFN** 927 461 833

## Activity statement 001

<b>Date generated</b>	30/04/2021
<b>Overdue</b>	\$602.00 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$602.00 DR

## Transactions

26 results found - from 30 April 2019 to 30 April 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Apr 2021	1 Apr 2021	General interest charge			\$602.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$602.00		\$602.00 DR
5 Nov 2020	5 Nov 2020	General interest charge			\$0.00
5 Nov 2020	4 Nov 2020	Payment received		\$1,264.00	\$0.00
2 Nov 2020	2 Nov 2020	General interest charge			\$1,264.00 DR
2 Nov 2020	30 Oct 2020	Payment received		\$602.00	\$1,264.00 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$602.00		\$1,866.00 DR
3 Aug 2020	3 Aug 2020	General interest charge			\$1,264.00 DR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$632.00		\$1,264.00 DR
28 Jul 2020	27 Jul 2020	Payment received		\$632.00	\$632.00 DR
1 Jun 2020	1 Jun 2020	General interest charge			\$1,264.00 DR

\$1,896.00



Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$1,264.00		\$1,264.00 DR
9 Mar 2020	9 Mar 2020	General interest charge			\$0.00
9 Mar 2020	6 Mar 2020	Payment received		\$316.00	\$0.00
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$316.00		\$316.00 DR
30 Nov 2019	30 Nov 2019	General interest charge			\$0.00
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$316.00		\$0.00
31 Oct 2019	30 Oct 2019	Payment		\$319.00	\$316.00 CR
26 Oct 2019	26 Oct 2019	General interest charge			\$3.00 DR
15 Oct 2019	14 Oct 2019	Payment		\$316.00	\$3.00 DR
31 Aug 2019	31 Aug 2019	General interest charge			\$319.00 DR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$319.00		\$319.00 DR
27 Jul 2019	1 Jul 2019	General interest charge			\$0.00
4 Jul 2019	3 Jul 2019	Payment		\$319.00	\$0.00
25 May 2019	25 May 2019	General interest charge			\$319.00 DR
5 May 2019	29 Apr 2019	Original Activity Statement for the period ending 31 Mar 19 - PAYG Instalments	\$319.00		\$319.00 DR



Australian Government  
Australian Taxation Office

**Agent** BALANCE ACCOUNTANTS &  
ADVISERS  
**Client** THE TRUSTEE FOR N J HEALEY  
SUPERANNUATION FUND  
**ABN** 36 233 138 134  
**TFN** 927 461 833

## Income tax 551

<b>Date generated</b>	28/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **28 April 2019** to **28 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Feb 2020	27 Feb 2020	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$1,604.62		\$0.00
24 Feb 2020	24 Feb 2020	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$17.72	\$1,604.62 CR
24 Feb 2020	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$152.10		\$1,586.90 CR
24 Feb 2020	11 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$1,739.00	\$1,739.00 CR

General Expense Summation

Date	Value	Ref
22/07/2019		53
Total		53

Accountancy Fees Summation

Date	Value	Ref
22/07/2019	165	1
6/03/2020	3190	6
Total	3355	

Auditor Fee Summation

Date	Value	Ref
6/03/2020	330	6
14/05/2020	330	7
Total	660	

Reantal Summation

Date	Value	Ref
4/07/2019	300	1
11/07/2019	300	1
18/07/2019	300	1
25/07/2019	300	1
1/08/2019	300	1
8/08/2019	300	1
15/08/2019	300	2
22/08/2019	300	2
29/08/2019	300	2
5/09/2019	300	2
12/09/2019	300	2
19/09/2019	300	2
26/09/2019	300	3
3/10/2019	300	3
10/10/2019	300	3
17/10/2019	300	3
24/10/2019	300	3
31/10/2019	300	3
7/11/2019	300	3
14/11/2019	300	4
21/11/2019	300	4
28/11/2019	300	4
5/12/2019	300	4
12/12/2019	300	4
19/12/2019	300	4
26/12/2019	300	5
2/01/2020	300	5
9/01/2020	300	5
16/01/2020	300	5
23/01/2020	300	5
30/01/2020	300	5
6/02/2020	300	5
13/02/2020	300	5
20/02/2020	300	5
27/02/2020	300	5
5/03/2020	300	6
12/03/2020	300	6
19/03/2020	300	6
26/03/2020	300	7
2/04/2020	300	7
9/04/2020	300	7
16/04/2020	300	7
23/04/2020	300	7

Rates Summation

Date	value	Ref
30/10/2019	1087.85	3
6/03/2020	32.84	6
30/06/2020	71.66	9
Total	1192.35	

Ref # refers to CBA statements

25

22

22

30/04/2020	300	7
7/05/2020	300	7
14/05/2020	300	7
21/05/2020	300	8
28/05/2020	300	8
4/06/2020	300	8
11/06/2020	300	8
18/06/2020	300	8
25/06/2020	300	9

Total 15600

23



ABN: 94 161 034 699  
Phone: 02 6342 3524  
Fax: 02 6342 1161  
Email: [admin@balance.accountants](mailto:admin@balance.accountants)

# TAX INVOICE

N J Healey Superannuation Fund  
Cnr Young Road and Rankin St  
Cowra  
NSW 2794

**Date** 17 February 2020  
**Invoice Number** 1004840  
**Invoice Due Date** 2 March 2020

For professional services rendered	Amount
Processing and reconciling financial information provided for the year ending 30 June 2018 & 2019. Preparation of financial statements and reports, including notes to the accounts and detailed profit and loss statement and the schedule to the accounts for the year.	2,900.00
Subtotal	\$2,900.00
GST	\$290.00
<b>Invoice Total</b>	<b>\$3,190.00</b>
Less Payments	\$3190.00
<b>Amount Due</b>	<b>\$0.00</b>

### How To Pay

**Payment Required By 2 March 2020**



**Credit Card**  
To pay online, click on or go to  
<https://balance.accountants/payments>



**Monthly Instalments**  
*(for Business ABN holders and amounts greater than \$1,000)*  
To arrange, click on or go to  
<https://balance.accountants/payments>



**Cheque**  
By Mail to  
18 Redfern St,  
Cowra NSW 2794



**By EFT**  
BSB: 012 595  
ACC: 321 995 475  
Reference: ClientCode /Invoice No.

24



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

N J HEALEY PTY LTD  
BALANCE ACCOUNTANTS & ADVISERS  
PO BOX 727 COWRA NSW 2794

INVOICE STATEMENT  
Issue date 30 Jul 20  
**N J HEALEY PTY LTD**

ACN 151 801 348  
Account No. 22 151801348

### Summary

Opening Balance	\$54.00
New items	\$0.00
Payments & credits	\$54.00 cr
<b>TOTAL DUE</b>	<b>\$0.00</b>

- 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**

*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  
N J HEALEY PTY LTD

ACN 151 801 348 Account No: 22 151801348



22 151801348

**TOTAL DUE \$0.00**  
**Immediately \$0.00**

*Payment options are listed on the back of this payment slip*



**Bill Code: 17301**  
**Ref: 2291518013480**



\*814 129 0002291518013480 05

# Transaction details:

page 2 of 2

25

	Transactions for this period	ASIC reference	\$ Amount
2020-07-28	Payment Received, Thank You		\$54.00 cr

\$1.00 Variance.

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5180 1348 005

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Bill Code: 17301  
Ref: 2291518013480

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)