

SELF MANAGED SUPER FUNDS

COMPUTER FILE INDEX & JOURNALS

CLIENT: Jac Dow SNSF CODE: DOW42

YEAR: 2023

Superfund

<input checked="" type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

Please tick

STS:	YES / <u>NO</u>
GST:	YES / <u>NO</u>
Please circle	

Prepared by: FC

Reviewed by: [Signature]

INDUSTRY: Investments

e.g fishing, advertising, road freight haulage - please be specific

Schedule Reference	INDEX	Tick If Applicable
A-1	TRIAL BALANCE	<input checked="" type="checkbox"/>
A-2	QUERIES / NOTES	<input type="checkbox"/>
A-3	Journal entries	<input checked="" type="checkbox"/>
B-1	PROFIT & LOSS	<input checked="" type="checkbox"/>
B-2	BALANCE SHEET	<input checked="" type="checkbox"/>
B-3	MEMBERS LOANS	<input checked="" type="checkbox"/>
C-1	TAXATION	<input checked="" type="checkbox"/>
D-1	CASH/TERM DEPOSITS	<input checked="" type="checkbox"/>
E-1	INVESTMENTS/SHARE PORTFOLIO	<input type="checkbox"/>
F-1	PROPERTY	<input type="checkbox"/>
G-1	OTHER ASSETS	<input type="checkbox"/>
H-1	LIABILITIES	<input type="checkbox"/>
J-1	TRUST DEED EXTRACTS	<input type="checkbox"/>
K-1	INVESTMENT STRATEGY	<input type="checkbox"/>
L-1	MINUTES	<input type="checkbox"/>
L-2	MINUTES	<input type="checkbox"/>
L-3	MINUTES	<input type="checkbox"/>
M-1	CONTRIBUTIONS	<input checked="" type="checkbox"/>
N-1	INTEREST RECEIVED	<input checked="" type="checkbox"/>
O-1	DIVIDENDS RECEIVED	<input type="checkbox"/>
P-1	RENT RECEIVED	<input type="checkbox"/>
Q-1	EXPENSES	<input checked="" type="checkbox"/>
	excel/office photocopy master	<input type="checkbox"/>

JACDOW SELF MANAGED SUPERANNUATION FUND

ABN 31 808 984 052

Comparative Trial Balance as at 30 June 2023

	2023	2023	2022	2022
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income				
0575	Interest received	3,329.29		2,533.34
0584	Other income			25.34
0716	Concessional contributions			
0716.01	Concessional contributions			18,159.33
0716.02	Concessional contributions	928.20		15,356.03
0770	Government co-contributions			
0770.01	Government co-contributions	500.00		
0770.02	Government co-contributions	500.00		
Expenses				
1510	Accountancy	2,491.00	2,586.00	
1535	Audit fees	385.00	330.00	
1545	Bank Fees And Charges	12.00		
1685	Filing Fees	59.00	56.00	
1690	Fines		83.00	
1900	Supervisory levy	259.00	259.00	
1998	Income tax expense - earnings			
1998.01	Income tax expense - earnings			55.48
1998.02	Income tax expense - earnings			45.37
1999	Income tax expense - contribution			
1999.01	Income tax expense - contribution		2,723.90	
1999.02	Income tax expense - contribution	139.20	2,303.40	
Current Assets				
2000	NAB - 0508	4,425.27	29,850.69	
2001	NAB - 7434	50,277.17	163,758.71	
2005	NAB Term Deposit - 2791		200,000.00	
2007	NAB Term Deposit - 6907	300,000.00	300,000.00	
2008	NAB Term Deposit - 8131	150,000.00		
Current Liabilities				
3325	Taxation	4,891.80	2,693.55	

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JACDOW SELF MANAGED SUPERANNUATION FUND

ABN 31 808 984 052

Comparative Trial Balance as at 30 June 2023

	2023	2023	2022	2022
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
Equity				
4000	Opening balance - Members fund			
4000.01		382,826.16		367,750.78
4000.02		313,476.79		300,718.58
4050	Transfers to pension phase			
4050.01	382,826.16			
4050.02	313,476.79			
4070	Transfers from accumulation			
4070.03		382,826.16		
4070.04		313,476.79		
4080	Benefits paid			
4080.03	95,310.50			
4080.04	93,310.50			
	<u>1,397,863.39</u>	<u>1,397,863.39</u>	<u>704,644.25</u>	<u>704,644.25</u>
Net Profit		1,912.29		27,833.59

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JACDOW SELF MANAGED SUPERANNUATION FUND
ABN 31 808 984 052
Detailed Operating Statement
For the year ended 30 June 2023

	Note	2023 \$	2022 \$
Revenue			
Concessional contributions			
Concessional contributions			18,159
Concessional contributions		↑ 928 M1	15,356
Government co-contributions			
Government co-contributions		↑ 500	
Government co-contributions		↑ 500 } M1	
Interest received		↑ 3,329 M1	2,533
Other income			25
Total revenue		<u>5,257</u>	<u>36,074</u>
Expenses			
Accountancy		2,491 Q1	2,586
Audit fees		385 Q3	330
Bank Fees And Charges		12	
Filing Fees		59 Q4	56
Fines			83
Supervisory levy		259	259
Total expenses		<u>3,206</u>	<u>3,314</u>
Benefits Accrued as a Result of Operations Before Income Tax		2,051	32,760
Income tax expense	6	N 139 Q1	4,926
Benefits Accrued as a Result of Operations	7	<u>1,912</u>	<u>27,834</u>

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JACDOW SELF MANAGED SUPERANNUATION FUND

ABN 31 808 984 052

Detailed Statement of Financial Position as at 30 June 2023

	2023	2022
	\$	\$
Other Assets		
NAB - 0508	4,425.21	29,851
NAB - 7434	50,277.32	163,759
NAB Term Deposit - 2791		200,000
NAB Term Deposit - 6907	300,000.23	300,000
NAB Term Deposit - 8131	150,000.24	
Total other assets	<u>504,702</u>	<u>693,609</u>
Total assets	<u>504,702</u>	<u>693,609</u>
Liabilities		
Taxation	(4,892.41)	(2,694)
Total liabilities	<u>(4,892)</u>	<u>(2,694)</u>
Net Assets Available to Pay Benefits	<u><u>509,594</u></u>	<u><u>696,303</u></u>
Represented by:		
Liability for Accrued Members' Benefits		
Allocated to members' accounts	509,594.33	696,303
	<u>509,594</u>	<u>696,303</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

MEMBER MOVEMENT WORKSHEET

Client **Jac Dow Super Fund**
 Year **2023**

Benefits accrued as a result of operations before income tax	2,051.49	Ref B-1
Less: Employer contribution - John Dow	-	M-1
Less: Employer contribution - Carol Dow	(928.20)	M-1
Allocated Earnings	1,123.29	
Gross tax	139.20	C-1
Less: Income Tax on Contributions	(139.20)	
	-	

	DOB	Age	Opening balance					
John Dow	19/05/1956	66	382,826.16	54.98%	67.78	5.42	62.36	
Carol Dow	10/06/1957	65	313,476.79	45.02%	55.51	4.44	51.06	
			696,302.95	100.00%				

Member Account - Accumulation	John Dow	Carol Dow	Total	Ref
Opening balance	382,826.16	313,476.79	696,302.95	
Contributions by Employer	-	928.20	928.20	M-1
Government Contributions	500.00	500.00	1,000.00	M-1
Allocated Earnings	5.42	4.44	9.86	
Transfer to Pension	(382,826.16)	(313,476.79)	(696,302.95)	
Income Tax on Contribution	-	(139.20)	(139.20)	C-1
Income Tax on Earnings	-	-	-	
	(382,320.74)	(312,183.35)	(694,504.09)	
			-	
TOTAL	505.42	1,293.44	1,798.86	

Member Account - Pension	John Dow	Carol Dow	Total	Ref
Opening balance	-	-	-	
Transfers from Accumulation	382,826.16	313,476.79	696,302.95	
Allocated Earnings	62.37	51.06	113.44	
Benefits Paid	(95,310.50)	(93,310.50)	(188,621.00)	B-3
	287,578.03	220,217.35	507,795.39	
			-	
TOTAL	287,578.03	220,217.35	696,416.39	
	B-3	B-3		

JACDOW SELF MANAGED SUPERANNUATION FUND
ABN 31 808 984 052
Member's Information Statement
For the year ended 30 June 2023

	2023	2022
	\$	\$
John Dow - Accumulation		
Opening balance - Members fund	382,826.16	367,750.78
Transfers to pension phase	(382,826.16)	
Allocated earnings	5.42	(415.53)
Concessional contributions		18,159.33
Government co-contributions	500.00	
Income tax expense - earnings		55.48
Income tax expense - contribution		(2,723.90)
Balance as at 30 June 2023	<u>505.42</u>	<u>382,826.16</u>
Withdrawal benefits at the beginning of the year	382,826.16	367,750.78
Withdrawal benefits at 30 June 2023	505.42	382,826.16

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact John Dow or write to The Trustee, JACDOW SELF MANAGED SUPERANNUATION FUND.

JACDOW SELF MANAGED SUPERANNUATION FUND
ABN 31 808 984 052
Member's Information Statement
For the year ended 30 June 2023

	2023	2022
	\$	\$
<hr/>		
Carol Dow - Accumulation		
Opening balance - Members fund	313,476.79	300,718.58
Transfers to pension phase	(313,476.79)	
Allocated earnings	4.44	(339.79)
Concessional contributions	928.20	15,356.03
Government co-contributions	500.00	
Income tax expense - earnings		45.37
Income tax expense - contribution	(139.20)	(2,303.40)
Balance as at 30 June 2023	1,293.44	313,476.79
Withdrawal benefits at the beginning of the year	313,476.79	300,718.58
Withdrawal benefits at 30 June 2023	1,293.44	313,476.79

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
 - superannuation guarantee contributions
 - award contributions
 - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

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JACDOW SELF MANAGED SUPERANNUATION FUND
ABN 31 808 984 052
Member's Information Statement
For the year ended 30 June 2023

	2023	2022
	\$	\$
<hr/>		
John Dow - Pension		
Allocated earnings	62.37	
Transfers from accumulation	382,826.16	
Benefits paid	(95,310.50)	
Balance as at 30 June 2023	<u>287,578.03</u>	<u> </u>
Withdrawal benefits at the beginning of the year		
Withdrawal benefits at 30 June 2023	287,578.03	

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
 - superannuation guarantee contributions
 - award contributions
 - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

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JACDOW SELF MANAGED SUPERANNUATION FUND

ABN 31 808 984 052

Member's Information Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
<hr/>		
Carol Dow - Pension		
Allocated earnings	51.06	
Transfers from accumulation	313,476.79	
Benefits paid	(93,310.50)	
Balance as at 30 June 2023	<u>220,217.35</u>	<u> </u>
Withdrawal benefits at the beginning of the year		
Withdrawal benefits at 30 June 2023	220,217.35	

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
 - superannuation guarantee contributions
 - award contributions
 - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

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JACDOW SELF MANAGED SUPERANNUATION FUND
ABN 31 808 984 052
Member's Information Statement
For the year ended 30 June 2023

	2023	2022
	\$	\$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	1,912.29	27,833.59
Transfers to pension phase	(382,826.16)	
Transfers to pension phase	(313,476.79)	
Transfers from accumulation	382,826.16	
Transfers from accumulation	313,476.79	
Benefits paid	(95,310.50)	
Benefits paid	(93,310.50)	
Amount allocatable to members	(186,708.71)	27,833.59
Allocation to members		
John Dow - Accumulation	(382,320.74)	15,075.38
Carol Dow - Accumulation	(312,183.35)	12,758.21
John Dow - Pension	287,578.03	
Carol Dow - Pension	220,217.35	
Total allocation	(186,708.71)	27,833.59
Yet to be allocated	(186,708.71)	27,833.59
Members Balances		
John Dow - Accumulation	505.42	382,826.16
Carol Dow - Accumulation	1,293.44	313,476.79
John Dow - Pension	287,578.03	
Carol Dow - Pension	220,217.35	
Allocated to members accounts	509,594.24	696,302.95
Yet to be allocated		
Liability for accrued members benefits	509,594.24	696,302.95

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TAX RECONCILIATION WORKSHEET

Client **Jacdow Super Fund**
Year **2023**

		Amount	Ref
Benefits accrued as a result of operations before income tax		2,051.00	B-1
<i>Less:</i>			
Government Co-Contribution	(1,000.00)	(1,000.00)	D-1
		<u>1,051.00</u>	
Taxable Income		1,051.00	
<i>Less:</i>			
Exempt Income (99.92%)		(123.00)	C-2
		<u>928.00</u>	
Taxable Income		928.00	
Gross tax(15%)		139.20	
<i>Less:</i> Franking Credit-Distribution			
Withholding tax credit			
PAYG Instalments			
- Sep 2022	(1,677.00)		C-3
- Dec 2022	(1,677.00)		C-3
- Mar 2023	(1,677.00)		C-3
- Jun 2023	-		C-3
		<u>(5,031.00)</u>	
Add: Supervisory Levy	259.00	259.00	
Estimated tax payable/refundable		(4,632.80)	

INCOME TAX WORKSHEET

Client **Jac Dow Super Fund**
Year **2023**

		Ref
Opening balance	2,693.55	B-2
2022 Income tax refund	(2,434.55)	C-4
PAYGI Jun 2022	-	
ATO Super Levy	(259.00)	
Balance	(2,693.55)	
 ITA Balance	 -	 C-4
 2023 Income Tax	 139.20	 C-1
Less:		
PAYG Instalment		
- Sep 2022	(1,677.00)	C-3
- Dec 2022	(1,677.00)	C-3
- Mar 2023	(1,677.00)	C-3
- Jun 2023	-	C-3
	(5,031.00)	
 Provision for Income Tax 2022-2023	 (4,891.80)	

Jacow SMSF 2023

Exempt Income - Tax Reconciliation

Exempt Portion Description	Amount	0.08% Taxable	99.92% Exempt
Member Contributions	\$ 928.20	\$ 928.20	\$ -
Interest	\$ 3,329.29	\$ 2.66	\$ 3,326.63
Total Income	\$ 4,257.49	\$ 930.86	\$ 3,326.63
Accounting Fees	\$ 2,491.00	\$ 1.99	\$ 2,489.01
Audit Fees	\$ 385.00	\$ 0.31	\$ 384.69
Bank Fees	\$ 12.00	\$ 0.01	\$ 11.99
Filing Fees	\$ 59.00	\$ 0.05	\$ 58.95
Supervisory Levy	\$ 259.00	\$ 0.21	\$ 258.79
Total Expenses	\$ 3,206.00	\$ 2.56	\$ 3,203.44
Net Taxable Profit & Loss	\$ 1,051.49	\$ 928.30	\$ 123.19
Total Profit & Loss	\$ 1,051	\$ 928	\$ 123
Tax @ 15%		\$ 139.20	



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Sydney NSW 2000

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1300 546 300
02 8096 5901

19 December 2023

Certificate No. 316483.1

The Trustees
Jacdow Self Managed Superannuation Fund

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for Jacdow Self Managed Superannuation Fund for the financial year ending 30 June 2023. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by D Baker and Associates Pty Ltd on behalf of the Trustees of Jacdow Self Managed Superannuation Fund. The key information I have relied upon is shown in Appendix 1.

You have stated that:

- * Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- * The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- * The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- * The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities [^]	\$0	\$507,217*	\$528,916
Unsegregated Superannuation liabilities [^]	\$696,303	\$509,733	\$529,337
Exempt Proportion			99.92%

[^]Includes periods where fund's assets have been treated as not being Segregated Current Pension Assets for the Income Year under Section 295-385 of the Income Tax Assessment Act 1997

*Estimate

The estimated net assets at 30 June 2023 were \$509,733.

The average liabilities are calculated with regard to all transactions taking place during the financial year.


I certify that **99.92%** of investment income earned by the fund during the year ended 30 June 2023 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Tax exempt %	Taxable %
John Davidson Dow	56.42%	0.00%
Carol Ann Dow	43.50%	0.08%
Reserves	0.00%	0.00%
Total	99.92%	0.08%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2023 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEd, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	Jac Dow Self Managed Superannuation Fund
Fund ABN	31808984052
Trustee Type	Corporate
Trustee name	Jac Dow Pty Ltd
Financial Year	2022-2023
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No
Preferred Calculation Method	Proportionate method

Member details

Member name	Date of birth	Joined during this year?	Exited the fund?	Exit the fund as a result of death?
John Davidson Dow	19/05/1956	No	No	No
Carol Ann Dow	10/06/1957	No	No	No

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
John Davidson Dow	\$382,826.16	\$0.00	N/A
Carol Ann Dow	\$313,476.79	\$0.00	N/A
Reserve	N/A	N/A	\$0.00

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Concessional Contribution	31/12/2022	\$928.20	Carol Ann Dow
Non-Concessional Contribution	22/06/2023	\$500.00	John Davidson Dow
Non-Concessional Contribution	22/06/2023	\$500.00	Carol Ann Dow
Retirement Withdrawal	31/12/2022	\$95,310.50	John Davidson Dow
Retirement Withdrawal	31/12/2022	\$93,310.50	Carol Ann Dow

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
Account Based Pension Commencements	01/07/2022	John Davidson Dow	Entire Balance
Account Based Pension Commencements	01/07/2022	Carol Ann Dow	Entire Balance

Other Super Funds Opening Balances

Name	Non Retirement Balance	Retirement Balance
John Davidson Dow	\$0.00	\$0.00
Carol Ann Dow	\$0.00	\$0.00

Interim Retirement Balances

Date	John Davidson Dow	Carol Ann Dow
30/12/2022	\$309,291.62	\$239,942.24

Closing Balances

Date	Amount
30/6/2023	\$509,733.44*

*Estimate

APPENDIX 2:

Description of Member Cash Transaction Types

Transaction Type	Includes
Concessional Contribution	One off and regular Concessional contributions
Non-Concessional Contribution	Non-Concessional Contributions
Transfer In	Transfers from outside the fund into accumulation accounts including Rollovers In and Insurance claims received.
Non Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has not met a condition of release and from accumulation accounts. Includes lump sum benefits, death benefits, rollovers out, insurance premiums, and pension drawdowns from TTR accounts where the member has not met a condition of release.
Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has met a condition of release and from Account Based Pension accounts. Includes pension drawdowns, lump sum benefits, death benefits, rollovers out, insurance premiums.

Description of Non-Cash Transaction Types

Transaction Type	Includes
Account Based Pension Commencements	Account Based Pensions commenced during the financial year. Do not include pensions commenced in previous years, these are shown as opening balances. Do not include TTR Pensions. An Account Based Pension commencement involves transferring member balances from Accumulation to Account Based Pension.
Retirement Pension Commutation	Retirement Pensions ceased either in part or in entirety, where balances are transferred from Retirement (TTR pension where a condition of release has been met, and Account Based Pension) to Accumulation.
Retirement Pension Reversion	Transfers of a retirement pension balance from a deceased member to a surviving spouse.
Conversions from TTR to Retirement Pension	Conversion of a TTR to a Retirement Pension when a member meets a condition of release.
Contribution Split	Contributions which are split from one spouse to another. The amount split will be up to 85% of the original concessional contribution. Note that the original concessional contribution will also be shown on this form if it took place in the same year.
Transfers from Reserves to Non Retirement	Transfer from reserve account to a member Accumulation account or TTR pension.
Transfers from Reserves to Retirement	Transfer from reserve account to a member TTR pension where a condition of release has been met or Account Based Pension.

APPENDIX 3: ASSUMPTIONS

I have assumed that all transactions occur before investment income is earned each day

No assumptions are required to calculate the rate of increase in pension liability and earning rate as by definition, the value of assets and liabilities of account based income streams must be equal.



Australian Government
Australian Taxation Office

PAYG Instalments report 2023

Tax Agent 74081009
Last Updated 16/12/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
940609023	THE TRUSTEE FOR THE JACDOW SELF MANAGED SUPERANNUATION FUND	1,677.00	1,677.00	1,677.00	0.00	5,031.00 A

Total No of Clients: 1



Australian Government
Australian Taxation Office

Agent D BAKER & ASSOCIATES PTY LTD
Client THE TRUSTEE FOR THE JACDOW
SELF MANAGED
SUPERANNUATION FUND
ABN 31 808 984 052
TFN 940 609 023

Income tax 551

Date generated	19 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from 19 December 2021 to 19 December 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Jun 2023	7 Jun 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2,435.07		\$0.00
2 Jun 2023	2 Jun 2023	Interest on overpayment for Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$0.52	\$2,435.07 CR
2 Jun 2023	2 Jun 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$2,434.55	\$2,434.55 CR
17 May 2022	20 May 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$269.95		\$0.00
17 May 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$269.95	\$269.95 CR
17 May 2022	31 Mar 2022	Credit transferred to Integrated Client Account	\$2,540.00		\$0.00
1 Apr 2022	31 Mar 2022	Payment received		\$2,540.00	\$2,540.00 CR



Australian Government
Australian Taxation Office

Agent D BAKER & ASSOCIATES PTY LTD
Client THE TRUSTEE FOR THE JACDOW
SELF MANAGED
SUPERANNUATION FUND
ABN 31 808 984 052
TFN 940 609 023

Activity statement 001

Date generated	19 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

11 results found - from **25 June 2022** to **30 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23		\$0.00	\$0.00
30 Apr 2023	30 Apr 2023	General interest charge			\$0.00 ^
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$1,677.00		\$0.00
11 Apr 2023	6 Apr 2023	Payment received		\$1,677.00	\$1,677.00 CR
5 Mar 2023	5 Mar 2023	General interest charge			\$0.00
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$1,677.00		\$0.00
4 Jan 2023	30 Dec 2022	Payment received		\$1,677.00	\$1,677.00 CR
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,677.00		\$0.00
13 Oct 2022	12 Oct 2022	Payment received		\$1,677.00	\$1,677.00 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22		\$0.00	\$0.00



Australian Government
Australian Taxation Office

Agent D BAKER & ASSOCIATES PTY LTD
Client THE TRUSTEE FOR THE JACDOW
 SELF MANAGED
 SUPERANNUATION FUND
ABN 31 808 984 052
TFN 940 609 023

Superannuation 552

Date generated 19 December 2023
Role name LISA Remittance
Balance \$0.00

Transactions

2 results found - from 19 December 2021 to 19 December 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Jun 2023	22 Jun 2023	EFT refund for LISA Remittance for the period from 21 Apr 17 to 31 Dec 99	\$1,000.00		\$0.00
16 Jun 2023	16 Jun 2023	Aggregated transfer from individual		\$1,000.00	\$1,000.00 CR



NAB Business Everyday Account
For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



012079
MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Account Balance Summary

Opening balance	\$2,501.59	Cr
Total credits	\$214,183.68	
Total debits	\$212,260.00	
Closing balance	\$4,425.27	Cr

Statement starts **1 April 2023**
Statement ends **30 June 2023**

Outlet Details

Midland
Shop T096, Midland Gate Shopping Centre
274 Great Eastern Highway, Midland WA 6056

Account Details

JACDOW PTY LTD ATF JACDOW SELF MANAGED
ACN160220075
SUPERANNUATION FUND
BSB number 086-288
Account number 14-526-0508

For Your Information

Ransomware is a type of malicious software cybercriminals use to target businesses. Scammers may use convincing emails containing a virus to lock your computer, then they demand funds, threaten to leak data and disrupt your business. Always backup your files and remain vigilant about emails containing links or attachments, especially if they are unsolicited. Make sure you regularly update your devices and anti-virus software. Learn how to spot and protect your business from ransomware at nab.com.au/ransomware

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2023	Brought forward			2,501.59 Cr
6 Apr 2023	PC310323-158134410 Superchoice P/L			
	481471.....		499.80	
	Internet Transfer 318089840528460.....	1,677.00		1,324.39 Cr
1 May 2023	Online K2942514910 transfer			
	Jackdow Pty.....		10,000.00	
	Online A6989011410 transfer			
	Jackdow Pty.....	10,000.00		1,324.39 Cr
2 May 2023	T/D Interest From A/C 87-147-2791.....		47.64	
	Full Prepayment From A/C 87-147-2791.....		202,196.17	203,568.20 Cr
3 May 2023	Term Deposit To A/C 487488131.....	150,000.00		53,568.20 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220%			53,568.20 Cr
7 Jun 2023	Tax refund CBA			
	068523.....		440.07	54,008.27 Cr
8 Jun 2023	Internet Transfer INV030759 DOW43A.....	198.00		
	Internet Transfer Jacdow Audit 22.....	385.00		53,425.27 Cr
13 Jun 2023	Online D4032091419 savings			
	Jackdow Pty.....	50,000.00		3,425.27 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is 10.470%			3,425.27 Cr
22 Jun 2023	ATO001100017539779 ATO			
	012721.....	770.01 = \$500	1,000.00	4,425.27 Cr
		770.02 = \$500		

18140066110 / E-12079 S-25184 L50367



NAB Business Everyday Account

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

11-11



052/002731



MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Account Balance Summary

Opening balance	\$29,850.69	Cr
Total credits	\$566.50	
Total debits	\$357.00	
Closing balance	\$30,060.19	Cr

Statement starts 1 July 2022
Statement ends 30 September 2022

Outlet Details

Midland
Shop T096, Midland Gate Shopping Centre
274 Great Eastern Highway, Midland WA 6056

Account Details

JACDOW PTY LTD ATF JACDOW SELF MANAGED
ACNI60220075
SUPERANNUATION FUND
BSB number 086-288
Account number 14-526-0508

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			29,850.69 Cr
4 Jul 2022	Partial Prepayment From A/C 50-409-6907.....		566.50	30,417.19 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is 7.720%	7.720%		30,417.19 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%	8.220%		30,417.19 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%	8.720%		30,417.19 Cr
20 Sep 2022	Internet Transfer 2291602200753.....	59.00		
	Internet Transfer INV30065 DOW43A.....	298.00		30,060.19 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.
We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.
For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

2773158.002/06002731/05004622/0609243



NAB Business Everyday Account

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



052/004330



MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Account Balance Summary

Opening balance	\$30,060.19	Cr
Total credits	\$124,428.40	
Total debits	\$151,987.00	
Closing balance	\$2,501.59	Cr

Statement starts 1 October 2022
Statement ends 30 December 2022

Outlet Details

Midland
Shop T096, Midland Gate Shopping Centre
274 Great Eastern Highway, Midland WA 6056

Account Details

JACDOW PTY LTD ATF JACDOW SELF MANAGED
ACN160220075
SUPERANNUATION FUND
BSB number 086-288
Account number 14-526-0508

For Your Information

*Changes to your Terms and Conditions
As of 3 March 2023, the NAB Business Products Terms and Conditions are being updated and can be viewed at nab.com.au/businessetc. Cheque usage has declined significantly over the years, with customers moving to more convenient, secure and digital payment methods. As a result, cheque books will no longer be available for newly opened NAB business transaction accounts after 3 March 2023. Additionally, if you already have an account and a cheque book wasn't requested, going forward cheque books will not be available. There is no change if you have an existing cheque book with your account, as you will still receive cheque books when required.*

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Oct 2022	Brought forward			30,060.19 Cr
12 Oct 2022	Internet Transfer 318089840528460.....	1,677.00		28,383.19 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			28,383.19 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%			28,383.19 Cr
2 Dec 2022	Online G0928702567 transfer			
	Jackdow Pty		4,000.00	
	Online F3949504167 transfer			
	Jackdow Pty		120,000.00	
	Bank Cheque Issue Fee.....	12.00		
	Withdrawal.....	148,621.00		3,750.19 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			
	PC121222-192504214 Superchoice P/L			
	481471.....		428.40	4,178.59 Cr
30 Dec 2022	Internet Transfer 318089840528460.....	1,677.00		2,501.59 Cr

364/58 02/004330/5007995/0015989



NAB Business Everyday Account

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Account Balance Summary

Opening balance	\$2,501.59	Cr
Total credits	\$30,000.00	
Total debits	\$30,000.00	
Closing balance	\$2,501.59	Cr

Statement starts 31 December 2022

Statement ends 31 March 2023



/009160

MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Outlet Details

Midland
Shop T096, Midland Gate Shopping Centre
274 Great Eastern Highway, Midland WA 6056

Account Details

JACDOW PTY LTD ATF JACDOW SELF MANAGED
ACN160220075
SUPERANNUATION FUND
BSB number 086-288
Account number 14-526-0508

Transaction Details

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			2,501.59 Cr
27 Jan 2023	Online X7791273020 transfer Jackdow Pty.....		30,000.00	
	Online D1120145520 solar payment Jackdow Pty.....	30,000.00		2,501.59 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is	9.720%		2,501.59 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is	9.970%		2,501.59 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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**NAB Business
Cash Maximiser**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



7012079
MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Account Balance Summary

Opening balance	\$40,184.93	Cr
Total credits	\$50,092.24	
Total debits	\$40,000.00	
Closing balance	\$50,277.17	Cr

Statement starts 31 December 2022
Statement ends 30 June 2023

Outlet Details

Midland
Shop T096, Midland Gate Shopping Centre
274 Great Eastern Highway, Midland WA 6056

Account Details

JACDOW PTY LTD ATF JACDOW SELF MANAGED
SUPERANNUATION FUND
BUS CASH MAXIMISER
BSB number 086-288
Account number 14-524-7434

Transaction Details

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			40,184.93 Cr
3 Jan 2023	As At 03/01/2023 Your Variable Cr Interest Rate Is 0.950% When Your Balance Is \$10,000 or More			40,184.93 Cr
27 Jan 2023	Online X7791273020 transfer Jackdow Pty.....	30,000.00		10,184.93 Cr
31 Jan 2023	Interest.....		30.34	10,215.27 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is 9.720% As At 17/02/2023 Your Variable Cr Interest Rate Is 1.200% When Your Balance Is \$10,000 or More			10,215.27 Cr
28 Feb 2023	Interest.....		8.21	10,223.48 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is 9.970% As At 17/03/2023 Your Variable Cr Interest Rate Is 1.300% When Your Balance Is \$10,000 or More			10,223.48 Cr
31 Mar 2023	Interest.....		10.81	10,234.29 Cr
28 Apr 2023	Interest.....		10.20	10,244.49 Cr
1 May 2023	Online K2942514910 transfer Jackdow Pty.....	10,000.00		244.49 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220%			244.49 Cr
31 May 2023	Interest.....		1.09	245.58 Cr
2 Jun 2023	As At 02/06/2023 Your Variable Cr Interest Rate Is 1.350% When Your Balance Is \$10,000 or More			245.58 Cr
13 Jun 2023	Online D4032091419 savings Jackdow Pty.....		50,000.00	50,245.58 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is 10.470%			50,245.58 Cr A
30 Jun 2023	Interest.....		31.59	50,277.17 Cr A

181400366110 / E-12079 S-25183 L50366



**NAB Business
Cash Maximiser**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Account Balance Summary

Opening balance	\$163,758.71	Cr
Total credits	\$426.22	
Total debits	\$124,000.00	
Closing balance	\$40,184.93	Cr

**Statement starts 1 July 2022
Statement ends 30 December 2022**

052/004330



MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Outlet Details

Midland
Shop T096, Midland Gate Shopping Centre
274 Great Eastern Highway, Midland WA 6056

Account Details

JACDOW PTY LTD ATF JACDOW SELF MANAGED
SUPERANNUATION FUND
BUS CASH MAXIMISER
BSB number 086-288
Account number 14-524-7434

For Your Information

*Changes to your Terms and Conditions
As of 3 March 2023, the NAB Business Products Terms and Conditions are being updated and can be viewed at nab.com.au/businessetc. Cheque usage has declined significantly over the years, with customers moving to more convenient, secure and digital payment methods. As a result, cheque books will no longer be available for newly opened NAB business transaction accounts after 3 March 2023. Additionally, if you already have an account and a cheque book wasn't requested, going forward cheque books will not be available. There is no change if you have an existing cheque book with your account, as you will still receive cheque books when required.*

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			163,758.71 Cr
1 Jul 2022	As At 01/07/2022 Your Variable Cr Interest Rate Is 0.200% When Your Balance Is \$10,000 or More *****			
	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2021/22 Tax Return			
	Credit Interest Paid - 2021/22 Financial Year	33.34		
	Resident Withholding Tax - 2021/22 Financial Year	0.00		
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			163,758.71 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is 7.720% As At 15/07/2022 Your Variable Cr Interest Rate Is 0.300% When Your Balance Is \$10,000 or More			163,758.71 Cr
29 Jul 2022	Interest.....		32.30	163,791.01 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			163,791.01 Cr
19 Aug 2022	As At 19/08/2022 Your Variable Cr Interest Rate Is 0.600% When Your Balance Is \$10,000 or More			163,791.01 Cr
31 Aug 2022	Interest.....		60.58	163,851.59 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			163,851.59 Cr
30 Sep 2022	Interest.....		80.80	163,932.39 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			163,932.39 Cr
	Carried forward			163,932.39 Cr

364158102/00604330/9007994/0015987

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			163,932.39 Cr
21 Oct 2022	As At 21/10/2022 Your Variable Cr Interest Rate Is 0.850% When Your Balance Is \$10,000 or More			163,932.39 Cr
31 Oct 2022	Interest.....		94.76	164,027.15 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%			164,027.15 Cr
18 Nov 2022	As At 18/11/2022 Your Variable Cr Interest Rate Is 0.950% When Your Balance Is \$10,000 or More			164,027.15 Cr
30 Nov 2022	Interest.....		119.98	164,147.13 Cr
2 Dec 2022	Online G0928702567 transfer Jackdow Pty.....	4,000.00		
	Online F3949504167 transfer Jackdow Pty.....	120,000.00		40,147.13 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			40,147.13 Cr
30 Dec 2022	Interest.....		37.80	40,184.93 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes		

Explanatory Notes

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For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

SHOP T096
MIDLAND GATE SHOPPING CENTRE
274 GREAT EASTERN HIGHWAY
MIDLAND WA 6056
T: 13 13 12 nab.com.au
From overseas: +61 3 8641 9083
6-288



30 December 2022



052/3952
MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Hi Directors

HERE ARE THE DETAILS OF YOUR NAB TERM DEPOSIT

We are providing you with a 6-monthly statement of your NAB Term Deposit. Below are the current details of your investment.

NAB Term Deposit account 50-409-6907	
Account name	Jacdow Pty Ltd ATF Jacdow Self Managed Superannuat
Amount	\$300,000.00 ¹
Term	1 year
Interest rate p.a.	2.95%
Interest frequency	At maturity
Interest	\$8,850.18
Start date	30 June 2022
Maturity date	30 June 2023



What you've instructed us to do at maturity

Term Deposit and interest \$308,850.18
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



Important Information

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply
We will send you a reminder letter before your NAB Term Deposit matures
At maturity you have 7 calendar days to make any changes to you new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

Term Deposit #6907

Product name	NAB TERM DEPOSIT
Account number	086-288 504096907
Lodgement date	30 Jun 2023 ✓
Maturity date	30 Jun 2024 ✓
Term	12 months
Investment amount	\$300,000.00
Interest frequency	At maturity

 Interest details

Interest rate	5.0200% p.a.
Total interest payable	\$15,104.91
Interest next due	30 Jun 2024
Interest income earned last financial year	\$0.00

SHOP T096
MIDLAND GATE SHOPPING CENTRE
274 GREAT EASTERN HIGHWAY
MIDLAND WA 6056
T: 13 13 12 nab.com.au
From overseas: +61 3 8641 9083
6-288



4 May 2023



052/2048

MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Hi Directors

HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 10 May 2023.

NAB Term Deposit account 48-748-8131

Account name	Jac Dow Pty Ltd ATF the Jac Dow Self Managed Superan
Amount	\$150,000.00 ✓
Term	1 year
Interest rate p.a.	4.35%
Interest frequency	At maturity
Interest	\$6,542.88
Start date	3 May 2023 ✓
Maturity date	3 May 2024



What you've instructed us to do at maturity



Important Information

Term Deposit and interest \$156,542.88

As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

SHOP T096
MIDLAND GATE SHOPPING CENTRE
274 GREAT EASTERN HIGHWAY
MIDLAND WA 6056
T: 13 13 12 nab.com.au
From overseas: +61 3 8641 9083
6-288



30 November 2022



052/8277
MR AND MRS DOW
180 OAKOVER RD
MIDDLE SWAN WA 6056

Hi Directors

HERE ARE THE DETAILS OF YOUR NAB TERM DEPOSIT

We are providing you with a 6-monthly statement of your NAB Term Deposit. Below are the current details of your investment.

NAB Term Deposit account 87-147-2791

Account name	Jacdow Pty Ltd ATF Jacdow Self Managed Superannuat
Amount	\$200,000.00
Term	11 months
Interest rate p.a.	1.20%
Interest frequency	At maturity
Interest	\$2,196.17 ¹
Start date	31 May 2022
Maturity date	30 April 2023 ^A

- Pd out on 2/5/23
- new TD 8131 \$150,000 started 3/5/23



What you've instructed us to do at maturity



Important Information

Term Deposit and interest \$202,196.17
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply
We will send you a reminder letter before your NAB Term Deposit matures
At maturity you have 7 calendar days to make any changes to you new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

CONTRIBUTION

Client **Jac Dow Super Fund**
Year **2023**

Date	Description	Amount received	Journal	Ref
John Dow				
Government Co-Contribution				
22/06/2023	ATO	500.00		M-1/2
	Total	<u>500.00</u>		
Carol Dow				
Employer contribution				
16/12/2022	Superchoice	428.40		M-1/1
6/04/2023	Superchoice	499.80		M-1/1
	SubTotal	<u>928.20</u>		
Government Co-Contribution				
22/06/2023	ATO	500.00		M-1/2
	SubTotal	<u>500.00</u>		
	TOTAL	<u>1,428.20</u>		

JACDOW SELF MANAGED SUPERANNUATION FUND

Page 1 of 1

ABN 31 808 984 052**Ledger Entries Report for the year ending 30 June, 2023**

19/12/2023

12:41

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0716.02 - Concessional contributions							
16/12/2022	000000011	R	Superchoice			428.40	(428.40)
06/04/2023	000000016	R	Superchoice			499.80	(928.20)
Total						<u>928.20</u>	

Superannuation remittance advice

Provider: THE TRUSTEE FOR THE JACDOW SELF MANAGED SUPERANNUATION FUND
 Tax file number: 940 609 023
 Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
John Dow	1	625 788 511	19/5/1956	7029358377534	2022	\$500.00 ✓
Carol Dow	1	626 078 941	10/6/1957	7029358380355	2022	\$500.00 ✓

Payment details	Description	Processed date	Credit
	Low income super amount remittance	21 June 2023	\$1,000.00 CR
		Total payment amount	\$1,000.00 CR

INTEREST RECEIVED

Client **Jacdow Super Fund**
 Year **2023**

Bank Account	Date	Transaction	Amount	Ref
<u>NAB Business Cash Account 7434</u>	30/07/2022	Interest	32.30	D-2/1
	31/08/2022	Interest	60.58	D-2/1
	30/09/2022	Interest	80.80	D-2/1
	29/10/2022	Interest	94.76	D-2/2
	30/11/2022	Interest	119.98	D-2/2
	31/12/2022	Interest	37.80	D-2/2
	31/01/2023	Interest	30.34	D-2
	28/02/2023	Interest	8.21	D-2
	31/03/2023	Interest	10.81	D-2
	29/04/2023	Interest	10.20	D-2
	31/05/2023	Interest	1.09	D-2
	30/06/2023	Interest	31.59	D-2
			518.46	
<u>NAB Term Deposit Account 6907</u>	4/07/2022	Interest NAB Term Deposit Account 6907	566.50	D-1/1
		566.50		
<u>NAB Term Deposit Account 2791</u>	30/04/2023	Interest NAB Term Deposit Account 2791	2,196.17	D-1
	2/05/2023	Interest NAB Term Deposit Account 2791	47.64	D-1
			2,243.81	
<u>ATO</u>	7/06/2023	Interest on overpayment - ITA	0.52	
		0.52		
Total Interest Received			3,329.29	

JACDOW SELF MANAGED SUPERANNUATION FUND
ABN 31 808 984 052

Page 1 of 1

Ledger Entries Report for the year ending 30 June, 2023

19/12/2023
 13:08

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0575 - Interest received							
04/07/2022	000000002	R	Interest - TD			566.50	(566.50)
29/07/2022	000000029	R	Interest			32.30	(598.80)
31/08/2022	000000030	R	Interest			60.58	(659.38)
30/09/2022	000000031	R	Interest			80.80	(740.18)
31/10/2022	000000032	R	Interest			94.76	(834.94)
30/11/2022	000000033	R	Interest			119.98	(954.92)
31/12/2022	000000034	R	Interest			37.80	(992.72)
31/01/2023	000000035	R	Interest			30.34	(1,023.06)
28/02/2023	000000036	R	Interest			8.21	(1,031.27)
31/03/2023	000000037	R	Interest			10.81	(1,042.08)
30/04/2023	000000038	R	Interest			10.20	(1,052.28)
30/04/2023	000000040	R	Interest			2,196.17	(3,248.45)
02/05/2023	000000022	R	Interest			47.64	(3,296.09)
31/05/2023	000000039	R	Interest			1.09	(3,297.18)
30/06/2023	000000042	R	Interest			31.59	(3,328.77)
30/06/2023	000000046	J	ATO interest on ITA			0.52	(3,329.29)
Total						3,329.29	

EXPENSES

Client: Jac Dow Super Fund
Year: 2023

Account	Date	Description	Amount	GST	Net Amount	Ref
1510 - Accountancy	20/09/2022	Internet Transfer INV30065 DOW43A	298.00	-	298.00	Q-2/1
	7/06/2023	Tax Refund CBA	1,995.00		1,995.00	Q-2/1
	8/06/2023	Internet Transfer INV030759 DOW42	198.00		198.00	Q-2/1
			2,491.00	-	2,491.00	
1535 - Audit fees	8/06/2023	Internet Transfer Jac Dow Audit 22	385.00	-	385.00	Q-3
			385.00	-	385.00	
1545 - Bank Fees & Charges	2/12/2022	Bank Cheque Issue Fee	12.00	-	12.00	D-1/2
			12.00	-	12.00	
1685 - Filing Fees	20/09/2022	Internet Transfer 2291602200753	59.00	-	59.00	Q-4
			59.00	-	59.00	
1900 - Supervisory levy	30/06/2023	ATO Levy	259.00	-	259.00	
			259.00	-	259.00	
TOTAL			3,206.00	-	3,206.00	

D. BAKER & ASSOCIATES PTY LTD

Chartered Accountants

A.B.N. 96 099 535 065
PO BOX 310
MIDLAND, WA 6936
Unit 1, 4 Farrall Road, Midvale, WA
Phone (08) 9274 6637

JACDOW SELF MANAGED SUPERANNUATION FUND
180 Oakover Road
MIDDLE SWAN WA 6056

Statement

Ref: DOW42
As at 30 June, 2023

Date	Description	Debit	Credit
06/06/2023	Invoice 030837 Issued	1,995.00	
09/06/2023	Receipt 032098 Applied Against Invoice 030837		1,995.00
			+ 496.00 (PTO)
			= \$2491.00
120+ Days 0.00	90 Days 0.00	60 Days 0.00	30 Days 0.00
Current 0.00	Amount Due:		

Terms: Seven Days From Date Of Invoice

Please detach the portion below and forward with your payment

Remittance Advice

JACDOW SELF MANAGED SUPERANNUATION FUND Ref: DOW42
 ALL CREDIT CARD PAYMENTS attract a 1.25% charge As at 30 June, 2023

Cheque Mastercard Visa Amount Due:

Card Number

Cardholder Signature Expiry Date

PAYMENT CAN BE MADE DIRECTLY TO OUR BANK
 BSB 06 6115 Account 1038 7658 D.Baker & Associates Pty Ltd

D. BAKER & ASSOCIATES PTY LTD

Chartered Accountants

A.B.N. 96 099 535 065
PO BOX 310
MIDLAND, WA 6936
Unit 1, 4 Farrall Road, Midvale, WA
Phone (08) 9274 6637

JACDOW PTY LTD
180 Oakover Road
MIDDLE SWAN WA 6056

Statement

Ref: DOW43A
As at 30 June, 2023

Date	Description	Debit	Credit
13/09/2022	Invoice 030065 Issued	298.00	
20/09/2022	Receipt 031405 Applied Against Invoice 030065		298.00
02/06/2023	Invoice 030759 Issued	198.00	
09/06/2023	Receipt 032095 Applied Against Invoice 030759		198.00
			= 496.00
120+ Days 0.00	90 Days 0.00	60 Days 0.00	30 Days 0.00
			Current 0.00
			Amount Due:

Terms: Seven Days From Date Of Invoice

Please detach the portion below and forward with your payment

Remittance Advice

JACDOW PTY LTD

ALL CREDIT CARD PAYMENTS attract a 1.25% charge

Ref: DOW43A
As at 30 June, 2023

Cheque Mastercard Visa

Amount Due:

Card Number

Cardholder Signature Expiry Date

PAYMENT CAN BE MADE DIRECTLY TO OUR BANK
BSB 06 6115 Account 1038 7658 D.Baker & Associates Pty Ltd

SUPER AUDITS

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: 31 May 2023

Recipient: Jacdow Super Fund

Address: C/- PO Box 310 MIDLAND WA 6936

Description of Services

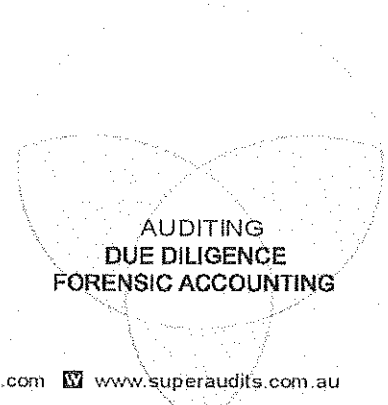
Statutory audit of the Jacdow Super Fund for the financial year ending 30 June 2022.

Fee: \$350.00

GST: \$35.00

Total: \$385.00

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.





ASIC
Australian Securities & Investments Commission

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

ABN 86 768 265 615

JACDOW PTY LTD
D. BAKER & ASSOCIATES PTY LTD
PO BOX 310
MIDLAND DC WA 6936

INVOICE STATEMENT

Issue date 05 Sep 22

JACDOW PTY LTD

ACN 160 220 075

Account No. 22 160220075

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

Please pay

Immediately	\$0.00
By 05 Nov 22	\$59.00

If you have already paid please ignore this invoice statement.

- 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

- 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	\$59.00
Immediately	\$0.00
By 05 Nov 22	\$59.00

PAYMENT SLIP
JACDOW PTY LTD

Payment options are listed on the back of this payment slip

	Bill Code: 17301
	Ref: 2291602200753

ACN 160 220 075 Account No: 22 160220075



22 160220075

*814 129 0002291602200753 14