

Client Name:

Bowden & Frawley Superfund



Year / Period Ended:

30/06/2022

SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

	Y/N	N/A	Comments / Notes
A	✓		
B		✓	
C		✓	
D	✓		
E		✓	
F	✓		
G		✓	
H	✓		
I	✓		
J	✓		

(All other work papers as per Class account codes)

BEFORE commencing the job have you considered the following?

	Y/N	N/A	Comments
1	✓		
2	✓		

AFTER completing the job have you considered the following?

	Y/N	N/A	W/P Ref
3	✓		
4	✓		
5		✓	
6		✓	
7	✓		
8	✓		
9	✓		
10	✓		
11	✓		
12	✓		

Balance Sheet

13	✓		
14	✓		
15	✓		

ITR

16	✓		
17		✓	
18	✓		
19	✓		
20	✓		

Pre-Manager Review Check

	Y/N	N/A	Comments
21	✓		
22		✓	
23	✓		
24	✓		
25	✓		
26	✓		
27		✓	
28	✓		
29	✓		
30	✓		

Additional SMSF Matters

	Y/N	N/A	Comments
31		✓	
32		✓	
33	✓		
34	✓		
35	✓		
36	✓		
37	✓		
38		✓	
39		✓	
40		✓	
41		✓	
42	✓		
43		✓	
44		✓	
45		✓	
46		✓	
47		✓	
48		✓	
49		✓	
50		✓	
51		✓	
52		✓	
53	✓		

Pre - Audit Check

	Y/N	N/A	Comments
53	✓		
54	✓		
55		✓	
56	✓		
57		✓	
58	✓		
59		✓	
60	✓		

Prepared by:	MA	Initials:	Date:	29/09/2023
Reviewed by:		Initials:	Date:	

Value Add Ideas:

1	Taxation planning	9	Assistance in Refinancing
2	Benchmarking	10	Improved bookkeeping/tax compliance
3	Super co-contribution	11	Automation of account procedures
4	Salary sacrificing	12	Risk & general Insurance needs
5	Government Grants/Rebates	13	Superannuation/retirement issues
6	Cash Flow/Budget preparation	14	Investment planning/review
7	Management Assistance/reviews	15	Indirect taxes (eg. FBT, Payroll Tax, GST)
8	Asset Protection	16	Business Succession Issues

Bowden & Frawley Superfund

Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
-	-	Foreign Income - Foreign Dividend - Shares in Listed Companies	-	-
-	-	L1 Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	-	5.12 ✓
-	40.00	Rebate	-	-
EXPENSE				
-	-	E1 Accountancy Fee	1,944.80 ✓	-
110.00	-	Bank Fees - Cash At Bank Commonwealth Business Transaction Account 10236838	-	-
162.00	-	Filing Fees	-	-
1,002.00	-	Fine	-	-
259.00	-	SMSF Supervisory Levy	-	-
Decrease in Market Value - Shares in Listed Companies				
-	-	E2 GCX Metals Limited	21,856.50 ✓	-
-	-	E3 Paringa Resources Limited	-	19,165.00 ✓
-	164.02	E4 Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	119.07 ✓	-
INCOME TAX				
PROFIT & LOSS CLEARING ACCOUNT				
-	1,328.98	Profit & Loss Clearing Account	-	4,750.25
ASSETS				
Shares in Listed Companies				
-	-	A1 GCX Metals Limited	178.50 ✓	-
2,870.00	-	A2 Paringa Resources Limited code change to GCX	-	-
298.08	-	A2 Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	179.01 ✓	-
Cash At Bank				
6,053.07	-	A3 Commonwealth Business Transaction Account 10236838	53.07 ✓	-
17.59	-	A4 Macquarie Cash Management Account 963369863	17.59 ✓	-
Sundry Assets				
-	-	A5 Sundry Debtors	3,170.20 ✓	-
Receivables - Investment Income Receivable - Foreign Income				
-	-	A6 Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	5.12 ✓	-
Current Tax Assets				
-	361.08	A7 Income Tax Payable	346.92 ✓	-
708.00	-	A8 Income Tax Instalments Paid	708.00 ✓	-
LIABILITIES				
-	354.00	L1 Activity Statement Payable/Refundable	-	177.00 ✓
MEMBER ENTITLEMENTS				
Mr Russell Bowden				
-	7,515.91	Accumulation	-	3,648.51
Mrs Bianca Frawley				
-	1,715.75	Accumulation	-	832.90
<u>11,479.74</u>	<u>11,479.74</u>		<u>28,578.78</u>	<u>28,578.78</u>

Bowden & Frawley Superfund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Tax Return Ref.	Amount
<u>Income</u>		
Section B		
Total Net Foreign Income	D	5.00
Total Assessable Income	■	5.00
<u>Deductions</u>		
Section C		
Total Management and Administration Expenses	J	1,944.00
Total Deductions	■	1,944.00
Taxable Income or Loss	(V - N) O	-1,939.00
<u>Income Tax Calculation Statement</u>		
Section D		
Gross Tax		
Total Gross Tax	■	0.00
Rebates and Offsets	C	0.00
SUBTOTAL	■	0.00
Total Eligible Credits	■	0.00
Net Tax Payable	■	0.00
Total PAYG Instalments Raised	K	708.00
Total Supervisory Levy	L	259.00
Total Amount Due / (Refundable)	■	(449.00)



ASIC

Australian Securities & Investments Commission

ABN 86 768 265 615

BOWDEN FRAWLEY PTY LTD
 INITIATIVE ACCOUNTING GROUP
 SE 2
 10 LAKE KAWANA BVD BIRTINYA QLD 4575

not paid in 2022 FY

INVOICE STATEMENT

Issue date 30 Apr 22

BOWDEN FRAWLEY PTY LTD

ACN 603 913 793

Account No. 22 603913793

Summary

Opening Balance	\$139.00
New items	\$261.00
Payments & credits	\$0.00
TOTAL DUE	\$400.00
	\$56 filing fees
	\$344 fines

- 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

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately **\$400.00**

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

BOWDEN FRAWLEY PTY LTD

ACN 603 913 793

Account No: 22 603913793



22 603913793

TOTAL DUE **\$400.00**Immediately **\$400.00**

Payment options are listed on the back
 of this payment slip



Billers Code: 17301
 Ref: 2296039137932



*814 129 0002296039137932 88

Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2022-04-30	Late Payment Fee 2	3X9026313480P A	\$261.00
Outstanding transactions			
2022-01-28	Annual Review - Special Purpose Pty Co	3X9026313480P A	\$56.00
2022-03-31	Late Payment Fee 1	3X9026313480P A	\$83.00
2022-04-30	Late Payment Fee 2	3X9026313480P A	\$261.00

PAYMENT OPTIONS



Billpay Code: 8929
 Ref: 2296 0391 3793 288

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 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



Biller Code: 17301
Ref: 2296039137932

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

Inquires 1300 300 630

Issue date 28 Jan 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 21987058

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

ACN 603 913 793

FOR **BOWDEN FRAWLEY PTY LTD**

REVIEW DATE: 28 January 23

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office

INITIATIVE GROUP SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

2 Principal place of business

7 ABINGDON STREET WOOLLOONGABBA QLD 4102

3 Officeholders

Name: **RUSSELL CRAIG BOWDEN**

Born: CAMDEN NSW

Date of birth: 24/12/1985

Address: 7 ABINGDON STREET WOOLLOONGABBA QLD 4102

Office(s) held: DIRECTOR, APPOINTED 28/01/2015

Name: **BIANCA LOUISE FRAWLEY**

Born: ST LEONARDS NSW

Date of birth: 28/11/1984

Address: 7 ABINGDON STREET WOOLLOONGABBA QLD 4102

Office(s) held: DIRECTOR, APPOINTED 28/01/2015; SECRETARY, APPOINTED 28/01/2015

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	2	\$2.00	\$0.00

5 Members

These details continue on the next page

BOWDEN FRAWLEY PTY LTD ACN 603 913 793

Page 1 of 2

Company statement continued

Name: RUSSELL CRAIG BOWDEN
Address: 7 ABINGDON STREET WOOLLOONGABBA QLD 4102

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: BIANCA LOUISE FRAWLEY
Address: 7 ABINGDON STREET WOOLLOONGABBA QLD 4102

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: INITIATIVE ACCOUNTING GROUP
Registered agent number: 22813
Address: SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

Bowden Frawley Pty Ltd <Bowden & Frawley S/F A/C>

Tax summary

01 Jul 2021 to 30 Jun 2022

Assessable income

Australian income		
Interest	Interest	-
	Interest exempt from NRWT	-
	Total interest	-
Dividends	Unfranked	-
	Unfranked CFI	-
	Total unfranked	-
	Franked	-
	Franking credits	-
	Total dividends	-
Trust income	Franked distributions	-
	Franking credits	-
	Gross franked distributions	-
	Other trust income ^(a)	-
	Total trust income	-
Total Australian income		
Foreign income		
Other	Other foreign source income	5.12
	Total other	5.12
Total foreign income		5.12
Net capital gain ^(b)		-
Total assessable income		5.12

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-assessable amounts). For more details, refer to the 'Trust income' section of the **Income transactions** report.

(b) For more details, refer to the 'Summary of CGT gains/losses' section of the **Realised CGT** report.

Deductions

There were no deductions recorded in this period.

Tax offsets, credits and NCMIs

There were no amounts recorded in this period.

Bowden Frawley Pty Ltd <Bowden & Frawley S/F A/C>



Taxation income

01 Jul 2021 to 30 Jun 2022

Income transactions ^(a)

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Foreign income																
VIRGIN MONEY UK PLC CDI 1:1 FOREIGN EXEMPT LSE																
VUK	11/03/2022	-	-	-	-	-	1.54	-	-	1.54 ^(b)	-	-	-	1.54	-	-
	21/06/2022	-	-	-	-	-	3.58	-	-	3.58 ^(b)	-	-	-	3.58	-	-
VUK totals		-	-	-	-	-	5.12	-	-	5.12	-	-	-	5.12	-	-
Totals		-	-	-	-	-	5.12	-	-	5.12	-	-	-	5.12	-	-
Income transaction totals		-	-	-	-	-	5.12	-	-	5.12	-	-	-	5.12	-	-

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.

(b) These income amounts are yet to be confirmed.

Non-CGT gains/losses

There were no non-CGT gains/losses within the period.

Income transactions - additional information

Capital Withholding tax

Asset	Transaction Date	Capital withholding tax
Totals		-

Bowden Frawley Pty Ltd
 7 Abingdon St
 WOOLLOONGABBA
 QLD 4102

Tax Invoice
I017842

Date
 2 February 2022

Description

Attending to various secretarial matters of the company on your behalf throughout the year, including acting as your registered office, checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC), checking and forwarding of your annual Company Statement, preparation of required ASIC advices, preparation of director's meeting minutes to meet solvency requirements of the ASIC, and maintenance of your electronic company register and documentation contained therein.

Discussions, correspondence, instruction and advice to you as required throughout the period.

Subtotal	250.00
GST	25.00
Total	275.00
Amount Due	0.00

Due Date: 16 February 2022

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
 (Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. [][][][] [][][][] [][][][] [][][][] CCV [][][] Expiry Date

Cardholder Signature

Customer	Bowden Frawley Pty Ltd
Invoice No.	I017842
Amount Due	0.00
Due Date	16 February 2022

Bowden & Frawley Superfund
Investment Revaluation as at 30 June 2022

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
Listed Securities Market						
GCX	GCX Metals Limited (ASX:GCX)	30 Jun 2022	0.05100	3,500.00000	178.50	(21,856.50)
PNL	Paringa Resources Limited (ASX:PNL)	30 Jun 2021	0.00000	0.00000	0.00	19,165.00
VUK	Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)	30 Jun 2022	2.21000	81.00000	179.01	(119.07)
Listed Securities Market Total					357.51	(2,810.57)
Fund Total					357.51	(2,810.57)

Portfolio valuation

As at 30 Jun 2022

Net portfolio value \$372.98

Asset	Quantity	Avg unit cost \$	Actual cost \$	Unit price \$	Market value \$	Portfolio weight %	Gain/loss %	Est income ^(a) \$	Est yield ^(b) %	
Domestic Shares										
GCX	GCX METALS LIMITED FPO	3,500	6.2957	22,035.00	0.051	178.50	47.86%	-99.19%	-	-
VUK	VIRGIN MONEY UK PLC CDI 1:1 FOREIGN EXEMPT LSE	81	4.01	324.81	2.21	179.01	47.99%	-44.89%	5.12	2.86%
Totals				22,359.81		357.51	95.85%	-98.4%	5.12	1.43%
Cash & Equivalents										
+MAQCMA	Macquarie Bank CMA	15.47	1.00	15.47	1.00	15.47	4.15%	-	-	-
Totals				15.47		15.47	4.15%	-	-	-
Portfolio totals				22,375.28		372.98	100%	-98.33%	5.12	1.37%
Net portfolio totals				22,375.28		372.98	100%	-98.33%	5.12	1.37%

(a) Estimated income

This estimation is based on historical returns and should not be regarded as an accurate indication of future earnings.

(b) Estimated yield percentage

The estimated yield is the estimated income as a percentage of the market value.

Transaction history

01 Jul 2021 to 30 Jun 2022

Transactions

Asset	Type	Transaction date	Settlement date	Quantity	Net amount \$	Average price \$	Disposal method	Narration	Brokerage \$	GST \$
GCX METALS LIMITED FPO										
GCX	Corp. Action	5/05/2022	5/05/2022	3,500	22,035.00	6.2957		NAME & CODE CHANGE FROM PARINGA RESOURCES LIMITED FPO (PNL) TO GCX METALS LIMITED FPO (GCX).	-	-
GCX METALS LIMITED FPO NON REN RIGHTS										
GCX_R	Corp. Action ^(b)	19/05/2022	19/05/2022	3,500	-	-		Non-Renounceable Rights Issue: 1 GCX_R for every 1 GCX share held. GCX_R can be exercised to receive GCX at A\$0.05 per new share.	-	-
	Corp. Action ^(b)	9/06/2022	9/06/2022	-3,500	-	-		Rights Lapsing	-	-
PARINGA RESOURCES LIMITED FPO										
PNL	Corp. Action ^(b)	26/04/2022	26/04/2022	-70,000	-22,035.00	0.3148		Reorganization of capital via share consolidation on the basis of 1 PNLDB for every 20 PNL.	-	-
	Corp. Action ^(b)	29/04/2022	29/04/2022	3,500	22,035.00	6.2957		End of deferred settlement trading. Code change from (PNLDB to PNL).	-	-
	Corp. Action	5/05/2022	5/05/2022	-3,500	-22,035.00	6.2957		NAME & CODE CHANGE FROM PARINGA RESOURCES LIMITED FPO (PNL) TO GCX METALS LIMITED FPO (GCX).	-	-
PARINGA RESOURCES LIMITED FPO DEFERRED SETTLEMENT										
PNLDB	Corp. Action ^(b)	26/04/2022	26/04/2022	3,500	22,035.00	6.2957		Reorganization of capital via share consolidation on the basis of 1 PNLDB for every 20 PNL.	-	-

Transaction history

01 Jul 2021 to 30 Jun 2022

Transactions continued

Asset	Type	Transaction date	Settlement date	Quantity	Net amount \$	Average price \$	Disposal method	Narration	Brokerage \$	GST \$
	Corp. Action ^(b)	29/04/2022	29/04/2022	-3,500	-22,035.00	6.2957		End of deferred settlement trading. Code change from (PNLDB to PNL).	-	-

(b) These transactions are yet to be confirmed.



Your Statement

Statement 30 (Page 1 of 2)

Account Number 06 4701 10236838

Statement Period 1 Apr 2022 - 30 Jun 2022

Closing Balance \$53.07 CR

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



035

RUSSELL BOWDEN
 7 ABINGDON ST
 WOOLLOONGABBA QLD 4102

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. 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: BOWDEN FRAWLEY PTY LTD ITF
 BOWDEN & FRAWLEY SUPERFUND

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
01 Apr	2022 OPENING BALANCE			\$53.07 CR
30 Jun	2022 CLOSING BALANCE			\$53.07 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$53.07 CR		Nil		Nil		\$53.07 CR





Your Statement

Statement 29 (Page 1 of 2)

Account Number 06 4701 10236838

Statement Period 1 Jan 2022 - 31 Mar 2022

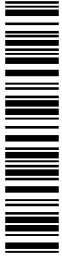
Closing Balance \$53.07 CR

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



035

RUSSELL BOWDEN
 7 ABINGDON ST
 WOOLLOONGABBA QLD 4102



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. 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: BOWDEN FRAWLEY PTY LTD ITF
 BOWDEN & FRAWLEY SUPERFUND

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
01 Jan 2022	OPENING BALANCE			\$53.07 CR
31 Mar 2022	CLOSING BALANCE			\$53.07 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$53.07 CR		Nil		Nil		\$53.07 CR



Your Statement

Statement 28 (Page 1 of 2)

Account Number 06 4701 10236838

Statement Period 1 Oct 2021 - 31 Dec 2021

Closing Balance \$53.07 CR

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



035

RUSSELL BOWDEN
 7 ABINGDON ST
 WOOLLOONGABBA QLD 4102

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. 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.

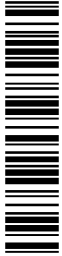
Name: BOWDEN FRAWLEY PTY LTD ITF
 BOWDEN & FRAWLEY SUPERFUND

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
01 Oct 2021	OPENING BALANCE			\$4,053.07 CR
26 Oct	Transfer To Russell Bowden Bianca Frawle CommBank App Pay	400.00		\$3,653.07 CR
30 Dec	Transfer To Russell Bowden Bianca Frawle NetBank Pay	3,600.00		\$53.07 CR
31 Dec 2021	CLOSING BALANCE			\$53.07 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$4,053.07 CR		\$4,000.00		Nil		\$53.07 CR



*# 12564.28928.1.2.ZZ258R3.0303.SL.R3.S931.D365.OV06.00.35



Your Statement

Statement 27 (Page 1 of 2)

Account Number 06 4701 10236838

Statement Period 1 Jul 2021 - 30 Sep 2021

Closing Balance \$4,053.07 CR

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



035

RUSSELL BOWDEN
 7 ABINGDON ST
 WOOLLOONGABBA QLD 4102

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. 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: BOWDEN FRAWLEY PTY LTD ITF
 BOWDEN & FRAWLEY SUPERFUND

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
01 Jul	2021 OPENING BALANCE			\$6,053.07 CR
26 Jul	Transfer To Russell Bowden Bianca Frawle CommBank App Reimbursement	1,000.00		\$5,053.07 CR
27 Jul	Transfer To Russell Bowden Bianca Frawle CommBank App Reimbursement	1,000.00		\$4,053.07 CR
30 Sep	2021 CLOSING BALANCE			\$4,053.07 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$6,053.07 CR		\$2,000.00		Nil		\$4,053.07 CR



*# 6398.16276.1.1 ZZ258R3 0303 SL_R3 S932.D273.O V06.00.33



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000



BOWDEN FRAWLEY PTY LTD
122 ROPLEY ROAD
WYNNUM WEST QLD 4178

account balance **\$17.59**
as at 30 Jun 22

account name BOWDEN FRAWLEY PTY LTD ATF
BOWDEN & FRAWLEY SUPERFUND
account no. 963369863

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			17.59
	CLOSING BALANCE AS AT 30 JUN 22	0.00	0.00	17.59

* Interest rate for the period 1 January to 16 June: 0.05% pa (167 days); 17 June to 30 June: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 963369863

deposits using BPay
From another bank



Bill code: 667022
Ref: 963 369 863

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



BOWDEN FRAWLEY PTY LTD
122 ROPLEY ROAD
WYNNUM WEST QLD 4178

1 Shelley Street
Sydney, NSW 2000

account balance **\$17.59**
as at 31 Dec 21

account name BOWDEN FRAWLEY PTY LTD ATF
BOWDEN & FRAWLEY SUPERFUND
account no. 963369863

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			17.59
	CLOSING BALANCE AS AT 31 DEC 21	0.00	0.00	17.59

* Interest rate for the period 1 July to 14 November: 0.12% pa (137 days); 15 November to 31 December:
0.05% pa (47 days)

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 963369863

deposits using BPay
From another bank



Billers code: 667022
Ref: 963 369 863

continued on next

Transactions: Sundry Debtors - Bowden & Frawley Superfund

Date Range: 01/07/2021 to 30/06/2022

Sundry Debtors

	Date	Narrative	Debit	Credit	Balance	Quantity
Sundry Debtors						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	30/06/2022	Amounts taken out personally	\$ 6,000.00	\$	6,000.00 Dr	
	30/06/2022	SF expenses paid personally	\$	2,829.80 \$	3,170.20 Dr	
Total Sundry Debtors		\$	6,000.00 \$	2,829.80 \$	3,170.20 Dr	
Total Sundry Debtors		\$	6,000.00 \$	2,829.80 \$	3,170.20 Dr	

May Aung

From: Kim Jay
Sent: Tuesday, 19 September 2023 5:57 PM
To: Russell Bowden
Subject: Re: Bowden & Frawley SF query

Hi Russell

Unfortunately there's no easy fix. We may have to show this money as a loan you've taken from the superfund. I'll let you know if there's another work around once we've nearly completed the tax work.

Regards

Kim

From: Russell Bowden <russell@bowdenco.com>
Sent: 19 September 2023 16:51
To: Kim Jay <kjay@initiativegroup.com.au>
Subject: RE: Bowden & Frawley SF query

Ah shit Kim, I think I fucked up.

Honestly, it seems like all of those go from our superannuation account back into our personal accounts. I don't know how it happened but it probably happened because both accounts sit under the same login from commonwealth bank and in trying to take money from the business account **I accidentally took it from our super account.**

This seems to me like a catastrophic mistake, it was never my intention and If you have any idea of a way forward I will do everything I can to resolve it. If there are expenses/ fines involved I will pay them....i cannot believe I was so stupid. I will do whatever it takes to make it right, I seem to undoubtedly be in the wrong here. If you can find a way to help me make up for my idiocy I would appreciate it.

Kind Regards,

Russell Bowden
Head of Strategic Thought
0478 730 030
russell@bowdenco.com

BOWDEN STRATEGIC

From: Kim Jay <kjay@initiativegroup.com.au>
Sent: Friday, September 15, 2023 7:47 PM
To: Russell Bowden <russell@bowdenco.com>
Subject: Bowden & Frawley SF query

Hi Russell,

In order to complete your outstanding tax work, can you please provide the following:

1. Bank statements for Commonwealth Business Transaction Account ending 6838 from 1/7/20 to 30/6/22. For the following transactions, please let us know what they were for and provide invoices/rollover statements if relating to superfund:
2. 26/7/21: \$1,000
3. 27/7/21:\$1,000
4. 26/10/21: \$400
5. 30/12/21:\$3,600

May Aung

From: Kim Jay
Sent: Wednesday, 27 September 2023 7:11 PM
To: May Aung
Subject: Fw: Bowden & Frawley SF query
Attachments: Statements.zip

From: Russell Bowden <rbowden@agcon.au>
Sent: 27 September 2023 17:53
To: Kim Jay <kjay@initiativegroup.com.au>
Subject: Re: Bowden & Frawley SF query

Hi Kim,

I've attached the statements from the account in question, i apologise that i couldn't get them as an excel file....just technological adversaries.

\$5.12 foreign income(per I1) not received in bank

As regards to the distributions, **i can't find any record of recieving them.** The normal process is that they would have gone into the macquarie CMA associated with the praemium account.

Kind regards

Russell Bowden
Chief Technical Officer
Aggregate Construction Consulting Pty Ltd
M: 0478 730 030



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From: Kim Jay <kjay@initiativegroup.com.au>
Sent: Monday, 25 September 2023 13:57
To: Russell Bowden <rbowden@agcon.au>
Subject: Bowden & Frawley SF query

CAUTION: This is an external email that has originated from outside the **Aggregate Construction Consulting** organisation. Please take care when clicking links or opening attachments, or if the email has a suspicious subject or content.

Hi Russell,

We are still waiting on the following information in order to complete your outstanding tax work.

1. Bank statements for Commonwealth Business Transaction Account ending 6838 from 1/7/20 to 30/6/23.



Income tax 002

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

Transactions

7 results found - from **01 May 2020** to **07 September 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jun 2020	1 Jun 2020	General interest charge			\$969.18 DR
18 May 2021	17 May 2021	Payment received		\$969.18	\$0.00
18 May 2021	18 May 2021	General interest charge			\$0.00
10 Jun 2022	30 Nov 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$620.08	-259 =\$361.08 (708) =\$346.92 refundable ✓	\$620.08 DR
1 Jul 2022	1 Jul 2022	General interest charge			\$620.08 DR
8 Jul 2022	7 Jul 2022	Payment received		\$620.08	\$0.00
8 Jul 2022	8 Jul 2022	General interest charge			\$0.00



Activity statement 004

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

PAYG I raised=highlighted=\$708 with Jun 22 payable =\$177 ✓

Transactions

31 results found - from 01 May 2021 to 07 September 2023 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$177.00		\$1,274.00 DR
3 May 2021	3 May 2021	General interest charge			\$1,274.00 DR
18 May 2021	17 May 2021	Payment received		\$1,097.00	\$177.00 DR
1 Jun 2021	1 Jun 2021	General interest charge			\$177.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$177.00		\$354.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$354.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$177.00		\$531.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$531.00 DR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$177.00		\$708.00 DR
1 Apr 2022	1 Mar 2022	General interest charge			\$708.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$177.00		\$885.00 DR
2 May 2022	2 May 2022	General interest charge			\$885.00 DR
27 May 2022	26 May 2022	Payment received		\$885.00	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 May 2022	27 May 2022	General interest charge			\$0.00
29 Jul 2022	28 Jul 2022	Payment received		\$177.00	\$177.00 CR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$177.00		\$0.00
2 Aug 2022	2 Aug 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$281.00		\$281.00 DR
1 Nov 2022	1 Nov 2022	General interest charge			\$281.00 DR
6 Dec 2022	5 Dec 2022	Payment received		\$281.00	\$0.00
6 Dec 2022	6 Dec 2022	General interest charge			\$0.00
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$281.00		\$281.00 DR
3 Apr 2023	3 Apr 2023	General interest charge			\$281.00 DR
5 Apr 2023	4 Apr 2023	Payment received		\$281.00	\$0.00
5 Apr 2023	5 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	\$281.00		\$281.00 DR
1 May 2023	1 May 2023	General interest charge			\$281.00 DR
30 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$281.00		\$562.00 DR
1 Aug 2023	1 Aug 2023	General interest charge			\$562.00 DR
24 Aug 2023	23 Aug 2023	Payment received		\$562.00	\$0.00
24 Aug 2023	24 Aug 2023	General interest charge			\$0.00