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# **Workpapers - 2022 Financial Year**

## **McCudden Family Super Fund**

Preparer: Jelly Cadiang

Reviewer: Steven Lee

Printed: 07 March 2023

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## Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$3,722.34)	(\$7,267.16)	(48.78)%	Completed
24700	Changes in Market Values of Investments	\$466.07		100%	Completed
24800	Changes in Market Values of Other Assets	(\$170.87)		100%	Completed
25000	Interest Received	(\$1.12)	(\$2.10)	(46.67)%	Completed
28000	Property Income	(\$20,375.00)	(\$19,188.65)	6.18%	Completed
30100	Accountancy Fees	\$550.00	\$620.00	(11.29)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
31500	Bank Charges		\$81.23	100%	Completed
33400	Depreciation	\$216.84	\$238.63	(9.13)%	Completed
41930	Property Expenses - Agents Management Fees	\$1,781.12	\$2,105.43	(15.4)%	Completed
41950	Property Expenses - Cleaning		\$240.00	100%	Completed
41960	Property Expenses - Council Rates	\$1,372.98	\$1,174.65	16.88%	Completed
41980	Property Expenses - Insurance Premium	\$1,031.63	\$1,408.63	(26.76)%	Completed
42040	Property Expenses - Pest Control		\$220.00	100%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
42060	Property Expenses - Repairs Maintenance	\$330.00	\$2,046.35	(83.87)%	Completed
42110	Property Expenses - Sundry Expenses		\$77.00	100%	Completed
42150	Property Expenses - Water Rates	\$1,238.00	\$1,042.85	18.71%	Completed
46000	Benefits Paid/Transfers Out	\$27,000.00	\$70,000.00	(61.43)%	Completed
48500	Income Tax Expense	\$2,468.89	\$2,402.85	2.75%	Completed
49000	Profit/Loss Allocation Account	(\$12,995.20)	(\$55,908.71)	(76.76)%	Completed
50000	Members	(\$336,563.42)	(\$349,558.62)	(3.72)%	Completed
60400	Bank Accounts	\$4,671.05	\$18,579.30	(74.86)%	Completed
72650	Fixtures and Fittings (at written down value) - Unitised	\$1,864.68	\$1,420.59	31.26%	Completed
77200	Real Estate Properties (Australian - Residential)	\$345,000.00	\$345,000.00	0%	Completed
85000	Income Tax Payable /Refundable	(\$113.50)	\$358.15	(131.69)%	Completed
86000	PAYG Payable	(\$2,402.00)	(\$2,761.00)	(13)%	Completed
88000	Sundry Creditors		(\$535.00)	100%	Completed
89000	Deferred Tax Liability/Asset	(\$12,456.81)	(\$12,503.42)	(0.37)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
D	Pension Documentation				Completed
E	Estate Planning				Completed

# 24200 - Contributions

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCSTE00002A	(Contributions) Mccudden, Stephen Anthony - Accumulation (Accumulation)	(\$1,698.36)	(\$6,792.71)	(75)%
MCCSUE00001A	(Contributions) Mccudden, Sue - Accumulation (Accumulation)	(\$2,023.98)	(\$474.45)	326.6%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$3,722.34)	(\$7,267.16)	

## Supporting Documents

- Contributions Breakdown Report [Report](#)
- Notice of intent to claim Steve 6.3.23.pdf [MCCSTE00002A](#)
- Notice of intent to claim Sue 6.3.23.pdf [MCCSUE00001A](#)

## Standard Checklist

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

## McCudden Family Super Fund

# Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

### Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Mccudden, Stephen Anthony	Provided	63	281,023.00	1,698.36	0.00	0.00	0.00	1,698.36
Mccudden, Sue	Provided	60	68,535.62	2,023.98	0.00	0.00	0.00	2,023.98
<b>All Members</b>				<b>3,722.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,722.34</b>

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

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Mccudden, Stephen Anthony	Concessional (5 year carry forward cap available)	1,698.36	79,558.21	77,859.85 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
	COVID-19 Re-contribution	0.00	20,000.00	20,000.00 Below Cap
Mccudden, Sue	Concessional (5 year carry forward cap available)	2,023.98	99,225.43	97,201.45 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
	COVID-19 Re-contribution	0.00	10,000.00	10,000.00 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Mccudden, Stephen Anthony							
Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	5,008.02	6,097.75	8,851.37	7,297.71	6,792.71	1,698.36	
Unused Concessional Contribution	0.00	0.00	16,148.63	17,702.29	18,207.29	25,801.64	
Cumulative Carry Forward Unused	N/A	N/A	0.00	16,148.63	33,850.92	52,058.21	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	41,148.63	58,850.92	79,558.21	77,859.85 Below Cap
Total Super Balance	0.00	240,231.81	251,894.50	264,858.50	279,240.65	281,023.00	

Mccudden, Sue

Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	2,411.43	2,978.35	2,319.63	954.94	0.00	2,023.98	
Unused Concessional Contribution	0.00	0.00	22,680.37	24,045.06	25,000.00	25,476.02	
Cumulative Carry Forward Unused	N/A	N/A	0.00	22,680.37	46,725.43	71,725.43	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	47,680.37	71,725.43	99,225.43	97,201.45 Below Cap
Total Super Balance	0.00	105,645.91	111,740.14	116,111.73	126,226.68	68,535.62	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Mccudden, Stephen Anthony	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Mccudden, Sue	N/A	0.00	1,000.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Mccudden, Stephen Anthony**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
01/07/2021	SH fee paid by member	Personal - Concessional	364.13									
22/09/2021	Water rates personally paid by member	Personal - Concessional	1,334.23									
<b>Total - Mccudden, Stephen Anthony</b>			<b>1,698.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Mccudden, Sue**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
28/08/2021	Council rates personally paid by Sue	Personal - Concessional	346.98									
07/12/2021	Superhelp fees personally paid by Sue	Personal - Concessional	550.00									
20/05/2022	Blinds personally	Personal -	1,127.00									

paid by Sue

Concessional

**Total - Mccudden, Sue**

2,023.98      0.00      0.00      0.00

0.00      0.00      0.00

**Total for All Members**

3,722.34      0.00      0.00      0.00



# McCudden Family Super Fund Deductions Notice Letter

Stephen Anthony Mccudden and Sue Mccudden as trustee for McCudden Family Super Fund acknowledges that

**Stephen Anthony Mccudden**

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

\$1698.36

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



Stephen Anthony Mccudden

SIGN HERE

DATE HERE

Date: 6 / 3 / 23

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

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

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

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

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

\_\_\_\_\_  
Stephen Anthony Mccudden

Date:    /    /

# Notice of intent to claim or vary a deduction for personal super contributions

## Section A: Your details

### 1 Tax file number (TFN)

PROVIDED

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

MR

Family name

MCCUDDEN

First given name

STEPHEN ANTHONY

Other given names

### 3 Date of birth

PROVIDED

### 4 Current postal address

11 MARSDEN RD

Suburb/town/locality

BARDEN RIDGE

State/territory

NSW

Postcode

2234

Country if outside of Australia

### 5 Daytime phone number (include area code)

0479182468

## Section B: Super fund's details

### 6 Fund name

MCCUDDEN FAMILY SUPER FUND

### 7 Fund Australian business number (ABN)

46589657087

### 8 Member account number

MCCSTE00002A

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

If you answered 'No' complete the Original Notice to Claim a Tax Deduction section below.  
If you answered 'Yes' complete the Variation of previous valid notice of intent section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature



Date



**!** Send your completed notice to your super fund. Do not send it to us. The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

**!** Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, **or**

I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, **or**

the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**➤** Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

# McCudden Family Super Fund Deductions Notice Letter

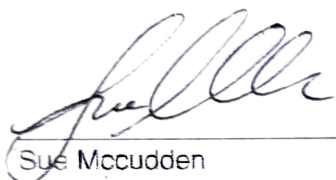
Stephen Anthony McCudden and Sue McCudden as trustee for McCudden Family Super Fund acknowledges that

**Sue McCudden**

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

\$2023.98

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



Sue McCudden

SIGN HERE

DATE HERE

Date: 6 / 3 / 23

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

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

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

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

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

Sue McCudden

Date: / /

# Notice of intent to claim or vary a deduction for personal super contributions

## Section A: Your details

### 1 Tax file number (TFN)

PROVIDED

**i** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

MRS

Family name

MCCUDDEN

First given name

SUE

Other given names

### 3 Date of birth

PROVIDED

### 4 Current postal address

11 MARSDEN RD

Suburb/town/locality

BARDEN RIDGE

State/territory

NSW

(Australia only)

Postcode

2234

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

0479182468

## Section B: Super fund's details

### 6 Fund name

MCCUDDEN FAMILY SUPER FUND

### 7 Fund Australian business number (ABN)

46589657087

### 8 Member account number

MCCSUE00001A

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

### INTENTION TO CLAIM A TAX DEDUCTION

**i** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

**SIGN HERE**

Date

**DATE HERE**

**i** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

**!** Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, **or**

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, **or**
- the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**➔** Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.



# 24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$466.07		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$466.07		

## Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)

## Standard Checklist

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

# McCudden Family Super Fund

## Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
MCCUS001_21YOUNGAVEN - 21 Young Avenue Nowra NSW										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	345,000.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>345,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
SHMCCUDDENBLINDS - Blinds										
	20/05/2022	Purchase	1.00	1,127.00	0.00	0.00	1,127.00	0.00	0.00	0.00
	30/06/2022	Depreciation	0.00	0.00	0.00	(25.94)	1,101.06	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>1.00</b>	<b>1,127.00</b>	<b>0.00</b>	<b>(25.94)</b>	<b>1,101.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
SHSAAIRCON - Air Conditioner										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	1,420.59	0.00	0.00	0.00
	30/06/2022	Depreciation	0.00	0.00	0.00	(190.90)	1,229.69	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(466.07)	0.00	763.62	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>1.00</b>	<b>0.00</b>	<b>(466.07)</b>	<b>(190.90)</b>	<b>763.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Market Movement</b>					<b>(466.07)</b>				<b>0.00</b>	<b>(466.07)</b>

McCudden Family Super Fund

# Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
<b>Losses available to offset</b>					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
<b>Total Losses Available</b>	<b>0.00</b>				
<b>Total Losses Available - Collectables</b>	<b>0.00</b>				
<b>Capital Gains</b>					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
<b>Capital Gains Before Losses applied</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Losses and discount applied</b>					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

McCudden Family Super Fund

# Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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	Total	Discounted	Indexed	Other	Notional
<b>Net Capital Gain</b>					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
<b>Total Net Capital Gain (11A)</b>	<b>0.00</b>				
<b>Net Capital Losses Carried Forward to later income</b>					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
<b>Total Net Capital Losses Carried Forward to later income years (14V)</b>	<b>0.00</b>				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

# 24800 - Changes in Market Values of Other Assets

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets	(\$170.87)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$170.87)		

## Supporting Documents

No supporting documents

## Standard Checklist

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

# 25000 - Interest Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
STG456732285	St. George Power Saver 456732285	(\$1.12)	(\$2.10)	(46.67)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1.12)	(\$2.10)	

## Supporting Documents

- Interest Reconciliation Report [Report](#)

## Standard Checklist

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

**McCudden Family Super Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
STG456732285 St. George Power Saver 456732285					
31/07/2021	0.16	0.16			
31/08/2021	0.17	0.17			
30/09/2021	0.18	0.18			
30/10/2021	0.08	0.08			
30/11/2021	0.04	0.04			
31/12/2021	0.05	0.05			
31/01/2022	0.06	0.06			
28/02/2022	0.07	0.07			
31/03/2022	0.08	0.08			
30/04/2022	0.09	0.09			
31/05/2022	0.07	0.07			
30/06/2022	0.07	0.07			
	1.12	1.12			
	<b>1.12</b>	<b>1.12</b>			
<b>TOTAL</b>	<b>1.12</b>	<b>1.12</b>			

**Tax Return Reconciliation**

	Totals	Tax Return Label
<b>Gross Interest</b>	1.12	11C

# 28000 - Property Income

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW	(\$20,375.00)	(\$19,188.65)	6.18%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$20,375.00)	(\$19,188.65)	

## Supporting Documents

- General Ledger [Report](#)
- Financial\_year\_statement\_YOUNG21\_2021-07-01\_2022-06-30.pdf [MCCUS001\\_21YOUNGAVEN](#)

## Standard Checklist

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



# McCudden Family Super Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Income (28000)</b>					
<u>21 Young Avenue Nowra NSW (MCCUS001_21YOUNGAVEN)</u>					
09/07/2021	PROFESSIONALS RE PROF NOWRA			275.12	275.12 CR
23/07/2021	PROFESSIONALS RE PROF NOWRA			693.12	968.24 CR
06/08/2021	PROFESSIONALS RE PROF NOWRA			693.12	1,661.36 CR
20/08/2021	PROFESSIONALS RE PROF NOWRA			693.12	2,354.48 CR
03/09/2021	PROFESSIONALS RE PROF NOWRA			693.12	3,047.60 CR
17/09/2021	PROFESSIONALS RE PROF NOWRA			693.12	3,740.72 CR
01/10/2021	PROFESSIONALS RE PROF NOWRA			693.12	4,433.84 CR
15/10/2021	PROFESSIONALS PROF NOWRA			693.12	5,126.96 CR
29/10/2021	PROFESSIONALS RE PROF NOWRA			473.12	5,600.08 CR
12/11/2021	PROFESSIONALS RE PROF NOWRA			693.12	6,293.20 CR
26/11/2021	PROFESSIONALS RE PROF NOWRA			693.12	6,986.32 CR
10/12/2021	PROFESSIONALS RE PROF NOWRA			693.12	7,679.44 CR
24/12/2021	PROFESSIONALS RE PROF NOWRA			693.12	8,372.56 CR
07/01/2022	PROFESSIONALS RE PROF NOWRA			693.12	9,065.68 CR
21/01/2022	PROFESSIONALS RE PROF NOWRA			729.60	9,795.28 CR
28/01/2022	PROFESSIONALS RE PROF NOWRA			66.60	9,861.88 CR
04/02/2022	PROFESSIONALS RE PROF NOWRA			729.60	10,591.48 CR
18/02/2022	PROFESSIONALS RE PROF NOWRA			729.60	11,321.08 CR
04/03/2022	PROFESSIONALS RE PROF NOWRA			729.60	12,050.68 CR
18/03/2022	PROFESSIONALS RE PROF NOWRA			619.60	12,670.28 CR
01/04/2022	PROFESSIONALS RE PROF NOWRA			417.20	13,087.48 CR
19/04/2022	PROFESSIONALS RE PROF NOWRA			729.60	13,817.08 CR
29/04/2022	PROFESSIONALS RE PROF NOWRA			729.60	14,546.68 CR
13/05/2022	PROFESSIONALS RE PROF NOWRA			729.60	15,276.28 CR
27/05/2022	PROFESSIONALS RE PROF NOWRA			729.60	16,005.88 CR
10/06/2022	PROFESSIONALS RE PROF NOWRA			729.60	16,735.48 CR
17/06/2022	PROFESSIONALS RE PROF NOWRA			68.40	16,803.88 CR
24/06/2022	PROFESSIONALS NO PROF NOWRA			729.60	17,533.48 CR
30/06/2022	Gross up rent			2,841.52	20,375.00 CR
				<b>20,375.00</b>	<b>20,375.00 CR</b>

**Total Debits: 0.00**

**Total Credits: 20,375.00**

**Statement period**

From: 1 July 2021

To: 30 June 2022

STEVE MCCUDDEN  
11 MARSDEN RD  
BARDEN RIDGE NSW 2234

**Ownership**

Sue &amp; Steve McCudden

**Property**

21 Young Av, Nowra NSW 2541

Details	GST	Expense	Income
Rent *			\$20,240.00
Tenant Reimbursement - Water			\$135.00
Council - Water		\$312.40	
Letting Fee	\$38.00	\$418.00	
Management Fee	\$161.92	\$1,781.12	
Plumbing	\$20.00	\$220.00	
Smoke Alarm - Inspection Fee	\$10.00	\$110.00	
	\$229.92	\$2,841.52	\$20,375.00

**Net Position at End of Period**
**\$17,533.48**

\* Total rent deduction(s) of \$0.00 applied during the statement period.  
NOTE: Includes rent deduction(s) and removal of rent deductions.

# 30100 - Accountancy Fees

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$550.00	\$620.00	(11.29)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$550.00	\$620.00	

## Supporting Documents

- General Ledger [Report](#)
- INV-0671.pdf [30100](#)

## Standard Checklist

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

McCudden Family Super Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
27/04/2022	INTERNET WITHDRAWAL 27APR 10:21 Super tax to Superhelp		550.00		550.00 DR
			<b>550.00</b>		<b>550.00 DR</b>

**Total Debits: 550.00**

**Total Credits: 0.00**



# TAX INVOICE

McCudden Family

**Invoice Date**  
13 Apr 2022

**Invoice Number**  
INV-0671

**ABN**  
60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

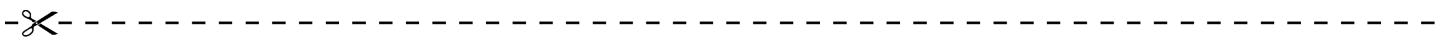
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
DEPO	Deposit	1.00	(550.00)	10%	(550.00)
INCLUDES GST 10%					50.00
<b>TOTAL AUD</b>					550.00
Less Amount Paid					550.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

## Due Date: 27 Apr 2022

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



# PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** McCudden Family  
**Invoice Number** INV-0671

---

**Amount Due** **0.00**  
**Due Date** 27 Apr 2022

---

**Amount Enclosed**

---

Enter the amount you are paying above

# 30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

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

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

McCudden Family Super Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<i>ATO Supervisory Levy (30400)</i>					
02/05/2022	ATO ATO003000016244886		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

**Total Debits: 259.00**

**Total Credits: 0.00**



# 30700 - Auditor's Remuneration

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$550.00	\$450.00	

## Supporting Documents

- General Ledger [Report](#)
- Invoice X20001.pdf [30700](#)

## Standard Checklist

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

McCudden Family Super Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
07/12/2021	Superhelp fees personally paid by Sue		550.00		550.00 DR
			<b>550.00</b>		<b>550.00 DR</b>

**Total Debits: 550.00**

**Total Credits: 0.00**

Invoice Date 12 Apr 2022  
Invoice Number X20001  
Due Date 26 Apr 2022

SuperHelp Australia Pty Ltd  
Attention: Sandra  
PO Box 1906  
MACQUARIE CENTRE NSW 2113

## TAX INVOICE

Description	Amount
Preparation of SMSF Audit on behalf of the following Superannuation Fund:  McCudden Family Super Fund for the year ended 30 June 2021.	
Subtotal	500.00
Total GST 10%	50.00
Invoice Total AUD	550.00
Total Net Payments AUD	0.00
<b>Amount Due AUD</b>	<b>550.00</b>

## Payment Advice



### DIRECT CREDIT (EFT)

Account Name: **Gold Group Consulting**  
BSB: **484 799** Account No.: **20423 2240**  
Please quote the invoice number(s) as a reference.



### by mail

Detach this section and mail your cheque to:

Gold Group Consulting  
PO Box 428  
Southport QLD 4215  
Australia

Client: SuperHelp Australia Pty Ltd

Invoice No : X20001  
Amount Due: \$ 550.00  
Due Date: 26 Apr 2022



CHARTERED ACCOUNTANTS - SINCE 1969

# 31500 - Bank Charges

2022 Financial Year

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**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$81.23	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$81.23	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

McCudden Family Super Fund

# General Ledger

As at 30 June 2022

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

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 33400 - Depreciation

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHMCCUDDENBLINDS	Blinds	\$25.94		100%
SHSAAIRCON	Air Conditioner	\$190.90	\$238.63	(20)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$216.84	\$238.63	

## Supporting Documents

- Depreciation Schedule Report [Report](#)

## Standard Checklist

- Attach Depreciation Schedule

# McCudden Family Super Fund

## Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation <sup>1</sup>	Method	Rate	Calculated Depreciation <sup>2</sup>	
<b>Fixtures and Fittings (at written down value) - Unitised</b>										
Air Conditioner										
	07/02/2017	2,530.00	954.52			954.52	Diminishing Value	20.00 %	190.90	190.90
Blinds										
	20/05/2022				1,127.00	129.68	Diminishing Value	20.00 %	25.94	25.94
		<b>2,530.00</b>	<b>954.52</b>		<b>1,127.00</b>	<b>1,084.20</b>			<b>216.84</b>	<b>1,864.68</b>
		<b>2,530.00</b>	<b>954.52</b>		<b>1,127.00</b>	<b>1,084.20</b>			<b>216.84</b>	<b>1,864.68</b>

<sup>1</sup> Amounts have been pro rated based on number of days in the year

<sup>2</sup> Depreciation calculated as per depreciation method

<sup>3</sup> Depreciation amounts posted to the ledger



# 41930 - Property Expenses - Agents Management Fees

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW	\$1,781.12	\$2,105.43	(15.4)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,781.12	\$2,105.43	

## Supporting Documents

○ General Ledger [Report](#)

## Standard Checklist

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

# McCudden Family Super Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Agents Management Fees (41930)</b>					
<u>21 Young Avenue Nowra NSW (MCCUS001_21YOUNGAVEN)</u>					
30/06/2022	Gross up rent		418.00		418.00 DR
30/06/2022	Gross up rent		1,781.12		2,199.12 DR
			<b>2,199.12</b>		<b>2,199.12 DR</b>

**Total Debits: 2,199.12**

**Total Credits: 0.00**

# 41950 - Property Expenses - Cleaning

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW		\$240.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$240.00	

## Supporting Documents

◦ General Ledger [Report](#)

## Standard Checklist

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

McCudden Family Super Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 41960 - Property Expenses - Council Rates

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW	\$1,372.98	\$1,174.65	16.88%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,372.98	\$1,174.65	

## Supporting Documents

- General Ledger [Report](#)
- Nowra Rates 2021 to 2022.pdf [MCCUS001\\_21YOUNGAVEN](#)

## Standard Checklist

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

## McCudden Family Super Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
<u>21 Young Avenue Nowra NSW (MCCUS001_21YOUNGAVEN)</u>					
28/08/2021	Council rates personally paid by Sue		346.98		346.98 DR
29/11/2021	TFR WDL BPAY INTERNET28NOV 18:20 TO SCC 50510762		342.00		688.98 DR
28/02/2022	TFR WDL BPAY INTERNET28FEB 12:45 TO SCC 50510762		342.00		1,030.98 DR
30/05/2022	TFR WDL BPAY INTERNET30MAY 20:14 TO SCC 50510762		342.00		1,372.98 DR
			<b>1,372.98</b>		<b>1,372.98 DR</b>

**Total Debits: 1,372.98**

**Total Credits: 0.00**

42 Bridge Road, Nowra NSW 2541 | Deering Street, Ulladulla NSW 2539  
Enquiries 1300 293 111 | Fax (02) 4422 1816 | PO Box 42, Nowra NSW 2541  
council@shoalhaven.nsw.gov.au | ABN 59 855 182 344

shoalhaven.nsw.gov.au f @   



117.69 - 409 59488 BPV 012  
S A McCudden & S McCudden  
11 Marsden Road  
BARDEN RIDGE NSW 2234

Billers code **4366** Reference No **50510762**  
Property ID **59488**  
Posting Date **9/07/2021**  
Due Date **31/08/2021**  
Valuation Base Date **1/07/2019**  
Council Election Area **1**

Rateable Value **\$147,000** Location **21 Young Avenue NOWRA NSW 2541**  
Rating Category **Residential** Description **Lot 134 DP 219009**

Particulars of Rates & Charges	Value for Rating	Rate/Charge	Amount
Residential Ad Valorem Rate	\$147,000	0.18112c/\$	\$266.25
Residential Base Rate		\$668.00	\$668.00
Stormwater Charge	1	\$25.00	\$25.00
Domestic Waste Charge 120 Litre Bin	1	\$345.34	\$345.34
NSW Gov Waste Levy 120 Litre Bin	1	\$66.66	\$66.66

### Council's contribution to the NSW Government Emergency Services Levy

In 2021/2022 Council is required to contribute \$2,480,430.99 from our general rates.

As of 1 July 2021, interest will be charged on overdue Rates and Water account balances. Interest on overdue rates and charges will be applied at 1.5% per annum, calculated daily on the overdue balance.

Overdue - Pay Immediately	Instalment 1 Due On	Instalment 2 Due On	Instalment 3 Due On	Instalment 4 Due On	Total Due
\$0.00	31/08/2021 \$345.25	30/11/2021 \$342.00	28/02/2022 \$342.00	31/05/2022 \$342.00	\$1,371.25

The balance shown may not include recent payments made

Daily simple interest is charged at 1.5% per annum  
Please see reverse of this notice for important information & payment methods

Amount Paid:  
Date Paid:  
Receipt No:

PAYMENT ADVICE SLIP  
Shoalhaven City Council  
PO Box 42, Nowra NSW 2541

Name: S A McCudden & S McCudden  
Property ID: 59488



Overdue is Payable Immediately  
Overdue Amount: \$0.00



\*2146 50510762

Instalment Amount: \$345.25  
Due Date: 31/08/2021  
Total Amount Due: \$1,371.25



**You can receive your rates notice by email**

Scan this QR Code to register for e-Notices or go to:



shoalhaven.nsw.gov.au/Rates-Via-Email

**iB PAY**  
Biller Code: 4366  
Ref: 50510762

BPAY® this payment via Internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
BPAY View Registration No.: 50510762

# Important information

## About Your Rates

### Payment of Rates (section 562)

Rates may be paid in a single lump sum payment prior to 31 August each year if not paying by instalments. If you wish to pay by quarterly instalments, payments are due on 31 August, 30 November, 28 February and 31 May (or the next business day) each year. Instalment notices will be issued no less than 30 days prior to the due date.

### Overdue Rates & Charges

All overdue Rates and Charges should be paid immediately upon receipt of this notice unless a formal arrangement has been entered into. Failure to pay may result in the commencement of legal action.

### Interest Charges (section 566 & 567)

Interest accrues on a daily basis on Rates and Charges that remain unpaid after they become due and payable. Each year, Council will apply the maximum interest allowable under Section 566(3) of the Local Government Act, 1993. In accordance with Section 567 of the Local Government Act, 1993 Council may waive or reduce interest charges in extreme circumstances if it is of the opinion that a person is unable to pay accrued interest for reasons beyond their control and payment of accrued interest would cause severe hardship. For more information please contact the Rates Staff.

### Payment Arrangements (section 564)

Council may enter into an agreed payment arrangement to assist ratepayers who experience difficulties in meeting the payment deadlines. For further information please contact the Rates Staff.

### Change of Address

Ratepayers are reminded that it is their responsibility to advise Council of any change of address for the service of their Rates & Charges Notice. Council requires changes of address to be submitted in writing for your own protection.

### Rating Categories

(section 514, 524, 525 & 526)

The Rating Category of your property is shown on the front of this notice. It is determined by the dominant use of your property and/or the criteria as specified in the Local Government Act, 1993. If the usage of your property changes during the year, you must notify Council within 30 days of the change. You may apply for a review of the category at any time. If you are dissatisfied with Council's decision you may lodge an appeal to the Land and Environment Court within 30 days of the declaration of category. The rating category on your rate notice is for Rating Purposes Only. It does not reflect the zoning of your property.

### Rate Exemptions

(section 555, 556 & 574)

All land within the Council area is rateable unless it is exempt from Rates and Charges under Section 555 or 556 of the Local Government Act, 1993. Applications for exemption under these sections must be made to Council in writing. Appeals made (under Section 574 of the Act) against the rateability of land must be made to the Land & Environment Court within 30 days of the service of notice.

### Pension Rebate (section 575)

Eligible pensioners may be entitled to a rebate. If you have previously applied for the rebate the rebate will be shown on the front of this annual Rates and Charges notice. If you become eligible after the issue of the rate notice you may be entitled to a proportionate rebate for the remaining quarters of the year. Applications for retrospective rebates for prior years will not be accepted. If you wish to enquire about a pension rebate please contact the Rates Staff.

## Our Councillors

### Mayor

Amanda Findley 0434 151 730

### Ward 1

Annette Alldrick 0428 657 026

Nina Digiglio 0428 629 147

Andrew Guile 0412 287 706

John Wells 0412 676 159

### Ward 2

Joanna Gash 0427 160 170

John Levett 0418 469 094

Mitchell Pakes 0432 557 516

Greg Watson 0412 210 979

### Ward 3






Kaye Gartner 0428 861 092

Mark Kitchener 0478 882 649

Bob Proudfoot 0428 970 086

Patricia White 0447 416 329

## Where do my rates go?

-  Maintain and upgrade of parks and playgrounds
-  Waste collection and disposal
-  Library services - online, mobile vans and locations
-  Management of beaches and beach access
-  Footpaths and cycling tracks
-  Maintain roads and bridges
-  Ranger patrols and more.

Stay up to date with Council's latest news by signing up to our e-newsletter. Search *In Your Neighbourhood* on our website [shoalhaven.nsw.gov.au](http://shoalhaven.nsw.gov.au)

## Methods of Payment



### Direct Debit

Please contact Council on 1300 293 111 or visit [www.shoalhaven.nsw.gov.au](http://www.shoalhaven.nsw.gov.au)



### In-store at Australia Post

(Credit cards not accepted).



### By Mail

Make cheque payable to Shoalhaven City Council and crossed "Not Negotiable". Mail to: **Shoalhaven City Council, PO Box 42, Nowra NSW 2541.**



### Over the Counter

Present this notice to the Cashier at Shoalhaven City Council offices Monday to Friday. Cashier Hours: Nowra 9.15am - 4.45 pm | Ulladulla 9.15 am - 4.30 pm.



### BPAY® BPAY View®

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)



### Online

Visit [www.shoalhaven.nsw.gov.au](http://www.shoalhaven.nsw.gov.au) to pay by credit card. Select 'Rates & Water Payments'.



### Phone

Call 1300 004 431 to pay by credit card 'select Option 1' and follow the prompts. Please note this is an automated service.

**Please Note:** A surcharge applies to credit card payments. American Express & Diners Club cards are not accepted.

## Go Green ... Go Paperless

Simply register on our website at [shoalhaven.nsw.gov.au/Rates-Via-Email](http://shoalhaven.nsw.gov.au/Rates-Via-Email) to receive your rates notice via email





# Household Waste Disposal Vouchers

Valid to **31 July 2022**

Two vouchers are issued each year with your annual rates notice. Each voucher is for single use only and is barcoded to your property.

Please note: \$10 administration fee for re-issuing of vouchers.



For more information call Council's Waste Services on 4429 3111 or visit [shoalhaven.nsw.gov.au](http://shoalhaven.nsw.gov.au)

## Household Waste Disposal Voucher\* #1

Valid to **31 July 2022**

**APPLIES TO HOUSEHOLD WASTE ONLY**

Voucher must be presented:

- (a) at time of waste disposal and redeemed by the depot operator; or
- (b) before collection under Council's garden organics and household bulky waste pick-up service

Council provides an on-call garden organics and household bulky waste pick-up service for a subsidised fee. See overleaf for more information. To book call Green & Bulky Waste on 4429 5681.

\*Conditions apply (see overleaf)

Household Waste Disposal Voucher\* #1

2021/22



202200 50510762 01

59488

S A McCudden & S McCudden

21 Young Avenue NOWRA NSW 2541

## Household Waste Disposal Voucher\* #2

Valid to **31 July 2022**

**APPLIES TO HOUSEHOLD WASTE ONLY**

Voucher must be presented:

- (a) at time of waste disposal and redeemed by the depot operator; or
- (b) before collection under Council's garden organics and household bulky waste pick-up service

Council provides an on-call garden organics and household bulky waste pick-up service for a subsidised fee. See overleaf for more information. To book call Green & Bulky Waste on 4429 5681.

\*Conditions apply (see overleaf)

Household Waste Disposal Voucher\* #2

2021/22



202200 50510762 02

59488

S A McCudden & S McCudden

21 Young Avenue NOWRA NSW 2541

117,69 - 3/6

All Recycling & Waste Depots are closed on Public Holidays except **Easter Monday** for those Depots with Monday opening times.

Depot opening days and hours are extended over Christmas/January period. For more information call Waste Services on 4429 3111 or visit [shoalhaven.nsw.gov.au](http://shoalhaven.nsw.gov.au)

WEIGHBRIDGE DEPOTS		
Huskisson	235 Huskisson Rd	All Open 7 Days   8am - 5pm
Ulladulla	94 Pirrallea Rd	
West Nowra	120 Flatrock Rd	
NON WEIGHBRIDGE DEPOTS		
Bendalong	1110 Bendalong Rd	Sat & Sun   1pm - 5pm
Berry	175 Agars Lane	Fri, Sat, Sun & Mon   8am - 4pm
Callala	270 Coonemia Rd	Fri, Sat, Sun & Mon   8am - 4pm
Kangaroo Valley	205 Bendeela Rd	Sat, Sun & Mon   9am - 1pm
Kioloa	374 Murramarang Rd, Bawley Point	Fri, Sat, & Sun   9am - 1pm
Lake Conjola	488 Lake Conjola Entrance Rd	Sat & Sun   8am - 12pm
Sussex Inlet	40 The Springs Rd	Fri, Sat, Sun & Mon   9am - 3pm

**\*Each voucher entitles the authorised holder to dispose of household clean up waste at minimal or no charge, subject to the following limits and conditions:**

- At Recycling & Waste Depots that do not have a weighbridge – maximum of 1m<sup>3</sup>
- At Recycling & Waste Depots that have a weighbridge – maximum of 300kg.
- For Council's garden organics and household bulky waste pick-up services (Green & Bulky) – maximum of 1m<sup>3</sup>.  
For bookings call Green & Bulky Waste on 4429 5681.
- The vouchers cannot be sold, traded, exchanged or redeemed for cash.
- Vouchers can be used as part payment for loads in excess of the applicable maximum amounts of waste. The rest of the payment must be paid by credit card/eftpos or cheque only. NO waste disposal account cards will be accepted for part payments.
- Only waste from domestic sources such as household or garden waste will be accepted. All loads will be inspected.
- Your waste must be sorted to maximise recycling.
- No commercial, building, demolition, chemical, hazardous or liquid waste is accepted. These loads will be rejected.
- Waste can be disposed at any of Council's 10 Recycling & Waste Depots (see above for details) during depot opening hours.
- Maximum of 2 vouchers per load accepted at time of use.



**Find out what you can dispose of at the Depots for FREE!**

Pre-sort your load and dispose of household recyclables for free in the recycling areas provided. For more information call Waste Services on 4429 3111 or visit [shoalhaven.nsw.gov.au](http://shoalhaven.nsw.gov.au)

**\*Each voucher entitles the authorised holder to dispose of household clean up waste at minimal or no charge, subject to the following limits and conditions:**

- At Recycling & Waste Depots that do not have a weighbridge – maximum of 1m<sup>3</sup>
- At Recycling & Waste Depots that have a weighbridge – maximum of 300kg.
- For Council's garden organics and household bulky waste pick-up services (Green & Bulky) – maximum of 1m<sup>3</sup>.  
For bookings call Green & Bulky Waste on 4429 5681.
- The vouchers cannot be sold, traded, exchanged or redeemed for cash.
- Vouchers can be used as part payment for loads in excess of the applicable maximum amounts of waste. The rest of the payment must be paid by credit card/eftpos or cheque only. NO waste disposal account cards will be accepted for part payments.
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- Your waste must be sorted to maximise recycling.
- No commercial, building, demolition, chemical, hazardous or liquid waste is accepted. These loads will be rejected.
- Waste can be disposed at any of Council's 10 Recycling & Waste Depots (see above for details) during depot opening hours.
- Maximum of 2 vouchers per load accepted at time of use.



**Find out what you can dispose of at the Depots for FREE!**

Pre-sort your load and dispose of household recyclables for free in the recycling areas provided. For more information call Waste Services on 4429 3111 or visit [shoalhaven.nsw.gov.au](http://shoalhaven.nsw.gov.au)

# Garden Waste Disposal Vouchers

Valid to **31 July 2022**

Two garden waste vouchers are issued each year with your annual rates notice. Each voucher is for single use only and is barcoded to your property.

Please note: \$10 administration fee for re-issuing of vouchers.



For more information call Council's Waste Services on 4429 3111 or visit [shoalhaven.nsw.gov.au](http://shoalhaven.nsw.gov.au)

## Garden Waste Disposal Voucher\* #1

Valid to 31 July 2022

**APPLIES TO DOMESTIC GARDEN WASTE ONLY**

Voucher must be presented:

- (a) at time of waste disposal and redeemed by the depot operator; or
- (b) before collection under Council's garden waste pick-up service

Council provides an on-call garden waste pick-up service for a subsidised fee. To book call Green & Bulky Waste on 4429 5681.

**\*See over for more information, conditions and acceptable material.**

Garden Waste Disposal Voucher\* #1

2021/22



20229950510762 01

59488

S A McCudden & S McCudden

21 Young Avenue NOWRA NSW 2541

## Garden Waste Disposal Voucher\* #2

Valid to 31 July 2022

**APPLIES TO DOMESTIC GARDEN WASTE ONLY**

Voucher must be presented:

- (a) at time of waste disposal and redeemed by the depot operator; or
- (b) before collection under Council's garden waste pick-up service

Council provides an on-call garden waste pick-up service for a subsidised fee. To book call Green & Bulky Waste on 4429 5681.

**\*See over for more information, conditions and acceptable material.**

Garden Waste Disposal Voucher\* #2

2021/22



20229950510762 02

59488

S A McCudden & S McCudden

21 Young Avenue NOWRA NSW 2541

All Recycling & Waste Depots are closed on Public Holidays except **Easter Monday** for those Depots with Monday opening times.

Depot opening days and hours are extended over Christmas/January period. For more information call Waste Services on 4429 3111 or visit [shoalhaven.nsw.gov.au](http://shoalhaven.nsw.gov.au)

WEIGHBRIDGE DEPOTS		
Huskisson	235 Huskisson Rd	All Open 7 Days   8am - 5pm
Ulladulla	94 Pirralea Rd	
West Nowra	120 Flatrock Rd	
NON WEIGHBRIDGE DEPOTS		
Bendalong	1110 Bendalong Rd	Sat & Sun   1pm - 5pm
Berry	175 Agars Lane	Fri, Sat, Sun & Mon   8am - 4pm
Callala	270 Coonemia Rd	Fri, Sat, Sun & Mon   8am - 4pm
Kangaroo Valley	205 Bendeela Rd	Sat, Sun & Mon   9am - 1pm
Kioloa	374 Murramarang Rd, Bawley Point	Fri, Sat, & Sun   9am - 1pm
Lake Conjola	488 Lake Conjola Entrance Rd	Sat & Sun   8am - 12pm
Sussex Inlet	40 The Springs Rd	Fri, Sat, Sun & Mon   9am - 3pm

**Each voucher entitles the authorised holder to dispose of garden waste at minimal or no charge, subject to the following limits and conditions:**

**1. ACCEPTABLE GARDEN WASTE MATERIAL:**

**Garden organic matter only**

- leaves, flowers, shrubs, grass clippings
- tree branches < 150mm in diameter

**Does not include treated timber, fence palings, tree stumps etc.**

**Must not be mixed with other waste types (household, building, plastic, food, hazardous).**

- At Recycling & Waste Depots that do not have a weighbridge – maximum of 1m<sup>3</sup>.
- At Recycling & Waste Depots that have a weighbridge – maximum of 300kg.

- For Council’s Garden Waste pick-up service – maximum of 1m<sup>3</sup>. For bookings call Green & Bulky Waste on 4429 5681.
- The vouchers cannot be sold, traded, exchanged or redeemed for cash.
- Vouchers can be used as part payment for loads in excess of the applicable maximum amounts of garden waste. The rest of the payment must be paid by credit card/eftpos or cheque only. NO waste disposal account cards will be accepted for part payments.
- Only garden waste from domestic sources will be accepted.
- Maximum of 2 vouchers per load accepted at time of use.

**Each voucher entitles the authorised holder to dispose of garden waste at minimal or no charge, subject to the following limits and conditions:**

**1. ACCEPTABLE GARDEN WASTE MATERIAL:**

**Garden organic matter only**

- leaves, flowers, shrubs, grass clippings
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**Does not include treated timber, fence palings, tree stumps etc.**

**Must not be mixed with other waste types (household, building, plastic, food, hazardous).**

- At Recycling & Waste Depots that do not have a weighbridge – maximum of 1m<sup>3</sup>.
- At Recycling & Waste Depots that have a weighbridge – maximum of 300kg.

- For Council’s Garden Waste pick-up service – maximum of 1m<sup>3</sup>. For bookings call Green & Bulky Waste on 4429 5681.
- The vouchers cannot be sold, traded, exchanged or redeemed for cash.
- Vouchers can be used as part payment for loads in excess of the applicable maximum amounts of garden waste. The rest of the payment must be paid by credit card/eftpos or cheque only. NO waste disposal account cards will be accepted for part payments.
- Only garden waste from domestic sources will be accepted.
- Maximum of 2 vouchers per load accepted at time of use.

# Save the date

## 2021 NSW Local Government elections

**Saturday  
4 September**

Voting is compulsory

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[elections.nsw.gov.au/lge21](https://elections.nsw.gov.au/lge21)  
1300 135 736



# 2021 Local Government Election

The next election for the Shoalhaven City Council will be held on **Saturday 4 September 2021**.

## Enrol to Vote

Check your enrolment details and Council Ward at **[www.aec.gov.au](http://www.aec.gov.au)**

## Ways to Vote

- 1 Pre-poll voting**  
23 August - 3 September  
See **[shoalhaven.nsw.gov.au/election](http://shoalhaven.nsw.gov.au/election)** for details
- 2 In person**  
at locations across the Shoalhaven, on Election Day – Saturday 4 September, 8.00am to 6.00pm
- 3 Other ways to vote**  
for postal and online options visit **[elections.nsw.gov.au](http://elections.nsw.gov.au)**

Non residents who own rateable property in the Shoalhaven are entitled to vote in Local Government Elections. It is not compulsory to do so. Apply to join the Non-Residential Roll by 26 July **[shoalhaven.nsw.gov.au/election](http://shoalhaven.nsw.gov.au/election)**

# About your rates

## Rates & Charges

**The current rating structure in place during 2020/2021 will continue for 2021/2022.**

The rating structure calculates your rates payable on both a base amount and the rate in the dollar levied on land value for rating categories of Residential, Farmland and Business.

Considering the COVID-19 pandemic, Council will only increase rates by the rate peg of 2.0% this year.

This will mean an increase of about \$0.47 per week for the average residential and business ratepayer and approx \$1.17 per week for farmland rates.

As of 1 July 2021 interest will be charged on overdue Rates and Water account balances. Interest on overdue rates and charges will be applied at 1.5% per annum, calculated daily on the overdue balance.

## Difficulty making payments?

**Council has a firm debt recovery process in place, which is automatically applied when an account is unpaid and the account holder has not made contact with Council.**

If you are having difficulty meeting payment deadlines for rates, water or general invoices, contact Council to discuss a payment plan arrangement that supports your financial situation. It is important to contact us before the debt recovery process commences.



## How rates are calculated?

### Rates are levied in accordance with NSW legislation and calculated by using:

- The unimproved land value determined by NSW Land and Property Information (Valuer General).
- The rate in the dollar adopted each year by Council that is specific to your rate category.
- The Base Amount adopted each year by Council.

To calculate your rates the 'rate in the dollar' is multiplied against your land value and added to the applicable Base Amount. *(see schedule below)*

2021/2022 Rates and Charges	Base Amount	Cents in \$
Residential	\$668.00	0.18112
Residential Non-Urban (no building entitlement)	\$47.00	0.18112
Farmland	\$668.00	0.15010
Farmland Dairy Farmers	\$668.00	0.07640
Business – General	\$0.00	0.37285
Business – Nowra	\$668.00	0.56420
Commercial/Industrial	\$668.00	0.26240
Sussex Area Special Rate	\$0.00	0.03167
Vacant Land Service Availability Charge	\$89.00	
80 Litre Waste Bin Charge	\$313.00	
120 Litre Waste Bin Charge	\$412.00	
240 Litre Waste Bin Charge	\$717.00	
Stormwater Charge	\$25.00	
Stormwater Charge - Strata	\$12.50	

## What Ward am I in?

To find out go to the **My Area** page on our website and enter your address details.



# 41980 - Property Expenses - Insurance Premium

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW	\$1,031.63	\$1,408.63	(26.76)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,031.63	\$1,408.63	

## Supporting Documents

- General Ledger [Report](#)
- Nowra 2022 insurance.pdf [MCCUS001\\_21YOUNGAVEN](#)

## Standard Checklist

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

# McCudden Family Super Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Insurance Premium (41980)</b>					
<u>21 Young Avenue Nowra NSW (MCCUS001_21YOUNGAVEN)</u>					
22/09/2021	Water rates personally paid by member		1,031.63		1,031.63 DR
			<b>1,031.63</b>		<b>1,031.63 DR</b>
<b>Total Debits:</b>	<b>1,031.63</b>				
<b>Total Credits:</b>	<b>0.00</b>				

# Policy Schedule

## Landlord Residential Building Insurance

11 April 2022

Trustee for McCudden Family Super Trust  
11 Marsden Road  
BARDEN RIDGE NSW 2234

**POLICY NUMBER:** TS2659685RBI  
**AMOUNT DUE:** \$ 1,031.63  
**DUE DATE:** 30/05/2022

**Insured: Trustee for McCudden Family Super Trust**

**Insured Address: 21 Young Avenue, NOWRA NSW 2541**

**Premium Type**

Renewal

**Expiry Date**

30/05/2022. We invite you to renew your policy until 12:01am  
30/05/2023

**Managing Agent**

Professionals Nowra

**Property Details**

It is a permanent rental.  
It is a House.  
Construction type is fibro/asbestos.  
The land size is less than 2 acres.  
It was built in approximately 1975.  
There is no common ground.  
There is no business activity operated from this property.  
The property is kept well maintained and in good condition\*

**Sum Insured**

Building	\$273,182
Liability to Other	\$20,000,000
Weekly rent	\$350

**Excess per claim**

Loss of rent, Liability to others, or any Add. benefits in Sect 1	\$0
Tenant damage	\$500
Earthquake or Tsunami	\$500
Building damage	\$500

**Annual Premium \$1,031.63**

**Includes: Combined Policy Discount**

Last year's annual premium	\$979.63
	Change on last year 5.3 %

This Policy Schedule is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859

**Special Conditions/Additional Information**

Please turn over for important policy information and payment details

TS00033 01/03/14 A

## Insured details

### What you have told us:

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

### You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

### When you need to contact us

It is important that you check the information provided on your Policy Schedule. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

### Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [terrischeer.com.au/privacy](http://terrischeer.com.au/privacy) or call us on 1800 804 016.

## Premium Details

### Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Building	\$265,225	\$273,182
Weekly rent	\$340	\$350
Premium	\$713.56	\$775.14
Emergency Services Levy	\$103.47	\$85.27
GST	\$81.71	\$86.04
Stamp Duty	\$80.89	\$85.18
<b>Annual Premium (*)</b>	<b>\$979.63</b>	<b>\$1,031.63</b>

\* Please note that minor rounding may be present in your premium calculation.

### When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Please contact Terri Scheer Insurance in the first instance if you have any questions about your policy.

### \*Property maintenance and condition

It is your responsibility to ensure that the property is kept well maintained and in good condition. This includes, but is not limited to: there are no blocked gutters, the roof is not rusted, your building is not infested with vermin, there is no termite damage and insured damage you have been compensated for has been repaired. Refer to the PDS for further details.

This document will be a tax invoice for GST when you make payment

**Trustee for McCudden Family Super Trust - 21 Young Avenue, NOWRA NSW 2541**

### Amount Payable

\$1,031.63

### Due Date

30/05/2022

### Policy Number

TS2659685RBI

### Payment Reference No

826596850

### Payment Options



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



**Billers Code: 63461**

**Ref: 826596850**



### Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app. More info: [www.bpay.com.au](http://www.bpay.com.au)

# 42040 - Property Expenses - Pest Control

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW		\$220.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$220.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

McCudden Family Super Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 42060 - Property Expenses - Repairs Maintenance

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW	\$330.00	\$2,046.35	(83.87)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$330.00	\$2,046.35	

## Supporting Documents

○ General Ledger [Report](#)

## Standard Checklist

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

# McCudden Family Super Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>21 Young Avenue Nowra NSW (MCCUS001_21YOUNGAVEN)</u>					
30/06/2022	Gross up rent		220.00		220.00 DR
30/06/2022	Gross up rent		110.00		330.00 DR
			<b>330.00</b>		<b>330.00 DR</b>

**Total Debits: 330.00**

**Total Credits: 0.00**



# 42110 - Property Expenses - Sundry Expenses

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW		\$77.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$77.00	

## Supporting Documents

◦ General Ledger [Report](#)

## Standard Checklist

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

McCudden Family Super Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 42150 - Property Expenses - Water Rates

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW	\$1,238.00	\$1,042.85	18.71%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,238.00	\$1,042.85	

## Supporting Documents

- General Ledger [Report](#)
- Water Rates Nowra due 25.3.22.pdf [MCCUS001\\_21YOUNGAVEN](#)
- Water Nowra due 24.6.22.pdf [MCCUS001\\_21YOUNGAVEN](#)
- Nowra Water due 24.12.21.pdf [MCCUS001\\_21YOUNGAVEN](#)
- Water rates due 24 September 2021.pdf [MCCUS001\\_21YOUNGAVEN](#)

## Standard Checklist

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

# McCudden Family Super Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Water Rates (42150)</b>					
<u>21 Young Avenue Nowra NSW (MCCUS001_21YOUNGAVEN)</u>					
22/09/2021	Water rates personally paid by member		302.60		302.60 DR
23/12/2021	TFR WDL BPAY INTERNET23DEC 12:30 TO Shoalhaven Water 60504460		310.60		613.20 DR
17/03/2022	TFR WDL BPAY INTERNET17MAR 09:40 TO Shoalhaven Water 60504460		312.40		925.60 DR
30/06/2022	Gross up rent		312.40		1,238.00 DR
			<b>1,238.00</b>		<b>1,238.00 DR</b>

**Total Debits: 1,238.00**

**Total Credits: 0.00**

Water Account Enquiries  
Tel: (02) 4429 3214  
Email: water@shoalhaven.nsw.gov.au  
Web: www.shoalwater.nsw.gov.au



Council General Enquiries  
PO Box 42 Nowra NSW 2541  
Tel: (02) 4429 3111  
Email: council@shoalhaven.nsw.gov.au  
Web: www.shoalhaven.nsw.gov.au



# Water Account

Shoalhaven City Council ABN 59 855 182 344



S A McCudden & S McCudden  
11 Marsden Road  
BARDEN RIDGE NSW 2234

012  
R0\_17610

Date of Issue 25/02/2022

Account No 6050446

Property ID 59488

Balance Brought Forward  
\$0.00



New Charges  
\$312.40

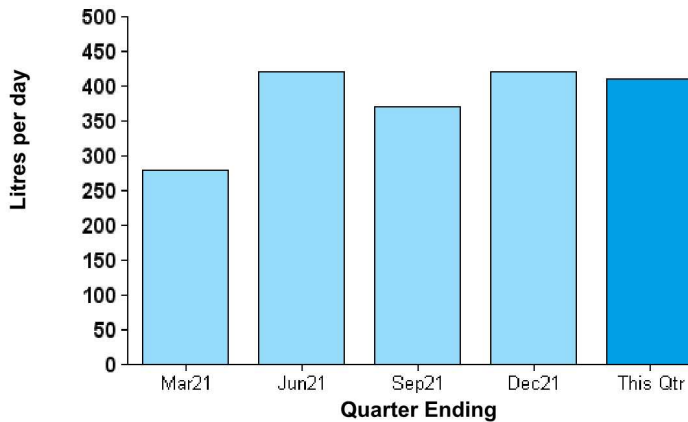


Amount Due \$312.40

Please Pay By 25/03/2022

Current Daily Interest Rate on Overdue Amounts is 1.5% per annum.

## Your average daily water consumption comparison



## Property Details

(Res) Single Dwelling/Vac Land  
Lot 134 DP 219009  
21 Young Avenue NOWRA

Reading Period 93 Days

15/11/2021 to 16/02/2022

Approximate Date of Next Read

17/05/2022

## News for You

Register for eNotices using the website and reference next to the green "e" on the bottom right corner of this account, this will allow you to log in to view previous accounts and receive future accounts via email.

## PAYMENT OPTIONS



### Payment by Phone

Call 1300 004 431 to pay by credit card & follow the prompts.  
Please note: this is an automated service.



Post Billpay

Pay in store at Australia Post



\*2146 60504460



Billers Code: 858639

Ref: 60504460

BPAY® this payment via Internet or phone banking from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au  
BPAY View® - View and pay this bill using internet banking.

BPAY View Registration No.  
Please enter the BPAY Reference number



### Centrepay

To pay using Centrepay, contact Centrelink and provide Shoalhaven Water CRN 555071469B and your BPAY Ref. No.



### Direct Debit

Please complete & return the form on our website



To have your notices emailed, register at  
[shoalhavenwater.enotices.com.au](http://shoalhavenwater.enotices.com.au)  
Reference No: 61A66D717Z

To find more payment options or how to receive your water accounts electronically visit  
[www.shoalwater.nsw.gov.au](http://www.shoalwater.nsw.gov.au) Note: Some payment options will incur a surcharge.

Property ID 59488

Name S A McCudden & S McCudden

Amount \$312.40

## **Meter Detail and Reading**

Meter No	Present Reading	Previous Reading	Usage (kL)
17W034135	342	304	38
		<b>Total Consumption</b>	<b>38</b>

---

## **Water Charges**

Description	kL		Charge/kL	Charge
Water Usage	38		\$1.80	68.40
Description	Quantity	Period	Annual Charge	Charge
Water Availability - 20mm	1	1 Jan to 31 Mar 2022	\$84.00	21.00
			<b>Total Water Charges</b>	<b>\$89.40</b>

---

## **Sewer Charges**

Description	Quantity	Period	Annual Charge	Charge
Sewer Availability - 20mm	1	1 Jan to 31 Mar 2022	\$892.00	223.00
			<b>Total Sewer Charges</b>	<b>\$223.00</b>

---

**Total New Charges** **\$312.40**



## When Things Change, We're Here to Help.

We understand that things can change suddenly, so we offer a range of options to help manage the way you receive and pay your Water Account.

*Sheoathaven* Council's  
Water Utility  
**WATER**



## We're Here to Help.

### Help paying your account

If you are unable to pay your account by the due date, contact us and we can help you work out a plan to make regular payments towards your account.

Pensioner concessions are available to customers who own and live in their own home and hold a current Pensioner Concession Card or a Gold Health Care Card.

### Change how you receive your water account

You can now sign up for our electronic account service using your email address and unique eReference number found on your latest water account. You can cut down on paper and access all your previous bills in one place, any time.

If you'd like to continue receiving paper bills, you can update your postal address for both water and rates notice via our online portal.

### Manage an account on behalf of someone else

Our customers can nominate someone else (for example a rental agency or Power of Attorney) to have access to their Water Account to act on their behalf. To enable this service, the owner must provide their authority in writing.

### Account payment options

When paying your Water Account be sure to use the Biller Code and Reference Number that is highlighted in yellow in the lower right-hand corner of your account to make sure we know it's you that's paying us.

You can also set up a direct debit to make weekly, fortnightly or monthly payments to spread the cost across regular, predictable payments. Alternatively you can set it up to pay the full amount on the due date.

**Shoalhaven**  
City Council

**Shoalhaven** Council's  
Water Utility  
**WATER**

Call us today on **1300 293 111** or visit our website to find out more [www.shoalwater.nsw.gov.au](http://www.shoalwater.nsw.gov.au)



Water Account Enquiries  
Tel: (02) 4429 3214  
Email: water@shoalhaven.nsw.gov.au  
Web: www.shoalwater.nsw.gov.au



Council General Enquiries  
PO Box 42 Nowra NSW 2541  
Tel: (02) 4429 3111  
Email: council@shoalhaven.nsw.gov.au  
Web: www.shoalhaven.nsw.gov.au



# Water Account

Shoalhaven City Council ABN 59 855 182 344



S A McCudden & S McCudden  
11 Marsden Road  
BARDEN RIDGE NSW 2234

012  
R0\_24090

Date of Issue 27/05/2022

Account No 6050446

Property ID 59488

**ACCOUNT IN CREDIT  
NO PAYMENT REQUIRED**

Balance Brought Forward  
-\$312.40



New Charges  
\$292.60

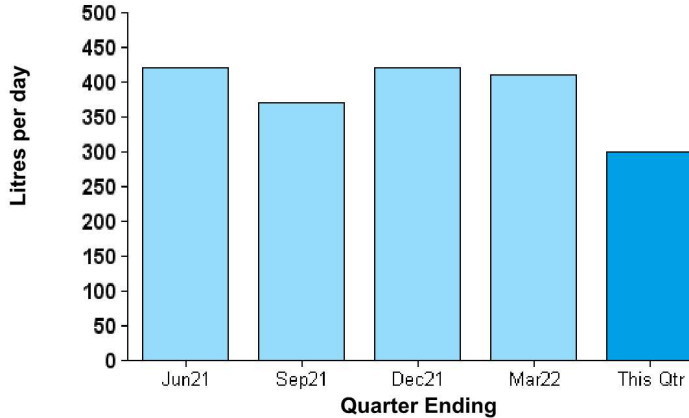


Amount Due -\$19.80

Please Pay By 24/06/2022

Current Daily Interest Rate on Overdue Amounts is 1.5% per annum.

## Your average daily water consumption comparison



## Property Details

(Res) Single Dwelling/Vac Land  
Lot 134 DP 219009  
21 Young Avenue NOWRA

Reading Period 89 Days

16/02/2022 to 16/05/2022

Approximate Date of Next Read

14/08/2022

## News for You

Register for eNotices using the website and reference next to the green "e" on the bottom right corner of this account, this will allow you to log in to view previous accounts and receive future accounts via email.

## PAYMENT OPTIONS



### Payment by Phone

Call 1300 004 431 to pay by credit card & follow the prompts.  
Please note: this is an automated service.



Post Billpay

Pay in store at Australia Post



\*2146 60504460



Billers Code: 858639

Ref: 60504460

BPAY® this payment via Internet or phone banking from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au  
BPAY View® - View and pay this bill using internet banking.

BPAY View Registration No.  
Please enter the BPAY Reference number



### Centrepay

To pay using Centrepay, contact Centrelink and provide Shoalhaven Water CRN 555071469B and your BPAY Ref. No.



### Direct Debit

Please complete & return the form on our website



To have your notices emailed, register at  
[shoalhavenwater.enotices.com.au](http://shoalhavenwater.enotices.com.au)

Reference No: 591876627Z

To find more payment options or how to receive your water accounts electronically visit [www.shoalwater.nsw.gov.au](http://www.shoalwater.nsw.gov.au) Note: Some payment options will incur a surcharge.

Property ID 59488

Name S A McCudden & S McCudden

Amount -\$19.80

## **Meter Detail and Reading**

Meter No	Present Reading	Previous Reading	Usage (kL)
17W034135	369	342	27
		<b>Total Consumption</b>	<b>27</b>

---

## **Water Charges**

Description	kL		Charge/kL	Charge
Water Usage	27		\$1.80	48.60
Description	Quantity	Period	Annual Charge	Charge
Water Availability - 20mm	1	1 Apr to 30 Jun 2022	\$84.00	21.00
			<b>Total Water Charges</b>	<b>\$69.60</b>

---

## **Sewer Charges**

Description	Quantity	Period	Annual Charge	Charge
Sewer Availability - 20mm	1	1 Apr to 30 Jun 2022	\$892.00	223.00
			<b>Total Sewer Charges</b>	<b>\$223.00</b>

---

**Total New Charges** **\$292.60**

Water Account Enquiries  
Tel: (02) 4429 3214  
Email: water@shoalhaven.nsw.gov.au  
Web: www.shoalwater.nsw.gov.au



Council General Enquiries  
PO Box 42 Nowra NSW 2541  
Tel: (02) 4429 3111  
Email: council@shoalhaven.nsw.gov.au  
Web: www.shoalhaven.nsw.gov.au



# Water Account

Shoalhaven City Council ABN 59 855 182 344



S A McCudden & S McCudden  
11 Marsden Road  
BARDEN RIDGE NSW 2234

012  
R0\_30170

Date of Issue 26/11/2021

Account No 6050446

Property ID 59488

Balance Brought Forward  
**\$0.00**



New Charges  
**\$310.60**

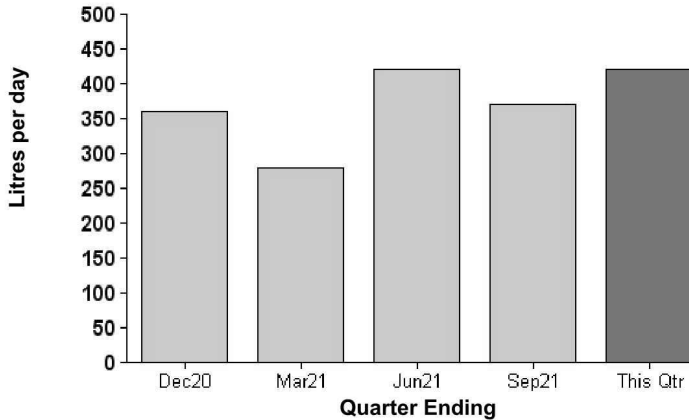


Amount Due **\$310.60**

Please Pay By **24/12/2021**

Current Daily Interest Rate on Overdue Amounts is 1.5% per annum.

## Your average daily water consumption comparison



## Property Details

(Res) Single Dwelling/Vac Land  
Lot 134 DP 219009  
21 Young Avenue NOWRA

## Reading Period 89 Days

18/08/2021 to 15/11/2021

## Approximate Date of Next Read

13/02/2022

## News for You

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## PAYMENT OPTIONS



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Post Billpay

Pay in store at Australia Post



\*2146 60504460



Billers Code: 858639

Ref: 60504460

BPAY® this payment via Internet or phone banking from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)  
BPAY View® - View and pay this bill using internet banking.

BPAY View Registration No.  
Please enter the BPAY Reference number



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### Direct Debit

Please complete & return the form on our website



To have your notices emailed, register at [shoalhavenwater.notices.com.au](http://shoalhavenwater.notices.com.au)  
Reference No: 0D9289762W

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Property ID 59488

Name S A McCudden & S McCudden

Amount \$310.60

## **Meter Detail and Reading**

Meter No	Present Reading	Previous Reading	Usage (kL)
17W034135	304	267	37
		<b>Total Consumption</b>	<b>37</b>

---

## **Water Charges**

Description	kL		Charge/kL	Charge
Water Usage	37		\$1.80	66.60
Description	Quantity	Period	Annual Charge	Charge
Water Availability - 20mm	1	1 Oct to 31 Dec 2021	\$84.00	21.00
			<b>Total Water Charges</b>	<b>\$87.60</b>

---

## **Sewer Charges**

Description	Quantity	Period	Annual Charge	Charge
Sewer Availability - 20mm	1	1 Oct to 31 Dec 2021	\$892.00	223.00
			<b>Total Sewer Charges</b>	<b>\$223.00</b>

---

**Total New Charges** **\$310.60**



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*Shoalhaven* Council's  
Water Utility  
**WATER**



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### Help paying your account

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Pensioner concessions are available to customers who own and live in their own home and hold a current Pensioner Concession Card or a Gold Health Care Card.

### Change how you receive your water account

You can now sign up for our electronic account service using your email address and unique eReference number found on your latest water account. You can cut down on paper and access all your previous bills in one place, any time.

If you'd like to continue receiving paper bills, you can update your postal address for both water and rates notice via our online portal.

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### Account payment options

When paying your Water Account be sure to use the Biller Code and Reference Number that is highlighted in yellow in the lower right-hand corner of your account to make sure we know it's you that's paying us.

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**Shoalhaven**  
City Council

**Shoalhaven** Council's  
Water Utility  
**WATER**

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Web: www.shoalhaven.nsw.gov.au



# Water Account

Shoalhaven City Council ABN 59 855 182 344



S A McCudden & S McCudden  
11 Marsden Road  
BARDEN RIDGE NSW 2234



012  
R0\_18590

Date of Issue 27/08/2021

Account No 6050446

Property ID 59488

Balance Brought Forward  
**\$0.00**



New Charges  
**\$302.60**

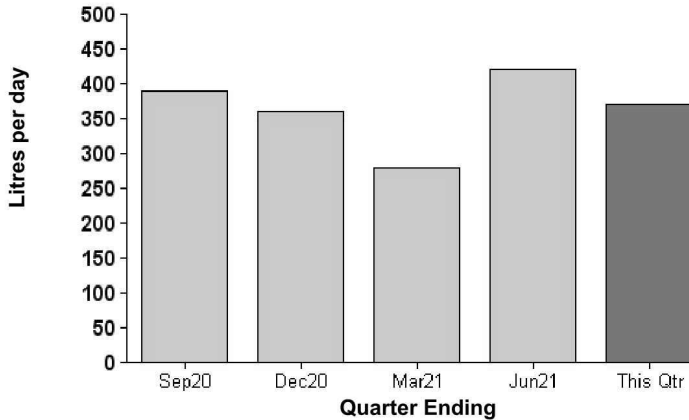


Amount Due **\$302.60**

Please Pay By **24/09/2021**

Current Daily Interest Rate on Overdue Amounts is 1.5% per annum.

## Your average daily water consumption comparison



## Property Details

(Res) Single Dwelling/Vac Land  
Lot 134 DP 219009  
21 Young Avenue NOWRA

Reading Period 90 Days

20/05/2021 to 18/08/2021

Approximate Date of Next Read

16/11/2021

## News for You

Need your Water Accounts for Tax Time? Register for eNotices using the website and reference next to the green "e" on the bottom right corner of this account, this will allow you to log in to view previous accounts and receive future accounts via email.

## PAYMENT OPTIONS



### Payment by Phone

Call 1300 004 431 to pay by credit card & follow the prompts.  
Please note: this is an automated service.



Post Billpay

Pay in store at Australia Post



\*2146 60504460



Billers Code: 858639

Ref: 60504460

BPAY® this payment via Internet or phone banking from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)  
BPAY View® - View and pay this bill using internet banking.

BPAY View Registration No.  
Please enter the BPAY Reference number



### Centrepay

To pay using Centrepay, contact Centrelink and provide Shoalhaven Water CRN 555071469B and your BPAY Ref. No.



### Direct Debit

Please complete & return the form on our website



To have your notices emailed, register at [shoalhavenwater.notices.com.au](http://shoalhavenwater.notices.com.au)  
Reference No: 6E680F7B9U

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Property ID 59488

Name S A McCudden & S McCudden

Amount \$302.60

## **Meter Detail and Reading**

Meter No	Present Reading	Previous Reading	Usage (kL)
17W034135	267	234	33
		<b>Total Consumption</b>	<b>33</b>

---

## **Water Charges**

Description	Quantity	Period	Annual Charge	Charge
Water Availability - 20mm	1	1 Jul to 30 Sep 2021	\$84.00	21.00
Description	kL		Charge/kL	
Water Usage	17		\$1.80	
Pro Rata Water Usage	16		\$1.75	
		Sub Total Usage Charges		58.60
		<b>Total Water Charges</b>		<b>\$79.60</b>

---

## **Sewer Charges**

Description	Quantity	Period	Annual Charge	Charge
Sewer Availability - 20mm	1	1 Jul to 30 Sep 2021	\$892.00	223.00
		<b>Total Sewer Charges</b>		<b>\$223.00</b>
		<b>Total New Charges</b>		<b>\$302.60</b>



# 46000 - Benefits Paid/Transfers Out

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MCCSTE00002A	(Benefits Paid/Transfers Out) Mccudden, Stephen Anthony - Accumulation (Accumulation)	\$27,000.00	\$10,000.00	170%
MCCSUE00001A	(Benefits Paid/Transfers Out) Mccudden, Sue - Accumulation (Accumulation)		\$60,000.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$27,000.00	\$70,000.00	

## Supporting Documents

- General Ledger [Report](#)
- Retirement declaration\_Sue.pdf

## Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

# McCudden Family Super Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Benefits Paid/Transfers Out (46000)</b>					
<i>(Benefits Paid/Transfers Out) Mccudden, Stephen Anthony - Accumulation (MCCSTE00002A)</i>					
11/10/2021	INTERNET WITHDRAWAL 10OCT 12:59 Super lump sum from Stev		5,000.00		5,000.00 DR
12/10/2021	INTERNET WITHDRAWAL 12OCT 14:27 Steve lump sum from supe		5,000.00		10,000.00 DR
12/10/2021	INTERNET WITHDRAWAL 12OCT 14:31 Steve lump sum super		7,000.00		17,000.00 DR
06/05/2022	INTERNET WITHDRAWAL 06MAY 15:41 From super lump sum Stev		5,000.00		22,000.00 DR
30/06/2022	INTERNET WITHDRAWAL 30JUN 15:26 transfer to CBA		5,000.00		27,000.00 DR
			<b>27,000.00</b>		<b>27,000.00 DR</b>

**Total Debits: 27,000.00**

**Total Credits: 0.00**

Retirement Declaration

Date: 1/3/22

To: The Trustees

Super Fund Name: McCudden Family Super Fund

Address: 11 Marsden Rd  
BARDON RIDGE NSW 2234

From:

Member Name: Sue McCudden

Address: 11 Marsden Rd  
BARDON RIDGE NSW 2234

Dear Sir/Madam,

**If you are aged 55 to 59 inclusive:**

- I have reached my preservation age and an arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

**OR if you are aged 60 to 64 inclusive:**

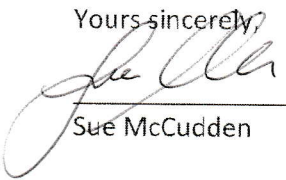
- An arrangement under which I was gainfully employed has come to an end on or after I attained the age of 60.

OR

- An arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

Thank You.

Yours sincerely,

  
Sue McCudden

1/2/22

# 48500 - Income Tax Expense

2022 Financial Year

---

**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$2,468.89	\$2,402.85	2.75%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,468.89	\$2,402.85	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$12,995.20)	(\$55,908.71)	(76.76)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$12,995.20)	(\$55,908.71)	

## Supporting Documents

No supporting documents

# 50000 - Members

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
MCCSTE00002A	Mccudden, Stephen Anthony - Accumulation (Accumulation)	(\$281,023.00)	(\$1,698.36)	(\$10,144.97)	\$27,000.00	\$1,774.78	(\$264,091.55)	(6.02)%
MCCSUE00001A	Mccudden, Sue - Accumulation (Accumulation)	(\$68,535.62)	(\$2,023.98)	(\$2,606.38)		\$694.11	(\$72,471.87)	5.74%
<b>TOTAL</b>		<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$349,558.62)	(\$3,722.34)	(\$12,751.35)	\$27,000.00	\$2,468.89	(\$336,563.42)	

## Supporting Documents

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

## Standard Checklist

- Attach copies of Members Statements

# McCudden Family Super Fund

## Members Statement

Sue McCudden  
 11 Marsden Rd  
 Barden Ridge, New South Wales, 2234, Australia

### Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		61	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	72,471.87
Date Joined Fund:		24/09/2010	Total Death Benefit:	72,471.87
Service Period Start Date:		09/09/1991	Current Salary:	0.00
Date Left Fund:			Previous Salary:	0.00
Member Code:		MCCSUE00001A	Disability Benefit:	0.00
Account Start Date:		24/09/2010		
Account Phase:		Accumulation Phase		
Account Description:		Accumulation		

### Your Balance

Total Benefits	72,471.87
<u>Preservation Components</u>	
Preserved	72,471.87
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	6,295.71
Taxable	66,176.16

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	68,535.62	126,226.68
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	2,023.98	
Personal Contributions (Non Concessional)		
Government Co-Contributions		331.20
Other Contributions		143.25
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	2,606.38	2,158.19
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	303.60	
Income Tax	390.51	323.70
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		60,000.00
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	72,471.87	68,535.62

**McCudden Family Super Fund**  
**Members Statement**

---

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Stephen Anthony McCudden  
Trustee

\_\_\_\_\_  
Sue McCudden  
Trustee



# McCudden Family Super Fund

## Members Statement

Stephen Anthony McCudden  
 11 Marsden Rd  
 Barden Ridge, New South Wales, 2234, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	64	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	264,091.55
Date Joined Fund:	24/09/2010	Total Death Benefit:	264,091.55
Service Period Start Date:	20/07/1981	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	MCCSTE00002A	Disability Benefit:	0.00
Account Start Date:	24/09/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	264,091.55
<u>Preservation Components</u>	
Preserved	264,091.55
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	14,283.44
Taxable	249,808.11

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	281,023.00	279,240.65
<u>Increases to Member account during the period</u>		
Employer Contributions		3,546.73
Personal Contributions (Concessional)	1,698.36	3,245.98
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	10,144.97	7,068.79
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	254.75	1,018.91
Income Tax	1,520.03	1,060.24
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out	27,000.00	10,000.00
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	264,091.55	281,023.00

**McCudden Family Super Fund**  
**Members Statement**

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**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Stephen Anthony McCudden  
Trustee

\_\_\_\_\_  
Sue McCudden  
Trustee

# McCudden Family Super Fund

## Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Sue McCudden (Age: 61)</b>											
MCCSUE00001A - Accumulation											
68,535.62	2,023.98		2,606.38			303.60	390.51				72,471.87
<b>68,535.62</b>	<b>2,023.98</b>		<b>2,606.38</b>			<b>303.60</b>	<b>390.51</b>				<b>72,471.87</b>
<b>Stephen Anthony McCudden (Age: 64)</b>											
MCCSTE00002A - Accumulation											
281,023.00	1,698.36		10,144.97			254.75	1,520.03	27,000.00			264,091.55
<b>281,023.00</b>	<b>1,698.36</b>		<b>10,144.97</b>			<b>254.75</b>	<b>1,520.03</b>	<b>27,000.00</b>			<b>264,091.55</b>
<b>349,558.62</b>	<b>3,722.34</b>		<b>12,751.35</b>			<b>558.35</b>	<b>1,910.54</b>	<b>27,000.00</b>			<b>336,563.42</b>

# 60400 - Bank Accounts

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
STG456732285	St. George Power Saver 456732285	\$4,671.05	\$18,579.30	(74.86)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$4,671.05	\$18,579.30	

## Supporting Documents

- Bank Statement Report [Report](#)
- St. George Power Saver 456732285.pdf [STG456732285](#)

## Standard Checklist

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

**McCudden Family Super Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / STG456732285

**Account Name:** St. George Power Saver 456732285

**BSB and Account Number:** 112879 456732285

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 18,579.30 \$ 31,960.00 \$ 18,051.75 \$ 4,671.05

**Data Feed Used**

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			18,579.30		
09/07/2021	PROFESSIONALS RE PROF NOWRA		275.12	18,854.42		
23/07/2021	PROFESSIONALS RE PROF NOWRA		693.12	19,547.54		
31/07/2021	CREDIT INTEREST		0.16	19,547.70		
06/08/2021	PROFESSIONALS RE PROF NOWRA		693.12	20,240.82		
13/08/2021	PROFESSIONALS RE PROF NOWRA		418.00	20,658.82		
20/08/2021	PROFESSIONALS RE PROF NOWRA		693.12	21,351.94		
31/08/2021	CREDIT INTEREST		0.17	21,352.11		
03/09/2021	PROFESSIONALS RE PROF NOWRA		693.12	22,045.23		
17/09/2021	PROFESSIONALS RE PROF NOWRA		693.12	22,738.35		
27/09/2021	TFR WDL BPAY INTERNET27SEP 16:14 TO TAX OFFICE PAYMENTS 465896570875260	2,761.00		19,977.35		
30/09/2021	CREDIT INTEREST		0.18	19,977.53		
01/10/2021	PROFESSIONALS RE PROF NOWRA		693.12	20,670.65		
11/10/2021	INTERNET WITHDRAWAL 10OCT 12:59 Super lump sum from Stev	5,000.00		15,670.65		
12/10/2021	INTERNET WITHDRAWAL 12OCT 14:27 Steve lump sum from supe	5,000.00		10,670.65		
12/10/2021	INTERNET WITHDRAWAL 12OCT 14:31 Steve lump sum super	7,000.00		3,670.65		
15/10/2021	PROFESSIONALS PROF NOWRA		693.12	4,363.77		

**McCudden Family Super Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
29/10/2021	PROFESSIONALS RE PROF NOWRA		473.12	4,836.89		
30/10/2021	CREDIT INTEREST		0.08	4,836.97		
12/11/2021	PROFESSIONALS RE PROF NOWRA		693.12	5,530.09		
26/11/2021	PROFESSIONALS RE PROF NOWRA		693.12	6,223.21		
29/11/2021	TFR WDL BPAY INTERNET28NOV 18:20 TO SCC 50510762	342.00		5,881.21		
30/11/2021	CREDIT INTEREST		0.04	5,881.25		
10/12/2021	PROFESSIONALS RE PROF NOWRA		693.12	6,574.37		
23/12/2021	TFR WDL BPAY INTERNET23DEC 12:30 TO Shoalhaven Water 60504460	310.60		6,263.77		
24/12/2021	PROFESSIONALS RE PROF NOWRA		693.12	6,956.89		
31/12/2021	CREDIT INTEREST		0.05	6,956.94		
07/01/2022	PROFESSIONALS RE PROF NOWRA		693.12	7,650.06		
21/01/2022	PROFESSIONALS RE PROF NOWRA		729.60	8,379.66		
28/01/2022	PROFESSIONALS RE PROF NOWRA		66.60	8,446.26		
31/01/2022	CREDIT INTEREST		0.06	8,446.32		
04/02/2022	PROFESSIONALS RE PROF NOWRA		729.60	9,175.92		
18/02/2022	PROFESSIONALS RE PROF NOWRA		729.60	9,905.52		
28/02/2022	TFR WDL BPAY INTERNET28FEB 12:45 TO SCC 50510762	342.00		9,563.52		
28/02/2022	CREDIT INTEREST		0.07	9,563.59		
04/03/2022	PROFESSIONALS RE PROF NOWRA		729.60	10,293.19		
17/03/2022	TFR WDL BPAY INTERNET17MAR 09:40 TO Shoalhaven Water 60504460	312.40		9,980.79		
18/03/2022	PROFESSIONALS RE PROF NOWRA		619.60	10,600.39		

**McCudden Family Super Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/03/2022	CREDIT INTEREST		0.08	10,600.47		
01/04/2022	PROFESSIONALS RE PROF NOWRA		417.20	11,017.67		
19/04/2022	PROFESSIONALS RE PROF NOWRA		729.60	11,747.27		
27/04/2022	INTERNET WITHDRAWAL 27APR 10:21 Super tax to Superhelp	550.00		11,197.27		
29/04/2022	PROFESSIONALS RE PROF NOWRA		729.60	11,926.87		
30/04/2022	CREDIT INTEREST		0.09	11,926.96		
02/05/2022	ATO ATO003000016244886		99.15	12,026.11		
06/05/2022	INTERNET WITHDRAWAL 06MAY 15:41 From super lump sum Stev	5,000.00		7,026.11		
13/05/2022	PROFESSIONALS RE PROF NOWRA		729.60	7,755.71		
27/05/2022	PROFESSIONALS RE PROF NOWRA		729.60	8,485.31		
30/05/2022	TFR WDL BPAY INTERNET30MAY 20:14 TO SCC 50510762	342.00		8,143.31		
31/05/2022	CREDIT INTEREST		0.07	8,143.38		
10/06/2022	PROFESSIONALS RE PROF NOWRA		729.60	8,872.98		
17/06/2022	PROFESSIONALS RE PROF NOWRA		68.40	8,941.38		
24/06/2022	PROFESSIONALS NO PROF NOWRA		729.60	9,670.98		
30/06/2022	INTERNET WITHDRAWAL 30JUN 15:26 transfer to CBA	5,000.00		4,670.98		
30/06/2022	CREDIT INTEREST		0.07	4,671.05		
30/06/2022	CLOSING BALANCE			4,671.05		
		<u>31,960.00</u>	<u>18,051.75</u>			

# Statement of Account

## INVESTMENT CASH ACCOUNT

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 456732285  
**Statement Period** 18/04/2021 to 17/10/2021  
**Statement No.** 29(page 1 of 4)

THE TRUSTEE MCCUDDEN  
FAMILY SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
14,620.08	+	10,061.69	-	20,318.00	=	4,363.77

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
18 APR	OPENING BALANCE			14,620.08
22 APR	ATO		143.25	14,763.33
	ATO001000014967737			
30 APR	Integrity Real E		1,158.54	15,921.87
	RENT PAYMNT MCCU			
30 APR	CREDIT INTEREST		0.12	15,921.99
13 MAY	ATO		331.20	16,253.19
	ATO006000014610803			
14 MAY	Integrity Real E		803.12	17,056.31
	RENT PAYMNT MCCU			
26 MAY	TFR WDL BPAY INTERNET26MAY 13:08	293.00		16,763.31
	TO SCC 50510762			
31 MAY	Integrity Real E		701.17	17,464.48
	RENT PAYMNT MCCU			
31 MAY	CREDIT INTEREST		0.14	17,464.62
15 JUN	Integrity Real E		693.12	18,157.74
	RENT PAYMNT MCCU			
23 JUN	TFR WDL BPAY INTERNET23JUN 07:32	264.00		17,893.74
	TO Shoalhaven Water 60504460			
30 JUN	Integrity Real E		685.42	18,579.16
	RENT PAYMNT MCCU			
30 JUN	CREDIT INTEREST		0.14	18,579.30
09 JUL	PROFESSIONALS RE		275.12	18,854.42
	PROF NOWRA			
23 JUL	PROFESSIONALS RE		693.12	19,547.54
	PROF NOWRA			
31 JUL	CREDIT INTEREST		0.16	19,547.70
06 AUG	PROFESSIONALS RE		693.12	20,240.82
	PROF NOWRA			
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			20,240.82



**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			20,240.82
13 AUG	PROFESSIONALS RE PROF NOWRA		418.00	20,658.82
20 AUG	PROFESSIONALS RE PROF NOWRA		693.12	21,351.94
31 AUG	CREDIT INTEREST		0.17	21,352.11
03 SEP	PROFESSIONALS RE PROF NOWRA		693.12	22,045.23
17 SEP	PROFESSIONALS RE PROF NOWRA		693.12	22,738.35
27 SEP	TFR WDL BPAY INTERNET27SEP 16:14 TO TAX OFFICE PAYMENTS 465896570875260	2,761.00		19,977.35
30 SEP	CREDIT INTEREST		0.18	19,977.53
01 OCT	PROFESSIONALS RE PROF NOWRA		693.12	20,670.65
11 OCT	INTERNET WITHDRAWAL 10OCT 12:59 Super lump sum from Stev	5,000.00		15,670.65
12 OCT	INTERNET WITHDRAWAL 12OCT 14:27 Steve lump sum from supe	5,000.00		10,670.65
12 OCT	INTERNET WITHDRAWAL 12OCT 14:31 Steve lump sum super	7,000.00		3,670.65
15 OCT	PROFESSIONALS RE PROF NOWRA		693.12	4,363.77
17 OCT	<i>CLOSING BALANCE</i>			4,363.77

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.51	\$0.00
Previous Year	\$2.10	\$0.00

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 456732285  
 Statement Period 18/04/2021 to 17/10/2021  
 Statement No. 29(page 3 of 4)

**Summary of Transaction Fees 01/04/2021 TO 30/04/2021**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	1	1	0		0.00

**Summary of Transaction Fees 01/05/2021 TO 31/05/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out**

<b>SUB TOTAL</b>	0	0	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out**

<b>SUB TOTAL</b>	0	0	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/09/2021 TO 30/09/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Account Number** 456732285  
**Statement Period** 18/04/2021 to 17/10/2021  
**Statement No.** 29(page 4 of 4)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

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**Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.**

**To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)**

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#### **Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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# Statement of Account

## INVESTMENT CASH ACCOUNT

Customer Enquiries 13 33 30  
(24 hours, seven days)

BSB Number 112-879

Account Number 456732285

Statement Period 18/10/2021 to 16/04/2022

Statement No. 30(page 1 of 4)

THE TRUSTEE MCCUDDEN  
FAMILY SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
4,363.77	+	7,960.90	-	1,307.00	=	11,017.67

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
18 OCT	OPENING BALANCE			4,363.77
29 OCT	PROFESSIONALS RE PROF NOWRA		473.12	4,836.89
30 OCT	CREDIT INTEREST		0.08	4,836.97
12 NOV	PROFESSIONALS RE PROF NOWRA		693.12	5,530.09
26 NOV	PROFESSIONALS RE PROF NOWRA		693.12	6,223.21
29 NOV	TFR WDL BPAY INTERNET28NOV 18:20 TO SCC 50510762	342.00		5,881.21
30 NOV	CREDIT INTEREST		0.04	5,881.25
10 DEC	PROFESSIONALS RE PROF NOWRA		693.12	6,574.37
23 DEC	TFR WDL BPAY INTERNET23DEC 12:30 TO Shoalhaven Water 60504460	310.60		6,263.77
24 DEC	PROFESSIONALS RE PROF NOWRA		693.12	6,956.89
31 DEC	CREDIT INTEREST		0.05	6,956.94
07 JAN	PROFESSIONALS RE PROF NOWRA		693.12	7,650.06
21 JAN	PROFESSIONALS RE PROF NOWRA		729.60	8,379.66
28 JAN	PROFESSIONALS RE PROF NOWRA		66.60	8,446.26
31 JAN	CREDIT INTEREST		0.06	8,446.32
04 FEB	PROFESSIONALS RE PROF NOWRA		729.60	9,175.92
18 FEB	PROFESSIONALS RE PROF NOWRA		729.60	9,905.52
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			9,905.52

**Account Number** 456732285  
**Statement Period** 18/10/2021 to 16/04/2022  
**Statement No.** 30(page 2 of 4)

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**Transaction Details continued**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance \$</b>
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			9,905.52
28 FEB	TFR WDL BPAY INTERNET28FEB 12:45 TO SCC 50510762	342.00		9,563.52
28 FEB	CREDIT INTEREST		0.07	9,563.59
04 MAR	PROFESSIONALS RE PROF NOWRA		729.60	10,293.19
17 MAR	TFR WDL BPAY INTERNET17MAR 09:40 TO Shoalhaven Water 60504460	312.40		9,980.79
18 MAR	PROFESSIONALS RE PROF NOWRA		619.60	10,600.39
31 MAR	CREDIT INTEREST		0.08	10,600.47
01 APR	PROFESSIONALS RE PROF NOWRA		417.20	11,017.67
16 APR	<i>CLOSING BALANCE</i>			11,017.67

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**Interest Details**

	<b>Credit Interest</b>	<b>Debit Interest</b>
<b>Year to Date</b>	\$0.89	\$0.00
<b>Previous Year</b>	\$2.10	\$0.00

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**Information**

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- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 456732285  
 Statement Period 18/10/2021 to 16/04/2022  
 Statement No. 30(page 3 of 4)

**Summary of Transaction Fees 01/10/2021 TO 31/10/2021**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	3	3	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	3	3	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	3	3	0		0.00

**Summary of Transaction Fees 01/11/2021 TO 30/11/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out**

<b>SUB TOTAL</b>	0	0	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Account Number** 456732285  
**Statement Period** 18/10/2021 to 16/04/2022  
**Statement No.** 30(page 4 of 4)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

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#### **Complaints**

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Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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# Statement of Account

## INVESTMENT CASH ACCOUNT

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 456732285  
**Statement Period** 17/04/2022 to 17/10/2022  
**Statement No.** 31(page 1 of 4)

THE TRUSTEE MCCUDDEN  
FAMILY SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
11,017.67	+	10,902.57	-	16,166.90	=	5,753.34

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
17 APR	OPENING BALANCE			11,017.67
19 APR	PROFESSIONALS RE PROF NOWRA		729.60	11,747.27
27 APR	INTERNET WITHDRAWAL 27APR 10:21 Super tax to Superhelp	550.00		11,197.27
29 APR	PROFESSIONALS RE PROF NOWRA		729.60	11,926.87
30 APR	CREDIT INTEREST		0.09	11,926.96
02 MAY	ATO ATO003000016244886		99.15	12,026.11
06 MAY	INTERNET WITHDRAWAL 06MAY 15:41 From super lump sum Stev	5,000.00		7,026.11
13 MAY	PROFESSIONALS RE PROF NOWRA		729.60	7,755.71
27 MAY	PROFESSIONALS RE PROF NOWRA		729.60	8,485.31
30 MAY	TFR WDL BPAY INTERNET30MAY 20:14 TO SCC 50510762	342.00		8,143.31
31 MAY	CREDIT INTEREST		0.07	8,143.38
10 JUN	PROFESSIONALS RE PROF NOWRA		729.60	8,872.98
17 JUN	PROFESSIONALS RE PROF NOWRA		68.40	8,941.38
24 JUN	PROFESSIONALS NO PROF NOWRA		729.60	9,670.98
30 JUN	INTERNET WITHDRAWAL 30JUN 15:26 transfer to CBA	5,000.00		4,670.98
30 JUN	CREDIT INTEREST		0.07	4,671.05
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			<b>4,671.05</b>



**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			4,671.05
08 JUL	Nowra First Nati RENT PAYMENT		729.60	5,400.65
22 JUL	Nowra First Nati RENT PAYMENT		729.60	6,130.25
30 JUL	CREDIT INTEREST		0.44	6,130.69
05 AUG	Nowra First Nati RENT PAYMENT		729.60	6,860.29
19 AUG	Nowra First Nati RENT PAYMENT		729.60	7,589.89
26 AUG	Nowra First Nati RENT PAYMENT		418.00	8,007.89
31 AUG	CREDIT INTEREST		2.99	8,010.88
05 SEP	FIRST NATIONAL N RENT PAYMENT		729.60	8,740.48
15 SEP	INTERNET WITHDRAWAL 15SEP 11:16 Steve from super to CBA	5,000.00		3,740.48
19 SEP	PROFESSIONALS RENT PAYMENT		778.20	4,518.68
23 SEP	TFR WDL BPAY INTERNET22SEP 14:31 TO Shoalhaven Water 60504460	274.90		4,243.78
30 SEP	Nowra First Nati RENT PAYMENT		775.80	5,019.58
30 SEP	CREDIT INTEREST		4.16	5,023.74
14 OCT	Nowra First Nati RENT PAYMENT		729.60	5,753.34
17 OCT	<i>CLOSING BALANCE</i>			5,753.34

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$7.59	\$0.00
Previous Year	\$1.12	\$0.00

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 456732285  
 Statement Period 17/04/2022 to 17/10/2022  
 Statement No. 31(page 3 of 4)

**Summary of Transaction Fees 01/04/2022 TO 30/04/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	1	1	0		0.00

**Summary of Transaction Fees 01/05/2022 TO 31/05/2022 - No transactions carried out**

<b>SUB TOTAL</b>	2	2	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/06/2022 TO 30/06/2022 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/07/2022 TO 31/07/2022 - No transactions carried out**

<b>SUB TOTAL</b>	0	0	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/08/2022 TO 31/08/2022 - No transactions carried out**

<b>SUB TOTAL</b>	0	0	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/09/2022 TO 30/09/2022 - No transactions carried out**

<b>SUB TOTAL</b>	2	2	0		0.00
<b>FEE REBATE</b>					0.00

**Account Number** 456732285  
**Statement Period** 17/04/2022 to 17/10/2022  
**Statement No.** 31 (page 4 of 4)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

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**Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.**

**To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)**

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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# 72650 - Fixtures and Fittings (at written down value) - Unitised

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHMCCUDDENBLINDS	Blinds	1.000000	\$1,101.06			100%
SHSAAIRCON	Air Conditioner	1.000000	\$763.62	1.000000	\$1,420.59	(46.25)%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		2.000000	\$1,864.68	1.000000	\$1,420.59	

## Supporting Documents

- Investment Movement Report [Report](#)
- Invoice for blinds Nowra.pdf [SHMCCUDDENBLINDS](#)

## Standard Checklist

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

# McCudden Family Super Fund

## Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
St. George Power Saver 456732285		18,579.30		18,051.75		(31,960.00)			4,671.05	4,671.05
		<b>18,579.30</b>		<b>18,051.75</b>		<b>(31,960.00)</b>			<b>4,671.05</b>	<b>4,671.05</b>
<b>Fixtures and Fittings (at written down value) - Unitised</b>										
SHSAAIRCON - Air Conditioner	1.00	2,530.00						1.00	2,530.00	763.62
SHMCCUDDENBLINDS - Blinds			1.00	1,127.00				1.00	1,127.00	1,101.06
		<b>2,530.00</b>		<b>1,127.00</b>					<b>3,657.00</b>	<b>1,864.68</b>
<b>Real Estate Properties (Australian - Residential)</b>										
MCCUS001_21YOUNGAVEN - 21 Young Avenue Nowra NSW	1.00	219,095.01						1.00	219,095.01	345,000.00
		<b>219,095.01</b>							<b>219,095.01</b>	<b>345,000.00</b>
		<b>240,204.31</b>		<b>19,178.75</b>		<b>(31,960.00)</b>			<b>227,423.06</b>	<b>351,535.73</b>



# TAX INVOICE

Steve McCudden  
Attention: Steve McCudden  
21 Young Avenue  
NOWRA 2541

**Invoice Date**  
21 May 2022

**Invoice Number**  
Q11217224-N

**ABN**  
31 629 153 662

BUDGET CURTAINS  
162 PRINCES HWY,  
SOUTH NOWRA NSW  
2541  
Phone (02) 4421 5777  
1/11 KYLIE CRES,  
BATEMANS BAY NSW  
2536  
Phone (02) 4472 5259  
nowra@budgetcurtains.co  
m.au

Description	Quantity	Unit Price	GST	Amount AUD
01. Price Grids: Verticals - Budget - F.Charge: Timber	1.00	268.55	10%	268.55
02. Price Grids: Verticals - Budget - F.Charge: Timber	1.00	127.03	10%	127.03
03. Price Grids: Verticals - Budget - F.Charge: Timber	1.00	127.03	10%	127.03
04. Price Grids: Verticals - Budget - F.Charge: Timber	1.00	202.72	10%	202.72
05. Price Grids: Verticals - Budget - F.Charge: Timber	1.00	201.08	10%	201.08
06. Price Grids: Verticals - Budget - F.Charge: Timber	1.00	201.08	10%	201.08
Discount	1.00	(0.49)	10%	(0.49)
		INCLUDES GST 10%		102.46
		<b>TOTAL AUD</b>		1,127.00
		Less Amount Paid		563.50
		<b>AMOUNT DUE AUD</b>		<b>563.50</b>

## Due Date: 17 Jun 2022

\*\*\*OUR BANKING DETAILS HAVE CHANGED AS AT 21/12/2018\*\*\*

\*\*\*PAYMENT TERMS\*\*\*

-Balance due STRICTLY at the time of installation.

-OVERDUE accounts will incur an administration fee of \$20 per reminder.

-OVERDUE accounts will incur interest of 10% of invoice amount charged weekly.

-These goods remain the property of Budget Curtains until this invoice is paid in FULL.

**\*Payment Options\***

- Pay the Installer
- Direct Deposit
- Phone the shop for VISA/Mastercard/AMEX payment
- Cheque Payable to 'Budget Curtains'

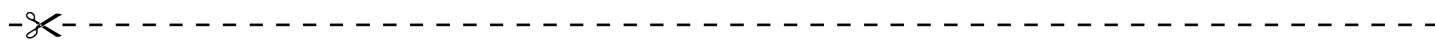
DIRECT CREDIT NOWRA: BSB: 012787 ACCOUNT: 470581639

DIRECT CREDIT BATEMANS BAY: BSB: 012787 ACCOUNT: 312419468

**\*\*Please use INVOICE NUMBER AND NAME as reference\*\***



[View and pay online now](#)



# PAYMENT ADVICE

<b>Customer</b>	Steve McCudden
<b>Invoice Number</b>	Q11217224-N

<b>Amount Due</b>	<b>563.50</b>
<b>Due Date</b>	17 Jun 2022

<b>Amount Enclosed</b>	_____
	Enter the amount you are paying above

To: BUDGET CURTAINS  
162 PRINCES HWY, SOUTH NOWRA NSW 2541  
Phone (02) 4421 5777  
1/11 KYLIE CRES, BATEMANS BAY NSW 2536  
Phone (02) 4472 5259  
nowra@budgetcurtains.com.au

# 77200 - Real Estate Properties (Australian - Residential)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MCCUS001_21YOUNGAVEN	21 Young Avenue Nowra NSW	1.000000	\$345,000.00	1.000000	\$345,000.00	0%

TOTAL	CY Units	CY Balance	LY Units	LY Balance
	1.000000	\$345,000.00	1.000000	\$345,000.00

## Supporting Documents

◦ Investment Movement Report [Report](#)

## Standard Checklist

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



# McCudden Family Super Fund

## Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
St. George Power Saver 456732285		18,579.30		18,051.75		(31,960.00)			4,671.05	4,671.05
		<b>18,579.30</b>		<b>18,051.75</b>		<b>(31,960.00)</b>			<b>4,671.05</b>	<b>4,671.05</b>
<b>Fixtures and Fittings (at written down value) - Unitised</b>										
SHSAAIRCON - Air Conditioner	1.00	2,530.00						1.00	2,530.00	763.62
SHMCCUDDENBLINDS - Blinds			1.00	1,127.00				1.00	1,127.00	1,101.06
		<b>2,530.00</b>		<b>1,127.00</b>					<b>3,657.00</b>	<b>1,864.68</b>
<b>Real Estate Properties (Australian - Residential)</b>										
MCCUS001_21YOUNGAVEN - 21 Young Avenue Nowra NSW	1.00	219,095.01						1.00	219,095.01	345,000.00
		<b>219,095.01</b>							<b>219,095.01</b>	<b>345,000.00</b>
		<b>240,204.31</b>		<b>19,178.75</b>		<b>(31,960.00)</b>			<b>227,423.06</b>	<b>351,535.73</b>

# 85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$113.50)	\$358.15	(131.69)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$113.50)	\$358.15	

## Supporting Documents

- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- PAYG.pdf [85000](#)
- ATO\_Income Tax.pdf [85000](#)

## Standard Checklist

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

McCudden Family Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2021 to 30 June 2022</b>					
<b>Label B</b>					
09/07/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	275.12		
23/07/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
06/08/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
20/08/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
03/09/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
17/09/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
01/10/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
15/10/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
29/10/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	473.12		
12/11/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
26/11/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
10/12/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
24/12/2021	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
07/01/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	693.12		
21/01/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
28/01/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	66.60		
04/02/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
18/02/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
04/03/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
18/03/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	619.60		
01/04/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	417.20		

McCudden Family Super Fund

# Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label B</b>						
	19/04/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
	29/04/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
	13/05/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
	27/05/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
	10/06/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
	17/06/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	68.40		
	24/06/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	729.60		
	30/06/2022	28000/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	2,841.52		
			<b>Total</b>	20,375.00	0.000 %	<b>0.00</b>

<b>Label C</b>						
	31/07/2021	25000/STG456732285	St. George Power Saver 456732285	0.16		
	31/08/2021	25000/STG456732285	St. George Power Saver 456732285	0.17		
	30/09/2021	25000/STG456732285	St. George Power Saver 456732285	0.18		
	30/10/2021	25000/STG456732285	St. George Power Saver 456732285	0.08		
	30/11/2021	25000/STG456732285	St. George Power Saver 456732285	0.04		
	31/12/2021	25000/STG456732285	St. George Power Saver 456732285	0.05		
	31/01/2022	25000/STG456732285	St. George Power Saver 456732285	0.06		
	28/02/2022	25000/STG456732285	St. George Power Saver 456732285	0.07		
	31/03/2022	25000/STG456732285	St. George Power Saver 456732285	0.08		
	30/04/2022	25000/STG456732285	St. George Power Saver 456732285	0.09		
	31/05/2022	25000/STG456732285	St. George Power Saver 456732285	0.07		
	30/06/2022	25000/STG456732285	St. George Power Saver 456732285	0.07		

**McCudden Family Super Fund**

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label C</b>						
			<b>Total</b>	1.12	0.000 %	<b>0.00</b>
					<b>Total Segment ECPI *</b>	<b>0.00</b>
					<b>SMSF Annual Return Rounding</b>	<b>0.00</b>
					<b>Total ECPI</b>	<b>0.00</b>

\* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

McCudden Family Super Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2021 to 30 June 2022</b>						
<b>Label E</b>						
30/06/2022	33400/SHMCCUDDENBLIN	Blinds	25.94			
30/06/2022	33400/SHSAAIRCON	Air Conditioner	190.90			
		<b>Total</b>	216.84	0.000 %	216.84	0.00
<b>Label H</b>						
07/12/2021	30700	Auditor's Remuneration	550.00			
		<b>Total</b>	550.00	0.000 %	550.00	0.00
<b>Label I</b>						
23/12/2021	42150/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	310.60			
17/03/2022	42150/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	312.40			
30/06/2022	42150/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	312.40			
22/09/2021	41980/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	1,031.63			
30/06/2022	42060/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	220.00			
30/06/2022	41930/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	418.00			
28/08/2021	41960/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	346.98			
30/06/2022	41930/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	1,781.12			
22/09/2021	42150/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	302.60			
29/11/2021	41960/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	342.00			
28/02/2022	41960/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	342.00			

McCudden Family Super Fund

# Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
<b>Label I</b>								
	30/05/2022	41960/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	342.00				
	13/08/2021	41930/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	(418.00)				
	30/06/2022	42060/MCCUS001_21YOUN	21 Young Avenue Nowra NSW	110.00				
			<b>Total</b>	5,753.73	0.000 %	5,753.73	0.00	
<b>Label J</b>								
	27/04/2022	30100	Accountancy Fees	550.00				
			<b>Total</b>	550.00	0.000 %	550.00	0.00	
	02/05/2022	30400	ATO Supervisory Levy	259.00				
			<b>Total</b>	259.00	0.000 %	259.00	0.00	
						<b>Label Total</b>	809.00	0.00
						<b>Total Segment Expenses</b>	<b>7,329.57</b>	<b>0.00</b>
						<b>Total Expenses *</b>	<b>7,329.57</b>	<b>0.00</b>

\* General expense percentage - 0.000 %

\* Investment expense percentage - 0.000 %

McCudden Family Super Fund  
**Statement of Taxable Income**

For the year ended 30 June 2022

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	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(10,526.31)
<b>Less</b>	
Other Non Taxable Income	170.87
	<u>170.87</u>
<b>Add</b>	
Decrease in MV of investments	466.07
Benefits Paid/Transfers Out	27,000.00
	<u>27,466.07</u>
SMSF Annual Return Rounding	1.11
	<u>16,770.00</u>
<b>Taxable Income or Loss</b>	<u>16,770.00</u>
Income Tax on Taxable Income or Loss	2,515.50
	<u>2,515.50</u>
<b>CURRENT TAX OR REFUND</b>	<u>2,515.50</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,402.00)
	<u>372.50</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>372.50</u>



McCudden Family Super Fund  
**Tax Reconciliation Report**

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>B - Income - Gross rent and other leasing and hiring income</b>				
	09/07/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	275.12
	23/07/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	06/08/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	20/08/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	03/09/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	17/09/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	01/10/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	15/10/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	29/10/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	473.12
	12/11/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	26/11/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	10/12/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	24/12/2021	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	07/01/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	693.12
	21/01/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	28/01/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	66.60
	04/02/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	18/02/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	04/03/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	18/03/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	619.60
	01/04/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	417.20
	19/04/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	29/04/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	13/05/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	27/05/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	10/06/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	17/06/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	68.40
	24/06/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	729.60
	30/06/2022	28000/MCCUS001_21YOU	21 Young Avenue Nowra NSW NGAVEN	2,841.52

# McCudden Family Super Fund

## Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>B - Income - Gross rent and other leasing and hiring income</b>				
<b>Sub-Total</b>				<b>20,375.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>20,375.00</b>
<b>C - Income - Gross interest</b>				
	31/07/2021	25000/STG456732285	St. George Power Saver 456732285	0.16
	31/08/2021	25000/STG456732285	St. George Power Saver 456732285	0.17
	30/09/2021	25000/STG456732285	St. George Power Saver 456732285	0.18
	30/10/2021	25000/STG456732285	St. George Power Saver 456732285	0.08
	30/11/2021	25000/STG456732285	St. George Power Saver 456732285	0.04
	31/12/2021	25000/STG456732285	St. George Power Saver 456732285	0.05
	31/01/2022	25000/STG456732285	St. George Power Saver 456732285	0.06
	28/02/2022	25000/STG456732285	St. George Power Saver 456732285	0.07
	31/03/2022	25000/STG456732285	St. George Power Saver 456732285	0.08
	30/04/2022	25000/STG456732285	St. George Power Saver 456732285	0.09
	31/05/2022	25000/STG456732285	St. George Power Saver 456732285	0.07
	30/06/2022	25000/STG456732285	St. George Power Saver 456732285	0.07
<b>Sub-Total</b>				<b>1.12</b>
<b>Ignore Cents</b>				<b>0.12</b>
<b>Total</b>				<b>1.00</b>
<b>R2 - Assessable personal contributions</b>				
	01/07/2021	24200/MCCSTE00002A	(Contributions) Mccudden, Stephen Anthony - Accumulation (Accumul...	364.13
	28/08/2021	24200/MCCSUE00001A	(Contributions) Mccudden, Sue - Accumulation (Accumulation)	346.98
	22/09/2021	24200/MCCSTE00002A	(Contributions) Mccudden, Stephen Anthony - Accumulation (Accumul...	1,334.23
	07/12/2021	24200/MCCSUE00001A	(Contributions) Mccudden, Sue - Accumulation (Accumulation)	550.00
	20/05/2022	24200/MCCSUE00001A	(Contributions) Mccudden, Sue - Accumulation (Accumulation)	1,127.00
<b>Sub-Total</b>				<b>3,722.34</b>
<b>Ignore Cents</b>				<b>0.34</b>
<b>Total</b>				<b>3,722.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable personal contributions	3,722.34
<b>Sub-Total</b>				<b>3,722.34</b>
<b>Ignore Cents</b>				<b>0.34</b>
<b>Total</b>				<b>3,722.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				24,098.00
<b>Sub-Total</b>				<b>24,098.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>24,098.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				

# McCudden Family Super Fund

## Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				24,098.00
<b>Sub-Total</b>				<b>24,098.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>24,098.00</b>
<b>E1 - Expenses - Decline in value of depreciating assets</b>				
	30/06/2022	33400/SHSAAIRCON	Air Conditioner	190.90
	30/06/2022	33400/SHMCCUDDENBLI NDS	Blinds	25.94
<b>Sub-Total</b>				<b>216.84</b>
<b>Ignore Cents</b>				<b>0.84</b>
<b>Total</b>				<b>216.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	07/12/2021	30700	Auditor's Remuneration	550.00
<b>Sub-Total</b>				<b>550.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>550.00</b>
<b>I1 - Expenses - Investment expenses</b>				
	22/09/2021	42150/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		302.60
	22/09/2021	41980/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		1,031.63
	28/08/2021	41960/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		346.98
	30/06/2022	42150/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		312.40
	30/06/2022	41930/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		418.00
	30/06/2022	41930/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		1,781.12
	30/06/2022	42060/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		220.00
	30/06/2022	42060/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		110.00
	29/11/2021	41960/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		342.00
	28/02/2022	41960/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		342.00
	30/05/2022	41960/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		342.00
	23/12/2021	42150/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		310.60
	17/03/2022	42150/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		312.40
	13/08/2021	41930/MCCUS001_21YOU 21 Young Avenue Nowra NSW NGAVEN		(418.00)
<b>Sub-Total</b>				<b>5,753.73</b>
<b>Ignore Cents</b>				<b>0.73</b>
<b>Total</b>				<b>5,753.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	27/04/2022	30100	Accountancy Fees	550.00

# McCudden Family Super Fund

## Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J1 - Expenses - Management and administration expenses</b>				
	02/05/2022	30400	ATO Supervisory Levy	259.00
<b>Sub-Total</b>				<b>809.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>809.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				7,328.00
<b>Sub-Total</b>				<b>7,328.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,328.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				16,770.00
<b>Sub-Total</b>				<b>16,770.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>16,770.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				7,328.00
<b>Sub-Total</b>				<b>7,328.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,328.00</b>
<b>A - Taxable income</b>				
				16,770.00
<b>Sub-Total</b>				<b>16,770.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>16,770.00</b>
<b>T1 - Tax on taxable income</b>				
				2,515.50
<b>Sub-Total</b>				<b>2,515.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,515.50</b>
<b>B - Gross Tax</b>				
				2,515.50
<b>Sub-Total</b>				<b>2,515.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,515.50</b>
<b>T2 - SUBTOTAL</b>				
				2,515.50
<b>Sub-Total</b>				<b>2,515.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,515.50</b>

**McCudden Family Super Fund**  
**Tax Reconciliation Report**

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>T3 - SUBTOTAL 2</b>				
				2,515.50
<b>Sub-Total</b>				<b>2,515.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,515.50</b>
<b>T5 - TAX PAYABLE</b>				
				2,515.50
<b>Sub-Total</b>				<b>2,515.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,515.50</b>
<b>K - PAYG instalments raised</b>				
	30/06/2022	85000	Income Tax Payable/Refundable	2,402.00
<b>Sub-Total</b>				<b>2,402.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,402.00</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				372.50
<b>Sub-Total</b>				<b>372.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>372.50</b>



**Australian Government**  
**Australian Taxation Office**

## PAYG Instalments report 2022

**Tax Agent** 72357001  
**Last Updated** 26/11/2022

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
919702258	THE TRUSTEE FOR MCCUDDEN FAMILY SUPER FUND	Not Applicable	Not Applicable	Not Applicable	2,402.00	2,402.00

**Total No of Clients: 1**



## Income tax 551

<b>Date generated</b>	29/11/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **29 November 2020** to **29 November 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Apr 2022	2 May 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$99.15		\$0.00
27 Apr 2022	27 Apr 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$99.15	\$99.15 CR
22 Mar 2021	25 Mar 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$115.05		\$0.00
22 Mar 2021	22 Mar 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$115.05	\$115.05 CR

# 86000 - PAYG Payable

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$2,402.00)	(\$2,761.00)	(13)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$2,402.00)	(\$2,761.00)	

## Supporting Documents

- PAYG Payment Summary [Report](#)
- ATO\_Integrated.pdf [86000](#)

## Standard Checklist

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



# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

## Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

### Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? No  Yes

Type of death benefit  Trustee of deceased estate  or Non-dependant

## Section C: Payer details

**!** You must also complete this section

Australian business number (ABN) or withholding payer number (WPN)

Branch number

Name (use the same name that appears on your activity statement)

Privacy – For information about your privacy visit our website at [ato.gov.au/privacy](http://ato.gov.au/privacy)

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit [www.ato.gov.au](http://www.ato.gov.au) - refer to TaxPack - phone 13 28 61

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

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## Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

## Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

### Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? No  Yes

Type of death benefit  Trustee of deceased estate  or Non-dependant

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## Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

## Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

### Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? No  Yes

Type of death benefit Trustee of deceased estate  or Non-dependant

## Section C: Payer details

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# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

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## Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

## Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

### Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? No  Yes

Type of death benefit Trustee of deceased estate  or Non-dependant

## Section C: Payer details

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# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

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## Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

## Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

### Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? No  Yes

Type of death benefit Trustee of deceased estate  or Non-dependant

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Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit [www.ato.gov.au](http://www.ato.gov.au) - refer to TaxPack - phone 13 28 61



**Australian Government**  
**Australian Taxation Office**

**Agent** SUPERHELP AUSTRALIA PTY LTD  
**Client** THE TRUSTEE FOR MCCUDDEN  
FAMILY SUPER FUND  
**ABN** 46 589 657 087  
**TFN** 919 702 258

## Activity statement 001

<b>Date generated</b>	29/11/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$440.00 CR

## Transactions

6 results found - from **29 November 2020** to **29 November 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Oct 2022	24 Oct 2022	General interest charge			\$440.00 CR
23 Oct 2022	21 Oct 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$2,402.00		\$440.00 CR
18 Oct 2022	17 Oct 2022	Payment received		\$2,402.00	\$2,842.00 CR
24 Oct 2021	24 Oct 2021	General interest charge			\$440.00 CR
24 Oct 2021	21 Oct 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,761.00		\$440.00 CR
28 Sep 2021	27 Sep 2021	Payment received		\$2,761.00	\$3,201.00 CR

# 88000 - Sundry Creditors

2022 Financial Year

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**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors		(\$535.00)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$535.00)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

# McCudden Family Super Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				535.00 CR
01/07/2021	SH fee paid by member		535.00		0.00 DR
			<b>535.00</b>		<b>0.00 DR</b>

**Total Debits: 535.00**

**Total Credits: 0.00**



# 89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$12,456.81)	(\$12,503.42)	(0.37)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$12,456.81)	(\$12,503.42)	

## Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

**McCudden Family Super Fund**  
**Deferred Tax Reconciliation**

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
<b>Revaluations</b>					
SHSAAIRCON	Air Conditioner	(466.07)	(155.36)	(310.71)	(310.71)
		(466.07)	(155.36)	(310.71)	(310.71)
<b>Total</b>		(466.07)	(155.36)	(310.71)	(310.71)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		12,503.42			
Current Year Transactions		(46.61)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
<b>Closing Balance</b>		12,456.81			

# A - Financial Statements

2022 Financial Year

---

**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

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

# B - Permanent Documents

2022 Financial Year

---

**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Fund Summary Report Report
- ABN Lookup.pdf
- Super Fund Lookup.pdf

## Standard Checklist

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

# McCudden Family Super Fund Fund Summary Report

As at 30 June 2022

## Fund Details

Date Formed: 24/09/2010

Tax File Number: Provided

ABN: 46589657087

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

## Postal Address:

11 Marsden Rd

Barden Ridge, New South Wales 2234

## Physical Address:

11 Marsden Rd

Barden Ridge, New South Wales 2234

## Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Mccudden, Sue	61	1	0	Provided	Not Provided
Mccudden, Stephen Anthony	64	1	0	Provided	Not Provided

## Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Ltd
Auditor	Super Audits Pty Ltd
Fund Contact	Mccudden, Sue
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Mccudden, Stephen Anthony
Trustee	Mccudden, Sue



## Current details for ABN 46 589 657 087

### ABN details

Entity name:	THE TRUSTEE FOR MCCUDDEN FAMILY SUPER FUND
ABN status:	Active from 24 Sep 2010
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	NSW 2234

### Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **THE TRUSTEE FOR MCCUDDEN FAMILY SUPER FUND** to receive rollovers and contributions

### Deductible gift recipient status

Not entitled to receive tax deductible gifts

#### Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



## THE TRUSTEE FOR MCCUDDEN FAMILY SUPER FUND

### ABN details

ABN:	46 589 657 087 <a href="#">View record on ABN Lookup</a>
ABN Status:	Active from 24 Sep 2010
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	11 MARSDEN RD BARDEN RIDGE NSW 2234
Status:	Complying

### Previous name(s)

Previous fund name	From	To
The trustee for MCCUDDEN FAMILY SUPER FUND	24 Sep 2010	29 Oct 2013

### What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

### APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

### Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

### Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

### Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

## C - Other Documents

2022 Financial Year

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**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

### Supporting Documents

- Investment strategy signed 2022.pdf
- [completed] SMSF Annual Admin Order Forms 2022.pdf
- Retirement Steve form.pdf

### Standard Checklist

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



# McCudden Family Super Fund

## Investment Strategy

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### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund:

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 1 %	1 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 99 %	99 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

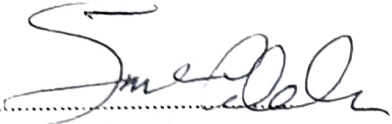
### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

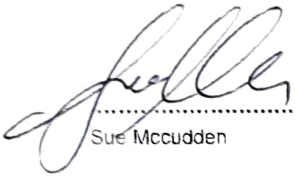
Date: / /

**McCudden Family Super Fund  
Investment Strategy**

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.....  
Stephen Anthony McCudden



.....  
Sue McCudden

## Retirement Declaration

Date: 31/1/2023

To: The Trustees

Super Fund Name: The Trustee For McCudden Family  
Super Fund

Address: 11 MARSDEN RD  
BARDEN RIDGE  
NSW 2234

From:

Member Name: Stephen ANTHONY McCudden

Address: 11 MARSDEN RD  
BARDEN RIDGE NSW  
2234

Dear Sir/Madam,

**If you are aged 55 to 59 inclusive:**

- I have reached my preservation age and an arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

**OR if you are aged 60 to 64 inclusive:**

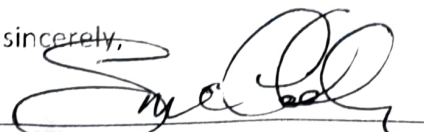
- An arrangement under which I was gainfully employed has come to an end on or after I attained the age of 60.

OR

- An arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

Thank You.

Yours sincerely,

  
<Member Signature>

31/3/2023  
Date



# SuperHelp Australia Pty Ltd

## SMSF Annual Admin Order Form

Address: PO Box 1906  
Macquarie Centre NSW 2113  
Email: [info@superhelp.com.au](mailto:info@superhelp.com.au)  
Phone: 1 300 736 453

<b>1</b> SMSF Name:	The Trustee for McCudden Family Superfund
<b>2</b> Current Postal Address:	PO Box 1906 MACQUARIE CENTRE NSW 2113 <input type="text"/> <input type="text"/> <input type="text"/>
<b>3</b> Current Street Address (If same as Postal Address, write 'As Above'):	AS ABOVE <input type="text"/> <input type="text"/> <input type="text"/>
<b>4</b> Please tick yes if you would like us to update your new address with the tax office.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
<b>5</b> Contact Name:	Sue McCudden
<b>6</b> Contact Phone:	(Work) (Home) (Mobile) 0479182468
<b>7</b> Contact Email Address:	ssasjms@gmail.com



# SuperHelp Australia Pty Ltd

## Accounting and Reporting Engagement Letter

Address:	PO Box 1906 MACQUARIE CENTRE, NSW 2113
Email:	<a href="mailto:info@superhelp.com.au">info@superhelp.com.au</a>
Phone:	1300 736 453

Following our discussions, we are pleased to undertake the engagement as set out below (any changes shall be by agreement of both parties and evidenced in writing):

- Prepare financial and other statements for the SMSF as requested, and
- Prepare and lodge SMSF Income Tax Return
- Liaise with Independent Auditor to perform Audit for the SMSF

### Terms of Engagement

This letter is to confirm our understanding of the terms of our engagement and the nature and limitation of the services that we provide.

### Purpose, Scope and Output of the Engagement

The firm will provide taxation and accounting services listed above to the trustees. Such services will be conducted in accordance with the relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB).

These services will be provided to assist trustees and members to meet their reporting obligations to the Australian Taxation Office (ATO) and your other service needs.

The extent of our procedures and services will be limited exclusively for this purpose only unless otherwise agreed to. As a result:

- no audit or review will be performed and accordingly, no assurance will be expressed;
- our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters they may come to our attention; and
- the financial statements and income tax return for your entities will be prepared or distribution to the trustees and members for the purpose noted above. We disclaim any assumption of responsibility for any reliance on our report to any person or entity other than those parties indicated, and for any purpose other than for which it was prepared. Our report will contain a disclaimer to this effect.

### Responsibilities

In conducting this engagement, information acquired by us in the course of the engagement is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent.

We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of ICAA, CPA or NPA which monitors compliance with professional standards by its members. We advised you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program.

We may collect Personal Information about you when we provide services to you. If we do, you agree to work with us to ensure that we both meet the obligations that we may have under the Privacy Act 1988(Cth) (as amended)(Privacy Act). The obligations may include notifying the relevant person to whom the personal information relates who we are and how we propose to use their personal information. Where you have collected personal information, you confirm that you have collected the personal information in accordance with the Privacy Act, that you are entitled to provide this personal information to us and that we may use and disclose the personal information for the purpose/s we provide our services to you. We will handle personal information in accordance with the Privacy Act.

You are responsible for the reliability, accuracy and completeness of the accounting records, particulars and information provided and disclosure of all material and relevant information. You are required to arrange for reasonable access by us to relevant individuals and documents, and shall be responsible for both the completeness and

accuracy of the information supplied to us. Any advice given to you is only an opinion based on our knowledge of your particular circumstances. You or your staff are responsible for maintaining and regularly balancing all books of accounts, and the maintenance of an adequate accounting and internal control system. You have obligations under self assessment to keep full and proper records in order to facilitate the preparation of accurate returns.

A taxpayer is responsible under self assessment to keep full and proper records in order to facilitate the preparation of a correct return. Whilst the Commissioner of Taxation will accept claims made by a taxpayer in an income tax return and issue a notice of assessment, usually without adjustment, the return may be subject to later review. Under the taxation law such a review may take place within a period of up to four (4) years after tax becomes due and payable under the assessment. Furthermore, where there is fraud or evasion there is no time limit on amending the assessment. Accordingly, you should check the return before it is signed to ensure that the information in the return is accurate.

### **Professional fees and payments**

Fees for our services are as per the attached quotation / as per our schedule of fees published on our website / as agreed. All our fees must be paid prior to lodgement of tax return or other such documents.

### **Information relating to your affairs**

Our firm may from time to time use the services of third party contractors to perform some of the services we are engaged to perform for you. You hereby authorises us to disclose information relating to that client's affairs to all such third party contractors as we may choose to engage to perform such work.

From time to time our firm and our third party contractors may engage external IT service providers (including in relation to 'cloud computing' services) in the performance of services under this engagement. You hereby authorise us and our third party contractors to disclose information relating to those client's affairs to all such external IT service providers as we or our third party contractors may choose to engage.

### **Documents**

Before we lodge any documentation on your behalf, we will contact or forward draft documentation for your approval. We shall endeavour to ensure that documentation is lodged with the relevant departments by the due dates, provided all information and documentation is received in our office at least 20 (twenty) working days earlier to allow us adequate time for preparation and lodgement of the documentation.

### **Responsibility for Accounting and internal control systems**

We advise that the responsibility for the maintenance of an accounting and internal control systems rests with you (the client), including the protection of and prevention against fraud. You will be responsible for the maintenance and keeping of books of account.

You are responsible for the information contained in any statutory return and you must retain all necessary supporting documentation to substantiate your transaction. We shall not take responsibility for any failure on your behalf to maintain adequate records.

### **Ownership of documents**

All original documents obtained from you arising from the engagement shall remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records.

Final financial statements, tax returns and any other documents which we are engaged to prepare, together with any other original documents given to us, shall remain your property. Any other document prepared by us or on our behalf including general journals, working papers, the general ledger, draft financial statements and/or tax returns, will remain our property subject to any statutory obligations.

The firm has a policy of exploring a legal right of lien over any client documents in our possession in the event of a dispute. The firm has also established dispute resolution processes.

**Limitation of Liability**

Our liability is limited by a scheme approved under Professional Standards Legislation.

You (the client) agree that our liability will be limited to the fee rendered for the professional services we have provided to you which has given rise to the event in respect of which you have made a claim.

**Privacy**

We undertake to take every reasonable precaution to keep your records confidential and safe. We may disclose information provided by you to other accounting and audit professionals to complete your work, in which case we will endeavour to ensure that we obtain similar undertakings from them.

**Auditor Engagement**

By signing this engagement letter, the trustees authorise SuperHelp Australia Pty Ltd to engage one of the auditors from their audit panel to audit their SMSF. The trustees understand that auditors may change time to time for their fund depending on their availability.

Yours faithfully

For and on behalf of SuperHelp Australia Pty Ltd

**Confirmed and accepted by**

SMSF Fund name . . . . . : The Trustee for McCudden Super Fund

Trustee 1 Name . . : Sue McCudden

Trustee 1 signature : *Sue McCudden* Date : 15 Nov 2022

Trustee 2 Name . . : Stephen McCudden

Trustee 2 signature : *Stephen McCudden* Date : 15 Nov 2022



Document Details

<b>Title</b>	SMSF Annual Admin Order Forms 2022.pdf
<b>File Name</b>	Annual_Admin_Order_Acctg_Engagement_Letter_2022.pdf
<b>Document ID</b>	c39e50836ff04967b9dd8b16b3d7d088
<b>Fingerprint</b>	f6baa13cb590d24b251072796e632d48
<b>Status</b>	<span>Completed</span>

Document History

<b>Document Created</b>	Document Created by Superhelp Australia Pty Ltd (support@superhelp.com.au) Fingerprint: 4b90acd79a08805549b0b05ec8e03d03	15 Nov 2022 11:49AM Australia/Sydney
<b>Document Sent</b>	Document Sent to Sue McCudden (ssasjms@gmail.com)	15 Nov 2022 11:49AM Australia/Sydney
<b>Document Viewed</b>	Document Viewed by Sue McCudden (ssasjms@gmail.com) IP: 120.17.42.227	15 Nov 2022 11:49AM Australia/Sydney
<b>Document Signed</b>	Document Signed by Sue McCudden (ssasjms@gmail.com) IP: 120.17.42.227	15 Nov 2022 12:05PM Australia/Sydney
<b>Document Completed</b>	This document has been completed. Fingerprint: f6baa13cb590d24b251072796e632d48	15 Nov 2022 12:05PM Australia/Sydney



# D - Pension Documentation

2022 Financial Year

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**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Transfer Balance Account Summary [Report](#)

## Standard Checklist

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

**McCudden Family Super Fund**

**Transfer Balance Account Summary**

For The Period 01 July 2021 - 30 June 2022

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Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Stephen Anthony  
McCudden

Sue McCudden

# E - Estate Planning

2022 Financial Year

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**Preparer** Jelly Cadiang

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Signed\_binding\_death\_nom.pdf

## Standard Checklist

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

**BINDING DEATH BENEFIT NOMINATION**

To the Trustees of the MCCLEDDEN FAMILY SUPERFUND

I STEPHEN ANTHONY MCCLEDDEN

of 11 MARSDEN ROAD

BARDON RIDGE NSW 2234

proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
<u>SUE MCCLEDDEN</u>	<u>WIFE</u>	<u>100%</u>	

as a member of the above fund, direct you to pay my death benefit to the following persons in the

Sue McCudden of 11 Marsden Rd,  
Bardon Ridge NSW 2234

If any of the person nominated above predecease me I direct you to pay the proportion of my death benefit that would have been payable to that person to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
<u>SEAN JAMES MCCLEDDEN,</u>	<u>SON</u>	<u>50%</u>	
<u>MELISSA SUE HOLDER,</u>	<u>DAUGHTER</u>	<u>50%</u>	

I understand that:

1. I can amend or revoke this Nomination at any time by providing a new nomination.
2. Unless amended or revoked earlier, this nomination is binding on the trustees for a period of three (3) years from the date this nomination is signed.

OR

I understand that this nomination will not lapse unless I amend or revoke it.

(cross out whichever is inapplicable)

3. If the total proportion of my benefit nominated above does not equal my entire benefit then I understand that the trustee shall have discretion as to where the remaining proportion of my benefit shall be paid.
4. I understand that if I have not completed this nomination correctly then it may be invalid and that the trustee may then have a discretion as to where my benefit is paid.

I acknowledge that I have been provided with the necessary information to enable me to make an informed nomination and I fully understand the effect of this nomination.

Signed



Date: 18/5/2016

**Witnesses:** (This nomination must be signed by 2 witnesses over the age of 18 and not named as beneficiaries)

We declare that:

- \* This Nomination was signed by the member in our presence
- \* We are aged 18 years or older
- \* We are not named as beneficiaries in this nomination.

Name:

Vera Budzewski

Name:

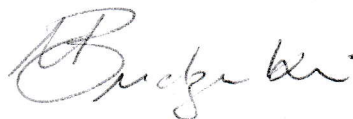
Belinda Budzewski

Date:

18.5.16

Date:

18/5/16



# BINDING DEATH BENEFIT NOMINATION

To the Trustees of the McLudden FAMILY SUPERFUND

I SUE McLudden,

of 11 Marsden Road

BARROW RIDGE NSW 2234

proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
<u>Stephen Anthony McLudden, Husband</u>	<u>as a member of the above fund,</u>	<u>100%</u>	<u>direct you to pay my death benefit to the following persons in the</u>

Stephen Anthony McLudden of  
11 Marsden Road, Barrow Ridge NSW, 2234

If any of the person nominated above predecease me I direct you to pay the proportion of my death benefit that would have been payable to that person to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
<u>Sean James McLudden, Son,</u>		<u>50%</u>	
<u>{ Melissa Sue Holder,</u>	<u>(Daughter)</u>	<u>50%</u>	

I understand that:

1. I can amend or revoke this Nomination at any time by providing a new nomination.
2. Unless amended or revoked earlier, this nomination is binding on the trustees for a period of three (3) years from the date this nomination is signed.

OR

I understand that this nomination will not lapse unless I amend or revoke it.

(cross out whichever is inapplicable)

3. If the total proportion of my benefit nominated above does not equal my entire benefit then I understand that the trustee shall have discretion as to where the remaining proportion of my benefit shall be paid.
4. I understand that if I have not completed this nomination correctly then it may be invalid and that the trustee may then have a discretion as to where my benefit is paid.

I acknowledge that I have been provided with the necessary information to enable me to make an informed nomination and I fully understand the effect of this nomination.

Signed

Date: 18/5/16

**Witnesses:** (This nomination must be signed by 2 witnesses over the age of 18 and not named as beneficiaries)

We declare that:

- \* This Nomination was signed by the member in our presence
- \* We are aged 18 years or older
- \* We are not named as beneficiaries in this nomination.

Name:

Vera Budzewski

Name:

Belinda Budzewski

Date:

18.5.16

Date:

18/5/16