

## AC Chartered Accountants

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**From:** Ann & Bram Denboer <annbram@westnet.com.au>  
**Sent:** Wednesday, 22 December 2021 4:10 PM  
**To:** 'AC Chartered Accountants'  
**Subject:** RE: Glare SMSF

Andy,

I do not keep a ledger for each individual person whom we pay the monthly interest, we just keep it as interest payable in my accounts, but the attached is what we pay to their Super fund account each month, so if you ask them for that bank account that applies to the super fund, and that will show you the total interest paid by us.

Hope this helps, Bram

# Payment - Pay AnyBody

Top of Form

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**from account**

BUSINESS ZERO TRANSACTION ACCT 306-115 0246827

**name**

DENBOER HOLD

**payment description**

Interest

**payment type**

PAY ANYBODY

**processing date**

01/06/2021

**processing time**

01:22:08 (WA)

**debit amount**

\$3,374.10

**payment no.**

578630804

**payment status**

PROCESSED

**frequency**

MONTHLY

until

until further notice

**Payments**

Recipient	Account	Narration	Amount
SA & LD GLARE	306-172 0030212	DENBOER HOLDINGS	\$1,890.80
SA & LD GLARE SUPER FUND	302-162 0322854	DENBOER HOLDINGS	\$1,483.30
<b>Total Payment Amount</b>			<b>\$3,374.10</b>

Bottom of Form

**From:** AC Chartered Accountants <[Andy@ACCharteredAccountants.com.au](mailto:Andy@ACCharteredAccountants.com.au)>  
**Sent:** Wednesday, 22 December 2021 2:59 PM  
**To:** [annbram@westnet.com.au](mailto:annbram@westnet.com.au)  
**Subject:** Glare SMSF

Hi Bram

Could you also send me a detailed ledger showing the monthly interest paid to the Glares please.

Andy

**From:** Ann & Bram Denboer <[annbram@westnet.com.au](mailto:annbram@westnet.com.au)>  
**Sent:** Wednesday, 22 December 2021 1:49 PM  
**To:** 'AC Chartered Accountants' <[Andy@ACCharteredAccountants.com.au](mailto:Andy@ACCharteredAccountants.com.au)>  
**Subject:** RE: McIntosh 2020 and 2021 audit query regarding the loans

What a joke Andy, this is the signed agreement between the two parties!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Here is the statement for the loan for the Glares, and they will show the interest paid each month to their fund by their bank account.

Anything more, just ask, thanks, Bram

**From:** AC Chartered Accountants <[Andy@ACCharteredAccountants.com.au](mailto:Andy@ACCharteredAccountants.com.au)>  
**Sent:** Wednesday, 22 December 2021 1:10 PM  
**To:** [annbram@westnet.com.au](mailto:annbram@westnet.com.au)  
**Subject:** FW: McIntosh 2020 and 2021 audit query regarding the loans

Hi Bram,

I emailed this to Glen who said this is all he has with regard to the Super Fund investment – is there anything else I can give Tony Boys to substantiate the Loan?

Andy

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**From:** AC Chartered Accountants <[Andy@ACCharteredAccountants.com.au](mailto:Andy@ACCharteredAccountants.com.au)>  
**Sent:** Sunday, 19 December 2021 9:09 PM  
**To:** 'Glenn McIntosh' <[gmcintosh@outlook.com.au](mailto:gmcintosh@outlook.com.au)>  
**Subject:** FW: McIntosh 2020 and 2021 audit query regarding the loans

Hi Glen

I emailed Tony Boys the attachment and this is his reply

Andy

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**From:** Tony Boys <[tony.boys32@gmail.com](mailto:tony.boys32@gmail.com)>  
**Sent:** Sunday, 19 December 2021 8:28 PM  
**To:** Andy Coleman <[andy@accharteredaccountants.com.au](mailto:andy@accharteredaccountants.com.au)>  
**Subject:** McIntosh 2020 and 2021 audit query regarding the loans

hi Andy

In relation to the McIntosh 2020 and 2021 I have 1 audit query regarding the loans;

Is there a Loan Agreement in writing between the parties? If no, then a Qualified Audit Report

Regards

Tony Boys

Principal



0410 712 708

[tony.boys32@gmail.com](mailto:tony.boys32@gmail.com)

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