

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

**INDEX TO WORKPAPERS**

<b>LEADSHEET</b>	<b>Reference</b>	<b>Completed</b>
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Controls & Fraud Questionnaire	A2	<input checked="" type="checkbox"/>
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Expenses	N	<input checked="" type="checkbox"/>
<b>OTHER MATTERS</b>	O	<input checked="" type="checkbox"/>

The financial statements, income tax returns, income tax reconciliations and all associated working papers are in accordance with QMS requirements.

**Fund:** Skygold Employees Superannuation Fund    **Prepared by:** BO    **Reviewed by:** TW  
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Tick

- A1**  Copy of Contravention Report (if any)
- A4**  Signed Financial Statements for Period  
(i.e Operating Statement, Statement of Financial Position and Notes to the Accounts),  
(Signed Prior Year Statements and Audit Report required when audit is conducted by Auditor for 1st time)
- A6**  Copy of Taxation Returns for Period  
(or Details of Tax Calculations used in Financial Statements)
- A9**  Copy of Trustee Representation Letter
- A13**  Copy of Fund's Current Investment Strategy
- A14**  Copy of Trust Deed (required when audit conducted by Auditor for 1st time) or Trust Deed Amendment Documents for Period - Copy of Cover of Trust Deed otherwise
- A15**  Copy of Compliance Printout from ABR
- A16**  Copy of Minutes of Fund Trustee Meetings Held During the Period
- A17**  Copy of Audit Engagement Letter – Signed by Trustee(s)
- A20**  Copy of Actuarial Certificate (if required) and exempt pension calculation work papers
- B**  All Bank Statements for Period  
(A bank confirmation should normally be obtained)
- D/E**  Documents to support existence and value of Assets at end of period (including Market Value calculation work paper)  
(e.g. Share Registry Listings, Managed Fund Reports, Wrap Account Reports Non Listed Unit Trust Accounts, Property and Asset Valuations). For Wrap Accounts a copy of Controls Audit Report to meet requirements of GS007 Audit Implications of the Use of Service Organisations for Investment Management Services is also required.  
Documents to support Asset Purchases and Sales for Period  
(e.g. Broker Reports, Contract Notes, Invoices, Purchase/Sale Contracts)
- J**  Copy of Member Statements for Period  
Current list of Trustees or list of Directors for Trustee Companies  
Copy of New Trustee Declaration for new trustees from 1 July 2008  
Copy of Fund Member Application Forms (required when audit conducted by Auditor for 1st time or if New Members join during the Period)  
Copy of Consent to Act as Trustees Documents (required when audit conducted by Auditor for 1st time or if New Trustees are appointed during the Period)
- K**  Documents to support Contributions (Employer and / or Member) Received for Period  
(e.g Employer Remittance Advices, Fund Trustee Minutes, Sect 290-170 Notice)  
Documents to support Rollovers for Transfers In for Period (e.g. ETP or ROPNs)
- L**  Documents to support Benefit Payments or Exit Statements for Period (e.g. ETP or ROPNs)  
Documents to support Pension Payments for Period  
(e.g. Payment Requests, ATO Payment Summaries, Actuarial Certificates as applicable)
- M/N**  Documents to support Income and Expenditure for Period  
(e.g. Dividend / Distribution Statements, Rental / Lease Agreements, Invoices)
- O**  Copy of Accounting Work Papers and Transaction Reports for the Period  
(e.g. General Ledger, Create Entries Report, Company Extract, Journals, Cashbook, Bank Reconciliation, Debtor and Creditor Reports)

# **2018** Workpapers

## Section A

### General Details

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

**CLIENT INFORMATION**

Name of Superannuation Fund Skygold Employees Superannuation Fund  
 WIP Code WONG0005  
 Trustee(s)/ Directors  
 Company: Skygold Pty Ltd.....  
 1. Ben Wong.....  
 2. Jennifer Wong.....  
 3. ....  
 4. ....

Contact Name Jennifer Wong  
 Phone No / Fax No 07 38767688  
 Fund Address PO BOx 1988  
 TOOWONG QLD 4066

Type of Fund Accumulation  
 (Acc. Cont. / Defined Benefit / Pension)

Employer Sponsor Skygold Pty Ltd  
 Number of Members 2  
 Investment Types Real Estate Properties,  
 Shares in Listed Companies

Fund Source Property Income, Investment Income

**Is the fund an SMSF**

Does the fund meet the definition of an SMSF? Y

**Knowledge and Skill**Does the fund have any assets which may indicate complex issues exist? N  
 Provide a brief description:**Risk Assessment**Has the fund changed auditor? Are there any concerns about the willingness of the trustee to comply with SIS? N  
 Provided a brief description:

Is the firm willing to accept or continue the engagement? If this is a new client, have you obtained ethical clearance from the previous accountant? Y



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**CONTROLS & FRAUD QUESTIONNAIRE**

Item	Done	Ref
1. <b>Which of the following controls does the trustee have in place? Y / N</b>		
<ul style="list-style-type: none"> <li>• Bank reconciliation Frequency Annually Y <input checked="" type="checkbox"/></li> <li>• Two signatories for all transactions N</li> <li>• Internet transaction protections i.e. security tokens N</li> <li>• Use of one share trading account Y</li> </ul>		<b>B</b>
2. <b>Do you use online share trading e.g. via Comsec or similar provider?</b> Y <input checked="" type="checkbox"/>  If yes, document how do all trustees confirm or validate transactions? E.g. minutes		ETrade
3. <b>Where there is more than one trustee how do you ensure transactions are occurring for the benefit of all members?</b> Document how all trustees are involved in investment decision making? E.g. discussions and minutes <input checked="" type="checkbox"/>		<b>A16 Minutes</b>
4. <b>Does any person other than a trustee of the fund have permission to enter into transactions on behalf of the fund i.e. sign cheques, move investments?</b> N <input checked="" type="checkbox"/> If yes, what method of confirming or validating transactions is used?		
5. <b>Does the fund use a portfolio service to manage investment reporting?</b> N <input checked="" type="checkbox"/>  If yes, is an audit report on the provider's internal controls available?  If no, the auditor will require additional information to confirm the fund's assets ownership and existence.		

<b>Fund:</b> Skygold Employees Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 07/01/2019	<b>Date:</b> 10.01.19

**Review of Fund Documentation**

<b>Item</b>	<b>Done</b>	<b>Ref</b>
1. Is the fund a complying fund? Print and file evidence from ABN register?	<input checked="" type="checkbox"/>	<b>A15</b>
2. Is there an Application for membership for each member? From 1 July 2007 this should include a Trustee Declaration (ATO Form NAT 71089)	<input checked="" type="checkbox"/>	<b>Perm</b>
3. Is there a consent to act as trustee for each member?	<input checked="" type="checkbox"/>	<b>Perm</b>
4. Obtain and review any trustee minutes?	<input checked="" type="checkbox"/>	<b>A16</b>
5. Obtain and review any correspondence from the regulator?	<input type="checkbox"/>	
6. Obtain the trust deed and any amendments. Perform a review of the trust deed Document the fund commencement date? When was the deed last amended? Has the deed been executed properly? Does the fund trust deed require the fund to be operated for the sole purpose of providing retirement benefits and other allowable ancillary purposes? (If no the deed may require an amendment, seek legal advice) Does the fund trust deed allow the trustee to accept all contributions allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed allow the trustee to pay all benefits allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed place any limitations on the fund's investments? (If yes, note this restriction on the work program)	<input checked="" type="checkbox"/>	<b>A14</b>
7. Obtain and review the fund's investment strategy	<input checked="" type="checkbox"/>	<b>A13</b>
8. Clearly document any issues arising from the above which will affect the audit	<input type="checkbox"/>	

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**Risks associated with Trustees and Investments**

		Yes	No	Comments
<b>Trustee/s:</b>				
Related		<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Arm's length		<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>Investment Profile:</b>				
Listed shares		<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Pooled Superannuation Trust (PST)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Cash Management Trust (CMT)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Listed property trusts		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Other listed trusts		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Unlisted shares		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Unlisted managed trusts – geared?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Family or related trusts – geared?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Other		<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Documentation	Appears well supported	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

**Risk Assessment:**

Very high	<input type="checkbox"/>	No materiality	Extended testing
High	<input type="checkbox"/>	No materiality	Intermediate level of testing
Medium	<input type="checkbox"/>	Materiality	Medium testing
Low	<input type="checkbox"/>	Materiality	Low level testing
Very low	<input checked="" type="checkbox"/>	Materiality	Basic testing

**Risk**

Very High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Very Low	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basic	Low	Medium	Intermediate	Extended
Testing %				

**Justification of Assessment**

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**Materiality**

Balance Sheet Materiality is normally determined based on a figure of between 5% and 10% of assets. A material individual asset holding exceeds 10% of the asset class.

Profit and Loss Materiality is determined based on no more than 10% of investment income. A material balance exceeds 10% of the balance.

Financial statements and reports for the year ended  
30 June 2018

Skygold Employees Superannuation Fund

# Skygold Employees Superannuation Fund

## Reports Index

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Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Members Statement

Contributions Breakdown

Transfer Balance Account Summary

# Skygold Employees Superannuation Fund

## Statement of Financial Position

As at 30 June 2018

	Note	2018 \$	2017 \$
<b>Assets</b>			
<b>Investments</b>			
Plant and Equipment (at written down value) - Unitised	2	783.14	870.16
Real Estate Properties ( Australian - Residential)	3	690,793.00	807,500.00
Shares in Listed Companies (Australian)	4	7,804.40	7,156.80
<b>Total Investments</b>		<u>699,380.54</u>	<u>815,526.96</u>
<b>Other Assets</b>			
Sundry Debtors		2,322.25	2,188.94
Bank - ANZ 3539-00952		24,699.35	9,204.29
Bank - eTrade 120-5961		683.50	682.82
Cash held in Safe		1,396.26	1,396.26
Income Tax Refundable		1,923.41	0.00
Deferred Tax Asset		11,612.73	0.00
<b>Total Other Assets</b>		<u>42,637.50</u>	<u>13,472.31</u>
<b>Total Assets</b>		<u>742,018.04</u>	<u>828,999.27</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0.00	37.65
Sundry Creditors		13,934.77	0.00
Amounts owing to other persons		172,663.20	186,188.98
<b>Total Liabilities</b>		<u>186,597.97</u>	<u>186,226.63</u>
<b>Net assets available to pay benefits</b>		<u>555,420.07</u>	<u>642,772.64</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Wong, Ben Seng Kwai - Accumulation		316,071.92	382,430.67
Wong, Jennifer Lai Yock - Accumulation		239,348.15	260,341.97
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>555,420.07</u>	<u>642,772.64</u>

## Skygold Employees Superannuation Fund

# Operating Statement

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	8	67.91	692.73
Interest Received		26.53	22.29
Property Income	9	63,270.26	62,799.28
<b>Contribution Income</b>			
Employer Contributions		20,182.00	53,363.62
Personal Concessional		10,818.00	0.00
Personal Non Concessional		0.00	1,758.00
<b>Total Income</b>		<u>94,364.70</u>	<u>118,635.92</u>
<b>Expenses</b>			
Accountancy Fees		2,090.00	1,762.59
Administration Costs		0.00	330.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		385.00	330.00
Bank Charges		0.00	0.30
Depreciation		87.02	96.68
Investment Expenses		24,430.66	22,614.25
Body Corporate		7,146.69	8,686.66
Interest Paid		8,973.65	10,457.38
Insurance		359.00	356.00
Rates		3,208.45	3,116.50
Water Charges		3,783.44	4,363.04
<b>Member Payments</b>			
Life Insurance Premiums		17,369.41	14,555.24
Refund Excess Contributions		5,190.78	13,841.11
<b>Investment Losses</b>			
Changes in Market Values	10	116,127.31	(73,716.21)
<b>Total Expenses</b>		<u>189,410.41</u>	<u>7,052.54</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(95,045.71)</u>	<u>111,583.38</u>
Income Tax Expense	11	(7,693.14)	(4,528.31)
<b>Benefits accrued as a result of operations</b>		<u>(87,352.57)</u>	<u>116,111.69</u>

## Skygold Employees Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

#### a. Measurement of Investments

The fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

#### b. Cash and Cash Equivalents

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

#### c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

##### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.



## Skygold Employees Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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### Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

### Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

### Distribution revenue

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

### Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

## d. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

## e. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

## f. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

## Note 2: Plant and Equipment (at written down value) - Unitised

2018  
\$

2017  
\$

## Skygold Employees Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

Sydney on Sydney, 166 Sydney St, New Farm	783.14	870.16
	783.14	870.16

### Note 3: Real Estate Properties ( Australian - Residential)

	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
Southbank Holiday Suites	263,409.00	312,500.00
Unit 11 Sydney On Sydney	427,384.00	495,000.00
	690,793.00	807,500.00

### Note 4: Shares in Listed Companies (Australian)

	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
Newcrest Mining Limited	7,804.40	7,156.80
	7,804.40	7,156.80

### Note 5: Liability for Accrued Benefits

	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
Liability for accrued benefits at beginning of year	642,772.64	526,660.95
Benefits accrued as a result of operations	(87,352.57)	116,111.69
Current year member movements	0.00	0.00
	555,420.07	642,772.64

### Note 6: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
Vested Benefits	555,420.07	642,772.64

### Note 7: Guaranteed Benefits

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

## Skygold Employees Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

### Note 8: Dividends

	2018 \$	2017 \$
Newcrest Mining Limited	67.91	692.73
	<u>67.91</u>	<u>692.73</u>

### Note 9: Rental Income

	2018 \$	2017 \$
Southbank Holiday Suites	40,035.26	38,309.28
Unit 11 Sydney On Sydney	23,235.00	24,490.00
	<u>63,270.26</u>	<u>62,799.28</u>

### Note 10: Unrealised Movements in Market Value

	2018 \$	2017 \$
<b>Real Estate Properties ( Australian - Residential)</b>		
Southbank Holiday Suites	(49,091.00)	75,000.00
Unit 11 Sydney On Sydney	(67,616.00)	0.00
	<u>(116,707.00)</u>	<u>75,000.00</u>
<b>Shares in Listed Companies (Australian)</b>		
Newcrest Mining Limited	579.69	(1,283.79)
	<u>579.69</u>	<u>(1,283.79)</u>
<b>Total Unrealised Movement</b>	<u>(116,127.31)</u>	<u>73,716.21</u>

### Realised Movements in Market Value

	2018 \$	2017 \$
<b>Total Realised Movement</b>	<u>0.00</u>	<u>0.00</u>
<b>Changes in Market Values</b>	<u>(116,127.31)</u>	<u>73,716.21</u>

### Note 11: Income Tax Expense

2018	2017
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## Skygold Employees Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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The components of tax expense comprise	\$	\$
Current Tax	3,919.59	7,492.65
Deferred Tax Liability/Asset	(11,612.73)	(12,020.96)
Income Tax Expense	<u>(7,693.14)</u>	<u>(4,528.31)</u>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(14,256.86)	16,737.51
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	263.70
Increase in MV of Investments	0.00	11,057.43
Add:		
Tax effect of:		
Other Non-Deductible Expenses	778.62	2,076.17
Decrease in MV of Investments	17,419.10	0.00
Franking Credits	3.72	0.00
Rounding	(0.18)	0.10
Income Tax on Taxable Income or Loss	3,944.40	7,492.65
Less credits:		
Franking Credits	24.81	0.00
Current Tax or Refund	<u>3,919.59</u>	<u>7,492.65</u>

## Skygold Employees Superannuation Fund

Skygold Pty Ltd ACN: 010780266

# Trustees Declaration

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The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
Ben Seng Kwai Wong  
Skygold Pty Ltd  
Director

.....  
Jennifer Lai Yock Wong  
Skygold Pty Ltd  
Director

26 July 2018

## Skygold Employees Superannuation Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23900</b>	<b>Dividends Received</b>			
(692.73)	23900/NCM.AX	Newcrest Mining Limited			<b>M1</b> 67.91
	<b>24200</b>	<b>Contributions</b>			
(27,430.66)	24200/WONBEN00001 A	(Contributions) Wong, Ben Seng Kwai - Accumulation			<b>K1</b> 9,310.00
(27,690.96)	24200/WONJEN00001 A	(Contributions) Wong, Jennifer Lai Yock - Accumulation			21,690.00
(73,716.21)	24700	Changes in Market Values of Investments		116,127.31	
	<b>25000</b>	<b>Interest Received</b>			
(21.61)	25000/ANZ353900952	Bank - ANZ 3539-00952			<b>B1-1</b> 25.85
(0.68)	25000/ANZ480081187	Bank - eTrade 120-5961			<b>B1-2</b> 0.68
	<b>28000</b>	<b>Property Income</b>			
(38,309.28)	28000/\$-P0009	Southbank Holiday Suites			<b>M1</b> 40,035.26
(24,490.00)	28000/\$-P0036	Unit 11 Sydney On Sydney			23,235.00
1,762.59	30100	Accountancy Fees		2,090.00	<b>N1-1</b>
330.00	30200	Administration Costs			
259.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		385.00	<b>N1-3</b>
0.30	31500	Bank Charges			
	<b>33400</b>	<b>Depreciation</b>			
96.68	33400/WONG0005_SY DNEYONSYD	Sydney on Sydney, 166 Sydney St, New Farm		87.02	<b>N2-1</b>
	<b>37500</b>	<b>Investment Expenses</b>			
19,985.55	37500/\$-P0009	Southbank Holiday Suites		21,714.01	
2,628.70	37500/SYDNEYST	Sydney On Sydney, 166 Sydney St, New Farm		2,716.65	<b>N3</b>
8,686.66	37600	Body Corporate		7,146.69	
10,457.38	37900	Interest Paid		8,973.65	<b>G1-1</b>
356.00	38000	Insurance		359.00	
3,116.50	38800	Rates		3,208.45	<b>N3</b>
4,363.04	38900	Water Charges		3,783.44	
	<b>39000</b>	<b>Life Insurance Premiums</b>			
14,555.24	39000/WONBEN00001 A	(Life Insurance Premiums) Wong, Ben Seng Kwai - Accumulation		17,369.41	<b>N4-1</b>

# Skygold Employees Superannuation Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>46600</b>	<b>Refund Excess Contributions</b>			
10,347.34	46600/WONBEN00001 A	(Refund Excess Contributions) Wong, Ben Seng Kwai - Accumulation		5,190.78	
3,493.77	46600/WONJEN00001 A	(Refund Excess Contributions) Wong, Jennifer Lai Yock - Accumulation			
14,864.27	48500	Income Tax Expense			7,693.14
116,111.69	49000	Profit/Loss Allocation Account			87,352.57
(19,392.58)	49350	Writeback of FITB/PDIT (Unallocated)			
	<b>50010</b>	<b>Opening Balance</b>			
(324,613.76)	50010/WONBEN00001 A	(Opening Balance) Wong, Ben Seng Kwai - Accumulation			382,430.67
(202,047.19)	50010/WONJEN00001 A	(Opening Balance) Wong, Jennifer Lai Yock - Accumulation			260,341.97
	<b>52420</b>	<b>Contributions</b>			
(27,430.66)	52420/WONBEN00001 A	(Contributions) Wong, Ben Seng Kwai - Accumulation			9,310.00
(27,690.96)	52420/WONJEN00001 A	(Contributions) Wong, Jennifer Lai Yock - Accumulation			21,690.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(50,982.75)	53100/WONBEN00001 A	(Share of Profit/(Loss)) Wong, Ben Seng Kwai - Accumulation		59,945.14	
(33,875.36)	53100/WONJEN00001 A	(Share of Profit/(Loss)) Wong, Jennifer Lai Yock - Accumulation		43,515.57	
	<b>53330</b>	<b>Income Tax</b>			
(8,288.83)	53330/WONBEN00001 A	(Income Tax) Wong, Ben Seng Kwai - Accumulation			8,233.08
(4,244.02)	53330/WONJEN00001 A	(Income Tax) Wong, Jennifer Lai Yock - Accumulation			4,085.25
	<b>53800</b>	<b>Contributions Tax</b>			
3,982.75	53800/WONBEN00001 A	(Contributions Tax) Wong, Ben Seng Kwai - Accumulation		1,396.50	
4,021.79	53800/WONJEN00001 A	(Contributions Tax) Wong, Jennifer Lai Yock - Accumulation		3,253.50	
	<b>53920</b>	<b>Life Insurance Premiums</b>			
14,555.24	53920/WONBEN00001 A	(Life Insurance Premiums) Wong, Ben Seng Kwai - Accumulation		17,369.41	
	<b>58000</b>	<b>Refund Excess Contributions</b>			
10,347.34	58000/WONBEN00001 A	(Refund Excess Contributions) Wong, Ben Seng Kwai - Accumulation		5,190.78	
3,493.77	58000/WONJEN00001 A	(Refund Excess Contributions) Wong, Jennifer Lai Yock - Accumulation			0.00

# Skygold Employees Superannuation Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>60400</b>	<b>Bank Accounts</b>			
9,204.29	60400/ANZ353900952	Bank - ANZ 3539-00952		24,699.35	<b>B1-1</b>
682.82	60400/ANZ480081187	Bank - eTrade 120-5961		683.50	<b>B1-2</b>
1,396.26	60400/Cash held in Safe	Cash held in Safe		1,396.26	<b>C/F</b>
2,188.94	68000	Sundry Debtors		2,322.25	<b>C1-1</b>
	<b>76550</b>	<b>Plant and Equipment (at written down value) - Unitised</b>			
870.16	76550/WONG0005_SY DNEYONSYD	Sydney on Sydney, 166 Sydney St, New Farm	1.0000	783.14	<b>N2-1</b>
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
312,500.00	77200/\$-P0009	Southbank Holiday Suites	1.0000	263,409.00	<b>D1</b>
495,000.00	77200/\$-P0036	Unit 11 Sydney On Sydney	1.0000	427,384.00	
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
7,156.80	77600/NCM.AX	Newcrest Mining Limited	358.0000	7,804.40	<b>D1</b>
	<b>80500</b>	<b>Amounts owing to other persons</b>			
(186,188.98)	80500/00001	LRBA - Ben & Jenny Wong			<b>G1-1</b> 172,663.20
(37.65)	85000	Income Tax Payable/Refundable		1,923.41	<b>A6-1</b>
0.00	88000	Sundry Creditors			<b>F1-1</b> 13,934.77
0.00	89000	Deferred Tax Liability/Asset		11,612.73	
				<b>1,062,099.35</b>	<b>1,062,099.35</b>

Current Year Profit/(Loss): (95,045.71)



**Skygold Employees Super Fund**Reconciliation of Provision for Tax  
For the year ended

30/06/2018

**RECONCILIATION OF TAX RELATED TO LAST YEAR**

<b>Tax Payable as per Accounts</b>	<b>30/06/2017</b>		<b>-37.65</b>
Add supervisory levy in respect of last year			<b>-259.00</b>
<b>Relevant payments/(refunds)</b>			
BAS			
<b>Payment - PAYGI Jun 2017</b>			2,485.00
Prior year Refund			<b>-2,188.35</b>
Prior year Adj			
Tax related to prior years owing			<u>0.00</u>

**DETERMINATION OF NET TAX LIABILITY FOR CURRENT YEAR**

Increase in Tax Provision for FY 17-18 Tax Return			<u>3,944.40</u>	
			3,944.40	
Less Refundable Credits	Franking Credits		<b>-24.81</b>	
	Foreign Credits			
	TFN Credits			
			<u>-24.81</u>	
Instalments relates to 2017-18	Sep-17		<b>-2,534.00</b>	
	Dec-17		<b>-2,534.00</b>	
	Mar-18		<b>-775.00</b>	
	Jun-18		0.00	
			<u>-5,843.00</u>	<b>-5,843.00</b>
Balance as per Financial Statements at year end			<u>-1,923.41</u>	

**Reconciliation of Tax payable per Tax return**

Profit/Loss as per Accounts			<b>-95,045.71</b>	
<b>Less:</b> Unrealised Market Variation				
Non-Concessional Contributions				
Transfers In				
Accounting Capital Gains				
Exempt Pension Income				
Rounding			<b>-1.19</b>	
<b>Add:</b>				
Other Non Deductible Expenses			5,190.78	<b>K1-7</b>
Unrealised Market Variation			116,127.31	
Franking Credits			24.81	<b>M1</b>
Taxable Capital Gains				
Pension Member Non Deductible Expenses				
Taxable Income (Reconciled with A6.2)			<u>26,296.00</u>	
Tax at 15%			3,944.40	
Less Refundable Credits			<b>-24.81</b>	
<b>Tax Assessed</b>			<u>3,919.59</u>	
Plus Supervisory Levy			259.00	
Less Instalments paid	Sep-17		<b>-2,534.00</b>	
	Dec-17		<b>-2,534.00</b>	<b>A6-7</b>
	Mar-18		<b>-775.00</b>	
	Jun-18		<b>-1,948.00</b>	
			<u>-7,791.00</u>	<b>-7,791.00</b>
Tax Payable/(Refund)			<u>-3,612.41</u>	

**NOTE:**

# Skygold Employees Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2018

	<b>2018</b>
	<b>\$</b>
Benefits accrued as a result of operations	(95,045.71)
<b>Add</b>	
Other Non Deductible Expenses	5,190.78
Decrease in MV of investments	116,127.31
Franking Credits	24.81
	<u>121,342.90</u>
SMSF Annual Return Rounding	(1.19)
<b>Taxable Income or Loss</b>	<u>26,296.00</u>
Income Tax on Taxable Income or Loss	3,944.40
<b>Less</b>	
Franking Credits	24.81
<b>CURRENT TAX OR REFUND</b>	<u>3,919.59</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(5,843.00)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(1,664.41)</u>

.....**Electronic Lodgment Declaration (SMSF)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel.

It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information - it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration:**

I declare that:

- .....
- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
  - I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

 /  / 

**ELECTRONIC FUNDS TRANSFER CONSENT**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

**Important:** Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

5 Wt i bhBUa Y.....

Account Number

Client Reference

I authorise the refund to be deposited directly to the specified account

Signature

Date

 /  /

.....Tax Agent's 8 YWUfUjcb

**I declare that:**

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

**Agent's signature**

**Date**

**Contact name**

**Client Reference**

**Agent's Phone Number**

**HUI '5 [ YbhBi a VYf**

100017996MS

## Self-managed superannuation fund annual return

# 2018

### Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2018* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

### To complete this annual return

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

- Place  in ALL applicable boxes.

## Section A: Fund information

1 **Tax file number (TFN)**

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

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 **Name of self-managed superannuation fund (SMSF)**

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

Suburb/town

State/territory

Postcode

5 **Annual return status**

Is this an amendment to the SMSF's 2018 return?

**A** No  Yes

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

**B** No  Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other 

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day  / Month  / Year Was Part B of the audit report qualified? **B** No  Yes If the audit report was qualified, have the reported compliance issues been rectified? **C** No  Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Financial institution details for super payments and tax refunds**You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.Fund BSB number (must be six digits)  Fund account number 

Fund account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

**B Financial institution details for tax refunds only**

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits)  Account number 

Account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

Tax File Number

**8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  Code  
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No  Yes

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

**10 Exempt current pension income**  
 Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?  
 To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**  Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Fund's tax file number (TFN)

Provided

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2018.

Have you applied an exemption or rollover? **M** No  Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$  Net foreign income **D** \$  Loss

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

Transfers from foreign funds **F** \$  Number

Gross payments where ABN not quoted **H** \$

**Calculation of assessable contributions**  
Assessable employer contributions  
**R1** \$   
plus Assessable personal contributions  
**R2** \$   
plus \*No-TFN-quoted contributions  
**R3** \$   
*(an amount must be included even if it is zero)*  
less Transfer of liability to life insurance company or PST  
**R6** \$

Gross distribution from partnerships **I** \$  Loss   
\*Unfranked dividend amount **J** \$   
\*Franked dividend amount **K** \$   
\*Dividend franking credit **L** \$   
\*Gross trust distributions **M** \$  Code

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

**Calculation of non-arm's length income**  
\*Net non-arm's length private company dividends  
**U1** \$   
plus \*Net non-arm's length trust distributions  
**U2** \$   
plus \*Net other non-arm's length income  
**U3** \$

\*Other income **S** \$  Code   
\*Assessable income due to changed tax status of fund **T** \$   
**Net non-arm's length income**  
**U** \$   
*(subject to 45% tax rate) (U1 plus U2 plus U3)*

\*This is a mandatory label.  
\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME** **W** \$  Loss   
*(Sum of labels A to U)*

Exempt current pension income **Y** \$

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



Tax File Number Provided

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

- Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 100%;" type="text" value="8,973"/>	A2 \$ <input style="width: 100%;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 100%;" type="text"/>	B2 \$ <input style="width: 100%;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 100%;" type="text"/>	D2 \$ <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 100%;" type="text" value="87"/>	E2 \$ <input style="width: 100%;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 100%;" type="text" value="17,369"/>	F2 \$ <input style="width: 100%;" type="text"/>
Death benefit increase	G1 \$ <input style="width: 100%;" type="text"/>	
SMSF auditor fee	H1 \$ <input style="width: 100%;" type="text" value="385"/>	H2 \$ <input style="width: 100%;" type="text"/>
Investment expenses	I1 \$ <input style="width: 100%;" type="text" value="38,569"/>	I2 \$ <input style="width: 100%;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 100%;" type="text" value="2,708"/>	J2 \$ <input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 100%;" type="text"/>	U2 \$ <input style="width: 100%;" type="text"/>
Other amounts	L1 \$ <input style="width: 100%;" type="text"/>	L2 \$ <input style="width: 100%;" type="text" value="37"/>
	Code <input style="width: 20px;" type="text"/>	Code <input style="width: 20px;" type="text" value="0"/>
Tax losses deducted	M1 \$ <input style="width: 100%;" type="text"/>	
<b>TOTAL DEDUCTIONS</b> <b>N \$</b> <input style="width: 100%;" type="text" value="68,091"/> (Total A1 to M1)		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y \$</b> <input style="width: 100%;" type="text" value="37"/> (Total A2 to L2)
<b>#TAXABLE INCOME OR LOSS</b> <b>O \$</b> <input style="width: 100%;" type="text" value="26,296"/> <span style="float: right;">Loss <input style="width: 20px;" type="text"/></span> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		<b>TOTAL SMSF EXPENSES</b> <b>Z \$</b> <input style="width: 100%;" type="text" value="68,128"/> (N plus Y)

#This is a mandatory label.

Tax File Number Provided

### Section D: Income tax calculation statement

**#Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

**13 Calculation statement**

Please refer to the *Self-managed superannuation fund annual return instructions 2018* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input style="width: 95%;" type="text" value="26,296"/>	
<small>(an amount must be included even if it is zero)</small>				
#Tax on taxable income	<b>T1</b>	\$	<input style="width: 95%;" type="text" value="3,944.40"/>	
<small>(an amount must be included even if it is zero)</small>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input style="width: 95%;" type="text" value="0.00"/>	
<small>(an amount must be included even if it is zero)</small>				
Gross tax	<b>B</b>	\$	<input style="width: 95%;" type="text" value="3,944.40"/>	
<small>(T1 plus J)</small>				

Foreign income tax offset	<b>C1</b>	\$	<input style="width: 95%;" type="text"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input style="width: 95%;" type="text"/>	
<b>Non-refundable non-carry forward tax offsets</b>				
<b>C</b> \$ <input style="width: 95%;" type="text"/>				
<small>(C1 plus C2)</small>				

**SUBTOTAL 1**

**T2** \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input style="width: 95%;" type="text" value="0.00"/>	
<b>Non-refundable carry forward tax offsets</b>				
<b>D</b> \$ <input style="width: 95%;" type="text" value="0.00"/>				
<small>(D1 plus D2 plus D3 plus D4)</small>				
<b>SUBTOTAL 2</b>				
<b>T3</b> \$ <input style="width: 95%;" type="text" value="3,944.40"/>				
<small>(T2 less D – cannot be less than zero)</small>				

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input style="width: 95%;" type="text" value="24.81"/>	
No-TFN tax offset	<b>E2</b>	\$	<input style="width: 95%;" type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input style="width: 95%;" type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input style="width: 95%;" type="text" value="0.00"/>	
<b>Refundable tax offsets</b>				
<b>E</b> \$ <input style="width: 95%;" type="text" value="24.81"/>				
<small>(E1 plus E2 plus E3 plus E4)</small>				

**#TAX PAYABLE T5** \$

(T3 less E – cannot be less than zero)

**Section 102AAM interest charge**

**G** \$

Fund's tax file number (TFN)

Provided

Credit for interest on early payments – amount of interest	<b>H1 \$</b>	<input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b>	<input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b>	<input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b>	<input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b>	<input type="text" value="0.00"/>
<b>Eligible credits</b>		<b>H \$</b> <input type="text"/>
		<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<input type="text" value="0.00"/>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<input type="text" value="-3,612.41"/>
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2018*.

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

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

Tax File Number

**Section F: Member information**

**MEMBER 1**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth Day  / Month  / Year

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

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

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

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

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

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$

<b>S1</b> \$	Accumulation phase account balance	<input type="text" value="316,071.92"/>
<b>S2</b> \$	Retirement phase account balance - Non CDBIS	<input type="text" value="0.00"/>
<b>S3</b> \$	Retirement phase account balance - CDBIS	<input type="text" value="0.00"/>
<input type="text" value="0"/>	TRIS Count	

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

**Fund's tax file number (TFN)**

Provided

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name  
Wong

First given name  
Jennifer Lai Yock

Member's TFN  
See the Privacy note in the Declaration. Provided

Date of birth Day / Month / Year  
12 / 03 / 1960

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$ 260,341.97

- Employer contributions **A** \$ 10,872.00
- ABN of principal employer **A1**
- Personal contributions **B** \$ 10,818.00
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$
- TOTAL CONTRIBUTIONS N** \$ 21,690.00

**Other transactions**

**S1** \$ Accumulation phase account balance 239,348.15

**S2** \$ Retirement phase account balance - Non CDBIS 0.00

**S3** \$ Retirement phase account balance - CDBIS 0.00

TRIS Count

Allocated earnings or losses **O** \$ 42,683.82

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

**CLOSING ACCOUNT BALANCE S** \$ 239,348.15  
*(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Tax File Number Provided

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

Cash and term deposits **E** \$  26,779

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1** \$  427,384

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

Overseas real property  
**J3** \$

Australian shares  
**J4** \$

Overseas shares  
**J5** \$

Other  
**J6** \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$  7,804

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$  427,384

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

Residential real property **L** \$  263,409

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

Other assets **O** \$  5,028

**15c Overseas direct investments**

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$  730,404

(Sum of labels **A** to **T**)

**15d In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$

**15e Limited recourse borrowing arrangements**

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

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

Tax File Number

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements		<b>V1 \$</b> <input type="text" value="172,663"/>
Permissible temporary borrowings		<b>V2 \$</b> <input type="text"/>
Other borrowings		<b>V3 \$</b> <input type="text"/>
Borrowings		<b>V \$</b> <input type="text" value="172,663"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G)		<b>W \$</b> <input type="text" value="555,419"/>
Reserve accounts		<b>X \$</b> <input type="text"/>
Other liabilities		<b>Y \$</b> <input type="text" value="2,322"/>
<b>TOTAL LIABILITIES</b>		<b>Z \$</b> <input type="text" value="730,404"/>

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H \$**

Total TOFA losses **I \$**

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2017–18 income year, write **2018**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2018*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Tax File Number **Section K: Declarations**

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names


Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

 The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name


Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**



# Capital gains tax (CGT) schedule

# 2018

### When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.  

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--
- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2018* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

**i** We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

**Taxpayer's name**

## 1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	<b>A</b> \$ <input style="width: 150px;" type="text"/>	<b>K</b> \$ <input style="width: 150px;" type="text"/>
Other shares	<b>B</b> \$ <input style="width: 150px;" type="text"/>	<b>L</b> \$ <input style="width: 150px;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	<b>C</b> \$ <input style="width: 150px;" type="text"/>	<b>M</b> \$ <input style="width: 150px;" type="text"/>
Other units	<b>D</b> \$ <input style="width: 150px;" type="text"/>	<b>N</b> \$ <input style="width: 150px;" type="text"/>
Real estate situated in Australia	<b>E</b> \$ <input style="width: 150px;" type="text"/>	<b>O</b> \$ <input style="width: 150px;" type="text"/>
Other real estate	<b>F</b> \$ <input style="width: 150px;" type="text"/>	<b>P</b> \$ <input style="width: 150px;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	<b>G</b> \$ <input style="width: 150px;" type="text"/>	
Collectables	<b>H</b> \$ <input style="width: 150px;" type="text"/>	<b>Q</b> \$ <input style="width: 150px;" type="text"/>
Other CGT assets and any other CGT events	<b>I</b> \$ <input style="width: 150px;" type="text"/>	<b>R</b> \$ <input style="width: 150px;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S</b> \$ <input style="width: 150px;" type="text" value="0"/>	
<b>Total current year capital gains</b>	<b>J</b> \$ <input style="width: 250px;" type="text"/>	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A** – **Total current year capital losses**.

Tax File Number **2 Capital losses**Total current year capital losses **A** \$ Total current year capital losses applied **B** \$ Total prior year net capital losses applied **C** \$ Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D** \$ Total capital losses applied **E** \$ Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ Other net capital losses carried forward to later income years **B** \$ Add amounts at **A** and **B** and transfer the total  
to label **V** – **Net capital losses carried forward**  
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ **5 CGT concessions for small business**Small business active asset reduction **A** \$ Small business retirement exemption **B** \$ Small business rollover **C** \$ Total small business concessions applied **D** \$ **6 Net capital gain**Net capital gain **A** \$ **1J** less **2E** less **4A** less **5D** (cannot be less than  
zero). Transfer the amount at **A** to label **A** – **Net**  
**capital gain** on your tax return.

Tax File Number

**7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$  /  <sup>LOSS</sup>

**!** **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$  /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$  /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number 

## Taxpayer's declaration

**!** If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

### Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

### Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*I declare that the information on this form is true and correct.*

Signature

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact name

Daytime contact number (include area code)

## Losses schedule

# 2018

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2018 tax return. Superannuation funds should complete and attach this schedule to their 2018 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place  in all applicable boxes.

Refer to *Losses schedule instructions 2018*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Skygold Employees Superannuation Fund

Australian business number

50874456270

### Part A – Losses carried forward to the 2018–19 income year – excludes film losses

#### 1 Tax losses carried forward to later income years

Year of loss		
2017–18	<b>B</b>	<input type="text"/>
2016–17	<b>C</b>	<input type="text"/>
2015–16	<b>D</b>	<input type="text"/>
2014–15	<b>E</b>	<input type="text"/>
2013–14	<b>F</b>	<input type="text"/>
2012–13 and earlier income years	<b>G</b>	<input type="text"/>
<b>Total</b>	<b>U</b>	<input type="text"/>

Transfer the amount at U to the **Tax losses carried forward to later income years** label on your tax return.

#### 2 Net capital losses carried forward to later income years

Year of loss		
2017–18	<b>H</b>	<input type="text"/>
2016–17	<b>I</b>	<input type="text"/>
2015–16	<b>J</b>	<input type="text"/>
2014–15	<b>K</b>	<input type="text"/>
2013–14	<b>L</b>	<input type="text"/>
2012–13 and earlier income years	<b>M</b>	<input type="text"/>
<b>Total</b>	<b>V</b>	<input type="text"/>

Transfer the amount at V to the **Net capital losses carried forward to later income years** label on your tax return.

Tax File Number **Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2017–18 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2017–18 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2017–18	<b>A</b>	<input type="checkbox"/>	<input type="checkbox"/>
2016–17	<b>B</b>	<input type="checkbox"/>	<input type="checkbox"/>
2015–16	<b>C</b>	<input type="checkbox"/>	<input type="checkbox"/>
2014–15	<b>D</b>	<input type="checkbox"/>	<input type="checkbox"/>
2013–14	<b>E</b>	<input type="checkbox"/>	<input type="checkbox"/>
2012–13 and earlier income years	<b>F</b>	<input type="checkbox"/>	<input type="checkbox"/>

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No **Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No 

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No 

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No 

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**

Tax File Number **Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P** Complying superannuation net capital losses carried forward to later income years **Q** **Part E – Controlled foreign company losses**Current year CFC losses **M** CFC losses deducted **N** CFC losses carried forward **O** **Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A** **ADD** Uplift of tax losses of designated infrastructure project entities **B** **SUBTRACT** Net forgiven amount of debt **C** **ADD** Tax loss incurred (if any) during current year **D** **ADD** Tax loss amount from conversion of excess franking offsets **E** **SUBTRACT** Net exempt income **F** **SUBTRACT** Tax losses forgone **G** **SUBTRACT** Tax losses deducted **H** **SUBTRACT** Tax losses transferred out under Subdivision 170-A  
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I** Total tax losses carried forward to later income years **J**

Tax File Number

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

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**Taxpayer's declaration**

*I declare that the information on this form is true and correct.*

Signature

Date  /  /

Contact person

Daytime contact number (include area code)





## Tax Agent Portal

User ID PCPH7H6

14 Dec 2018 10:53:17 (EDST)

<b>Current client</b> THE TRUSTEE FOR SKYGOLD EMPLOYEES SUPERANUATION FUND	<b>TFN</b> 45927841	<b>ABN</b> 50874456270
<b>Represented by</b> MCA (QLD) ACCOUNTANTS PTY LTD		
<b>Account name</b> THE TRUSTEE FOR SKYGOLD EMPLOYEES SUPERANUATION FU	<b>Number</b> 45927841/00551	<b>Description</b> Income Tax Account

### Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

 From    To   

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		OPENING BALANCE			\$0.00
22 Jan 2018	22 Jan 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$2,188.35	\$2,188.35 CR
23 Jan 2018	29 Jan 2018	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$2,188.35		\$0.00
14 Dec 2018		CLOSING BALANCE			\$0.00



## Tax Agent Portal

User ID PCPH7H6

14 Dec 2018 10:54:00 (EDST)

<b>Current client</b>	<b>TFN</b>	<b>ABN</b>
THE TRUSTEE FOR SKYGOLD EMPLOYEES SUPERANUATION FUND	45927841	50874456270
<b>Represented by</b>		
MCA (QLD) ACCOUNTANTS PTY LTD		
<b>Account name</b>	<b>Number</b>	<b>Description</b>
THE TRUSTEE FOR SKYGOLD EMPLOYEES SUPERANUATION FU	50874456270	Integrated Client Account

## Itemised account - by Tax Office processed date

Opening balance	\$0.00
Closing balance	\$0.00
Estimated general interest charge	\$0.00
<b>Total payable if paid on</b>	<b>\$0.00</b>

Total payable if paid on

Transactions processed by the Tax Office during the period:

 From    To   

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		Opening balance			\$0.00
14 Jul 2017	13 Jul 2017	Payment received		\$2,485.00	\$2,485.00 CR
30 Jul 2017		Self assessed amount(s) for the period ended 30 Jun 17	\$0.00		
	28 Jul 2017	- pay as you go income tax instalment	\$2,485.00		\$0.00
24 Oct 2017	23 Oct 2017	Payment received		\$2,534.00	\$2,534.00 CR
05 Nov 2017		Self assessed amount(s) for the period ended 30 Sep 17	\$0.00		
	30 Oct 2017	- pay as you go income tax instalment	\$2,534.00		\$0.00
22 Feb 2018	21 Feb 2018	Payment received		\$2,534.00	\$2,534.00 CR
04 Mar 2018		Self assessed amount(s) for the period ended 31 Dec 17	\$0.00		
	28 Feb 2018	- pay as you go income tax instalment	\$2,534.00		\$0.00
11 Apr 2018	10 Apr 2018	Payment received		\$775.00	\$775.00 CR
06 May 2018		Self assessed amount(s) for the period ended 31 Mar 18	\$0.00		
	30 Apr 2018	- pay as you go income tax instalment	\$775.00		\$0.00
24 Jul 2018	23 Jul 2018	Payment received		\$1,948.00	\$1,948.00 CR
05 Aug 2018		Self assessed amount(s) for the period ended 30 Jun 18	\$0.00		
	30 Jul 2018	- pay as you go income tax instalment	\$1,948.00		\$0.00
19 Oct 2018	18 Oct 2018	Payment received		\$1,985.00	\$1,985.00 CR
04 Nov 2018		Self assessed amount(s) for the period ended 30 Sep 18	\$0.00		
	29 Oct 2018	- pay as you go income tax instalment	\$1,985.00		\$0.00
14 Dec 2018		Closing balance			\$0.00



## Tax Agent Portal

**PAYG Instalments report 2018**

**Tax Agent** 25454874  
**Last Updated** 08/12/2018

<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>
45927841	THE TRUSTEE FOR SKYGOLD EMPLOYEES SUPERANUATION FUND	2,534.00	2,534.00	775.00	1,948.00	7,791.00

**Total No of Clients: 1**

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by:

TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

**Annual Return Checklist**

	Y	N	N/A
<b>SECTION A</b>			
<b>PRIOR YEAR TAX RETURN CONSIDERATIONS</b>			
Has last year's tax reconciliation been checked for reversing timing differences (e.g. accruals and prepayments)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for recurring timing differences that may need to be considered in the current year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for losses carried forward to the current year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SMSF INFORMATION</b>			
Have you checked the name and contact details of the auditor of the SMSF including their SMSF auditor number (SAN) at Item 6?  Tony Boys SAN 100014140 Marjon Muizer SAN 100015012	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)</b>			
Have all balance sheet items been reviewed from a tax perspective and adjustments made where required (e.g. prepayments, deferred income etc.)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all movements in provisions been appropriately adjusted?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the sundry creditors account been reviewed for non-deductible expenses and assessable income (e.g. provisions, accruals and unearned income)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the sundry debtors account been reviewed for prepayments and accrued income (e.g. interest receivable)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>STATEMENT OF FINANCIAL PERFORMANCE (PROFIT AND LOSS)</b>			
Have expense items been reviewed for non-deductible amounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have penalties (excluding General Interest Charge (GIC)) paid to the ATO been treated as non-deductible and interest received from the ATO brought to account as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the entity derived income which is exempt from tax (e.g. member non-concessional contributions or non-taxable roll-overs)? If so, is there an adjustment in the reconciliation statement?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are there any non-deductible accrued audit fees? ( <i>Income Tax Ruling IT2625</i> )	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If accrued audit fees were adjusted last year has this adjustment been reversed where appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are management fees/consultancy fees paid to related entities commercially realistic (i.e. arm's length) and supported by appropriate documentation?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A7</b>
<b>Fund:</b> Skygold Employees Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 07/01/2019	<b>Date:</b> 10.01.19

	Y	N	N/A
<b>SECTION B: FUND INCOME</b>			
<b>CAPITAL GAINS</b>			
Did the fund have a Capital Gains Tax (CGT) event(s) during the year? If so, the amount of the net capital gain should be shown at Label A.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has the fund checked for eligibility of the one third of capital gain discount in accordance with Division 115 of the <i>Income Tax Assessment Act (1997)</i> ?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have you reviewed the capital gains tax calculation for correctness?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>RENT, LEASING AND HIRING INCOME</b>			
Has the gross rental income and other leasing/hiring income received by the fund from Australian sources been included as assessable income for the year? If so, return that amount Label B.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>INTEREST</b>			
Has all gross interest income received during the financial year from investments from Australian sources been included as assessable income for the year? If so, return that amount at Label C.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>DIVIDENDS</b>			
Have all dividends received from Australian public companies, and all imputation credits received, been included in assessable income for the year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the 45 day holding period rule been considered (or 90 day rule for preference share dividends)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the fund received any private company dividends during the year?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has an opinion been formed that it would be reasonable not to treat the private company dividends as being non-arm's length income for tax purposes? If so, the amount of any franked dividend, unfranked dividend or franking credit should be respectively disclosed at Labels K, J and L. Refer to section 295-550 of the <i>Income Tax Assessment Act (1997)</i> and <i>Taxation ruling TR2006/7</i> .	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If the private company dividend is regarded as non-arm's length income, has the amount of grossed-up dividend, net of related expenses, been included at Label U in section B of the return? A tax rate of 45% is imposed.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>GROSS FOREIGN INCOME</b>			
Did the und derive any foreign source assessable income during the year? If so, the gross amount of this income should be shown at Label D1.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Check to ensure that any foreign income included at Label D1 for the year has been grossed up for any foreign tax offset and included as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are credits available for such foreign taxes actually paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: Skygold Employees Superannuation Fund	Prepared by: BO	Reviewed by: TW
Year: 30 June 2018	Date: 07/01/2019	Date: 10.01.19

	Y	N	N/A
<b>NET FOREIGN INCOME</b>			
Did the fund incur any foreign source losses in the year (other than CGT losses) and/or deductible expenses to the extent to which they relate to assessable foreign income? If so such an amount should be applied against the gross foreign income. The resulting foreign source income or loss should be disclosed at label D.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>EMPLOYER CONTRIBUTIONS</b>			
Have the gross amount of all employer contributions (including those made under effective salary sacrifice arrangements) been included as assessable income for the year? If so, disclose that amount at Label R1.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all employer contributions included as assessable income been received by the fund as at the end of the year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>PERSONAL CONTRIBUTIONS</b>			
Where the fund receives personal superannuation contributions from a member, has the trustee received a written notice from a member under section 290-170 of the <i>Income Tax Assessment Act (1997)</i> stating the member's intention to claim a deduction for their contributions by the time that the fund lodges its annual return for the year? Has the fund also issued an acknowledgement that such a notice has been received by that time? Both of these conditions must be met before a deduction will be available for the personal superannuation contributions.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>PARTNERSHIP DISTRIBUTIONS</b>			
Has the gross amount of the fund's share of distributions received from a partnership been included as assessable income for the year? (All distributions of partnership income or loss should be disclosed at Label I other than the fund's share of a capital gain which should be disclosed at Label A and partnership income which is non-arm's-length income which should be shown at Label U).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>TRUST DISTRIBUTIONS</b>			
Has the amount of the fund's share of net income received from a trust been included as assessable income for the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from discretionary trusts?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If it does constitute non-arm's length income has the amount (net of related expenses) been included at Label U of section B? (A tax rate of 45% is imposed).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from a fixed trust in which the fund obtained its investment as part of a non-arm's length arrangement? (If the distribution received exceeds what might otherwise have been expected had the parties been dealing with each other at arm's length it will be regarded as non-arm's length income subject to tax at 45%. Such an amount should be disclosed at Lave U2 of Item 11 of the return).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>EXEMPT CURRENT PENSION INCOME</b>			
Did the fund pay retirement phase superannuation income stream benefits (e.g. pensions) to a member during the year? If so, the fund's income may be wholly or partly exempt under the ECPI rules.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has the exempt current pension income been calculated according the actuarial certificate's percentage and included in Label Y of the return?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

	Y	N	N/A
<b>SECTION C: DEDUCTIONS AND NON-DEDUCTIBLE EXPENSES</b>			
<b>GENERAL</b>			
If the fund derived both assessable and exempt income, have deductions been apportioned, as appropriate, in accordance with <i>Taxation Ruling TR 93/17</i> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>INTEREST</b>			
Has the fund claimed a deduction for interest expense on funds borrowed to the extent that they were applied for the purpose of earning assessable income? Australian sources disclose at Label A and overseas sources disclose at Label B.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
As superannuation funds are generally prohibited from borrowing money, does the borrowing come under one the following exceptions? That is: <ul style="list-style-type: none"> <li>90 day borrowing to make payment to a member</li> <li>seven day borrowing to cover settlement of securities transactions</li> <li>limited recourse borrowing arrangement for the SMSF to purchase a single acquirable asset and the rights of the lender is limited to that asset.</li> </ul>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>CAPITAL WORKS DEDUCTIONS</b>			
Has the fund claimed a building allowance write-off for capital expenditure incurred on capital works under Division 43 of the <i>Income Tax Assessment Act (1997)</i> to the extent that such capital works were used to earn assessable income during the year? If so, disclose at Label D.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has the correct rate of write-off been used?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>DEDUCTIONS FOR DECLINE IN VALUE OF DEPRECIATION ASSETS</b>			
Has the fund claimed a deduction for the decline in value of its depreciating assets to the extent that such depreciating assets were used to earn assessable income? If so, disclose at Label E.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have the correct depreciation rates been used? ( <i>Taxation Ruling TR 2017/2</i> )	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>DEATH AND DISABILITY PREMIUMS</b>			
Does the fund have a 'whole of life' insurance policy for death and disability cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 30% of the premium paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the fund have an endowment policy for death and disability cover?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 10% of the premium paid?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the fund have other insurance policies that provide death or disability superannuation benefits?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, is any deduction claimed required to be supported by an actuary's certificate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>INVESTMENT EXPENSES</b>			
Have all relevant investment expenses been claimed to the extent they relate to the derivation of assessable income during the year? Such expenses include investment advice fees, actuarial fees, accounting fees and certain legal costs. Such amounts should be disclosed at Label I.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fund: Skygold Employees Superannuation Fund	Prepared by: BO	Reviewed by: TW
Year: 30 June 2018	Date: 07/01/2019	Date: 10.01.19

	Y	N	N/A
<b>TAX LOSSES DEDUCTED</b>			
Is the fund claiming a tax loss from an earlier year? Note the fund's tax losses brought forward must be first deducted against the amount of any net exempt income.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SECTION D: INCOME TAX CALCULATION STATEMENT</b>			
Have all foreign income tax offsets claimable been included as a non-refundable tax offset?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Is the fund entitled to claim an early stage investor tax offset for the year or does the fund have an amount of unused tax offset carried forward?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have all franking credits tax offsets claimable by the fund been included as a refundable tax offset?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all PAYG instalments paid during the year been included as a credit at Label K?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did the fund pay the Supervisory Levy of \$259? Was there a Supervisory Levy adjustment upon the winding up of the fund or a Supervisory Levy adjustment because it is a new fund?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>SECTION E: LOSSES</b>			
Does the fund have tax losses or capital losses available to carry forward to later years? If so, it must complete a Losses Schedule if the amount of its unused revenue or unused capital losses is greater than \$100,000.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SECTION I: TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)</b>			
Have you considered the application of the Taxation of Financial Arrangements (TOFA) rules to the SMSF, and whether there has been a TOFA gain or loss? (Note the TOFA rules only apply to a SMSF with the value of the SMSF's assets of \$100 million or more if the SMSF has elected to have the TOFA rules apply to it).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SECTION J: OTHER INFORMATION</b>			
Have the trustees of the SMSF made, revoking or varying a family trust election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have the trustees of the SMSF made or revoking an interposed entity election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>ADMINISTRATION AND SUBSTANTIATION</b>			
Do you have all bank statements on hand?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## FINANCIAL STATEMENT CHECKLIST

Item	Done	Ref
<b>ACCOUNTS</b>		<b>A</b>
1. Ensure all figures used in accounts are referenced either to work done, or noted that figure is accepted and on what basis.	<input checked="" type="checkbox"/>	
2. Ensure the financial statements are reporting using market value.	<input checked="" type="checkbox"/>	
3. Ensure prior year figures agree to prior year final signed and audited accounts.	<input checked="" type="checkbox"/>	
4. Ensure accounts balance.	<input checked="" type="checkbox"/>	
5. Ensure all related party transactions have been disclosed.	<input checked="" type="checkbox"/>	
<b>CASH AT BANK</b>		<b>B</b>
1. Ensure all bank statements are available for review.	<input checked="" type="checkbox"/>	
2. Vouch ownership of the bank accounts from the bank statement to the Fund.	<input checked="" type="checkbox"/>	
3. Agree balance confirmed to reconciliation performed.	<input checked="" type="checkbox"/>	
4. Ensure that the bank account did not go into overdraft during the year (if into overdraft note the cause and time period).	<input checked="" type="checkbox"/>	
<b>ACCOUNTS RECEIVABLE</b>		<b>C</b>
1. Agree receivable to supporting documentation, for nature and taken up correctly.	<input checked="" type="checkbox"/>	
2. If the receivable amount is from a related party, ensure the amount taken up reflects normal commercial terms.	<input checked="" type="checkbox"/>	
3. Agree receivable to subsequent receipt.	<input checked="" type="checkbox"/>	
4. Vouch prior year receivable as received during the year, or else re-accrue or adjust against income/expense item.	<input checked="" type="checkbox"/>	
5. If amount not received, evaluate the recoverability of receivable.	<input checked="" type="checkbox"/>	
<b>INVESTMENTS</b>		<b>D / E</b>
1. Sight original certificates and confirm correct ownership. Ensure the investment is held in the name of the fund and is held separate from assets of the trustee, employers and related parties.	<input checked="" type="checkbox"/>	
2. Agree the value of the investment held at year end with quoted market prices.	<input checked="" type="checkbox"/>	
3. Ensure the investment is in accordance with the fund's investment strategy.	<input checked="" type="checkbox"/>	
4. Agree applications and redemptions of investments to investment statement and bank.	<input checked="" type="checkbox"/>	
5. <b>Units in Unlisted Unit trusts</b>	N/A	
(5A) Confirm Fund's holding in the unit trust. Ensure that the revenue belongs to the Fund.	<input type="checkbox"/>	
(5B) Reconcile funds holding of units to unit trust register and unit trust certificates.	<input type="checkbox"/>	
(5C) Review copies of unit trust financial statements and ensure the unit trust assets have been valued at Market Value.	<input type="checkbox"/>	
6. <b>Loans to Associated Entities (in house loans)</b>	N/A	
(6A) Sight original loan agreement.	<input type="checkbox"/>	

Fund: Skygold Employees Superannuation Fund	Prepared by: BO	Reviewed by: TW
Year: 30 June 2018	Date: 07/01/2019	Date: 10.01.19

Item	Done	Ref
(6B) Ensure that loan agreement is on normal commercial terms (i.e. includes loan term, interest rates, penalty rates if loan is in default, the parties to the loan etc).	<input type="checkbox"/>	
(6C) Agree the value of the investment held at year end with loan repayment schedule.	<input type="checkbox"/>	
(6D) Confirm that the investment is in the name of the trustee and that the documentation clearly identifies that the investment is an asset of the fund.	<input type="checkbox"/>	
(6E) Is the loan within the allowable 5% limit permitted for in-house assets? If no, a written plan in accordance with section 82 of the SIS Act is required.	<input type="checkbox"/>	
<b>7. Real Estate Properties</b>		
(7A) Complete property searches or view the original titles for all real estate investments owned by the fund.	<input checked="" type="checkbox"/>	
(7B) Ensure that each property is owned by the trustee and is correctly and appropriately recorded as an investment of the fund. This may involve viewing a declaration of trust or similar documentation.	<input checked="" type="checkbox"/>	
(7C) Check that there are no registered encumbrances, or if so, the related liabilities are correctly reflected in the financial statements and are permitted by the SIS Act and Regs.	<input checked="" type="checkbox"/>	
(7D) Assess the valuation of the property to determine if appropriate – property valuer, trustee valuation, online service provider, real estate agent.	<input checked="" type="checkbox"/>	
(7E) Consider the lease term and rental amount to determine if conditions are on commercial basis (market rental).	<input checked="" type="checkbox"/>	
<b>AMOUNTS OWING TO OTHER PERSONS</b>		<b>G</b>
<b>Limited Recourse Borrowing Arrangements</b>		
1. Confirm limited recourse nature of the borrowing directly with the lender e.g. sight full loan agreement.	<input checked="" type="checkbox"/>	
2. Is there a security (bare/custodian) trust deed in place?	<input checked="" type="checkbox"/>	
3. Is the asset under the LRBA purchased in the name of the trustee of the security trustee (NOT the trustee of the superannuation fund)?	<input checked="" type="checkbox"/>	
4. Has the property under the LRBA had improvements? If the improvements result in the asset becoming a different asset, the SIS Act will have been breached.	<input checked="" type="checkbox"/>	
<b>SUNDRY CREDITORS</b>		<b>F</b>
1. Ensure there was no borrowings or debts in contravention of the SIS Act or Regulations.	<input checked="" type="checkbox"/>	
2. Vouch payment of liability subsequent to year end.	<input checked="" type="checkbox"/>	
<b>INCOME</b>		<b>M</b>
1. Review statements to ensure no TFN tax withheld, and if so ensure treated correctly (i.e. to be treated as rebateable credit in the tax return).	<input checked="" type="checkbox"/>	
2. Ensure any foreign tax credits are treated correctly (lesser of actual foreign credit or 15% foreign income).	<input type="checkbox"/>	N/A
3. For any foreign income received, ensure amount is recorded in \$AUD and that if foreign currency transactions occur, that they are converted at the appropriate currency rates and accounted for correctly.	<input type="checkbox"/>	N/A

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by:

TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

Item	Done	Ref
<b>Distributions Received</b>	N/A	
4. Review investment statements from fund managers to ensure all distributions recognised.	<input type="checkbox"/>	
5. Ensure any discounted capital gains (as part of distribution) have been treated correctly for a fund (i.e. 1/3 discount no 50% discount).	<input type="checkbox"/>	
6. Ensure any deferred tax, tax free, tax exempt etc. components have been treated correctly.	<input type="checkbox"/>	
<b>Partnership Distributions Received</b>	N/A	
7. Review Partnership Agreement to ensure income is distributed accordingly.	<input type="checkbox"/>	
8. Review Partnership accounts to confirm distribution.	<input type="checkbox"/>	
9. Review Partnership in tax return.	<input type="checkbox"/>	
<b>Dividends Received</b>		
10. Review dividend statements or published rates or registry details and ensure franked amount, unfranked amount and franking credit components have been treated correctly.	<input checked="" type="checkbox"/>	
11. Ensure for any private companies – satisfied dividends are treated appropriately for NALI purposes.	<input type="checkbox"/>	N/A
<b>Interest Received</b>	N/A	
12. If SMSF derives interest income from loans – ensure interest in accordance with loan agreement and loan is not with a related party.	<input type="checkbox"/>	
<b>Rent Received</b>		
13. Review rental agreement or statement from real estate agent to ensure all rental income recognised.	<input checked="" type="checkbox"/>	
14. Ensure all income is recognised per the bank statement or that income has been accrued as receivable.	<input checked="" type="checkbox"/>	
15. Vouch rental payments to lease agreements to ensure correct rental amount is being charged (ensure to include any annual rent increases).	<input checked="" type="checkbox"/>	
16. Does the Fund's turnover (i.e. rental from commercial properties) require the Fund to be GST registered?	<input type="checkbox"/>	N/A
<b>ACCOUNTING GAINS/LOSSES</b>		<b>D</b>
1. Review calculation of the movement in net market value to ensure performed correctly.	<input checked="" type="checkbox"/>	
2. Ensure change in MV calc only includes unit linked investments and not interest bearing investments.	<input checked="" type="checkbox"/>	
3. Ensure any tax deferred amounts from managed funds are adjusted against the cost base.	<input type="checkbox"/>	N/A
4. Ensure that if investment held for less than 12 months, that any capital gain is not discounted.	<input type="checkbox"/>	N/A
5. Ensure any losses are offset against any capital gains prior to any discounts being applied.	<input type="checkbox"/>	N/A
6. (6A) Was the CGT Relief applied at 30/06/2017?	<input type="checkbox"/>	N/A

Fund: Skygold Employees Superannuation Fund	Prepared by: BO	Reviewed by: TW
Year: 30 June 2018	Date: 07/01/2019	Date: 10.01.19

Item	Done	Ref
(6B) If Yes, was the gain deferred?	<input type="checkbox"/>	N/A
(6C) If Yes, has the deferred gain been applied with the sale of the asset (parcel of shares)?	<input type="checkbox"/>	N/A
<b>CONTRIBUTIONS</b>		<b>K</b>
1. Obtain listing of Contributions received and dissect by Member, Member Deemed, Award and employer, noting the dates of receipt.	<input checked="" type="checkbox"/>	
2. Ensure that if there are in-specie contributions, that the amount is at market value and the asset is permitted to be transferred to the fund in accordance with SIS Section 66.	<input type="checkbox"/>	N/A
3. Are there any members over 65? If so have they worked at least 40 hours in a 30 day consecutive period (i.e. work test declaration).	<input type="checkbox"/>	N/A
<b>Concessional Contributions</b>		
4. Confirm the contributions received with the sponsoring employer (i.e. confirmation letter).	<input checked="" type="checkbox"/>	
5. If the Fund is employing a contribution reserve – ensure the appropriate ATO form NAT 74851 is on file.	<input type="checkbox"/>	N/A
<b>Employer Concessional Contributions</b>		
6. Confirm contributions received with expected contributions from SuperStream messages.	<input type="checkbox"/>	N/A
7. Ensure contributions are in accordance with the superannuation guarantee rates.	<input checked="" type="checkbox"/>	
8. Are there any members over 75? Are the contributions employer mandated and in line with SGC?	<input type="checkbox"/>	N/A
<b>Personal Concessional Contributions</b>		
9. Are the members claiming a deduction for personal contributions? If so ensure there is a signed section 290-170 Notice of Intention to deduct form on file.	<input checked="" type="checkbox"/>	
10. Confirm the S290-170 notice signed and dated prior to lodgement of the personal return or the end of the financial year after the contribution was made.	<input checked="" type="checkbox"/>	
11. Ensure the fund has acknowledged the S290-170 notice.	<input checked="" type="checkbox"/>	
<b>Non-Concessional Contributions</b>	N/A	
12. Has the member elected to use the three year averaging provisions? If so, is the member less than 65 years of age?	<input type="checkbox"/>	
13. Is the member's TSB greater than \$1.6M? If Yes, the contribution cannot be accepted.	<input type="checkbox"/>	
(13A) Is the member's balance between \$1.4M-\$1.6M – as reduced bring forward amounts are available.	<input type="checkbox"/>	
14. Is the contribution a permissible downsizing contribution?	<input type="checkbox"/>	
15. <b>Small Business CGT Contributions</b>	N/A	
(15A) Ensure that if the Small Business CGT election has been used that the notice has been received by the fund.	<input type="checkbox"/>	
(15B) Was the payment made to the member within 2 years of the CGT event?		

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

Item	Done	Ref
(15C) Was the payment contribution made within 30 days of the receipt by the member?	<input type="checkbox"/>	
<b>ROLLOVERS/TRANSFERS IN</b>	N/A	<b>J</b>
1. Have preserved and unpreserved components remained the same from the rollover fund?	<input type="checkbox"/>	
<b>EXCESS CONTRIBUTIONS TAX</b>	N/A	<b>J</b>
1. Check contribution tax assessment notice issued by ATO to ensure that penalty tax is calculated correctly.	<input type="checkbox"/>	
<b>Excess Concessional Contributions</b>	N/A	
2. Ensure the amount elected per the release authority is the amount released by the fund and treated as non-taxable.	<input type="checkbox"/>	
<b>Excess Non-Concessional Contributions</b>	N/A	
3. Was the amount of funds released at least one of the following: <ul style="list-style-type: none"> <li>The amount of excess non-concessional contributions tax stated in the release authority form.</li> <li>The amount the member nominated</li> <li>The total value of the member's superannuation balance in the fund (excluding any defined benefit interest).</li> </ul>	<input type="checkbox"/>	
<b>PENSIONS PAID</b>	N/A	<b>L</b>
1. If first year of pension, sight Trustee minute confirming member's request for pension, and Trustee acknowledgment and agreement to pay.	<input type="checkbox"/>	
2. <b>Account Based Pension</b>	N/A	
(2A) Ensure members have been advised of the minimum and maximum pension limits for the year.	<input type="checkbox"/>	
(2B) Ensure the pension has been paid at least annually and within minimum and maximum limits set.	<input type="checkbox"/>	
(2C) Is the member in receipt of a non-commutable (transition to retirement) pensions?	<input type="checkbox"/>	
(2D) If yes, ensure the member did not withdraw more than 10% of their account balance. (If member is not receiving a non-commutable (transition to retirement) pension, their maximum pension is their remaining account balance).	<input type="checkbox"/>	
(2E) If pension commenced after 1 July 2007, calculate the tax free proportion. Ensure this proportion is applied to any pension payments (particularly less than 60 years of age).	<input type="checkbox"/>	
3. <b>Account Based Pension taking a Lump Sum</b>	N/A	
(3A) Did the member make a request in accordance with ITAR 995-1.03 for their pension to be treated as a lump sum prior to the first?	<input type="checkbox"/>	
(3B) Does the member have an Unrestricted Non Preserved Component? If yes, can be treated as a lump sum?	<input type="checkbox"/>	
(3C) Is the member under age 60?	<input type="checkbox"/>	
(3D) If yes, has a PAYG lump sum payment summary been prepared?	<input type="checkbox"/>	

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

Item	Done	Ref
<b>4. Transfer Balance Account Reporting</b>	N/A	
(4A) If pension commenced during the year, has the appropriate TBAR reporting been completed in the required timeframe?	<input type="checkbox"/>	
(4B) If any commutation of an income stream – has the appropriate TBAR reporting been completed in the required timeframe?	<input type="checkbox"/>	
(4C) If member was in receipt of a TRIS – has the member notified the Trustee when they have satisfied a condition of release?	<input type="checkbox"/>	
(4D) Has the appropriate TBAR reporting been completed?	<input type="checkbox"/>	
<b>Benefits Paid</b>	N/A	
5. For any death or disability benefits, ensure that corresponding Group Life recovery is booked (where applicable).	<input type="checkbox"/>	
6. If death benefit paid — sight death certificate.	<input type="checkbox"/>	
<b>EXPENSES</b>		<b>N</b>
1. Ensure that if expenses are paid by employer or member on behalf of the Fund that the expenses are either reimbursed to the member/employer, or the amounts are treated as a concessional or non-concessional contribution.	<input checked="" type="checkbox"/>	
<b>GST</b>	N/A	
2. A) No GST claim for: <ul style="list-style-type: none"> <li>a. Fees for general legal advice</li> <li>b. Fees for the preparation of a tax return or BAS</li> <li>c. Audit fees</li> <li>d. Residential property expenses, such as insurance, agent fees etc.</li> </ul>		
B) Reduced GST can be claimed for: <ul style="list-style-type: none"> <li>a. Actuarial fees</li> <li>b. Administration fees</li> <li>c. Investment management fees and charges</li> </ul>	<input type="checkbox"/>	
<b>Borrowing</b>		
3. If there is a limited recourse borrowing arrangement in place, ensure that no expenses for the improvement of the asset. Repairs and maintenance expenses are permitted.	<input checked="" type="checkbox"/>	
<b>Life Insurance</b>		
4. If fund pays insurance for members, ensure policy is registered in the name of the trustee.	<input checked="" type="checkbox"/>	
5. Does the insurance policy have a TPD component? NOTE: TPD policy is for 'any occupation', premiums are 100% tax deductible. TPD policy is for 'own occupation', premiums are 67% tax deductible. TPD policy is for 'own occupation' and is also bundled with death cover, premiums are 80% tax deductible.	<input checked="" type="checkbox"/>	

Fund: Skygold Employees Superannuation Fund	Prepared by: BO	Reviewed by: TW
Year: 30 June 2018	Date: 07/01/2019	Date: 10.01.19

Item	Done	Ref
<b>Division 293 Tax</b>	N/A	
6. If member has elected to have the superannuation fund pay the ATO directly, ensure the amount released by the fund is treated as non-taxable.	<input type="checkbox"/>	
<b>TAXATION</b>		<b>A6</b>
1. Have the small business CGT exemptions been utilised? If yes, ensure amount rolled into fund is not counted towards the non-concessional limit and amount does not exceed the CGT cap.	<input type="checkbox"/>	N/A
2. Ensure franking credits from dividends have been taken up correctly and that fund has held the share for the required period to qualify for the franking credit.	<input checked="" type="checkbox"/>	
3. Ensure foreign credits are taken up correctly, noting that the foreign tax credits allowed to be claimed is the lesser of the credit or 15% of the foreign income.	<input type="checkbox"/>	N/A
4. Ensure income from assets used to pay pension is not assessable and an actuarial certificate has been obtained to apportion the income where assets are not segregated. Ensure the non-assessable pension income proportion has been correctly applied to income, but no taxable contributions.	<input type="checkbox"/>	N/A
5. If fund has exempt current pension income, ensure expenses are apportioned between deductible and non-deductible expenses.	<input type="checkbox"/>	N/A
6. Ensure that tax has been calculated for ordinary income at 15%, unless the fund has received a notice advising it is non-complying for taxation purposes.	<input checked="" type="checkbox"/>	
7. Confirm that PAYG instalments and TFN credits paid by the fund during the period have been correctly identified and applied against the current tax liability.	<input checked="" type="checkbox"/>	
<b>MEMBER BALANCES</b>		<b>J</b>
1. Review member statements as follows:		
(1A) Ensure opening balance correct and accuracy of all calculations (do add check, review of interest calc and tax calc, ensure admin.expenses and insurance premiums are correctly apportioned between member accounts).	<input checked="" type="checkbox"/>	
(1B) Review employer and member contributions to individual member accounts.	<input type="checkbox"/>	N/A
(1C) Ensure any Concessional, Non-Concessional and Gov Co-contributions correctly recorded.	<input type="checkbox"/>	N/A

**Carry Forward – Shareholding Confirmation**

Share type:			
Holder number:			
Postcode:			
Registry:			
Confirmed holding in name of S/Fund			

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

**COMPLIANCE CHECKLIST**

SIS Ref		N/A	Yes	No	Comments
<b>Planning</b>					
s 17A	Does the fund comply with SMSF rules: <ul style="list-style-type: none"> <li>Single member – trustee is a company with 1 director who must also be the member</li> <li>2-4 members – trustee is a company where all members are directors OR trustees are individuals where all members are trustees</li> </ul>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 19	Has the fund elected to be a 'regulated fund' with the Tax Office (check on the Tax Office website)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A15
s 106	Did the Trustee become aware of an event that would have significant adverse event?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 103	Has the Trustee kept minutes and retained them for at least 10 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A16
s 35B, 35D	Has the fund kept appropriate accounting records for at least 5 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A4
s 126K	Have you ensured the individual Trustees or directors of the corporate trustee are not disqualified persons (check trustee representation letter)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A9
s 62	Have you reviewed the Trust Deed to ensure the fund is maintained for the 'sole' purpose of providing benefits to fund members on retirement or dependents on death of members? Review the following: <ul style="list-style-type: none"> <li>Trust deed</li> <li>Character and purpose of the fund's investments – do not provide financial assistance, is not running a business, are not made available for private use.</li> <li>Benefit payments to ensure no preserved benefits are paid before a condition of release is met</li> </ul>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A14
s 52B(2)(d)	Has money and assets of the fund been kept separate to money and assets of the Trustee personally (check assets are in the name of the fund)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 52B(2)(e)	Has the Trustee entered into a contract which would prevent or hinder the Trustee from properly performing the Trustee's functions and powers?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

SIS Ref		N/A	Yes	No	Comments
<b>Investments</b>					
Reg 4.09	Does the investment strategy consider:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	<ul style="list-style-type: none"> <li>Risks involved and the expected returns</li> <li>Investment objectives</li> <li>Liquidity of the investment</li> <li>Cash flow requirements of the fund</li> <li>Diversification</li> <li>Ability of the Fund to discharge liabilities</li> </ul>				
<b>Loans to Members</b>					
s 65	Did the fund loan money to, or provide financial assistance to a member or relative of a member of the fund?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	If so, is there a loan agreement in place and is the loan on normal commercial terms (interest charged, nominated period, default interest)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Arms length</b>					
s 109	Were all transactions completed on a commercial basis?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arms length purchases or sales of assets were completed at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length lease arrangements have written contracts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensure any non-arm's length lease arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length loan arrangements have written contracts and a repayment schedule?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the terms, repayments and interest rates for any non-arm's length loan arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the realisation of any investments, shares issued and units allocated for any transactions with non-arm's length entities were at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Borrowings</b>					
s 67	Did the Fund carry any borrowings during the year?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Was the borrowing for the purpose of covering settlement of securities transactions as listed in s67(3)(a) (not exceeding 7 days and 10% of the value of the fund assets).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
s 67(2)	Was the borrowing for the purpose of benefit payments (not exceeding 90 days and 10% of the value of fund assets)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
s 67(2A)	Was the borrowing for the purpose of paying surcharge or an advance instalment (not exceeding 90 days and 10% of the value of fund assets)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 07/01/2019

Date: 10.01.19

SIS Ref		N/A	Yes	No	Comments
s 67(4A)	Was the borrowing for the purpose of acquiring an instalment warrant:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Does the Trust Deed all for the fund to borrow?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Has a bare trust (custodian, security or holding trust) been created for the asset?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Was a declaration of trust prepared when the asset was acquired?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is there a loan agreement in place between the lender and the fund (can be a related party, must be on commercial terms).	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have trustee minutes been put to place acknowledging that the instalment warrant conditions have been complied with?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is the asset acquired under the instalment warrant a permitted asset that the fund is able to acquire?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Acquisition of Assets From Members</b>				
s 66	Did the fund acquire any assets from a related party of the fund – listed securities and business real property must be acquire at market value.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>In-house assets (IHAs)</b>				
	NOTE: Funds can purchase an in-house asset as long as it is acquired at market value and the acquisition of the asset would not exceed the allowable in-house asset level of the Fund (5% market value ratio).				
s 85	Have you ensured the Trustee has not entered into a scheme that would result in an artificial reduction of the market value ratio of the fund's in-house assets and the artificial reduction would avoid application of the in-house rules?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not re-invest earnings on in-house assets?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not make any additional investments into a related unit trust?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Liens security</b>				
Reg 13.14	Have you ensured the Trustee has NOT used fund assets for the purpose of security (other than as described in R.13.15)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reg 13.15	If the Trustee has provided a charge over the assets of the fund, is this in accordance with the limited circumstances described in R13.15?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Risk Management Statements</b>				
Reg 13.15	Has the Trustee of the fund directly undertaken a derivatives transaction and in doing so, provided a charge over the assets of the fund as required by the approved exchange that is trading in derivatives on the Trustee's behalf?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	If yes, has the fund prepared a Derivatives Risk Management Statement (DRS)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: Skygold Employees Superannuation Fund

Prepared by: BO

Reviewed by:

TW

Year: 30 June 2018

Date: 07/01/2019

Date:

10.01.19

SIS Ref	N/A	Yes	No	Comments
<b>Reserves</b>				
Reg 5.03	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the fund maintain reserves?				
If yes, has the trustee credited (or debited) the investment return to the reserve account, taken into consideration:				
a) The return on investments; and				
b) The extent to which costs of the fund exceed the costs charged to the member's account; and				
c) The level of the reserves				
Are the investment returns being allocated to members in a manner that is fair and reasonable?				
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>Payment of Benefits</b>				
Reg 6.17	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Have preserved and restricted non preserved components only been paid in cash on retirement (no intention to become gainfully employed on a part time or full time basis) OR the member attained age 65?				
<b>Contributions</b>				
Reg 7.04	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Contributions were accepted by the fund in respect of members under age 65.				
Where member has reached 65 but not 75, contributions only been accepted where:				
<ul style="list-style-type: none"> <li>The contributions are mandated employer contributions; OR</li> <li>The member is employed for at least 40 hours in a 30 days consecutive period during the year (work-test)</li> </ul>				
Where member has reached age 75, the contributions are under an award and are mandatory contributions.				
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>Minimum Benefit to be Maintained</b>				
Reg 5.08	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Have minimum benefits been maintained for Accumulation Fund members (the sum of member financed benefits plus member's mandated employer financed benefits. These include employer contributions, roll-overs and transferred benefits.				

	Member's name	Date of birth	Age as at 30 June 2018
1.	Ben Wong	12/07/1959	58
2.	Jennifer Wong	12/03/1960	58
3.			
4.			

<b>Fund:</b> Skygold Employees Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 07/01/2019	<b>Date:</b> 10.01.19

SIS Ref		N/A	Yes	No	Comments
<b>Accounts</b>					
s 35B	Have the accounts been prepared that include a statement of financial position and an operating statement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>A4</b>
s 35C(1)	Has the Trustee provided the auditor any document requested by the auditor relevant to preparing the audit report within 14 days of such request?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>Lodgement of ATO/Tax Return</b>					
s 35D	Has the Trustee lodged or caused to be lodged with the ATO within the prescribed period a return in the approved format including all such information required by the form?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Has the Fund's supervisory levy and tax liability been paid?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records in relation to income received, deductions claimed for administrative and operating expenses and sales/purchases of assets for Capital Gains Tax purposes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records of the tax file numbers of members?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>If a Breach Has or May Occur</b>					
s 129	If a breach as occurred, the Trustee must be notified of the breach in writing. It should set out the problem, what the Trustee is required to do and the time frame in which a reply from the Trustee is required.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Skygold Employees Superannuation Fund  
Trustee Representation Letter  
For The Year Ended 30 June 2018

---

The Audit Partner  
Anthony W Boys

Dear Sir,

In connection with your examination of the financial reports of the Skygold Employees Superannuation Fund as at 30 June 2018, and for the year then ended, the following representations are made which are true to the best of our knowledge and belief.

(1) Fund Books/Records/Minutes

All financial books, records and related data have been made available to you, including minutes of trustees' meetings and trust deed.

(2) Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

(3) Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets appearing in the statement of Financial Position.
- b) No assets of the fund have been pledged to secure liabilities of the fund or of others.

(4) Investments

- a) Investments are carried in the books at market value at 30 June 2018.
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.

(5) Trust Deed

The fund is being conducted in accordance with its trust deed.

(6) Superannuation Legislation

The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations, and relevant prescribed requirements.

- a) The trustees have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed.
- b) Any vacancy among the trustees is filled in accordance with the trust deed.
- c) The trustees have complied with all the trustee standards set out in the Regulations and the covenant prescribed by SIS section 52.

(7) Investment Standards

The trustees have complied with all the Investment Standards set out in the Superannuation Industry (Supervision) Regulations.

(8) Subsequent Events

No events or transactions have occurred since 30 June 2018 or are pending, which have a material effect upon the fund's state of affairs at that date, or which are of significance in relation to the fund's affairs as to require mention in notes to the financial statements in order to ensure they are not misleading as to the state of affairs or results of operations.

Yours Faithfully


**Skygold Pty Ltd**  
Trustee

.....  
Ben Wong - Director

.....  
Date

.....  
Jennifer Wong - Director

.....  
Date

MCA Chartered Accountants			
QUERY LIST (Superannuation)		WP Ref	A11
		Preparer BO	Date 19.12.2018
		Reviewer _____	Date _____
<b>CLIENT</b>	Skygold Employees Super Fund		
<b>YEAR</b>	2017-2018		
NO	QUERY	ANSWER/ACTION	OK
1	<p><b><u>Newcrest Mining Limited – DRP (3 shares)</u></b></p> <p>In the absence of HIN/SRN, we have worked out dividend and DRP details from ASX - as done in previous year. Please refer <b>WP D1-2</b> and advise if any further adjustments required in our working so that we can record Dividend &amp; DRP in BGL 360.</p>	<p>The DRP details can be viewed in SF360, Investments → Corporate Actions.</p> <p><b>Based on this information, I would treat 1 share DRP with the div payments 20.09.17 and 2 shares DRP with div payment 21.03.18.</b></p> <p><b>Complied, 07/01/2019</b></p>	OK
2	<p><b><u>Member Data Clearing Account - \$31,000.00 Cr</u></b>  <b><u>04/07/17 – Sky Gold Pty Super Contributions - \$25k</u></b>  <b><u>06/06/18 – Sky Gold Pty Super Contributions - \$6k</u></b></p> <p>Currently we have coded above contributions to Member Data Clearing Account, please advise on allocation of above contributions between members.</p>	<p>\$9,310 Ben Wong Employer Concessional Contribution from Skygold Pty Ltd  \$10,872 Jennifer Wong Employer Concessional Contribution from Skygold Pty Ltd  \$10,818 Jennifer Wong Member Concessional Contribution s290-170 notice.</p> <p><b>Complied, 07/01/2019</b></p>	OK
3	<p><b><u>Water Charges (Mar – May 2018) - \$411.54</u></b></p> <p>Please note payment for above rental expenses was NOT debited in CY bank accounts and from BGL data feeds we found that above \$411.54 is paid in next year (on 02/07/2018).</p> <p>Hence, to reconcile rental expenses we have recorded above water charges through creditors.</p>	<p>OK</p> <p><b>Ok, 07/01/2019</b></p>	OK
4	<p><b><u>80500 - LRBA - Ben &amp; Jenny - \$186,188.98 Cr</u></b>  <b><u>37900 - Interest Paid - \$8,976.20 Dr</u></b></p> <p>As per loan repayment schedule provided (in excel), we noticed that 12 monthly payments of \$1,980.00 was payable (Total \$23,760.00), but please note no such repayments were debited in CY bank a/c's.</p> <p>Further note that from Westpac loan statement saved, we found that opening loan balance at 01/07/2017 was \$200,000.00 but same as per BGL is \$186,188.98.</p> <p><u>FYI: Currently we have only recorded loan interest paid of \$8,976.20 – this reconciles to Westpac loan statement saved under doc manager.</u></p>	<p>I've raised the principal component under sundry creditor. The loan reconciles to the loan schedule. The client is to draw the principal repayment from the super fund and send confirmation.</p> <p><b>Ok, 07/01/2019</b></p>	OK

5	<p><b><u>60400 - Cash held in Safe - \$1,396.26 Dr</u></b></p> <p>Just to let you know that no movements are recorded in above asset a/c and above cash balance is been c/f from previous years.</p>	<p>OK</p> <p>Ok, 07/01/2019</p>	<p>OK</p>
	<p>I forgot to save title searches in SD. These are now saved and should be included in WP in E section.</p>	<p>Ok, 07/01/2019</p>	



## MINUTES OF THE MEETING OF THE TRUSTEES SKYGOLD EMPLOYEES SUPERANNUATION FUND

**Venue:** 3 Moggill Road, Toowong Qld 4066

**Date:** 01/07/2014

**Trustees:** Sky Gold Pty Ltd

**Present:** Ben Wong  
Jennifer Wong

**Chair:** Ben Wong

The trustees have resolved that the following Investment Strategy be adopted, regularly reviewed, and implemented for the Skygold Employees Superannuation Fund.

### **Investment Strategy**

As per Regulation 4.09 of the Superannuation Industry Supervision (SIS) Regulations, this investment strategy has been formulated by the trustees with specific regard to:

- the risk and likely return from its investments having regard to the objectives of the fund and its cash flow requirements;
- the composition of the fund's investments as a whole, including the extent to which they are diverse or involve exposure of the fund to risks from inadequate diversification;
- the liquidity of the fund's investments, having regard to its expected cash flow requirements;
- the ability of the fund to discharge its existing and prospective liabilities;
- whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

### **Investment Objectives:**

The investment objectives of the Fund are as follows:

- To target a total annual real return of 5% per annum above the Australian inflation rate. For example, if the Australian inflation rate for the financial year is 3%, the return objective for the year would be 8%.
- To preserve the capital of the fund as much as possible through the investment cycle, particularly with regard to 'risk' assets.

### Cash Flow Requirements:

As the members of the fund are all still in the Accumulation phase, the cash flow requirements of the fund are low and are limited to the expenses of the fund. This is estimated to be less than 1% of the value of the fund.

### Composition of Investments:

#### Asset Allocation:

The trustees will invest in a diversified portfolio of assets from across three broad types of investments, according to the trustee's assessment of risk and likely returns from each asset at any point in time, and taking into account the objectives and cash flow requirements of the fund:

- **Defensive assets:** these are highly secure with a very low risk of capital loss such as Cash and Term Deposits.
- 
- **Moderately Defensive assets:** these are defensive assets with fixed income characteristics, however with added price and/or default risks of varying degrees. This includes Government bonds, investment grade corporate bonds & subordinated debt, mortgage trusts etc.
- **Risk assets:** these offer the highest potential returns but also the highest volatility and risk of permanent capital loss. This includes Australian and international equities, property trusts, direct property, commodities, currencies, collectibles, and derivatives.

Diversification between asset classes and within each asset class reduces concentration and underperformance risk.

The trustees will use an active strategic approach to allocating to the different types of assets to take advantage of positive market conditions where they exist, but also to attempt to actively manage risk in negative market conditions (particularly in Risk assets).

However this is managed within the framework of the following asset allocation limits, and long-term benchmarks:

	Benchmark	Min	Max
<b>Defensive Assets</b>	75%	10%	100%
<b>Moderately Defensive Assets</b>	25%	0%	60%
<b>Risk Assets</b>	0%	0%	50%

Further to this, the trustees will limit investment in the various Risk assets to the following maximum limits:

	Maximum fund exposure
<b>Equities</b>	<b>50%</b>
<b>Property</b>	<b>99%</b>
<b>Collectibles</b>	<b>20%</b>
<b>Commodities</b>	<b>10%</b>
<b>Currencies</b>	<b>75%</b>

Exposure to any asset class includes both Australian and International based assets, and can be either via direct investments (either listed on an exchange or not), managed investments, or via derivative contracts (either exchange traded or over-the-counter). Derivative exposures are calculated as:

- "Buy to open" options & warrants: Market value of the position.
- "Sell to open" options: The profit or loss of the open position plus any cash margin covering the position.
- All futures & CFD contracts to open: The profit or loss of the open position plus any cash margin covering the position.

#### Investment Selection:

The trustees will draw on a range of research sources to generate individual investment ideas.

The trustees will invest in a portfolio of medium to long-term core positions that it considers to be of high asset quality, and are priced at or below what it considers 'fair value'.

This is combined with some shorter-term trading opportunities (predominantly in Risk assets) based on shorter-term indicators of price appreciation potential.

#### **Liquidity to meet cash flow requirements**

As the members are all in the Accumulation phase, the cash flow requirements of the fund (as stated above) are low at less than 1% per annum of the fund assets.

The trustees will maintain a sufficient cash balance in the fund's bank account to meet its outgoing cash flow requirements when they fall due.

Further to this, the trustees will also ensure that the liquidity of the vast majority of underlying individual investments is sufficient such that any unexpected cash flow requirements can easily be met by selling assets.

### Ability of the fund to discharge its existing and prospective liabilities

As the members of the fund are in the Accumulation phase, the existing and prospective liabilities of the fund will include:

- expenses that are paid on a semi regular basis;
- tax liabilities paid on an annual basis; and
- death benefits from the unexpected death of a member where a death benefit nomination requires benefit payments to beneficiaries.

The composition and liquidity of all investments will ensure that all existing and prospective liabilities of the fund can easily be met.

### Insurance for members

The trustees have considered if the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

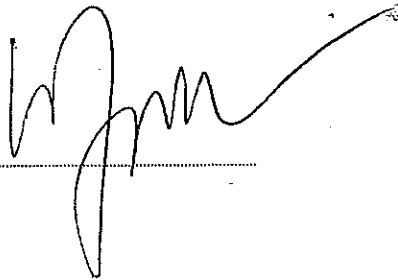
Based on a needs analysis by the trustees, and taking into account the age of the members and any other insurance the members may already hold, the trustees have concluded that it should hold the following insurance covers for the members:

Member	Insurance Type	Amount
Ben	Death	\$1,404,434
	Total & Permanent Disablement	
	Income Protection	
Jenny	Death	\$631,993
	Total & Permanent Disablement	
	Income Protection	

Signed :

**Sky Gold Pty Ltd**  
Trustee

**Ben Wong (Chair)**  
Director



Date :

9/9/2015

**Deed of Variation of Superannuation Trust Deed for the  
Skygold Employees Superannuation Fund**

19 July 2017

---

**Trustee company:**

**Skygold Pty Ltd, ACN 010 780 266**

**Members:**

**Ben Seng Kwai Wong and Jennifer Lai Yock Wong**

ANTHONY MICALIZZI  
Unit 2 273 Abbotsford Rd  
Bowen Hills QLD 4006  
Tel: 07 3252 9477  
Fax: 07 3252 9677  
tony@mcaqld.com.au  
www.mcaqld.com.au

Maddocks Lawyers  
Tel: 1300 307 343  
(c/- Cleardocs)  
info@maddocks.com.au  
www.maddocks.com.au

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<b>Execution .....</b>	<b>3</b>

Deed of Variation of Superannuation Trust Deed for the Skygold Employees Superannuation Fund.

**Between**

**Skygold Pty Ltd, ACN 010 780 266** of 3 Moggill Road, Toowong QLD 4066 (Trustee)

**and**

**Ben Seng Kwai Wong** of 3 Moggill Road, Toowong QLD 4066 (Member) and **Jennifer Lai Yock Wong** of 3 Moggill Road, Toowong QLD 4066 (Member)

**Background**

- 1 This deed supplements the fund's current deed.
- 2 The trustee is the trustee of the fund, the members are the members of the fund and prior to the date of this deed, the fund was governed by the fund's current deed.
- 3 The variation clause in Part N of the fund's current deed entitled 'Variation' provides that the trustee may by deed vary the provisions of the fund's current deed subject to the limitations contained in the fund's current deed and superannuation law.
- 4 The parties wish to vary the fund's current deed by deleting all of its provisions and replacing them with the provisions contained in Schedule A to this deed.

**This Deed witnesses**

**Variation of fund's current deed**

- 1 The fund's current deed is varied by this deed, with effect from the effective date, by deleting all the provisions of the fund's current deed, including any schedules or appendices, and replacing them with the provisions contained in Schedule A to this deed.
- 2 If any clause of the fund's current deed cannot be amended or replaced then clause 1 does not operate in relation to that clause, and that clause is preserved to the extent required by the current deed (Preserved Clause). Any Preserved Clause must be read together with the provisions contained in Schedule A to this deed and in the event of any inconsistency between the clauses the Preserved Clause prevails to the extent of the inconsistency.

**The parties consent to the variation**

- 3 The parties consent to the variation of the fund's current deed by this deed and each of them (with the exception of the members) has passed a resolution to this effect.

**Compliance with current deed**

- 4 The parties are satisfied that the requirements of the fund's current deed have been complied with in this deed.
- 5 The parties do not consider that this deed has either of the following effects:
  - reducing or adversely affecting the rights of a member to accrued entitlements that arose before the effective date;
  - reducing the amount of any other entitlement that is or may become payable in relation to a time before the effective date.

- 6 Furthermore, the parties do not consider that this deed will allow any further amendments to the terms governing the fund that will have the effect of:
- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
  - unless the sole or primary purpose of the fund is to provide old age pensions to members, allowing any person except a corporation to be appointed trustee of the fund.

### **Compliance with superannuation law**

- 7 The parties are satisfied that the requirements of the superannuation law have been complied with. They will, if required to do so by superannuation law, notify the fund's members of the variation to the fund's current deed effected by this deed.

### **Continued operation**

- 8 The original deed remains effective and unaltered, except as varied by this deed. The trustee declares that as from the effective date, it will stand possessed of the assets of the fund and the income of the fund upon the trusts and with and subject to the powers and provisions contained in the fund's current deed as varied by this deed.
- 9 This deed does not vary or otherwise affect the terms of any nomination, notice or agreement relating to a member's death benefits, nor the terms of any member's pension or pension payment agreement.

### **Definitions and interpretation**

- 10 Unless the context otherwise requires the words defined in the fund's current deed have the same meaning whenever they appear in this deed.
- 11 In this deed, unless expressed or implied to the contrary:
- Deed** means this deed of variation.
- Effective date** means the date of execution of this deed.
- Fund** means the trust fund known as Skygold Employees Superannuation Fund.
- Fund's current deed** means the document entitled 'Skygold Employees Superannuation Fund' made on 12/06/2015 between Ben Seng Kwai Wong, Jennifer Lai Yock Wong and Skygold Pty Ltd which currently governs the fund, and where the fund has previously been amended: in succession to the deed which established the fund, and all subsequent variations, with the exception of clauses expressly or impliedly preserved, which continue to form part of the fund's governing rules.
- Governing rules** has the same meaning given to it in the Superannuation Industry (Supervision) Act 1993.
- Superannuation law** means any law of the Commonwealth of Australia which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund of the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes any change to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee believes may have retrospective effect.

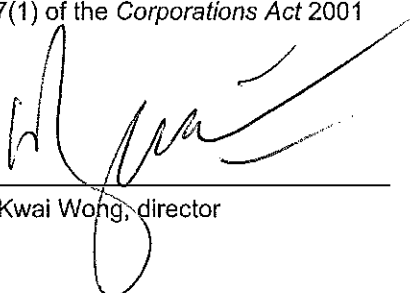


## Execution

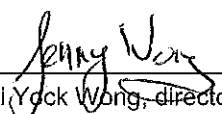
Executed as a deed.

Executed by  
Skygold Pty Ltd ACN 010780266, in its  
capacity as trustee, in accordance with  
section 127(1) of the *Corporations Act 2001*  
(Cwth):

XBSW

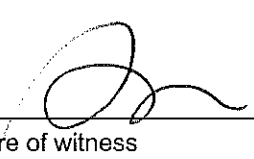
  
Ben Seng Kwai Wong, director

XJW

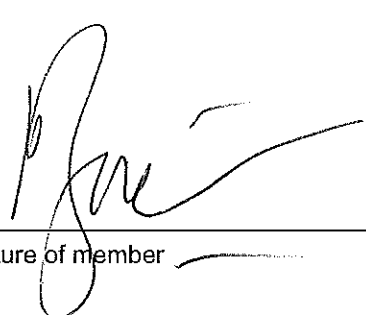
  
Jennifer Lal Yock Wong, director

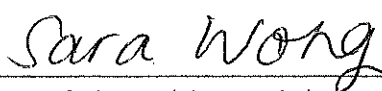
Signed sealed and delivered by Ben Seng Kwai  
Wong, in the capacity as member, in the  
presence of:

XW1


  
Signature of witness

XBSW

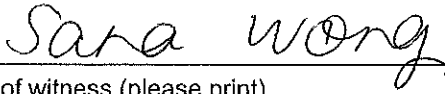
  
Signature of member

  
Name of witness (please print)

Signed sealed and delivered by Jennifer Lai  
Yock Wong, in the capacity as member, in the  
presence of:

XWZ   
Signature of witness

XJW   
Signature of member

  
Name of witness (please print)

## Skygold Employees Superannuation Fund

### Minutes of Meeting of the Directors of Skygold Pty Ltd as trustee of the Skygold Employees Superannuation Fund

Venue	Unit 2, 273 Abbotsford Road, Bowen Hills Qld 4006
Date	19 July 2017
Present	Ben Seng Kwai Wong Jennifer Lai Yock Wong who are present either in person or by telephone
Chair	The first named person above

#### Amendment of the fund's trust deed

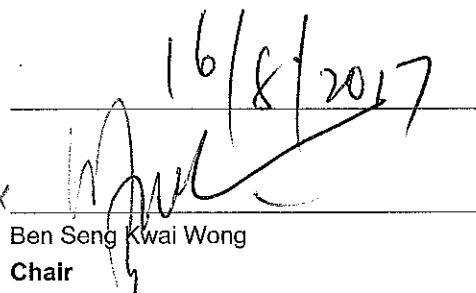
- 1 **Noted** by the persons present that a deed entitled 'Deed of Variation of Superannuation Trust Deed for the Skygold Employees Superannuation Fund' had been proposed and that it was the desire of the persons present for that deed, which is to vary the Skygold Employees Superannuation Fund's current trust deed, to be given effect.
- 2 **Resolved unanimously** by the persons present that the Skygold Employees Superannuation Fund's trust deed be amended by the Trustee executing the document entitled "Deed of Variation of Superannuation Trust Deed" by the trustee's directors signing the document in accordance with section 127(1) of the Corporations Act 2001.

#### Notice to members

- 3 **Resolved unanimously** by the persons present that the members of the fund be given notice of the amendment described above by sending them a 'Notice to Members' in the form of a copy of the deed of variation and a copy of the new terms of the fund's deed and by drawing their attention to the Product Disclosure Statement in Schedule 6 of those new terms.
- 4 There being no further matters to discuss, the meeting was closed.

Date:

Signed: X

  
Ben Seng Kwai Wong  
Chair

## The Trustee for SKYGOLD EMPLOYEES SUPERANUATION FUND

ABN:	50 874 456 270
ABN Status:	Active from 01 Nov 1999
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO BOX 1988 TOOWONG DC QLD 4066
Status:	Complying

Previous fund name	From	To
SKYGOLD EMPLOYEES SUPERANUATION FUND	23 Dec 2008	01 Jan 2012
SKYGOLD EMPLOYEES SUPERANUATION FUND	01 Nov 1999	23 Dec 2008

ABN last updated: 16 Apr 2012

Record extracted: 14 Dec 2018

### 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](#).

## Skygold Employees Superannuation Fund

# Minutes of a meeting of the Director(s)

held on / / 2019 at PO Box 1988, Toowong, Queensland 4066

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<b>PRESENT:</b>	Ben Seng Kwai Wong and Jennifer Lai Yock Wong
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2018.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2018.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Mca (Qld) Accountants Pty Ltd</p> <p>act as tax agents of the Fund for the next financial year.</p>

**Skygold Employees Superannuation Fund**

**Minutes of a meeting of the Director(s)**

held on     /     / 2019 at PO Box 1988, Toowong, Queensland 4066

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**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Ben Seng Kwai Wong

Chairperson

## AUDITOR ENGAGEMENT LETTER

To: The Trustees of the Skygold Employees Superannuation Fund

### Scope

You have requested that we audit the financial report of the Skygold Employees Superannuation Fund, which comprises the balance sheet as at 30 June 2018, the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

**Other Matters under the *Corporations Act 2001***

*Independence*

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

.....  
A.W. Boys  
Registered Company Auditor 67793  
Dated

Acknowledged on behalf of the Skygold Employees Superannuation Fund by  
**Skygold Pty Ltd**  
Trustee

\_\_\_\_\_  
Director – Ben Wong

\_\_\_\_\_  
Date

\_\_\_\_\_  
Director – Jennifer Wong

\_\_\_\_\_  
Date



29 June 2018

Mr. Ben & Mrs. Jennifer Wong  
Skygold Employees Superannuation Fund  
PO Box 1988  
TOOWONG QLD 4066

Dear Ben & Jennifer,

**RE: SKYGOLD EMPLOYEES SUPERANNUATION FUND**

The purpose of this letter is to provide you with further information regarding our fees and to set out our understanding of the terms of this engagement and the nature of the services we will provide for the year ended 30 June 2018.

**SCOPE OF OUR WORK**

We will perform the following services:

- Preparation of financial statements
- Preparation of income tax returns
- General advice on various tax and accounting issues

Our procedures will be limited to those related to the above services, and accordingly (except where indicated above):

- no audit or review will be performed, and therefore no assurance will be expressed;
- our engagement cannot be relied upon to disclose fraud or other irregularities or errors. However, we will inform you if any such matters do come to our attention in the course of our engagement.

**TIMING OF YOUR WORK**

**We advise in order to meet Australian Tax Office deadline requirements we require your work to be forwarded no later than 31 January every year. We will contact you in the near future with respect to providing you with a check list of the information we will require.**

**INFORMATION TO BE PROVIDED BY YOU**

Under this engagement, you will be responsible for providing all information required to enable us to prepare your financial accounts and taxation returns as efficiently and quickly as possible.

## **OUR FEES**

Our fees, which will be billed as work progresses, are based on the time taken by staff assigned to the engagement plus direct out of pocket expenses. Our hourly charge rate is as follows:

Tony Micalizzi	\$330 per hour plus GST
Taneile White	\$210 per hour plus GST
Peter Foo	\$140 per hour plus GST
Courtney Henderson	\$140 per hour plus GST
Susan Scully	\$100 per hour plus GST
Beverley Cope	\$70 per hour plus GST

**This quotation is conditional upon receiving the required information to a satisfactory standard. Should this not be the case, we reserve the right to amend this quotation at a later date.**

## **CHANGE ORDER**

In the event that you do not provide all of the information required to complete your work, or if we find that we are required to complete work beyond the scope of our quotation, we will furnish you with a Change Order which will specify the additional cost of our services. We will not commence that work until you have signed and returned the Change Order to us.

## **CLIENT SERVICE**

Our main objective is to assist our clients maintain and increase profitability. Our staff are available to you at any time should you have any queries or require advice on a business-related matter.

Your file is being managed by Taneile White.

We are committed to providing high quality client service. If you have any concerns or queries about the service you are receiving, please contact the director in charge of your file immediately. We will look into the matter promptly and thoroughly, to address any problems.

We value your comments and would be pleased to hear from you in relation to our service.

We thank you for the opportunity to be of service to you.

We draw your attention to the fact the firm is covered by a Limitation of Liability Scheme as prescribed by the relevant state professional standards legislation.

Please contact our office if you wish to discuss any of the issues addressed in this letter or require additional information.

Yours sincerely

**MCA Chartered Accountants**

A handwritten signature in black ink, appearing to read 'T White', written in a cursive style.

**Taneile White**  
**Director**

F:\HSoft\Doc\DocBase\Clients\WONG0005\2018\WP\WONG0005\_A18\_MCA Engagement\_2018.doc

I understand and acknowledge the terms of your engagement.

---

Name: Ben Wong  
Date: 29 June 2018

# **2018** Workpapers

Section B - E

Assets



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 254

29 JUNE 2018 TO 31 JULY 2018

THE TRUSTEE  
SKYGOLD EMPLOYEES SUPERANNUATION FUND  
PO BOX 1988  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SKYGOLD PTY LTD  
AS TRUSTEE FOR  
SKYGOLD EMPLOYEES SUPERANNUATION FUND

### Branch Number (BSB)

014-249

### Account Number

3539-00952



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 3539-00952

## Transaction Details

Please retain this statement for taxation purposes

*Year ending 2017 to 2018*

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>29 JUN</b>	<b>OPENING BALANCE</b>			<b>24,699.35</b>
02 JUL	<b>TRANSFER</b> FROM HUNG XING PTY LT 2018-06 MONTHLY		1,639.95 ✓	26,339.30
02 JUL	<b>TRANSFER</b> FROM AHR NO3 PTY LTD UNIT 624		682.30 ✓	27,021.60
02 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 100309 TO B AND J WO EFFECTIVE DATE 30 JUN 2018	411.54 ✓		26,610.06
16 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 663509 TO B AND J WO	396.55		26,213.51
16 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 664611 TO B AND J WO	649.35		25,564.16
16 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 662805 TO B AND J WO	1,948.00		23,616.16
23 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 392292 TO B AND J WO	253.10		23,363.06
30 JUL	<b>PAYMENT</b> TO WESTPAC BANKCORP DIRECT DR135353101	747.94		22,615.12
31 JUL	<b>CREDIT INTEREST PAID</b>		3.27	22,618.39
31 JUL	<b>2 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	1.20		22,617.19
<b>TOTALS AT END OF PAGE</b>		<b>\$4,407.68</b>	<b>\$2,325.52</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$4,407.68</b>	<b>\$2,325.52</b>	<b>\$22,617.19</b>

### This Statement Includes

Interest earned on deposits	\$3.27
ANZ bank charges	\$1.20

### Fee Summary

Fees Charged for period: 30 JUN 2018 to 31 JUL 2018

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	5.00	3.00	2.00	0.60	1.20
EFTPOS/PHONE BANKING WDL	2.00	2.00		0.60	0.00
<b>Total Transaction Fees Charged</b>					<b>\$1.20</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 253

31 MAY 2018 TO 29 JUNE 2018

037/4396



THE TRUSTEE  
SKYGOLD EMPLOYEES SUPERANNUATION FUND  
PO BOX 1988  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SKYGOLD PTY LTD  
AS TRUSTEE FOR  
SKYGOLD EMPLOYEES SUPERANNUATION FUND

### Branch Number (BSB)

014-249

### Account Number

3539-00952

Opening Balance:

\$ **15,844.45**

Total Deposits:

\$ **9,904.57**

Total Withdrawals:

\$ **1,049.67**

Closing Balance:

\$ **24,699.35**

181RSP904A054326\_MU18\_002



353900952\_01779

E-4396 S-9247 I-18493

### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 3539-00952

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>31 MAY</b>	<b>OPENING BALANCE</b>			<b>15,844.45</b>
01 JUN	<b>TRANSFER</b> FROM AHR NO3 PTY LTD UNIT 624		1,850.37 ✓	17,694.82
04 JUN	<b>TRANSFER</b> FROM HUNG XING PTY LT 2018-05 MONTHLY		2,051.59 ✓	19,746.41
04 JUN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 697142 TO B AND J WO EFFECTIVE DATE 02 JUN 2018	276.80 ✓		19,469.61
06 JUN	<b>TRANSFER</b> FROM SKYGOLD PTY LTD SUPER CONTRIBUTION		6,000.00 ✓	25,469.61
11 JUN	<b>CREDIT INTEREST PAID</b>		0.73 ✓	25,470.34
28 JUN	<b>PAYMENT</b> TO WESTPAC BANKCORP DIRECT DR135353101	772.87 ✓		24,697.47
29 JUN	<b>CREDIT INTEREST PAID</b>		1.88 ✓	<b>24,699.35</b>
<b>TOTALS AT END OF PAGE</b>		<b>\$1,049.67</b>	<b>\$9,904.57</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,049.67</b>	<b>\$9,904.57</b>	<b>\$24,699.35</b>

### This Statement Includes

Interest earned on deposits	\$2.61
-----------------------------	--------

Yearly Summary	Previous Year to 30/06/2018 (\$)
Interest earned on deposits	25.85

### Fee Summary

Fees Charged for period: 30 MAY 2018 to 11 JUN 2018

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free Additional			
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	1.00	1.00	0.20		0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.20		0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
MONTHLY ACCOUNT SERVICE FEE				1.04	0.00
<b>Total Account Service Fees</b>					<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 3539-00952

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 29/06/18 and the monthly fee cycle, as appears above, ended on 11/06/18.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.84</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	1.04
Value of Free Transactions	0.80

## Notice something different?

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You can find out more here [www.anz.com/newbusstatements](http://www.anz.com/newbusstatements)

Your business may be able to switch off paper statements, log on to ANZ Internet Banking and click on the profile tab to change your statement preferences to Online only.

## IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# BUSINESS CASH MANAGEMENT STATEMENT

STATEMENT NUMBER 252  
30 APRIL 2018 TO 31 MAY 2018

037/4510



THE TRUSTEE  
SKYGOLD EMPLOYEES SUPERANNUATION FUND  
PO BOX 1988  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SKYGOLD PTY LTD  
AS TRUSTEE FOR  
SKYGOLD EMPLOYEES SUPERANNUATION FUND

### Branch Number (BSB)

014-249

### Account Number

3539-00952

Opening Balance:

**\$16,532.05**

Total Deposits:

**\$2,608.43**

Total Withdrawals:

**\$3,296.03**

Closing Balance:

**\$15,844.45**

652RSP904A041515\_MU18\_002



353900952\_11824

E-4510 S-9318 I-1863E

### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
30 APR	<b>OPENING BALANCE</b>			<b>16,532.05</b>
01 MAY	<b>TRANSFER</b> FROM HUNG XING PTY LT 2018-04 MONTHLY		1,639.95 ✓	18,172.00
01 MAY	<b>TRANSFER</b> FROM AHR NO3 PTY LTD UNIT 624		966.99 ✓	19,138.99
03 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 463949 TO B AND J WO	251.71 ✓		18,887.28
07 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 127453 TO B AND J WO	1,022.76 ✓		17,864.52
07 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 125838 TO B AND J WO	1,273.62 ✓		16,590.90
28 MAY	<b>PAYMENT</b> TO WESTPAC BANKCORP DIRECT DR135353101	747.94 ✓		15,842.96
29 MAY	<b>CREDIT INTEREST PAID</b>		1.49 ✓	15,844.45
<b>TOTALS AT END OF PAGE</b>		<b>\$3,296.03</b>	<b>\$2,608.43</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$3,296.03</b>	<b>\$2,608.43</b>	<b>\$15,844.45</b>

### This Statement Includes

Interest earned on deposits	\$1.49
-----------------------------	--------

### Fee Summary

Fees Charged for period: 28 APR 2018 to 29 MAY 2018

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free Additional			
<b>Transaction Fees</b>					
INTERNET/ONLINE	3.00	3.00	0.20		0.00
EFTPOS/PHONE BANKING	2.00	2.00	0.20		0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
ACCOUNT SERVICE FEE				2.50	0.00
<b>Total Account Service Fees</b>					<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 31/05/18 and the monthly fee cycle, as appears above, ended on 29/05/18.

# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

	Amount (\$)
Summary of Relationship Benefit for this account	3.50
<b>Your Relationship Benefit</b>	
<b>This is made up of:</b>	
Waived Fees	2.50
Account Service Fees	1.00
Value of Free Transactions	

## IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.  
All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.  
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Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



353900952



# BUSINESS CASH MANAGEMENT STATEMENT

STATEMENT NUMBER 251  
29 MARCH 2018 TO 30 APRIL 2018

037/5918



THE TRUSTEE  
SKYGOLD EMPLOYEES SUPERANNUATION FUND  
PO BOX 1988  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SKYGOLD PTY LTD  
AS TRUSTEE FOR  
SKYGOLD EMPLOYEES SUPERANNUATION FUND

### Branch Number (BSB)

014-249

### Account Number

3539-00952

### Opening Balance:

\$ **15,669.52**

### Total Deposits:

\$ **3,212.80**

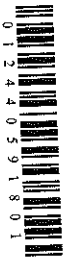
### Total Withdrawals:

\$ **2,350.27**

### Closing Balance:

\$ **16,532.05**

121RSP904A045518\_MU18\_002



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353900952\_09456

E-59\*\*

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
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OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>29 MAR</b>	<b>OPENING BALANCE</b>			
03 APR	TRANSFER FROM HUNG XING PTY LT 2018-03 MONTHLY		1,639.95 ✓	15,669.52
03 APR	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,571.46 ✓	17,309.47
09 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 241249 TO B AND J WO	376.90 ✓		18,880.93
10 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 592242 TO B AND J WO	425.50 ✓		18,504.03
10 APR	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {241931}	775.00 ✓		18,078.53
27 APR	CREDIT INTEREST PAID			17,303.53
30 APR	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101	772.87 ✓	1.39 ✓	17,304.92
	<b>TOTALS AT END OF PAGE</b>	<b>\$2,350.27</b>	<b>\$3,212.80</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$2,350.27</b>	<b>\$3,212.80</b>	<b>\$16,532.05</b>

## This Statement Includes

Interest earned on deposits	\$1.39
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## Fee Summary

Fees Charged for period: 30 MAR 2018 to 27 APR 2018

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free Additional			
INTERNET/ONLINE	3.00	3.00	0.20		0.00
EFTPOS/PHONE BANKING	2.00	2.00	0.20		0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
ACCOUNT SERVICE FEE				250	0.00
<b>Total Account Service Fees</b>					<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$0.00</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 30/04/18 and the monthly fee cycle appears above, ended on 27/04/18.

12/04/18 1:24:12 PM

# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

Summary of Relationship Benefit for this account

Amount (\$)

---

**Your Relationship Benefit**

**3.50**

**This is made up of:**

Waived Fees

Account Service Fees

2.50

Value of Free Transactions

1.00

---

## IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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353900952\_08456 E-5918 S-12063 I-24125



# BUSINESS CASH MANAGEMENT STATEMENT

STATEMENT NUMBER 250  
28 FEBRUARY 2018 TO 29 MARCH 2018

037/4760



THE TRUSTEE  
SKYGOLD EMPLOYEES SUPERANNUATION FUND  
PO BOX 1988  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SKYGOLD PTY LTD  
AS TRUSTEE FOR  
SKYGOLD EMPLOYEES SUPERANNUATION FUND

### Branch Number (BSB)

014-249

### Account Number

3539-00952

### Opening Balance:

\$ **19,307.04**

### Total Deposits:

\$ **2,251.34**

### Total Withdrawals:

\$ **5,888.86**

### Closing Balance:

\$ **15,669.52**

089RSP904065115\_MU18\_002



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353900952\_00576

E-4780 S-9894 I-1111

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**



# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>28 FEB</b>	<b>OPENING BALANCE</b>			
01 MAR	<b>TRANSFER</b> FROM HUNG XING PTY LT 2018-02 MONTHLY			<b>19,307.04</b>
01 MAR	<b>TRANSFER</b> FROM AHR NO3 PTY LTD UNIT 624		1,106.80 ✓	20,413.84
21 MAR	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {700475}		1,142.95 ✓	21,556.79
28 MAR	<b>PAYMENT</b> TO WESTPAC BANKCORP DIRECT DR135353101	5,190.78 ✓		16,366.01
29 MAR	<b>CREDIT INTEREST PAID</b>	698.08 ✓		15,667.93
	<b>TOTALS AT END OF PAGE</b>		1.59 ✓	15,669.52
	<b>TOTALS AT END OF PERIOD</b>	<b>\$5,888.86</b>	<b>\$2,251.34</b>	
		<b>\$5,888.86</b>	<b>\$2,251.34</b>	<b>\$15,669.52</b>

This Statement Includes

Interest earned on deposits	\$1.59
-----------------------------	--------

## Fee Summary

Fees Charged for period: 01 MAR 2018 to 29 MAR 2018

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free Additional			
INTERNET/ONLINE					
EFTPOS/PHONE BANKING	1.00	1.00	0.20		0.00
<b>Total Transaction Fees Charged</b>	<b>2.00</b>	<b>2.00</b>	<b>0.20</b>		<b>0.00</b>
<b>SERVICE FEES</b>					
ACCOUNT SERVICE FEE					<b>\$0.00</b>
<b>Total Account Service Fees</b>					<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>				2.50	<b>0.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$0.00</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.10</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	0.60

## IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# BUSINESS CASH MANAGEMENT STATEMENT

STATEMENT NUMBER 249

31 JANUARY 2018 TO 28 FEBRUARY 2018

037/5579



THE TRUSTEE  
SKYGOLD EMPLOYEES SUPERANNUATION FUND  
PO BOX 1988  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SKYGOLD PTY LTD  
AS TRUSTEE FOR  
SKYGOLD EMPLOYEES SUPERANNUATION FUND

### Branch Number (BSB)

014-249

### Account Number

3539-00952

### Opening Balance:

**\$20,430.88**

### Total Deposits:

**\$2,533.57**

### Total Withdrawals:

**\$3,657.41**

### Closing Balance:

**\$19,307.04**

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353900952\_10807 E-5579 S-11349 I-22697

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>31 JAN</b>	<b>OPENING BALANCE</b>			<b>20,430.88</b>
01 FEB	<b>TRANSFER</b> FROM HUNG XING PTY LT 2018-01 MONTHLY		1,658.24 ✓	22,089.12
01 FEB	<b>TRANSFER</b> FROM AHR NO3 PTY LTD UNIT 624		873.55 ✓	22,962.67
05 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 161540 TO B AND J WO EFFECTIVE DATE 04 FEB 2018	812.17 ✓		22,150.50
22 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 632313 TO B AND J WO	2,075.90 ✓		20,074.60
28 FEB	<b>PAYMENT</b> TO WESTPAC BANKCORP DIRECT DR135353101	769.34 ✓		19,305.26
28 FEB	<b>CREDIT INTEREST PAID</b>		1.78 ✓	19,307.04
<b>TOTALS AT END OF PAGE</b>		<b>\$3,657.41</b>	<b>\$2,533.57</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$3,657.41</b>	<b>\$2,533.57</b>	<b>\$19,307.04</b>

## This Statement Includes

Interest earned on deposits	\$1.78
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## Fee Summary

Fees Charged for period: 30 JAN 2018 to 28 FEB 2018

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free Additional			
<b>Transaction Fees</b>					
INTERNET/ONLINE	2.00	2.00	0.20		0.00
EFTPOS/PHONE BANKING	2.00	2.00	0.20		0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.00</b>
<b>SERVICE FEES</b>					
ACCOUNT SERVICE FEE				2.50	0.00
<b>Total Account Service Fees</b>					<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>					<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

# BUSINESS CASH MANAGEMENT STATEMENT

Account Number 3539-00952

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.30</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	0.80

## IMPORTANT INFORMATION

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## Business Cash Management Statement

Enquiries 13 13 14  
 Lost/Stolen cards 1800 033 844  
 Website & Internet Banking www.anz.com



012058

THE TRUSTEE  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$21,656.26
Total deposits	\$5,591.60
Total withdrawals	\$6,816.98
<b>Closing balance</b>	<b>\$20,430.88</b>
Statement starts	29/12/2017
Statement ends	31/01/2018
Statement number	248

**Branch Details**  
 Kenmore

**Account Details**  
 SKYGOLD PTY LTD  
 AS TRUSTEE FOR  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
**Branch No. (BSB)** 014-249  
**Account No** 3539-00952

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
29 DEC	OPENING BALANCE			21,656.26
2018				
02 JAN	TRANSFER FROM HUNG XING PTY LT 2017-12 MONTHLY		1,658.24 ✓	23,314.50
	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,743.10 ✓	25,057.60
16 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 587098 TO B AND J WO	266.05 -		24,791.55
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 587847 TO B AND J WO	376.90 ✓		24,414.65
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 586016 TO B AND J WO	425.50 ✓		23,989.15
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 585086 TO B AND J WO	2,534.00 ✓		21,455.15
22 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 722383 TO B AND J WO	273.22 ✓		21,181.93
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 721086 TO B AND J WO	2,200.00 ✓		18,981.93
29 JAN	TRANSFER FROM ATO ATO001000009575624		2,188.35 ✓	21,170.28
	CREDIT INTEREST PAID		1.91 ✓	21,172.19
30 JAN	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101	741.31 ✓		20,430.88
<b>TOTALS AT END OF PAGE</b>		<b>\$6,816.98</b>	<b>\$5,591.60</b>	<b>\$20,430.88</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$6,816.98</b>	<b>\$5,591.60</b>	<b>\$20,430.88</b>

**This statement includes**

Interest earned on deposits	\$1.91
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M000534 / S000001 / 1025075

From No. 55733 03 2014 W238703

Your fee summary details are listed below:

Fees Charged for period: 30 DEC 2017 to 29 JAN 2018

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>TRANSACTION FEES</b>						
INTERNET/ONLINE	6	6	0	0.20	0.00	0.00
EFTPOS/PHONE BANKING	3	3	0	0.20	0.00	0.00
<b>Total Transaction Fees</b>						<b>\$0.00</b>
<b>SERVICE FEES</b>						
ACCOUNT SERVICE FEE					2.50	0.00
<b>Total Account Service Fees</b>						<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>						<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>						

Please note:

Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 31/01/18 and the monthly fee cycle, as appears above, ended on 29/01/18.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>4.30</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	1.80

#### Important information

**Please check the entries and call 13 13 14 regarding any errors on this statement.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line 1800 805 154 and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling 13 13 14.



## Business Cash Management Statement

Enquiries 13 13 14  
 Lost/Stolen cards 1800 033 844  
 Website & Internet Banking www.anz.com



006116

THE TRUSTEE  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$19,484.42
Total deposits	\$3,662.32
Total withdrawals	\$1,490.48
<b>Closing balance</b>	<b>\$21,656.26</b>
Statement starts	30/11/2017
Statement ends	29/12/2017
Statement number	247

### Branch Details

Kenmore

### Account Details

SKYGOLD PTY LTD  
 AS TRUSTEE FOR  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
 Branch No. (BSB) 014-249  
 Account No 3539-00952

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>30 NOV</b>	<b>OPENING BALANCE</b>			<b>19,484.42</b>
01 DEC	TRANSFER FROM HUNG XING PTY LT 2017-11 MONTHLY		1,658.24 ✓	21,142.66
	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		2,002.20 ✓	23,144.86
28 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 128059 TO B AND J WO	777.06		22,367.80
29 DEC	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101	713.42 ✓		21,654.38
	CREDIT INTEREST PAID		1.88 ✓	21,656.26
<b>TOTALS AT END OF PAGE</b>		<b>\$1,490.48</b>	<b>\$3,662.32</b>	<b>\$21,656.26</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,490.48</b>	<b>\$3,662.32</b>	<b>\$21,656.26</b>

### This statement includes

Interest earned on deposits	\$1.88
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M007794 / S000001 / 1023697

Form No. 55732 02/2017



**Your fee summary details are listed below:**

Fees Charged for period: 30 NOV 2017 to 29 DEC 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>TRANSACTION FEES</b>						
INTERNET/ONLINE	1	1	0	0.20	0.00	0.00
EFTPOS/PHONE BANKING	2	2	0	0.20	0.00	0.00
<b>Total Transaction Fees</b>						<b>\$0.00</b>
<b>SERVICE FEES</b>						
ACCOUNT SERVICE FEE					2.50	0.00
<b>Total Account Service Fees</b>						<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>						<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>						

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.10</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	0.60

Important information
<p><b>Please check the entries and call 13 13 14 regarding any errors on this statement.</b></p> <p>All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.</p> <p>If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line 1800 805 154 and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at <a href="http://www.anz.com">www.anz.com</a> or by calling 13 13 14.</p>



## Business Cash Management Statement

Enquiries 13 13 14  
 Lost/Stolen cards 1800 033 844  
 Website & Internet Banking www.anz.com



000288

THE TRUSTEE  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$17,706.14
Total deposits	\$3,582.93
Total withdrawals	\$1,804.65
<b>Closing balance</b>	<b>\$19,484.42</b>
<b>Statement starts</b>	<b>31/10/2017</b>
<b>Statement ends</b>	<b>30/11/2017</b>
<b>Statement number</b>	<b>246</b>

**Branch Details**  
 Kenmore

**Account Details**  
 SKYGOLD PTY LTD  
 AS TRUSTEE FOR  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
**Branch No. (BSB)** 014-249  
**Account No** 3539-00952

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
31 OCT	<b>OPENING BALANCE</b>			<b>17,706.14</b>
01 NOV	<b>TRANSFER</b> FROM HUNG XING PTY LT 2017-10 MONTHLY		1,658.24 ✓	19,364.38
	<b>TRANSFER</b> FROM AHR NO3 PTY LTD UNIT 624		1,922.69 ✓	21,287.07
	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 238337 TO B AND J WO	383.12 ✓		20,903.95
	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 237442 TO B AND J WO	700.09 ✓		20,203.86
29 NOV	<b>PAYMENT</b> TO WESTPAC BANKCORP DIRECT DR135353101	721.44 ✓		19,482.42
	<b>CREDIT INTEREST PAID</b>		2.00 ✓	19,484.42
<b>TOTALS AT END OF PAGE</b>		<b>\$1,804.65</b>	<b>\$3,582.93</b>	<b>\$19,484.42</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,804.65</b>	<b>\$3,582.93</b>	<b>\$19,484.42</b>

### This statement includes

Interest earned on deposits	\$2.00
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M005983 / S000001 / 1018917

Item No. 5732 09 2014 V2

**Your fee summary details are listed below:**

Fees Charged for period: 28 OCT 2017 to 29 NOV 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>TRANSACTION FEES</b>						
INTERNET/ONLINE	3	3	0	0.20	0.00	0.00
EFTPOS/PHONE BANKING	2	2	0	0.20	0.00	0.00
<b>Total Transaction Fees</b>						<b>\$0.00</b>
<b>SERVICE FEES</b>						
ACCOUNT SERVICE FEE					2.50	0.00
<b>Total Account Service Fees</b>						<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>						<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>						

**Please note:**

Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 30/11/17 and the monthly fee cycle, as appears above, ended on 29/11/17.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.50</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	1.00

Important information
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## Business Cash Management Statement

Enquiries 13 13 14  
 Lost/Stolen cards 1800 033 844  
 Website & Internet Banking www.anz.com



011352

THE TRUSTEE  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$35,239.87
Total deposits	\$4,412.90
Total withdrawals	\$21,946.63
<b>Closing balance</b>	<b>\$17,706.14</b>
Statement starts	29/09/2017
Statement ends	31/10/2017
Statement number	245

**Branch Details**  
 Kenmore

**Account Details**  
 SKYGOLD PTY LTD  
 AS TRUSTEE FOR  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
**Branch No. (BSB)** 014-249  
**Account No** 3539-00952

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>29 SEP</b>	<b>OPENING BALANCE</b>			<b>35,239.87</b>
02 OCT	TRANSFER FROM HUNG XING PTY LT 2017-09 MONTHLY		2,490.67 ✓	37,730.54
03 OCT	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,919.38 ✓	39,649.92
11 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 689332 TO B AND J WO	2,534.00 ✓		37,115.92
12 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 721516 TO B AND J WO	376.90 ✓		36,739.02
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 720755 TO B AND J WO	425.50 ✓		36,313.52
18 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 730849 TO B AND J WO	250.52 ✓		36,063.00
27 OCT	CREDIT INTEREST PAID		2.85 ✓	36,065.85
31 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 135342 TO B AND J WO	279.62 ✓		35,786.23
	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101	710.68 ✓		35,075.55
	PAYMENT TO WESTPAC LIFE INS L0503418 014-249	17,369.41 ✓		17,706.14

<b>TOTALS AT END OF PAGE</b>	<b>\$21,946.63</b>	<b>\$4,412.90</b>	<b>\$17,706.14</b>
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<b>TOTALS AT END OF PERIOD</b>	<b>\$21,946.63</b>	<b>\$4,412.90</b>	<b>\$17,706.14</b>
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<b>This statement includes</b>			
Interest earned on deposits			\$2.85



M009505 / 000001 / 1029859

Item No. 53733\_022014\_W239702

**Your fee summary details are listed below:**

Fees Charged for period: 30 SEP 2017 to 27 OCT 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>TRANSACTION FEES</b>						
INTERNET/ONLINE	4	4	0	0.20	0.00	0.00
EFTPOS/PHONE BANKING	2	2	0	0.20	0.00	0.00
<b>Total Transaction Fees</b>						<b>\$0.00</b>
<b>SERVICE FEES</b>						
ACCOUNT SERVICE FEE					2.50	0.00
<b>Total Account Service Fees</b>						<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>						<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>						

**Please note:**

Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 31/10/17 and the monthly fee cycle, as appears above, ended on 27/10/17.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.70</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	1.20

Important information
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Your fee summary details are listed below:

Fees Charged for period: 30 AUG 2017 to 29 SEP 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>TRANSACTION FEES</b>						
EFTPOS/PHONE BANKING	2	2	0	0.20	0.00	0.00
<b>Total Transaction Fees</b>						<b>\$0.00</b>
<b>SERVICE FEES</b>						
ACCOUNT SERVICE FEE					2.50	0.00
<b>Total Account Service Fees</b>						<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>						<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>						

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>2.90</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	0.40

Important information
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## Business Cash Management Statement

Enquiries 13 13 14  
 Lost/Stolen cards 1800 033 844  
 Website & Internet Banking www.anz.com



011203

THE TRUSTEE  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$32,018.65
Total deposits	\$3,961.68
Total withdrawals	\$2,999.36
<b>Closing balance</b>	<b>\$32,980.97</b>
Statement starts	31/07/2017
Statement ends	31/08/2017
Statement number	243

### Branch Details

Kenmore

**Account Details**  
 SKYGOLD PTY LTD  
 AS TRUSTEE FOR  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
**Branch No. (BSB)** 014-249  
**Account No** 3539-00952

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
31 JUL	OPENING BALANCE			<b>32,018.65</b>
01 AUG	TRANSFER FROM HUNG XING PTY LT 2017-07 SOSMONTHLY		1,658.24 ✓	33,676.89
	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		2,300.50 ✓	35,977.39
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 876933 TO B AND J WO	260.95 ✓		35,716.44
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 879456 TO B AND J WO	275.00 ✓		35,441.44
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 878541 TO B AND J WO	700.09 ✓		34,741.35
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 877849 TO B AND J WO	1,023.51 ✓		33,717.84
29 AUG	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101	739.81 ✓		32,978.03
	CREDIT INTEREST PAID		2.94 ✓	32,980.97

<b>TOTALS AT END OF PAGE</b>		<b>\$2,999.36</b>	<b>\$3,961.68</b>	<b>\$32,980.97</b>
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<b>TOTALS AT END OF PERIOD</b>		<b>\$2,999.36</b>	<b>\$3,961.68</b>	<b>\$32,980.97</b>
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### This statement includes

Interest earned on deposits	\$2.94
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M009718 / S000001 / I030229

Form No. 55732 02/2014 W28702



**Your fee summary details are listed below:**

Fees Charged for period: 29 JUL 2017 to 29 AUG 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>TRANSACTION FEES</b>						
INTERNET/ONLINE	4	4	0	0.20	0.00	0.00
EFTPOS/PHONE BANKING	2	2	0	0.20	0.00	0.00
<b>Total Transaction Fees</b>						<b>\$0.00</b>
<b>SERVICE FEES</b>						
ACCOUNT SERVICE FEE					2.50	0.00
<b>Total Account Service Fees</b>						<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>						<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>						

**Please note:**

Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 31/08/17 and the monthly fee cycle, as appears above, ended on 29/08/17.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.70</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	1.20

**Important information****Please check the entries and call 13 13 14 regarding any errors on this statement.**

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## Business Cash Management Statement

Enquiries 13 13 14  
 Lost/Stolen cards 1800 033 844  
 Website & Internet Banking www.anz.com



012106

THE TRUSTEE  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$9,204.29
Total deposits	\$27,191.32
Total withdrawals	\$4,376.96
<b>Closing balance</b>	<b>\$32,018.65</b>
<b>Statement starts</b>	<b>30/06/2017</b>
<b>Statement ends</b>	<b>31/07/2017</b>
<b>Statement number</b>	<b>242</b>



**Branch Details**  
 Kenmore

**Account Details**  
 SKYGOLD PTY LTD  
 AS TRUSTEE FOR  
 SKYGOLD EMPLOYEES SUPERANNUATION FUND  
**Branch No. (BSB)** 014-249  
**Account No** 3539-00952

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
30 JUN	OPENING BALANCE			9,204.29
03 JUL	TRANSFER FROM HUNG XING PTY LT SOS U11 JUN RENT		1,427.39	10,631.68
	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		761.55	11,393.23
04 JUL	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION		25,000.00 ✓	36,393.23
13 JUL	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {725965}	2,485.00 ✓		33,908.23
14 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 103299 TO B AND J WO	376.75 ✓		33,531.48
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 104690 TO B AND J WO	674.90 ✓	1,034.50 - 250.90 = 783.60	32,856.58
28 JUL	CREDIT INTEREST PAID		2.38 ✓	32,858.96
31 JUL	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101	840.31 ✓		32,018.65

Start of 2017 to 2018  
 M009325 / S000441 / 028546

ITEM NO 55732 02/2014 WZAS703

<b>TOTALS AT END OF PAGE</b>	<b>\$4,376.96</b>	<b>\$27,191.32</b>	<b>\$32,018.65</b>
<b>TOTALS AT END OF PERIOD</b>	<b>\$4,376.96</b>	<b>\$27,191.32</b>	<b>\$32,018.65</b>

<b>This statement includes</b>	
Interest earned on deposits	\$2.38

**Your fee summary details are listed below:**

Fees Charged for period: 30 JUN 2017 to 28 JUL 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Amount Rebated (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>TRANSACTION FEES</b>						
INTERNET/ONLINE	3	3	0	0.20	0.00	0.00
EFTPOS/PHONE BANKING	3	3	0	0.20	0.00	0.00
<b>Total Transaction Fees</b>						<b>\$0.00</b>
<b>SERVICE FEES</b>						
ACCOUNT SERVICE FEE					2.50	0.00
<b>Total Account Service Fees</b>						<b>\$0.00</b>
<b>Total Bank Account Fees Charged</b>						<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>						

**Please note:**

Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 31/07/17 and the monthly fee cycle, as appears above, ended on 28/07/17.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.70</b>
<b>This is made up of:</b>	
Waived Fees	
Account Service Fees	2.50
Value of Free Transactions	1.20

**Important information****Please check the entries and call 13 13 14 regarding any errors on this statement.**

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Share Investing Limited (ABN 93 078 174 973, AFSL No. 238277) is the provider of the ANZ Share Investing service.  
 242 Pitt St Sydney, NSW 2000. PO Box 1346, Royal Exchange, NSW 1224  
 Phone: 1300 658 355 or +61 3 8541 0458 Email: service@anzshareinvesting.com

# Statement

## Name and Address:

Skygold Pty Ltd <Skygold Employees S/F A/C><CLOSED>  
 PO Box 1988  
 TOOWONG DC QLD 4066

**Cash Transaction History**  
 From: 01-Jul-2017  
 To: 30-Jun-2018  
 1205961

Date	Description	Amount	Dz/Cr	Balance
01-Jul-2017	OPENING BALANCE			682.82
31-Jul-2017	CREDIT INTEREST PAID	0.06	CR	682.88
31-Aug-2017	CREDIT INTEREST PAID	0.06	CR	682.94
29-Sep-2017	CREDIT INTEREST PAID	0.05	CR	682.99
31-Oct-2017	CREDIT INTEREST PAID	0.06	CR	683.05
30-Nov-2017	CREDIT INTEREST PAID	0.06	CR	683.11
29-Dec-2017	CREDIT INTEREST PAID	0.05	CR	683.16
31-Jan-2018	CREDIT INTEREST PAID	0.06	CR	683.22
28-Feb-2018	CREDIT INTEREST PAID	0.06	CR	683.28
29-Mar-2018	CREDIT INTEREST PAID	0.05	CR	683.33
30-Apr-2018	CREDIT INTEREST PAID	0.06	CR	683.39
31-May-2018	CREDIT INTEREST PAID	0.06	CR	683.45
29-Jun-2018	CREDIT INTEREST PAID	0.05	CR	683.50
30-Jun-2018	CLOSING BALANCE			683.50
30-Jun-2018	TOTAL INTEREST			0.68



# ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 82

28 NOVEMBER 2017 TO 28 MAY 2018

037/1927



SKYGOLD P/L  
PO BOX 1988  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SHARE INVESTING LIMITED  
SKYGOLD EMPLOYEES S/F

### Branch Number (BSB)

012-012

### Account Number

4800-81187

### Account Descriptor

TRUST ACCOUNT

Opening Balance:

\$ **683.05**

Total Deposits:

\$ **0.34**

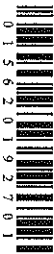
Total Withdrawals:

\$ **0.00**

Closing Balance:

\$ **683.39**

149RSP904A040518\_MU18\_001



480081187\_05621 E-1927 S-4061 I-8121

### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 133350**  
**Lost/Stolen Cards: 1800 033 844**

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4800-81187

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
28 NOV	OPENING BALANCE			683.05
30 NOV	CREDIT INTEREST PAID		0.06	683.11
29 DEC	CREDIT INTEREST PAID		0.05	683.16
<b>2018</b>				
31 JAN	CREDIT INTEREST PAID		0.06	683.22
28 FEB	CREDIT INTEREST PAID		0.06	683.28
29 MAR	CREDIT INTEREST PAID		0.05	683.33
30 APR	CREDIT INTEREST PAID		0.06	683.39
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.34</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.34</b>	<b>\$683.39</b>

### This Statement Includes

Interest earned on deposits	\$0.34
-----------------------------	--------

### Notice something different?

We're introducing a new look for your statement.

You can find out more here [www.anz.com/newpersonalstatements](http://www.anz.com/newpersonalstatements)

If you haven't already switched off paper statements, log on to ANZ Internet Banking and click on the profile tab to change your statement preferences to Online only.

## IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

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Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



## ANZ Cash Investment Acct Statement

Enquiries 133350  
 Lost/Stolen cards 1800 033 844  
 Website & Internet Banking www.anz.com



003578

SKYGOLD P/L  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$682.94
Total deposits	\$0.11
Total withdrawals	\$0.00
<b>Closing balance</b>	<b>\$683.05</b>
Statement starts	28/09/2017
Statement ends	28/11/2017
Statement number	81

### Branch Details

ANZ Share Investing Support  
**Account Descriptor**  
 TRUST ACCOUNT

### Account Details

SHARE INVESTING LIMITED  
 SKYGOLD EMPLOYEES S/F  
**Branch No. (BSB)** 012-012  
**Account No** 4800-81187

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
28 SEP	OPENING BALANCE			682.94
29 SEP	CREDIT INTEREST PAID		0.05	682.99
31 OCT	CREDIT INTEREST PAID		0.06	683.05
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$0.11</b>	<b>\$683.05</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$0.11</b>	<b>\$683.05</b>

### This statement includes

Interest earned on deposits	\$0.11
-----------------------------	--------

### Important information

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M002147 / S000001 / I007571



## ANZ Cash Investment Acct Statement

**Enquiries** 133350  
**Lost/Stolen cards** 1800 033 844  
**Website & Internet Banking** www.anz.com



003497

SKYGOLD P/L  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$682.88
Total deposits	\$0.06
Total withdrawals	\$0.00
<b>Closing balance</b>	<b>\$682.94</b>
<b>Statement starts</b>	28/08/2017
<b>Statement ends</b>	28/09/2017
<b>Statement number</b>	80

#### Branch Details

ANZ Share Investing Support  
**Account Descriptor**  
 TRUST ACCOUNT

#### Account Details

SHARE INVESTING LIMITED  
 SKYGOLD EMPLOYEES S/F  
**Branch No. (BSB)** 012-012  
**Account No** 4800-81187

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
28 AUG	OPENING BALANCE			<b>682.88</b>
31 AUG	CREDIT INTEREST PAID		0.06	682.94

<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$0.06</b>	<b>\$682.94</b>
------------------------------	--	---------------	---------------	-----------------

<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$0.06</b>	<b>\$682.94</b>
--------------------------------	--	---------------	---------------	-----------------

<b>This statement includes</b>		
Interest earned on deposits		<b>\$0.06</b>

### Important information

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M002403 / S000001 / 1008366





## ANZ Cash Investment Acct Statement

**Enquiries** 133350  
**Lost/Stolen cards** 1800 033 844  
**Website & Internet Banking** www.anz.com



003651

SKYGOLD P/L  
 PO BOX 1988  
 TOOWONG DC QLD 4066

### Statement Summary

Opening balance	\$682.82
Total deposits	\$0.06
Total withdrawals	\$0.00
<b>Closing balance</b>	<b>\$682.88</b>
<b>Statement starts</b>	28/07/2017
<b>Statement ends</b>	28/08/2017
<b>Statement number</b>	79

### Branch Details

ANZ Share Investing Support  
**Account Descriptor**  
 TRUST ACCOUNT

### Account Details

SHARE INVESTING LIMITED  
 SKYGOLD EMPLOYEES S/F  
**Branch No. (BSB)** 012-012  
**Account No** 4800-81187

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
28 JUL	OPENING BALANCE			682.82
31 JUL	CREDIT INTEREST PAID		0.06	682.88
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$0.06</b>	<b>\$682.88</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$0.06</b>	<b>\$682.88</b>

### This statement includes

Interest earned on deposits	\$0.06
-----------------------------	--------

### Important information

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M002796 / S000001 / 1009451

003651 072114 02338702

# Skygold Employees Superannuation Fund General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
Sundry Debtors (68000)					
01/07/2017	Opening Balance				2,188.94 DR
03/07/2017	TRANSFER FROM AHR NO3 PTY LTD UNIT 624			761.55	1,427.39 DR
03/07/2017	TRANSFER FROM HUNG XING PTY LT SOS U11 JUN RENT			1,427.39	0.00 DR
30/06/2018	To record Rent Receivable		2,322.25		2,322.25 DR
			<b>2,322.25</b>	<b>2,188.94</b>	<b>2,322.25 DR</b>
			\$ 682.30		M2-1
			+\$1,639.95		M3-1
			=\$2,322.25		
<b>Total Debits:</b>	<b>2,322.25</b>				
<b>Total Credits:</b>	<b>2,188.94</b>				

# Skygold Employees Superannuation Fund Investment Movement Report

As at 30 June 2018

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
<b>Bank Accounts</b>										
Bank - ANZ 3539-00952		9,204.29		71,920.49		(56,425.43)			24,699.35	24,699.35
Bank - eTrade 120-5961		682.82		0.68					683.50	683.50
Cash held in Safe		1,396.26							1,396.26	1,396.26
		<b>11,283.37</b>		<b>71,921.17</b>		<b>(56,425.43)</b>			<b>26,779.11</b>	<b>26,779.11</b>
<b>Plant and Equipment (at written down value) - Unitised</b>										
Sydney on Sydney, 166 Sydney St, New Farm	1.00	1,022.57						1.00	1,022.57	0.00
		<b>1,022.57</b>							<b>1,022.57</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>										
Southbank Holiday Suites	1.00	154,062.22						1.00	154,062.22	263,409.00
Unit 11 Sydney On Sydney	1.00	462,152.10						1.00	462,152.10	427,384.00
		<b>616,214.32</b>							<b>616,214.32</b>	<b>690,793.00</b>
<b>Shares in Listed Companies (Australian)</b>										
Newcrest Mining Limited	355.00	11,374.54	3.00	67.91				358.00	11,442.45	7,804.40
		<b>11,374.54</b>		<b>67.91</b>					<b>11,442.45</b>	<b>7,804.40</b>

639,894.80

71,989.08

(56,425.43)

655,458.45

725,376.51

---



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 Phone: 1300 658 355 or +61 3 8541 0458 Email: service@anzshareinvesting.com

# Statement

## Name and Address:

Skygold Pty Ltd <Skygold Employees S/F A/C><CLOSED>  
 PO Box 1988  
 TOOWONG DC QLD 4066

## Account Positions As at 30-Jun-2018

1205961

Code	Type	Name	Quantity	Closing Price <sup>^</sup>	Date	Market Value <sup>^</sup>
NCM	EQ	NEWCREST MINING [ORDINARY]	358	21.8000	29-Jun-2018	7804.40000
^ Denominated in Australian dollars.						
Total at 30-Jun-2018						\$7,804.40

Opening bal 355 shares  
 + CY DRP 3 shares D1-2  
 Closing bal =358 shares

## Prices and research

Prices

Company information

Announcements

Dividends

How are dividends released?

ASX 24 reports

Codes and descriptors

Charting

Calculators

Upcoming floats

Find a broker

Broker Reports

DividendsDividend search results

## Dividend search results

Code	Company Name	Div Amount	Ex Div Date	Record Date	Date Payable	% Franked	Type	Further Information <small>Login to MyASX Register</small>
NCM *	NEWCREST MINING	9.4174c	20/09/2017	21/09/2017	27/10/2017	70%	Final	US7.5C; US5.25C FR@30%;NIL CFI <b>DRP</b>
NCM *	NEWCREST MINING	9.6849c	21/03/2018	22/03/2018	02/05/2018	100%	Interim	US7.5C FR@30% <b>DRP</b> NIL DISCOUNT
NCM *	NEWCREST MINING	15.0499c	28/08/2018	29/08/2018	05/10/2018	100%	Final	US11C FR@30%;DRP NIL DISCOUNT

Market Status:  
ASX Closed ASX24 Open Thu 20 Dec 18 10:47 PM

9.4174c x 355 shares = \$33.43 (DRP for 1 NCM Shares)

9.6849c x 356 shares = \$34.48 (DRP for 2 NCM Shares)

TOTAL Dividends = \$67.91

### Announcement Details

<b>Corporate Action Type</b>	Dividend Reinvestment Plan
<b>Description</b>	US7.5C; US5.25C FR@30%;NIL CFI;DRP
<b>Parent Security Code</b>	NCM.AX
<b>Ex / Balance Date</b>	20/09/2017
<b>Action Type</b>	Optional
<b>DRP Price</b>	USD 16.8225
<b>Div/Dist A\$ Per Share</b>	\$0.094174
<b>Franked %</b>	70.00
<b>Status</b>	Action Required
<b>Action</b>	<input type="button" value="Process"/> <input type="button" value="Ignore"/>

### Announcement Details

<b>Corporate Action Type</b>	Dividend Reinvestment Plan
<b>Description</b>	US7.5C FR@30%;DRP NIL DISCOUNT
<b>Parent Security Code</b>	NCM.AX
<b>Ex / Balance Date</b>	21/03/2018
<b>Action Type</b>	Optional
<b>DRP Price</b>	USD 15.2547
<b>Div/Dist A\$ Per Share</b>	\$0.096849
<b>Franked %</b>	100.00
<b>Status</b>	Action Required
<b>Action</b>	<a href="#">Process</a> <a href="#">Ignore</a>

[Close](#)





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# Statement

Name and Address:

Skygold Pty Ltd <Skygold Employees S/F A/C><CLOSED>  
PO Box 1988  
TOOWONG DC QLD 4066

**Trading History**  
From: 01-Jul-2017  
To: 30-Jun-2018  
1205961

Date	Contract ID	Buy/ Code Sell	Quantity	Average Price	Brokerage	GST	Net Costs/ Proceeds	Settlement Date	User ID
------	-------------	----------------	----------	---------------	-----------	-----	---------------------	-----------------	---------

E1-1

**CURRENT TITLE SEARCH**

DEPT OF NATURAL RESOURCES AND MINES, QUEENSLAND

Request No: 24060221  
Search Date: 17/08/2016 12:06Title Reference: 50210370  
Date Created: 10/03/1998

Previous Title: 50197421

**REGISTERED OWNER**

Dealing No: 706268483 13/01/2003

SKYGOLD PTY LTD A.C.N. 010 780 266  
TRUSTEE  
UNDER INSTRUMENT 706268483**ESTATE AND LAND**

Estate in Fee Simple

LOT 153 BUILDING UNIT PLAN 106759  
Local Government: BRISBANE CITY  
COMMUNITY MANAGEMENT STATEMENT 24606**EASEMENTS, ENCUMBRANCES AND INTERESTS**

1. Rights and interests reserved to the Crown by  
Deed of Grant No. 10065194 (ALLOT 7)  
Deed of Grant No. 10410224 (ALLOT 9 SEC 16)  
Deed of Grant No. 19524033 (ALLOT 4)  
Deed of Grant No. 19547043 (ALLOT 8)  
Deed of Grant No. 19547188 (ALLOT 5)  
Deed of Grant No. 19547211 (ALLOT 6)  
Deed of Grant No. 19549032 (SUBN ALLOT 4)

ADMINISTRATIVE ADVICES - NIL  
UNREGISTERED DEALINGS - NIL

CERTIFICATE OF TITLE ISSUED - No

\*\* End of Current Title Search \*\*

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Requested By: D-ENQ CITEC CONFIRM



153/20 Montague Road South Brisbane QLD 4101

>> ESTIMATED  
VALUE REPORT

Prepared on 14/12/2018



## » PROPERTY DESCRIPTION



153/20 Montague Road  
South Brisbane QLD 4101

**ESTIMATED VALUE** \$263,409

**Estimated Price Range** \$223,897 - \$302,920

This valuation has been compiled solely incorporating attribute data provided by RP Data

Attributes used for this Estimate



<b>Estimated Value Date:</b>	14/12/2018
<b>Property Type:</b>	Unit
<b>Land Use:</b>	Building Units (primary Use Only)
<b>Lot / Plan:</b>	153/BUP106759 SOUTH BRISBANE QLD
<b>Floor Area:</b>	65

### Sales History

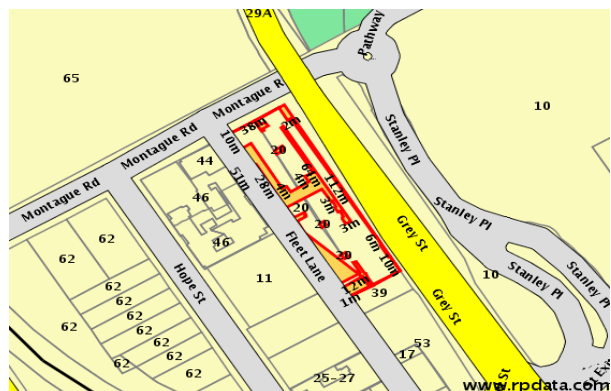
Sale Date	Sale Price
26/11/2002	\$146,500
15/11/1996	\$163,000

- ✔ High confidence typically caused by a low degree of variability between the subject and comparable properties and/or high availability of comparable property data in the area
- Medium confidence typically caused by a medium degree of variability between the subject and comparable properties in the area and/or medium availability of comparable property data in the area
- Low confidence typically caused by a high degree of variability between the subject and comparable properties in the area and/or low availability of comparable property data in the area


## » LOCATION HIGHLIGHTS



February 2008




## >> PAST SALES




**144/20 Montague Road South Brisbane, QLD, 4101**

<b>Sold Price:</b>	\$259,000	<b>Attributes:</b> Unknown
<b>Sold Date:</b>	16/05/2018	
<b>Distance From Target:</b>	0.00 km	




65m<sup>2</sup>




**156/20 Montague Road South Brisbane, QLD, 4101**

<b>Sold Price:</b>	\$275,000	<b>Attributes:</b> Unknown
<b>Sold Date:</b>	08/03/2018	
<b>Distance From Target:</b>	0.10 km	




66m<sup>2</sup>




**135/20 Montague Road South Brisbane, QLD, 4101**

<b>Sold Price:</b>	\$252,500	<b>Attributes:</b> Unknown
<b>Sold Date:</b>	03/01/2018	
<b>Distance From Target:</b>	0.10 km	




66m<sup>2</sup>




**139/20 Montague Road South Brisbane, QLD, 4101**

<b>Sold Price:</b>	\$287,000	<b>Attributes:</b> Unknown
<b>Sold Date:</b>	07/07/2016	
<b>Distance From Target:</b>	0.10 km	



64m<sup>2</sup>



**99/20 Montague Road South Brisbane, QLD, 4101**

<b>Sold Price:</b>	\$235,000	<b>Attributes:</b> Unknown
<b>Sold Date:</b>	12/05/2016	
<b>Distance From Target:</b>	0.00 km	



64m<sup>2</sup>



155/20 Montague Road South Brisbane, QLD, 4101



<b>Sold Price:</b>	\$255,000
<b>Sold Date:</b>	14/05/2014
<b>Distance From Target:</b>	0.10 km

**Attributes:**  
Unknown

## » SOUTH BRISBANE SUBURB STATISTICS - A SNAP SHOT

### South Brisbane - Median Price

Period	Median Price for Houses	Median Price for Units
2018	\$870,000	\$595,000

### South Brisbane - Past Sales - Houses

2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
6	7	15	15	15	5	7	13	12	10

### South Brisbane - Past Sales - Units

2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
306	371	529	1220	800	656	424	232	227	143

### Capital Growth

Period	Capital Growth % HOUSES	Capital Growth % UNITS
2018		-8.4
2017	-46.2	19.2
2016	41.7	-14.0
2015	20.1	10.4
2014		8.3

\* S N R = Due to low volumes the rates would be statistically not reliable



Thank you for your interest in the RP Data Autoval from RP Data Pty Ltd. We hope the report has been helpful to you.

**Contact RP Data Pty Ltd:**

If you have any questions about myrp.com.au, RP Data's Property Reports or RP Data Pty Ltd's other services please contact RP Data Pty Ltd by phone or email.

Within Australia	1300 734 318
Outside Australia	(+61) 73114 9999

Email us: [support@myrp.com.au](mailto:support@myrp.com.au)

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## CURRENT TITLE SEARCH

DEPT OF NATURAL RESOURCES AND MINES, QUEENSLAND

Request No: 24060223  
Search Date: 17/08/2016 12:06

Title Reference: 50962428  
Date Created: 18/09/2014

Previous Title: 50221903

### REGISTERED OWNER

Dealing No: 716052683 02/10/2014

SYDNEY ST INVESTMENTS PTY LTD A.C.N. 168 470 013

### ESTATE AND LAND

Estate in Fee Simple

LOT 11 SURVEY PLAN 259348  
Local Government: BRISBANE CITY  
COMMUNITY MANAGEMENT STATEMENT 46445

### EASEMENTS, ENCUMBRANCES AND INTERESTS

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ADMINISTRATIVE ADVICES - NIL  
UNREGISTERED DEALINGS - NIL

CERTIFICATE OF TITLE ISSUED - No

\*\* End of Current Title Search \*\*

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Requested By: D-ENQ CITEC CONFIRM





11/166 Sydney Street New Farm QLD 4005

# >> ESTIMATED VALUE REPORT

Prepared on 14/12/2018



## » PROPERTY DESCRIPTION



11/166 Sydney Street  
New Farm QLD 4005

**ESTIMATED VALUE** \$427,384

**Estimated Price Range** \$389,480 - \$465,288

This valuation has been compiled solely incorporating attribute data provided by RP Data

Attributes used for this Estimate



**Estimated Value Date:** 14/12/2018

**Property Type:** Unit: Standard

**Land Use:** Building Units (primary Use Only)

**Lot / Plan:** 11/SP259348 NEW FARM QLD

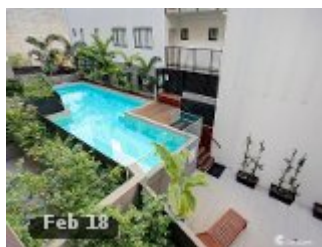
**Floor Area:** 53

### Sales History

Sale Date	Sale Price
11/06/2013	\$441,800

- ✔ High confidence typically caused by a low degree of variability between the subject and comparable properties and/or high availability of comparable property data in the area
- Medium confidence typically caused by a medium degree of variability between the subject and comparable properties in the area and/or medium availability of comparable property data in the area
- Low confidence typically caused by a high degree of variability between the subject and comparable properties in the area and/or low availability of comparable property data in the area

## » LOCATION HIGHLIGHTS



February 2018




February 2018



February 2018



## >> PAST SALES



**2/425 Bowen Terrace New Farm, QLD, 4005**

<b>Sold Price:</b>	\$275,000
<b>Sold Date:</b>	11/08/2018
<b>Distance From Target:</b>	0.74 km


1

1

1

57m<sup>2</sup>

**Attributes:**  
1 BED, 1 BATH, 1 CAR, 1 LUG



**1/86 Moreton Street New Farm, QLD, 4005**


<b>Sold Price:</b>	\$517,000
<b>Sold Date:</b>	27/02/2018
<b>Distance From Target:</b>	0.71 km

1

1

1

**Attributes:**  
1 BED, 1 BATH, 1 CAR, 1 LUG



**3/104 Sydney Street New Farm, QLD, 4005**

<b>Sold Price:</b>	\$500,000
<b>Sold Date:</b>	23/11/2016
<b>Distance From Target:</b>	0.32 km


2

2

1

58m<sup>2</sup>

**Attributes:**  
2 BED, 2 BATH, 1 CAR, 1 LUG



**25/166 Sydney Street New Farm, QLD, 4005**

<b>Sold Price:</b>	\$446,000
<b>Sold Date:</b>	12/10/2016
<b>Distance From Target:</b>	0.10 km


1

1

1

72m<sup>2</sup>

**Attributes:**  
1 BED, 1 BATH, 1 CAR, 1 LUG



**20/166 Sydney Street New Farm, QLD, 4005**

<b>Sold Price:</b>	\$492,000
<b>Sold Date:</b>	01/06/2016
<b>Distance From Target:</b>	0.10 km

1

1

1

53m<sup>2</sup>

**Attributes:**  
1 BED, 1 BATH, 1 CAR



4/769 Brunswick Street New Farm, QLD,  
4005



**Sold Price:** \$560,000  
**Sold Date:** 15/04/2016  
**Distance From Target:** 0.65 km

**Attributes:**  
2 BED, 2 BATH, 1 CAR, 1 LUG, 1 ENS

## » NEW FARM SUBURB STATISTICS - A SNAP SHOT

### New Farm - Median Price

Period	Median Price for Houses	Median Price for Units
2018	\$1,550,000	\$577,500

### New Farm - Past Sales - Houses

2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
44	75	73	67	76	81	68	61	64	83

### New Farm - Past Sales - Units

2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
142	232	241	290	371	359	369	185	296	328

### Capital Growth

Period	Capital Growth % HOUSES	Capital Growth % UNITS
2018	3.4	10.0
2017	-3.7	0.4
2016	7.3	0.9
2015	15.4	-3.5
2014	8.8	8.8

\* S N R = Due to low volumes the rates would be statistically not reliable



Thank you for your interest in the RP Data Autoval from RP Data Pty Ltd. We hope the report has been helpful to you.

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# **2018** Workpapers

Section F - I

Liabilities

# Skygold Employees Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
<b>Sundry Creditors (88000)</b>					
30/06/2018	To record Water charges through creditors			<b>N3-8</b> 411.54	411.54 CR
30/06/2018	Raise principle repayment of loan [to be repaid by client			13,523.23	13,934.77 CR
				<b>13,934.77</b>	<b>13,934.77 CR</b>

**Total Debits: 0.00**

**Total Credits: 13,934.77**

## LOAN AMORTIZATION TABLE

What is the Loan Amortization Table Sheet?

Date				Lender Name				
19/12/2018				Sydney St Unit				
Pmnt #	Start of Period	Annual Interest Rate	Scheduled Balance	Actual Balance	Scheduled Payment	Interest Portion	Principal Portion	Additional Principal
1	10/14	5.00%	300,000.00	300,000.00	(1,980.00)	(1,250.00)	(730.00)	
2	11/14	5.00%	299,270.13	299,270.00	(1,980.00)	(1,246.96)	(733.04)	
3	12/14	5.00%	298,537.22	298,536.96	(1,980.00)	(1,243.90)	(736.10)	
4	01/15	5.00%	297,801.26	297,800.86	(1,980.00)	(1,240.84)	(739.16)	
5	02/15	5.00%	297,062.23	297,061.70	(1,980.00)	(1,237.76)	(742.24)	
6	03/15	5.00%	296,320.13	296,319.46	(1,980.00)	(1,234.66)	(745.34)	
7	04/15	5.00%	295,574.93	295,574.12	(1,980.00)	(1,231.56)	(748.44)	
8	05/15	5.00%	294,826.62	294,825.68	(1,980.00)	(1,228.44)	(751.56)	
9	06/15	5.00%	294,075.20	294,074.12	(1,980.00)	(1,225.31)	(754.69)	(401.91)
10	07/15	5.00%	293,320.64	292,917.52	(1,980.00)	(1,220.49)	(759.51)	
11	08/15	5.00%	292,562.95	292,158.01	(1,980.00)	(1,217.33)	(762.68)	
12	09/15	5.00%	291,802.09	291,395.33	(1,980.00)	(1,214.15)	(765.85)	
13	10/15	5.00%	291,038.07	290,629.48	(1,980.00)	(1,210.96)	(769.04)	
14	11/15	5.00%	290,270.86	289,860.44	(1,980.00)	(1,207.75)	(772.25)	
15	12/15	5.00%	289,500.45	289,088.19	(1,980.00)	(1,204.53)	(775.47)	
16	01/16	5.00%	288,726.84	288,312.72	(1,980.00)	(1,201.30)	(778.70)	
17	02/16	5.00%	287,950.00	287,534.03	(1,980.00)	(1,198.06)	(781.94)	
18	03/16	5.00%	287,169.92	286,752.08	(1,980.00)	(1,194.80)	(785.20)	
19	04/16	5.00%	286,386.60	285,966.88	(1,980.00)	(1,191.53)	(788.47)	
20	05/16	5.00%	285,600.01	285,178.41	(1,980.00)	(1,188.24)	(791.76)	
21	06/16	5.00%	284,810.14	284,386.66	(1,980.00)	(1,184.94)	(795.06)	(68,401.94)
22	07/16	5.00%	284,016.98	215,189.66	(1,980.00)	(896.62)	(1,083.38)	
23	08/16	5.00%	283,220.52	214,106.28	(1,980.00)	(892.11)	(1,087.89)	
24	09/16	5.00%	282,420.74	213,018.39	(1,980.00)	(887.58)	(1,092.42)	
25	10/16	5.00%	281,617.62	211,925.97	(1,980.00)	(883.02)	(1,096.98)	
26	11/16	5.00%	280,811.16	210,829.00	(1,980.00)	(878.45)	(1,101.55)	
27	12/16	5.00%	280,001.34	209,727.45	(1,980.00)	(873.86)	(1,106.14)	
28	01/17	5.00%	279,188.15	208,621.31	(1,980.00)	(869.26)	(1,110.74)	
29	02/17	5.00%	278,371.56	207,510.57	(1,980.00)	(864.63)	(1,115.37)	
30	03/17	5.00%	277,551.58	206,395.20	(1,980.00)	(859.98)	(1,120.02)	
31	04/17	5.00%	276,728.18	205,275.18	(1,980.00)	(855.31)	(1,124.65)	
32	05/17	5.00%	275,901.34	204,150.49	(1,980.00)	(850.63)	(1,129.37)	
33	06/17	5.00%	275,071.06	203,021.12	(1,980.00)	(845.92)	(1,134.08)	(15,698.06)
34	07/17	5.00%	274,237.33	<b>186,188.98</b>	(1,980.00)	(775.79)	(1,204.21)	
35	08/17	5.00%	273,400.11	184,984.77	(1,980.00)	(770.77)	(1,209.23)	
36	09/17	5.00%	272,559.41	183,775.54	(1,980.00)	(765.73)	(1,214.27)	
37	10/17	5.00%	271,715.21	182,561.27	(1,980.00)	(760.67)	(1,219.33)	
38	11/17	5.00%	270,867.49	181,341.94	(1,980.00)	(755.59)	(1,224.41)	
39	12/17	5.00%	270,016.24	180,117.53	(1,980.00)	(750.49)	(1,229.51)	
40	01/18	5.00%	269,161.44	178,888.02	(1,980.00)	(745.37)	(1,234.63)	
41	02/18	5.00%	268,303.08	177,653.39	(1,980.00)	(740.22)	(1,239.78)	
42	03/18	5.00%	267,441.14	176,413.61	(1,980.00)	(735.06)	(1,244.94)	
43	04/18	5.00%	266,575.61	175,168.67	(1,980.00)	(729.87)	(1,250.13)	
44	05/18	5.00%	265,706.47	173,918.54	(1,980.00)	(724.66)	(1,255.34)	
45	06/18	5.00%	264,833.72	<b>172,663.20</b>	(1,980.00)	(719.43)	(1,260.57)	<b>Total Interest per Schedule \$8,973.65</b>
46	07/18	5.00%	263,957.32	171,402.63	(1,980.00)	(714.18)	(1,265.82)	
47	08/18	5.00%	263,077.28	170,136.80	(1,980.00)	(708.90)	(1,271.10)	
48	09/18	5.00%	262,193.57	168,865.71	(1,980.00)	(703.61)	(1,276.39)	
49	10/18	5.00%	261,306.17	167,589.31	(1,980.00)	(698.29)	(1,281.71)	
50	11/18	5.00%	260,415.08	166,307.60	(1,980.00)	(692.95)	(1,287.05)	
51	12/18	5.00%	259,520.28	165,020.55	(1,980.00)	(687.59)	(1,292.41)	
52	01/19	5.00%	258,621.74	163,728.14	(1,980.00)	(682.20)	(1,297.80)	
53	02/19	5.00%	257,719.47	162,430.34	(1,980.00)	(676.79)	(1,303.21)	
54	03/19	5.00%	256,813.43	161,127.13	(1,980.00)	(671.36)	(1,308.64)	
55	04/19	5.00%	255,903.62	159,818.49	(1,980.00)	(665.91)	(1,314.09)	
56	05/19	5.00%	254,990.02	158,504.40	(1,980.00)	(660.44)	(1,319.57)	
57	06/19	5.00%	254,072.61	157,184.84	(1,980.00)	(654.94)	(1,325.06)	
58	07/19	5.00%	253,151.38	155,859.78	(1,980.00)	(649.42)	(1,330.58)	
59	08/19	5.00%	252,226.31	154,529.19	(1,980.00)	(643.87)	(1,336.13)	
60	09/19	5.00%	251,297.38	153,193.06	(1,980.00)	(638.30)	(1,341.70)	



# LOAN AMORTIZATION TABLE

What is the Loan Amortization Table Sheet?

Date					Lender Name			
19/12/2018					Sydney St Unit			
Pmnt #	Start of Period	Annual Interest Rate	Scheduled Balance	Actual Balance	Scheduled Payment	Interest Portion	Principal Portion	Additional Principal
61	10/19	5.00%	250,364.59	151,851.37	(1,980.00)	(632.71)	(1,347.29)	
62	11/19	5.00%	249,427.91	150,504.08	(1,980.00)	(627.10)	(1,352.90)	
63	12/19	5.00%	248,487.32	149,151.18	(1,980.00)	(621.46)	(1,358.54)	
64	01/20	5.00%	247,542.82	147,792.64	(1,980.00)	(615.80)	(1,364.20)	
65	02/20	5.00%	246,594.38	146,428.45	(1,980.00)	(610.12)	(1,369.88)	
66	03/20	5.00%	245,641.99	145,058.57	(1,980.00)	(604.41)	(1,375.59)	
67	04/20	5.00%	244,685.63	143,682.98	(1,980.00)	(598.68)	(1,381.32)	
68	05/20	5.00%	243,725.29	142,301.66	(1,980.00)	(592.92)	(1,387.08)	
69	06/20	5.00%	242,760.94	140,914.58	(1,980.00)	(587.14)	(1,392.86)	
70	07/20	5.00%	241,792.58	139,521.72	(1,980.00)	(581.34)	(1,398.66)	
71	08/20	5.00%	240,820.18	138,123.06	(1,980.00)	(575.51)	(1,404.49)	
72	09/20	5.00%	239,843.73	136,718.58	(1,980.00)	(569.66)	(1,410.34)	
73	10/20	5.00%	238,863.21	135,308.24	(1,980.00)	(563.78)	(1,416.22)	
74	11/20	5.00%	237,878.61	133,892.02	(1,980.00)	(557.88)	(1,422.12)	
75	12/20	5.00%	236,889.90	132,469.91	(1,980.00)	(551.96)	(1,428.04)	
76	01/21	5.00%	235,897.08	131,041.86	(1,980.00)	(546.01)	(1,433.99)	
77	02/21	5.00%	234,900.12	129,607.87	(1,980.00)	(540.03)	(1,439.97)	
78	03/21	5.00%	233,899.00	128,167.90	(1,980.00)	(534.03)	(1,445.97)	
79	04/21	5.00%	232,893.71	126,721.94	(1,980.00)	(528.01)	(1,451.99)	
80	05/21	5.00%	231,884.23	125,269.94	(1,980.00)	(521.96)	(1,458.04)	
81	06/21	5.00%	230,870.55	123,811.90	(1,980.00)	(515.88)	(1,464.12)	
82	07/21	5.00%	229,852.64	122,347.79	(1,980.00)	(509.78)	(1,470.22)	
83	08/21	5.00%	228,830.50	120,877.57	(1,980.00)	(503.66)	(1,476.34)	
84	09/21	5.00%	227,804.09	119,401.22	(1,980.00)	(497.51)	(1,482.49)	
85	10/21	5.00%	226,773.41	117,918.73	(1,980.00)	(491.33)	(1,488.67)	
86	11/21	5.00%	225,738.43	116,430.06	(1,980.00)	(485.13)	(1,494.87)	
87	12/21	5.00%	224,699.14	114,935.18	(1,980.00)	(478.90)	(1,501.10)	
88	01/22	5.00%	223,655.52	113,434.08	(1,980.00)	(472.64)	(1,507.36)	
89	02/22	5.00%	222,607.55	111,926.72	(1,980.00)	(466.36)	(1,513.64)	
90	03/22	5.00%	221,555.21	110,413.08	(1,980.00)	(460.05)	(1,519.95)	
91	04/22	5.00%	220,498.49	108,893.14	(1,980.00)	(453.72)	(1,526.28)	
92	05/22	5.00%	219,437.37	107,366.86	(1,980.00)	(447.36)	(1,532.64)	
93	06/22	5.00%	218,371.82	105,834.22	(1,980.00)	(440.98)	(1,539.02)	
94	07/22	5.00%	217,301.84	104,295.20	(1,980.00)	(434.56)	(1,545.44)	
95	08/22	5.00%	216,227.40	102,749.76	(1,980.00)	(428.12)	(1,551.88)	
96	09/22	5.00%	215,148.48	101,197.88	(1,980.00)	(421.66)	(1,558.34)	
97	10/22	5.00%	214,065.06	99,639.54	(1,980.00)	(415.16)	(1,564.84)	
98	11/22	5.00%	212,977.13	98,074.71	(1,980.00)	(408.64)	(1,571.36)	
99	12/22	5.00%	211,884.67	96,503.35	(1,980.00)	(402.10)	(1,577.90)	
100	01/23	5.00%	210,787.65	94,925.45	(1,980.00)	(395.52)	(1,584.48)	
101	02/23	5.00%	209,686.07	93,340.97	(1,980.00)	(388.92)	(1,591.10)	
102	03/23	5.00%	208,579.89	91,749.89	(1,980.00)	(382.29)	(1,597.71)	
103	04/23	5.00%	207,469.11	90,152.18	(1,980.00)	(375.63)	(1,604.37)	
104	05/23	5.00%	206,353.70	88,547.82	(1,980.00)	(368.95)	(1,611.05)	
105	06/23	5.00%	205,233.64	86,936.77	(1,980.00)	(362.24)	(1,617.76)	
106	07/23	5.00%	204,108.91	85,319.00	(1,980.00)	(355.50)	(1,624.50)	
107	08/23	5.00%	202,979.50	83,694.50	(1,980.00)	(348.73)	(1,631.27)	
108	09/23	5.00%	201,845.38	82,063.23	(1,980.00)	(341.93)	(1,638.07)	
109	10/23	5.00%	200,706.53	80,425.16	(1,980.00)	(335.10)	(1,644.90)	
110	11/23	5.00%	199,562.94	78,780.26	(1,980.00)	(328.25)	(1,651.75)	
111	12/23	5.00%	198,414.59	77,128.51	(1,980.00)	(321.37)	(1,658.63)	
112	01/24	5.00%	197,261.45	75,469.88	(1,980.00)	(314.46)	(1,665.54)	
113	02/24	5.00%	196,103.50	73,804.34	(1,980.00)	(307.52)	(1,672.48)	
114	03/24	5.00%	194,940.73	72,131.86	(1,980.00)	(300.55)	(1,679.45)	
115	04/24	5.00%	193,773.12	70,452.41	(1,980.00)	(293.55)	(1,686.45)	
116	05/24	5.00%	192,600.64	68,765.96	(1,980.00)	(286.52)	(1,693.48)	
117	06/24	5.00%	191,423.27	67,072.48	(1,980.00)	(279.47)	(1,700.53)	
118	07/24	5.00%	190,241.00	65,371.95	(1,980.00)	(272.38)	(1,707.62)	
119	08/24	5.00%	189,053.81	63,664.33	(1,980.00)	(265.27)	(1,714.73)	
120	09/24	5.00%	187,861.67	61,949.60	(1,980.00)	(258.12)	(1,721.88)	

# LOAN AMORTIZATION TABLE

What is the Loan Amortization Table Sheet?

Date				Lender Name				
19/12/2018				Sydney St Unit				
Pmnt #	Start of Period	Annual Interest Rate	Scheduled Balance	Actual Balance	Scheduled Payment	Interest Portion	Principal Portion	Additional Principal
121	10/24	5.00%	186,664.56	60,227.73	(1,980.00)	(250.95)	(1,729.05)	
122	11/24	5.00%	185,462.46	58,498.67	(1,980.00)	(243.74)	(1,736.26)	
123	12/24	5.00%	184,255.35	56,762.42	(1,980.00)	(236.51)	(1,743.49)	
124	01/25	5.00%	183,043.21	55,018.93	(1,980.00)	(229.25)	(1,750.75)	
125	02/25	5.00%	181,826.03	53,268.17	(1,980.00)	(221.95)	(1,758.05)	
126	03/25	5.00%	180,603.77	51,510.13	(1,980.00)	(214.63)	(1,765.37)	
127	04/25	5.00%	179,376.42	49,744.75	(1,980.00)	(207.27)	(1,772.73)	
128	05/25	5.00%	178,143.95	47,972.02	(1,980.00)	(199.88)	(1,780.12)	
129	06/25	5.00%	176,906.35	46,191.90	(1,980.00)	(192.47)	(1,787.53)	
130	07/25	5.00%	175,663.59	44,404.37	(1,980.00)	(185.02)	(1,794.98)	
131	08/25	5.00%	174,415.66	42,609.39	(1,980.00)	(177.54)	(1,802.46)	
132	09/25	5.00%	173,162.52	40,806.93	(1,980.00)	(170.03)	(1,809.97)	
133	10/25	5.00%	171,904.16	38,996.96	(1,980.00)	(162.49)	(1,817.51)	
134	11/25	5.00%	170,640.56	37,179.44	(1,980.00)	(154.91)	(1,825.09)	
135	12/25	5.00%	169,371.70	35,354.36	(1,980.00)	(147.31)	(1,832.69)	
136	01/26	5.00%	168,097.55	33,521.67	(1,980.00)	(139.67)	(1,840.33)	
137	02/26	5.00%	166,818.09	31,681.34	(1,980.00)	(132.01)	(1,847.99)	
138	03/26	5.00%	165,533.30	29,833.35	(1,980.00)	(124.31)	(1,855.69)	
139	04/26	5.00%	164,243.15	27,977.65	(1,980.00)	(116.57)	(1,863.43)	
140	05/26	5.00%	162,947.63	26,114.23	(1,980.00)	(108.81)	(1,871.19)	
141	06/26	5.00%	161,646.71	24,243.04	(1,980.00)	(101.01)	(1,878.99)	
142	07/26	5.00%	160,340.37	22,364.05	(1,980.00)	(93.18)	(1,886.82)	
143	08/26	5.00%	159,028.59	20,477.23	(1,980.00)	(85.32)	(1,894.68)	
144	09/26	5.00%	157,711.34	18,582.55	(1,980.00)	(77.43)	(1,902.57)	
145	10/26	5.00%	156,388.60	16,679.98	(1,980.00)	(69.50)	(1,910.50)	
146	11/26	5.00%	155,060.36	14,769.48	(1,980.00)	(61.54)	(1,918.46)	
147	12/26	5.00%	153,726.57	12,851.02	(1,980.00)	(53.55)	(1,926.45)	
148	01/27	5.00%	152,387.23	10,924.57	(1,980.00)	(45.52)	(1,934.48)	
149	02/27	5.00%	151,042.31	8,990.09	(1,980.00)	(37.46)	(1,942.54)	
150	03/27	5.00%	149,691.79	7,047.54	(1,980.00)	(29.36)	(1,950.64)	
151	04/27	5.00%	148,335.64	5,096.91	(1,980.00)	(21.24)	(1,958.76)	
152	05/27	5.00%	146,973.84	3,138.15	(1,980.00)	(13.08)	(1,966.92)	
153	06/27	5.00%	145,606.36	1,171.22	(1,176.10)	(4.88)	(1,171.22)	
154		5.00%	-	-	-	-	-	
155		5.00%	-	-	-	-	-	
156		5.00%	-	-	-	-	-	
157		5.00%	-	-	-	-	-	
158		5.00%	-	-	-	-	-	
159		5.00%	-	-	-	-	-	
160		5.00%	-	-	-	-	-	
161		5.00%	-	-	-	-	-	
162		5.00%	-	-	-	-	-	
163		5.00%	-	-	-	-	-	
164		5.00%	-	-	-	-	-	
165		5.00%	-	-	-	-	-	
166		5.00%	-	-	-	-	-	
167		5.00%	-	-	-	-	-	
168		5.00%	-	-	-	-	-	
169		5.00%	-	-	-	-	-	
170		5.00%	-	-	-	-	-	
171		5.00%	-	-	-	-	-	
172		5.00%	-	-	-	-	-	
173		5.00%	-	-	-	-	-	
174		5.00%	-	-	-	-	-	
175		5.00%	-	-	-	-	-	
176		5.00%	-	-	-	-	-	
177		5.00%	-	-	-	-	-	
178		5.00%	-	-	-	-	-	
179		5.00%	-	-	-	-	-	
180		5.00%	-	-	-	-	-	

# LOAN AMORTIZATION TABLE

What is the Loan Amortization Table Sheet?

<u>Date</u>		<u>Lender Name</u>							
19/12/2018		Sydney St Unit							
Pmnt #	Start of Period	Annual Interest Rate	Scheduled Balance	Actual Balance	Scheduled Payment	Interest Portion	Principal Portion	Additional Principal	
181		5.00%	-	-	-	-	-	-	
182		5.00%	-	-	-	-	-	-	
183		5.00%	-	-	-	-	-	-	
184		5.00%	-	-	-	-	-	-	
185		5.00%	-	-	-	-	-	-	
186		5.00%	-	-	-	-	-	-	
187		5.00%	-	-	-	-	-	-	
188		5.00%	-	-	-	-	-	-	
189		5.00%	-	-	-	-	-	-	
190		5.00%	-	-	-	-	-	-	
191		5.00%	-	-	-	-	-	-	
192		5.00%	-	-	-	-	-	-	
193		5.00%	-	-	-	-	-	-	
194		5.00%	-	-	-	-	-	-	
195		5.00%	-	-	-	-	-	-	
196		5.00%	-	-	-	-	-	-	
197		5.00%	-	-	-	-	-	-	
198		5.00%	-	-	-	-	-	-	
199		5.00%	-	-	-	-	-	-	
200		5.00%	-	-	-	-	-	-	
201		5.00%	-	-	-	-	-	-	
202		5.00%	-	-	-	-	-	-	
203		5.00%	-	-	-	-	-	-	
204		5.00%	-	-	-	-	-	-	
205		5.00%	-	-	-	-	-	-	
206		5.00%	-	-	-	-	-	-	
207		5.00%	-	-	-	-	-	-	
208		5.00%	-	-	-	-	-	-	
209		5.00%	-	-	-	-	-	-	
210		5.00%	-	-	-	-	-	-	
211		5.00%	-	-	-	-	-	-	
212		5.00%	-	-	-	-	-	-	
213		5.00%	-	-	-	-	-	-	
214		5.00%	-	-	-	-	-	-	
215		5.00%	-	-	-	-	-	-	
216		5.00%	-	-	-	-	-	-	
217		5.00%	-	-	-	-	-	-	
218		5.00%	-	-	-	-	-	-	
219		5.00%	-	-	-	-	-	-	
220		5.00%	-	-	-	-	-	-	
221		5.00%	-	-	-	-	-	-	
222		5.00%	-	-	-	-	-	-	
223		5.00%	-	-	-	-	-	-	
224		5.00%	-	-	-	-	-	-	
225		5.00%	-	-	-	-	-	-	
226		5.00%	-	-	-	-	-	-	
227		5.00%	-	-	-	-	-	-	
228		5.00%	-	-	-	-	-	-	
229		5.00%	-	-	-	-	-	-	
230		5.00%	-	-	-	-	-	-	
231		5.00%	-	-	-	-	-	-	
232		5.00%	-	-	-	-	-	-	
233		5.00%	-	-	-	-	-	-	
234		5.00%	-	-	-	-	-	-	
235		5.00%	-	-	-	-	-	-	
236		5.00%	-	-	-	-	-	-	
237		5.00%	-	-	-	-	-	-	
238		5.00%	-	-	-	-	-	-	
239		5.00%	-	-	-	-	-	-	
240		5.00%	-	-	-	-	-	-	

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## LOAN AMORTIZATION TABLE

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What is the Loan Amortization Table Sheet?

<u>Date</u>			<u>Lender Name</u>						
	19/12/2018		Sydney St Unit						
<u>Pmnt</u>	<u>Start of</u>	<u>Annual</u>	<u>Scheduled</u>		<u>Scheduled</u>	<u>Interest</u>	<u>Principal</u>	<u>Additional</u>	
<u>#</u>	<u>Period</u>	<u>Rate</u>	<u>Balance</u>	<u>Actual Balance</u>	<u>Payment</u>	<u>Portion</u>	<u>Portion</u>	<u>Principal</u>	



# Rocket Equity Investment Loan

JENNY LAI YOCK WONG  
 PO BOX 1988  
 TOOWONG DC QLD 4066

Statement Period **G1-2**  
 28 June 2017 - 13 July 2017

Account No. 037-135 35-3101

## YOUR ACCOUNT SUMMARY YOUR ACCOUNT STATUS as at 13 JUL 2017

Opening Balance	- \$200,000.00	Limit	\$229,000.00
Total Credits	+ \$0.00	Funds Available <sup>1</sup>	\$0.00
Total Debits	- \$0.00		
Closing Balance <sup>1</sup>	- \$200,000.00		

## YOUR ACCOUNT DETAILS YOUR CUSTOMER DETAILS

Account Name  
 MR BEN SENG KWAI WONG & MRS JENNIFER LAI YOCK  
 WONG

Your Name Your Customer Number  
 WONG, BEN SENG KWAI 8260 9649  
 WONG, JENNIFER LAI YOCK 0295 5000

## TRANSACTIONS 037-135 35-3101

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/17	Statement Opening Balance			
13/07/17	Closing Balance			-200,000.00
				-200,000.00

## CONVENIENCE AT YOUR FINGERTIPS

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## INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
24 Mar 2017	5.38 %
30 Jun 2017	5.72 %

*should be 4.55% fixed for 5 years till June 2022*



Statement Period

13 July 2017 - 29 December 2017

# Rocket Statement



037

Home Loan Account No. 037-135 35-3101  
Offset Account No. 734-055 57-5787

JENNY LAI YOCK WONG  
PO BOX 1988  
TOOWONG DC QLD 4066

## YOUR ACCOUNT SUMMARY

	Balance	Funds Available <sup>2,3</sup>
Home Loan	- \$200,000.00	+ \$29,000.00
Offset Account	+ \$3,641.13	+ \$3,641.13
<b>Total Funds Available</b>		<b>+\$32,641.13</b>

## YOUR ACCOUNT DETAILS

**Account Name**  
MR BEN SENG KWAI WONG & MRS JENNIFER LAI  
YOCK WONG

## YOUR CUSTOMER DETAILS

**Your Name**  
WONG, BEN SENG KWAI  
WONG, JENNIFER LAI YOCK

**Your Customer Number**  
8260 9649  
0295 5000

## INTEREST CHARGED

Interest charged on:  
Home Loan Account \$4,473.79

## YOUR HOME LOAN SAVINGS

### INTEREST:

- Total interest saved since the start of your loan: \$796.49

## YOUR HOME LOAN TRANSACTIONS

037-135 35-3101

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

### Rocket Repay Home Loan

Details of your account for the period from 13 JUL 2017 to 29 DEC 2017

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
13/07/17	STATEMENT OPENING BALANCE			-200,000.00
28/07/17	INTEREST	840.31		-200,840.31
31/07/17	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		840.31	-200,000.00
28/08/17	INTEREST	739.81		-200,739.81



## YOUR HOME LOAN TRANSACTIONS

037-135 35-3101

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

## Rocket Repay Home Loan

Details of your account for the period from 13 JUL 2017 to 29 DEC 2017

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/08/17	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		739.81	-200,000.00
28/09/17	INTEREST	748.13		-200,748.13
29/09/17	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		748.13	-200,000.00
30/10/17	INTEREST	710.68		-200,710.68
31/10/17	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		710.68	-200,000.00
28/11/17	INTEREST	721.44		-200,721.44
29/11/17	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		721.44	-200,000.00
28/12/17	INTEREST	713.42		-200,713.42
29/12/17	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		713.42	-200,000.00
29/12/17	<b>CLOSING BALANCE</b>			<b>-200,000.00</b>



**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2016 TO 30 JUNE 2017**

**For account: 7135/353101**

Total interest debited

\$10,458.06

These details are provided for your records and taxation purposes

**MORE INFORMATION**

**Things you should know:**

<sup>1</sup> Proceeds of cheques will not be available until cleared.

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Statement Period

29 December 2017 - 29 June 2018

# Rocket Statement



037

Home Loan Account No.

037-135 35-3101

JENNY LAI YOCK WONG  
PO BOX 1988  
TOOWONG DC QLD 4066

## YOUR ACCOUNT SUMMARY

	Balance	Funds Available <sup>1,2</sup>
Home Loan	- \$200,000.00	+ \$29,000.00
<b>Total Funds Available</b>		<b>+\$29,000.00</b>

No Offset Account is linked to your home loan <sup>3</sup>

## YOUR ACCOUNT DETAILS

**Account Name**  
MR BEN SENG KWAI WONG & MRS JENNIFER LAI  
YOCK WONG

## YOUR CUSTOMER DETAILS

Your Name	Your Customer Number
WONG, BEN SENG KWAI	8260 9649
WONG, JENNIFER LAI YOCK	0295 5000

## INTEREST CHARGED

Interest charged on:  
Home Loan Account \$4,502.41

## YOUR HOME LOAN SAVINGS

### INTEREST:

- Total interest saved since the start of your loan: \$1,488.58

## YOUR LOAN SUMMARY

Repayment Type <sup>4</sup>	Interest Only
Interest Only Expiry Date	28 June 2022
Loan Expiry Date <sup>5</sup>	28 June 2033

**YOUR HOME LOAN TRANSACTIONS**

037-135 35-3101

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

Rocket Repay Home Loan

Details of your account for the period from 29 DEC 2017 to 29 JUN 2018

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/12/17	STATEMENT OPENING BALANCE			-200,000.00
29/01/18	INTEREST	741.31		-200,741.31
30/01/18	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		741.31	-200,000.00
28/02/18	INTEREST	769.34		-200,769.34
28/02/18	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		769.34	-200,000.00
28/03/18	INTEREST	698.08		-200,698.08
28/03/18	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		698.08	-200,000.00
30/04/18	INTEREST	772.87		-200,772.87
30/04/18	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		772.87	-200,000.00
28/05/18	INTEREST	747.94		-200,747.94
28/05/18	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		747.94	-200,000.00
28/06/18	INTEREST	772.87		-200,772.87
28/06/18	DEPOSIT WESTPAC BANKCORP DIRECT DR353900952		772.87	-200,000.00
29/06/18	CLOSING BALANCE			-200,000.00

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**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Account	Effective Date	Annual Rate
Home Loan	19 Jul 2017	4.55 %



**ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2017 TO 30 JUNE 2018**

**For account : 7-135/35-3101**

Total interest debited	\$8,976.20
Withholding tax deducted	\$0.00
Withholding tax refunded	\$0.00

**MORE INFORMATION**

**Things you should know:**

Read the terms and conditions for Westpac Online Banking at [westpac.com.au](http://westpac.com.au) before making a decision and consider whether the product is right for you.

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- Recent requests to add or remove a Offset Account may take up to 7 days and it may not be reflected in this statement.
- To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- Your Loan Term expires on this date and all debit funds are due and payable.

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S004934 / M001557 / 181 / CN11MUAP1

# Loan Agreement

---

**Ben Seng Kwai Wong**

**Jennifer Lai Yock Wong**

and

**Skygold Pty Ltd Pty. Ltd. ACN 010780266**

and

**Sydney St Investments Pty. Ltd. ACN 168470013**

---

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www.maddocks.com.au

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**BETWEEN**

**Ben Seng Kwai Wong**

of 3 Moggill Road  
Toowong, QLD, 4066  
Australia

**Jennifer Lai Yock Wong**

of 3 Moggill Road  
Toowong, QLD, 4066  
Australia

(together, **Lender**)

**AND**

**Skygold Pty Ltd Pty. Ltd. ACN 010780266**

in its capacity as trustee for the Fund  
of MCAChartered Accountant  
Unit 2, 273 Abbotsford Road  
Bowen Hills, QLD, 4006  
Australia

(**Borrower**)

**AND**

**Sydney St Investments Pty. Ltd. ACN 168470013**

of MCAChartered Accountant  
Unit 2, 273 Abbotsford Road  
Bowen Hills, QLD, 4006  
Australia

(**Custodian**)

## **Background**

- A The Fund is a Regulated Fund and the Borrower is the trustee for the Fund.
- B The Borrower has asked the Lender to provide the Advance.
- C The Custodian will acquire and hold title to the asset purchased using the Advance, and will:
  - C1 guarantee the Borrower's obligations to the Lender with respect to repayment of the Advance in accordance with this Agreement; and
  - C2 grant a mortgage to the Lender as security for the performance of this guarantee.
- D The Lender has agreed to provide the Advance in accordance with the terms and conditions in this Agreement.

## **The parties agree**

### **A The Advance the Borrower may borrow**

#### **When must the Lender make the Facility available to the Borrower?**

- 1 The Lender must make the Advance available to the Borrower at an agreed time on the Settlement Date and only if:
  - 1.1 the Borrower has complied with clauses 2 and 3; and
  - 1.2 the Lender is satisfied that no Event of Default has occurred and is continuing.

#### **What must the Borrower do before the Settlement Date?**

- 2 At least 2 Business Days before the Settlement Date, the Borrower must give the Lender:
  - 2.1 written notice of the amount the Borrower will draw down; and
  - 2.2 the compliance letter, set out in Schedule 2, signed by the Borrower, with the attachments listed in that letter.

#### **What must the Borrower do at Settlement?**

- 3 At Settlement, the Borrower must provide to the Lender:
  - 3.1 the security and cheques required under clause 16 and 21;
  - 3.2 an executed copy of the Custody Deed; and
  - 3.3 evidence to the Lender's satisfaction that the Custodian has (under the Custody Deed) taken title to the Authorised Investment free from all Encumbrances other than the security.

#### **What happens to any amount not drawn at Settlement?**

- 4 If at Settlement the Borrower has not drawn on the full amount of the Advance, then the amount not drawn is cancelled.

## **What may the Borrower do with the Advance?**

- 5 The Borrower may use the Advance:
- 5.1 as consideration for the Authorised Investment;
  - 5.2 for expenses incurred in connection with the borrowing or acquisition, or in maintaining or repairing the Authorised Investment including but not limited to: conveyancing fees, taxes such as stamp duty, brokerage or loan establishment costs (but not expenses incurred in improving the Authorised Investment); and
  - 5.3 to refinance a borrowing (including any accrued interest on a borrowing) under an arrangement under section 67A of the SIS Act (or the predecessor of section 67A of the SIS Act).

## **B Interest the Borrower pays**

### **How is interest calculated and paid?**

- 6 The Loan accrues interest daily at the interest rate set in Schedule 1 (or at another rate agreed between the Lender and Borrower in writing from time to time). The interest is calculated on the basis of the actual number of days on which interest has accrued and on a 365 day year.
- 7 The Borrower must pay the interest which accrues under clause 6 to the Lender monthly in arrears.

### **What default interest must the Borrower pay on late payments?**

- 8 If a payment is due and payable and the Borrower does not pay it on time, then the Borrower must pay interest on that amount.
- 9 The rate of interest is the rate set by the *Penalty Interest Rates Act 1983* (Vic) while the Borrower is in default. The interest is payable for the period beginning on and including the day on which the amount was due and ending on but excluding the date which is the earlier of:
- 9.1 the date on which all amounts outstanding under this Agreement are repaid after this Agreement ends for any reason; and
  - 9.2 the date on which the Borrower pays all unpaid amounts, including any default interest (but not including repayments and interest not yet due).

### **Does this clause affect the Borrower's obligations to pay?**

- 10 The Borrower's obligation to pay each amount which is due and payable under this Agreement on the date on which it falls due remains in place and is unaffected by clauses 6 to 10.



## **C Borrower's obligations to repay**

### **When must the Borrower repay the Loan?**

- 11 The term of the Loan is 20 years starting on the date Settlement occurs (**Term**). The Borrower must repay the Loan at the end of the Term which is 2 October 2034.

### **What repayments must the Borrower pay?**

- 12 In addition to the interest payable under clauses 6 to 10, the Borrower must repay the amount of the Loan at the same time as they are to make the interest payments under clause 7 over the Term. The Borrower must make the final equal payment on the final day of the Term, which is 2 October 2034.

### **How may the Borrower repay the loan early?**

- 13 On any date, the Borrower may prepay all, or some, of the Loan without having to pay any premium or any penalty.
- 14 If the Borrower repays the Loan early, then it must pay all interest owing at the time.

### **How is the Borrower to pay amounts due?**

- 15 The Borrower must pay all amounts owing under this Agreement:
- 15.1 in the lawful currency of Australia;
  - 15.2 by the payment method set in Schedule 1;
  - 15.3 without any set off or counterclaim whatsoever; and
  - 15.4 free and clear of — and without any deductions or withholdings for or on account of — any Taxes.

## **D Security the Borrower provides**

### **What security must the Borrower provide?**

- 16 As security for the Borrower's performance under this Agreement:
- 16.1 at Settlement, the Borrower must procure that the Lender is provided with:
    - 16.1.1 a first ranking mortgage or charge over the Authorised Investment in a form acceptable to the Lender; and
    - 16.1.2 a personal guarantee from each member of the Fund (in their personal capacity) in a form acceptable to the Lender. (However, if before Settlement the Lender has told the Borrower in writing that a guarantee from any certain Members is not required, then the Borrower does not have to provide that guarantee.); and
  - 16.2 at the request of the Borrower, the Custodian provides the Custodian Guarantee.

## **Custodian guarantee**

- 17 The Custodian guarantees to the Lender the due and punctual payment by the Borrower of all monies due under this Agreement and the performance by the Borrower of all of its obligations under this Agreement.

## **Limited recourse**

- 18 Notwithstanding anything else to the contrary contained in this Agreement (including that any such clause is not expressed to be subject to this clause 18 or clauses 24, 25, 26, and 27) the Lender, the Borrower and the Custodian agree that:
- 18.1 the Lender's rights against the Borrower or the Custodian, including its rights under the Custodian Guarantee, for, in connection with, or as a result of (whether directly or indirectly) either of the following defaults, are limited to rights which the Lender has relating to the Authorised Investment:
- 18.1.1 default on repayment of the Advance; or
- 18.1.2 default on the sum of the borrowing and charges related to the Advance; and
- 18.2 if the Borrower has a right relating to the Authorised Investment (other than a right to acquire legal ownership of the Authorised Investment on repayment of the Loan), then the Lender's rights and the rights of any other person against the Borrower for, in connection with, or as a result of, (whether directly or indirectly) the Borrower's exercise of its right, are limited to rights relating to the Authorised Investment.
- 19 Subject to clause 20, the Lender waives its rights and releases the Custodian from any personal liability whatsoever in respect of any loss or damage which cannot be paid or satisfied out of the realisation of the Authorised Investment.
- 20 The Custodian is personally liable and is not released to the extent that a liability under this Agreement arises out of circumstances which disentitle it to its indemnity under the Custody Deed.

## **What requirements apply if the mortgage is over land?**

- 21 If the Authorised Investment is land, then the mortgage the Borrower provides under clause 16 must be in registrable form. Also the Borrower must arrange for the Lender to be provided with cheques payable:
- 21.1 to the relevant registry to pay any registration fees; and
- 21.2 to the relevant revenue office to pay any stamp duty.

## **When will the Lender release the security?**

- 22 As soon as practicable after the Borrower repays the Loan in full (including all interest due), the Lender will provide a release of the security the Borrower provided under clause 16.

## **E Borrower's representations and warranties**

- 23 The Borrower represents and warrants to the Lender that:
- 23.1 the Fund is a Regulated Fund;
  - 23.2 the Fund has a written investment strategy which accords in all respects with Superannuation Law;
  - 23.3 the Borrower's investment in the Authorised Investment accords with the Fund's written investment strategy;
  - 23.4 the Authorised Investment is either a collection of assets of which the assets have the same market value as each other and are identical to each other, or it is a single acquirable asset, for the purposes of the SIS Act;
  - 23.5 the Borrower is the sole trustee of the Fund;
  - 23.6 the Borrower has the power and authority to enter into this Agreement;
  - 23.7 the Borrower has the power and authority to purchase the Authorised Investment; and
  - 23.8 this Agreement constitutes the Borrower's legally binding obligations, and is enforceable against the Borrower.

## **F Borrower's default**

### **What may the Lender do if an Event of Default occurs?**

- 24 If an Event of Default occurs, then the Lender may, without notice to the Borrower (unless the Lender is required by statute to give notice), enforce its rights under the security the Borrower provides or procures under clause 16.
- 25 If an Event of Default occurs then the Lender's rights under the security the Borrower provides under clause 16 (but not including pursuant to any personal guarantee) are limited in the manner set out in clause 18.
- 26 If the Lender, having enforced the Lender's rights under the security the Borrower provides under clause 16, does not recover all of the money owing to it under this Agreement, then the Lender may not seek to recover the shortfall by:
- 26.1 bringing proceedings, taking action or exercising rights against the Borrower; or
  - 26.2 applying to have the Borrower wound up or proving in the winding up of the Borrower.
- 27 However, nothing in clauses 18, 24, 25, 26 and 27:
- 27.1 releases the Borrower from its obligations under this Agreement except to the extent that this clause is a limitation on liability to pay money under this Agreement; or
  - 27.2 prevents the Lender from obtaining equitable relief in connection with this Agreement or proceeding against the Borrower to the extent necessary to enforce its rights in respect of the Advance (or other money owing under this Agreement)

or against the Borrower or to the extent allowed by this Agreement provided that the Lender may not obtain an order requiring payment of any amount which could not otherwise be recovered from the Borrower under this Agreement.

## **What are the Events of Default?**

28 Each of the following is an Event of Default (unless the Lender, in writing, waives its rights):

### **Fund Ceases as a Regulated Fund**

28.1 The Fund ceases to be a Regulated Fund;

### **Non Payment**

28.2 The Borrower fails to pay on time any amount which is due and payable by it under this Agreement;

### **Other Obligations**

28.3 The Borrower does not comply with any provision of this Agreement (other than a failure referred to elsewhere in this clause);

### **Misrepresentation**

28.4 Any representation or warranty the Borrower makes in this Agreement is untrue or misleading (whether by omission or otherwise) in any material respect;

### **Insolvency or Receivership**

28.5 The Borrower is unable to pay its debts — including its debts relating to the Fund, or

28.6 A receiver (or receiver and manager), administrator, provisional liquidator or liquidator is appointed to the Borrower, or in respect of any property of the Borrower (including property of the Fund), or

28.7 A resolution is passed or proceedings are commenced to wind up the Borrower or the Fund, or

28.8 Any composition or arrangement is made with the creditors of the Borrower or the Fund;

### **Cross Default**

28.9 Any other loan or debt of the Borrower, including in respect of the Fund, becomes repayable or payable before its due date other than solely at the option of the Borrower;

### **Encumbrances**

28.10 The Borrower creates any Encumbrance, or permits any Encumbrance to exist, or agrees to create or give an Encumbrance over any of its property, including

property of the Fund (other than an Encumbrance which the Lender consented to in writing); and

### **Compulsory Acquisition**

- 28.11 Any governmental agency compulsorily acquires any part of the Borrower's property, or
- 28.12 The Borrower (whether or not as trustee of the Fund) sells or divests itself of all of, or a material part of, its property under a binding order from a government agency and the Borrower does not receive compensation for the acquisition, sale or disposal which is acceptable to, and on terms which are acceptable to, the Lender.

### **G Borrower indemnifies the Lender for costs**

29 The Borrower indemnifies the Lender against — and must pay the Lender on demand the amount of — all losses, liabilities, costs and expenses (including, without limitation, legal expenses on a full indemnity basis) and Taxes in connection with:

- 29.1 the negotiation, preparation, execution, stamping and registration of this Agreement;
- 29.2 the enforcement or attempted enforcement or preservation or attempted preservation of any rights under this Agreement; and
- 29.3 any amendment to, or consent, waiver or release of or under, this Agreement.

### **H Compliance with Superannuation Law**

30 The parties agree that all arrangements in respect of the borrowing contained in or referred to in this Agreement must be strictly in accordance with Superannuation Law including, without limitation, for the purpose of ensuring:

- 30.1 the concessional tax treatment of the Fund and of amounts paid into or out of the Fund; and
- 30.2 the Fund's status as a Regulated Fund.

31 For this purpose:

- 31.1 The provisions of this Agreement which (whether expressly or impliedly) confer or impose discretions, powers, rights or obligations on the parties are to be read as:
  - 31.1.1 extending to confer or impose on the parties any discretions, powers, rights or obligations as may be necessary to ensure compliance with Superannuation Law; and
  - 31.1.2 circumscribing any discretions, powers, rights or obligations of the parties to the extent necessary to ensure compliance with Superannuation Law; and
- 31.2 If a provision of this Agreement (whether express or implied) is inconsistent with this purpose, then that provision must be read down to the extent necessary to ensure compliance with the requirements of this clause 31. If it is not possible to

read down a provision of this Agreement in that manner, then that provision is severable without affecting the validity or enforceability of the remaining part of that provision or of other provisions in this Agreement.

## **I Notices to the parties**

32 All notices to be given to or demands to be made under this Agreement must be in writing. They may be delivered in person or sent by mail or facsimile to the party's current business address.

33 All notices are to be treated as having been served:

33.1 if posted, 48 hours after the date of posting;

33.2 if delivered personally, on the actual date of receipt; and

33.3 if sent by facsimile, in the normal course of transmission.

## **J General and interpretation**

34 Time is of the essence of all obligations of the Borrower under this Agreement.

35 This Agreement may only be varied or replaced by a document executed by the parties.

36 Each party must promptly execute and deliver all documents and promptly take all other action necessary or desirable to effect, perfect or complete the transactions contemplated by this Agreement — including to complete the purchase of Authorised Investment.

37 Each indemnity in this Agreement is a continuing obligation, separate and independent from the other obligations of the parties. It survives this Agreement's termination.

38 It is not necessary for a party to incur expense or make payment before enforcing a right of indemnity conferred by this Agreement.

39 The warranties, undertakings, agreements and continuing obligations in this Agreement do not merge on completion.

40 This Agreement is governed by, and interpreted under, the laws of the jurisdiction set in Schedule 1.

41 If a party consists of more than one person, then this Agreement binds them jointly and each of them severally.

42 This Agreement may be executed in any number of counterparts all of which taken together constitute one instrument.

43 If a payment or other act is required to be made or done on a day which is not a Business Day, then the payment or act must be made or done on the next following Business Day.

44 If a provision in this Agreement is held to be illegal, invalid, void, voidable or unenforceable, that provision must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable.

45 If it is not possible to read down a provision of this Agreement in the manner described in clause 44, that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this Agreement.

46 A reference in this Agreement to:

46.1 a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;

46.2 a person includes a firm, partnership, joint venture, association, corporation or other corporate body;

46.3 a person includes the legal personal representatives, successors and assigns of that person;

46.4 any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the relevant purposes or objects of the first-mentioned body;

46.5 this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;

46.6 the singular includes the plural and vice versa; and

46.7 a gender includes the other genders.

47 If a party that is a trustee makes a covenant, agreement, undertaking representation or warranty, then the covenant, agreement, undertaking, representation or warranty is to be construed as having been made in the capacity as trustee of the relevant trust.

## **K Definitions**

48 In this agreement, unless expressed or implied to the contrary:

**Advance** means the principal amount specified in Schedule 1.

**Agreement** means this loan agreement, including all schedules and appendices.

**Authorised Investment** means the investments specified in Schedule 1.

**Business Day** means a day on which banks are open for general banking business in the jurisdiction identified in Schedule 1.

**Custodian** means the custodian identified in Schedule 1.

**Custodian Guarantee** means the guarantee under clause 17.

**Custody Deed** means a Declaration of Custody Trust, in a form agreed by the Lender, between the Custodian and the Borrower.

**Encumbrance** means an interest or power by way of security for the payment of a debt or other monetary obligation or the performance of any other obligation and whether existing or agreed to be granted or created, and where the interest or power:

- is reserved in or over any asset including without limitation, retention or reservation of title; or

- is created or otherwise arising in or over any asset under a mortgage, security interest, charge, debenture, lien, pledge, trust or power.

**Event of Default** means any of the events or circumstances described in clauses 24 and 28.

**Fund** means the Skygold Employees Superannuation Fund.

**Loan** means at any time the principal amount of the Advance outstanding at that time.

**Regulated Fund** means a 'regulated superannuation fund' within the meaning of section 19 of the SIS Act and a 'complying superannuation fund' within the meaning of Part 5 of SIS Act.

**Settlement** means settlement of the transaction on the Settlement Date by which:

- the Borrower uses some, or all, of the Advance to purchase the Authorised Investment; and
- the Custodian takes legal title to the Authorised Investment on the terms of the Custody Deed.

**Settlement Date** means the date and time for Settlement as described in Schedule 1.

**SIS Act** means the *Superannuation Industry (Supervision) Act 1993* (Cth).

**Superannuation Law** means

- any law of the Commonwealth of Australia which deals with any aspect of the superannuation or taxation in relation to superannuation, including the SIS Act and the *Superannuation Industry (Supervision) Regulations 1994* (Cth) ; or
- any lawful requirement in relation to the Fund or any authority or body that has responsibility in connection with the regulation of superannuation, or taxation in relation to the superannuation.

It includes:

- changes to any such laws or requirements after the date of this Agreement; and
- any proposed law or lawful requirement that the trustee believes may have retrospective effect.

**Tax** means any present or future tax, levy, impost, deduction, charge, duty, compulsory loan or withholding (together with any related interest, penalty, fine or expense in connection with any of them) levied or imposed by any government agency, other than any imposed on overall net income.

**Term** has the meaning given by clause 11.



**Execution**

Executed by the parties.

Dated: 7 October 2014

**Signed sealed and delivered**

by Ben Seng Kwai Wong, in the presence of:

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Signature of individual

\_\_\_\_\_  
Name of witness (please print)

**Signed sealed and delivered**

by Jennifer Lai Yock Wong, in the presence of:

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Signature of individual

\_\_\_\_\_  
Name of witness (please print)

Executed by  
Skygold Pty Ltd Pty. Ltd. ACN 010780266, in  
its capacity as trustee for the Fund, in  
accordance with section 127(1) of the  
*Corporations Act 2001* (Cwth):

---

Ben Seng Kwai Wong, director

---

Jennifer Lai Yock Wong, director

Executed by  
Sydney St Investments Pty. Ltd. ACN  
168470013, in accordance with section  
127(1) of the *Corporations Act 2001* (Cwth):

---

Ben Seng Kwai Wong, director

---

Jennifer Lai Yock Wong, director

## Schedule 1

<b>Advance:</b>	\$300,000.00
<b>Interest Rate:</b>	5% or such other rate as agreed between the Lender and the Borrower in writing from time to time.
<b>Authorised Investment:</b>	Unit 11, Sydney on Sydney 166 Sydney Street New Farm, QLD, 4005 Australia Lot 11 on 259348, Stanley, North Brisbane, 259348
<b>Settlement Date:</b>	2 October 2014 or another date agreed between the Lender and the Borrower.
<b>Custodian:</b>	Sydney St Investments Pty. Ltd. ACN 168470013 MCAChartered Accountant Unit 2, 273 Abbotsford Road Bowen Hills, QLD, 4006 Australia Fax
<b>Payment method:</b>	electronic funds transfer to the Lender's account as advised by the Lender from time to time
<b>Jurisdiction:</b>	Queensland

## **Schedule 2**

### **Compliance Letter**

Attached to this Schedule is an executed copy of the letter dated on or about the Settlement.

Date of 2 October 2014 from the trustee of the Skygold Employees Superannuation Fund to the lender concerning the fund's compliance with superannuation law.

# Sydney St Investments Pty Ltd

## Declaration of Custody Trust for the Skygold Employees Superannuation Fund

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**Sydney St Investments Pty. Ltd.** ACN 168470013

and

**Skygold Pty Ltd Pty. Ltd.** ACN 010780266

---

ANTHONY MICALIZZI  
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**BETWEEN**

Sydney St Investments Pty. Ltd. ACN 168470013  
of MCAChartered Accountant  
Unit 2, 273 Abbotsford Road  
Bowen Hills, QLD, 4006  
Australia

**(Custodian)**

**AND**

**Skygold Pty Ltd Pty. Ltd.** ACN 010780266  
in its capacity as trustee for the Fund  
of MCAChartered Accountant  
Unit 2, 273 Abbotsford Road  
Bowen Hills, QLD, 4006  
Australia

**(Trustee)**

**Background**

- A The Fund is a Regulated Fund and the Trustee is the trustee for the Fund.
- B In limited circumstances, the law allows the trustee of a Regulated Fund to agree to borrow funds to acquire an investment for that Regulated Fund. The relevant law is in Part 7 of the SIS Act relating to borrowing by superannuation funds. The exceptions to the general prohibition on superannuation funds borrowing provide, among other things, that for a borrowing arrangement to be allowed:
  - legal title to the investment must be held by a third party on behalf of the trustee of the Regulated Fund; and
  - the lender's rights against the trustee of the Regulated Fund for any default under the borrowing arrangement must relate only to the investment for which the trustee will purchase with the money it borrows.
- C The Trustee intends to borrow funds from a lender to acquire the Authorised Investment under an arrangement of the nature described in Recital B.
- D The Custodian agrees to act as the third party described in Recital B and to hold title to the Authorised Investment under this Deed.

**Operative provisions**

**A Custodian's Declaration of trust**

**What does the Custodian hold on trust?**

- 1 The Custodian declares that it will hold the benefit of the Custody Fund on trust for the Trustee under this Deed, with effect from the date:

- 1.1 that the Custodian purchases the Authorised Investment as contemplated by clause 3; or
  - 1.2 the date on which the Custodian receives any property to be held or applied in accordance with the trusts under this Deed.
- 2 The parties agree that the Trust is established and is to be maintained in connection with the limited recourse borrowing arrangement with the Lender.

### **What information and money must the Trustee provide?**

- 3 The Custodian and the Trustee agree that:
  - 3.1 the details in the Schedule to this Deed are all the relevant details regarding the Authorised Investment; and
  - 3.2 the Trustee will provide to the Custodian all funds necessary to enable the Custodian to purchase the Authorised Investment identified in the Schedule.

When the Trustee does that, it will be taken to have requested the Custodian, and the Custodian will be taken to have agreed, to purchase and take legal title to the Authorised Investment under this Deed. The parties agree that the name of the Custody Trust will be the "Declaration of Custody Trust for the Skygold Employees Superannuation Fund".

### **What is the name of the Custody Trust?**

- 4 The parties agree that the name of the Custody Trust will be the Sydney St Investments Pty Ltd.

## **B Custodian to hold title**

### **What title must the Custodian hold?**

- 5 The Custodian agrees that (subject to clause 8), it will maintain legal title to the Authorised Investment until the Trustee directs it under clauses 9 to 12 of this Deed.

### **What bank accounts are to be used?**

- 6 The Trustee must:
  - 6.1 designate one or more bank accounts of the Fund into which all amounts referred to in clause 7 may be deposited; and
  - 6.2 advise the Custodian of the details of that bank account or those accounts.

### **Income, accruals, accretions**

- 7 The Custodian agrees to deposit, or arrange for the deposit of, the following amounts into the Cash Account or as otherwise directed by the Trustee:
  - 7.1 any interest, income or other proceeds that the Authorised Investment generates; and
  - 7.2 any accretions or accruals attributable to the Authorised Investment.



### **May the Custodian have listed securities held by a CHESSE sponsor?**

- 8 If the Authorised Investment is listed securities, then the Custodian may engage a duly licensed CHESSE sponsor to hold the Authorised Investment — as long as the Custodian first obtains the Trustee's written consent. The Custodian may do that even though it has an obligation to maintain legal title to the Authorised Investments.

## **C Trustee to direct Custodian**

### **What interest does the Trustee have in the Authorised Investment?**

- 9 At all times up to and including the Vesting Date, the Trustee:
- 9.1 has a vested and indefeasible interest in the Authorised Investment and any other assets comprising the Custody Fund; and
  - 9.2 is absolutely entitled to the Authorised Investment and any other assets comprising the Custody Fund as against the Custodian.

### **How may the Trustee have the Authorised Investment transferred?**

- 10 The Trustee may in writing direct the Custodian to transfer, or otherwise deal with, the Authorised Investment and the other assets comprising the Custody Fund. The Custodian must do as directed. Before the Custodian transfers, or otherwise deals with, the Authorised Investment and any other asset comprising the Custody Fund as directed by the Trustee, the Custodian must notify the Lender in writing.

### **What information must the Custodian collect, provide etc?**

- 11 The Custodian will use its best endeavours to obtain information concerning the Authorised Investment. It will communicate all that information to the Trustee as soon as practicable. For example, the Custodian must provide the Trustee with any information it needs to help it exercise a discretion about, say, voting, or about participating in bonus issues, capital reductions, share buy backs, rights plans, and so on.

### **May the Trustee require the Custodian to execute charge documents?**

- 12 The Custodian must execute all documents the Trustee asks it to execute that are necessary to charge the Authorised Investment to secure the Trustee's payment to the Lender of all money owed in respect of the Authorised Investment.

## **D Restriction on Custodian's Discretion**

- 13 Notwithstanding any other provision to the contrary set out in this Deed, the exercise of any Discretion (if any) by the Custodian under this Deed requires the consent of the Trustee in all instances.

## **E Trustee's warranties**

- 14 The Trustee warrants that:
- 14.1 the Fund is a Regulated Fund;
  - 14.2 the Fund has a written investment strategy which accords in all respects with Superannuation Law;
  - 14.3 the Trustee's investment in the Authorised Investment accords with the Fund's written investment strategy;
  - 14.4 the Trustee is the sole trustee of the Fund;
  - 14.5 the Trustee has the power and authority to enter into this Deed;
  - 14.6 the Trustee has the power and authority to purchase the Authorised Investment; and
  - 14.7 this Deed is legally binding on it, and the Deed is enforceable against it in accordance with its terms.

## **F Duration of Trust**

### **When does the Trust start and end?**

- 15 The Trust commences on the date described in Clause 1 and terminates on the Vesting Date.

### **What must the Trustee do before the Vesting Date?**

- 16 Before the Vesting Date, the Trustee must ensure:
- 16.1 that all money the Lender loaned to the Trustee in respect of the Authorised Investment has been repaid; and
  - 16.2 that any security or charge over the Authorised Investment has been discharged in full.

### **What must the Custodian and Trustee do on (or soon after) the Vesting Date?**

- 17 On the Vesting Date (or as soon as practicable after the Vesting Date) the Custodian must either:
- 17.1 transfer the Authorised Investment and any other assets comprising the Custody Fund to the Trustee; or
  - 17.2 otherwise deal with the Authorised Investment and other assets comprising the Custody Fund as the Trustee may direct in writing.

## **G Replacement or resignation of Custodian**

### **May the Trustee add, remove, or replace the Custodian?**

- 18 At any time, the Trustee may by deed remove the Custodian, appoint a replacement custodian or appoint an additional custodian.

### **What must an outgoing Custodian do?**

- 19 The outgoing Custodian must as soon as practicable after being removed or replaced:
- 19.1 sign all documents and do all things necessary to transfer legal title (and any CHES Sponsorship) in the Authorised Investment and in any other asset comprising the Custody Fund to the new or continuing custodian; and
  - 19.2 sign all documents and do all things necessary to transfer any charge or security in respect of the Authorised Investment or any other asset comprising the Custody Fund to the new or continuing custodian.

### **What must a continuing Custodian do?**

- 20 If a new Custodian is added, then as soon as practicable the continuing Custodian must sign all documents and do all things necessary to transfer legal title (and any CHES Sponsorship) in the Authorised Investment, and in any other asset comprising the Custody Fund, to the new custodian jointly with the continuing custodian.

### **How may the Custodian resign?**

- 21 The Custodian may resign by providing at least 60 days written notice to the Trustee. During the 60 day period, the Custodian must comply with any reasonable directions of the Trustee concerning completing the steps set out in clauses 19.1 to 19.2.

## **H Trustee indemnifies Custodian**

- 22 The Trustee agrees to indemnify and keep the Custodian indemnified against all liabilities, actions, proceedings, demands, claims, costs, damages, stamp duty, taxes, losses and expenses incurred or sustained by the Custodian or brought or made against the Custodian:
- 22.1 in relation to the purchase of the Authorised Investment;
  - 22.2 by virtue of the Custodian holding legal title to the Authorised Investment; and
  - 22.3 as a consequence of the Custodian complying with any direction of the Trustee under this Deed.

## **I Trustee to pay Custodian's costs**

- 23 The Trustee indemnifies the Custodian against, and will pay the Custodian on demand, the amount of, all losses, liabilities, costs and expenses (including, without limitation, legal expenses on a full indemnity basis) and Taxes in connection with:
- 23.1 the negotiation, preparation, execution, stamping and registration of this Deed;

23.2 the enforcement or attempted enforcement or preservation or attempted preservation of any rights under this Deed; and

23.3 any amendment to, or consent, waiver or release of or under, this Deed.

## **J Notices to the parties**

24 All notices to be given to or demands to be made under this Deed must be in writing. They may be delivered in person or sent by mail or facsimile to the party's current business address.

25 All notices are to be treated as having been served:

25.1 if posted, 48 hours after the date of posting;

25.2 if delivered personally, on the actual date of receipt; and

25.3 if sent by facsimile, in the normal course of transmission.

## **K Jointly and Severally Liable**

26 If two or more persons or entities comprise a party to this Deed, then each person or entity is jointly and severally liable for the obligations of that party under this Deed.

## **L Limitation**

27 Notwithstanding anything else to the contrary contained in this Deed the Custodian and the Trustee agree that:

27.1 the Custodian's rights against the Trustee for, in connection with, or as a result of (whether directly or indirectly) either of the following defaults are limited to rights relating to the Authorised Investment:

- default on the relevant advance made by the Lender to the Trustee; or
  - default on the sum of the borrowing and charges related to that advance;
- and

27.2 if the Trustee has a right relating to the Authorised Investment (other than a right to acquire legal ownership of the Authorised Investment on repayment to the Lender of the relevant loan), then the Custodian's rights and the rights of any other person against the Trustee for, in connection with, or as a result of, (whether directly or indirectly) the Trustee's exercise of its right, are limited to rights relating to the Authorised Investment.

## **M Compliance with Superannuation Law**

28 The Custodian and the Trustee agree that all arrangements in respect of the Custody Trust as contained in, or referred to in, this Deed must be strictly in accordance with Superannuation Law including, without limitation, for the purpose:

28.1 of ensuring the concessional tax treatment of the Fund and of amounts paid into or out of the Fund; and

28.2 of the Fund's status as a Regulated Fund.

29 For this purpose:

29.1 The provisions of this Deed which (whether expressly or impliedly) confer or impose discretions, powers, rights or obligations on the parties are to be read as:

29.1.1 extending to confer or impose on the parties any discretions, powers, rights or obligations as may be necessary to ensure compliance with Superannuation Law; and

29.1.2 circumscribing any discretions, powers, rights or obligations of the parties to the extent necessary to ensure compliance with Superannuation Law; and

29.2 If a provision of this Deed (whether express or implied) is inconsistent with this purpose, then that provision must be read down to the extent necessary to ensure compliance with the requirements of this clause 29. If it is not possible to read down a provision of this Deed in that manner, then that provision is severable without effecting the validity or enforceability of the remaining part of that provision or of other provisions in this Deed.

## **N General and interpretation**

30 Time is of the essence of all obligations under this Deed.

31 This Deed may only be varied or replaced by a document executed by the parties.

32 Each party must promptly execute and deliver all documents and promptly take all other action necessary or desirable to effect, perfect or complete the transactions contemplated by this Deed.

33 Each indemnity in this Deed is a continuing obligation, separate and independent from the other obligations of the parties. It survives this Deed's termination.

34 It is not necessary for a party to incur expense or make payment before enforcing a right of indemnity conferred by this Deed.

35 The warranties, undertakings, agreements and continuing obligations in this Deed do not merge on completion.

36 This Deed is governed by, and interpreted under, the laws of the jurisdiction set in the Schedule.

37 If a party consists of more than one person, then this Deed binds them jointly and each of them severally.

38 This Deed may be executed in any number of counterparts all of which taken together constitute one instrument.

39 If a payment or other act is required to be made or done on a day which is not a Business Day, then the payment or act must be made or done on the next following Business Day.

- 40 If a provision in this Deed is held to be illegal, invalid, void, voidable or unenforceable, that provision must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable.
- 41 If it is not possible to read down a provision of this Deed in the manner described above, that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this Deed.
- 42 A reference in this Deed to:
- 42.1 a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- 42.2 a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- 42.3 a person includes the legal personal representatives, successors and assigns of that person;
- 42.4 any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the relevant purposes or objects of the first-mentioned body;
- 42.5 this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- 42.6 the singular includes the plural and vice versa; and
- 42.7 a gender includes the other genders.
- 43 If a party that is a trustee makes a covenant, agreement, undertaking representation or warranty, then the covenant, agreement, undertaking, representation or warranty is to be construed as having been made in the capacity as trustee of the relevant trust.

## **O Definitions**

44 In this deed unless expressed or implied to the contrary:

**Authorised Investment** means the investment specified in the Schedule.

**Cash Account** means the account established under clause 6.

**Custody Fund** means the Authorised Investment together with the following assets transferred to the Custodian and other amounts which accrue or are paid in respect of the Authorised Investment:

- all right title and interest of the Custodian from time to time in the Authorised Investment;
- all income and other proceeds generated from the holding of the Authorised Investment; and
- all other income, proceeds, accretions or accruals attributable to the Custody Trust.

**Custody Trust** means the trust known as "Sydney St Investments Pty Ltd" created by operation of this Deed.

**Deed** means this trust deed, including all schedules.

**Discretion** means a right or power to act in accordance with one's own judgment.

**Fund** means the Skygold Employees Superannuation Fund.

**Lender** means each person from whom the Trustee is borrowing in order to acquire Authorised Investment, as identified in the Schedule.

**Regulated Fund** means a 'regulated superannuation fund' within the meaning of section 19 of the SIS Act and a 'complying superannuation fund' within the meaning of Part 5 of SIS Act.

**Schedule** means the schedule to this Deed.

**SIS Act** means the Superannuation Industry (Supervision) Act 1993 (Cth).

**Superannuation Law** means:

- any law of the Commonwealth of Australia which deals with any aspect of the superannuation or taxation in relation to superannuation, including the SIS Act and the Superannuation Industry (Supervision) Regulations 1994 (Cth); and
- any lawful requirement in relation to the Fund by any authority or body that has responsibility in connection with the regulation of superannuation, or taxation in relation to superannuation.
- It includes:
  - changes to any such laws or requirements after the date of this Deed; and
  - any proposed law or lawful requirement that the trustee believes may have retrospective effect.
- **Trustee** means the trustee for the time being of the Fund, who as at the date of this Deed is the person identified on page 1.

**Vesting Date** means either:

- the date which is 80 years from the date of this Deed; or
- any earlier date the Custodian and Trustee jointly determine.

## Execution

Executed by the parties.

Dated: 7 October 2014

Executed by  
Sydney St Investments Pty. Ltd. ACN  
168470013, in accordance with section  
127(1) of the *Corporations Act 2001* (Cwth):

---

Ben Seng Kwai Wong, director

---

Jennifer Lai Yock Wong, director

Executed by  
Skygold Pty Ltd Pty. Ltd. ACN 010780266, in  
its capacity as trustee for the Fund, in  
accordance with section 127(1) of the  
*Corporations Act 2001* (Cwth):

---

Ben Seng Kwai Wong, director

---

Jennifer Lai Yock Wong, director



## Schedule

<b>Lender:</b>	Ben Seng Kwai Wong and Jennifer Lai Yock Wong
<b>Lender Address for Notices:</b>	3 Moggill Road Toowong, QLD, 4066 Australia  3 Moggill Road Toowong, QLD, 4066 Australia
<b>Lender Fax:</b>	
<b>Loan Amount:</b>	\$300,000.00
<b>Loan Term:</b>	20 years
<b>Authorised Investment:</b>	Unit 11, Sydney on Sydney 166 Sydney Street New Farm, QLD, 4005 Australia Lot 11 on 259348, Stanley, North Brisbane, 259348
<b>Jurisdiction:</b>	Queensland
<b>Settlement Date (if applicable):</b>	2 October 2014

# **2018** Workpapers

Section J - L

Members' Fund

## Skygold Employees Superannuation Fund

## Members Summary Report

As at 30 June 2018

Opening Balance	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>Ben Seng Kwai Wong (Age: 58)</b>											
WONBEN00001A - Accumulation											
382,430.67	9,310.00	0.00	(59,945.14)	0.00	0.00	1,396.50	(8,233.08)	5,190.78	17,369.41	0.00	316,071.92
<b>382,430.67</b>	<b>9,310.00</b>	<b>0.00</b>	<b>(59,945.14)</b>	<b>0.00</b>	<b>0.00</b>	<b>1,396.50</b>	<b>(8,233.08)</b>	<b>5,190.78</b>	<b>17,369.41</b>	<b>0.00</b>	<b>316,071.92</b>
<b>Jennifer Lai Yock Wong (Age: 58)</b>											
WONJEN00001A - Accumulation											
260,341.97	21,690.00	0.00	(43,515.57)	0.00	0.00	3,253.50	(4,085.25)	0.00	0.00	0.00	239,348.15
<b>260,341.97</b>	<b>21,690.00</b>	<b>0.00</b>	<b>(43,515.57)</b>	<b>0.00</b>	<b>0.00</b>	<b>3,253.50</b>	<b>(4,085.25)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>239,348.15</b>
<b>642,772.64</b>	<b>31,000.00</b>	<b>0.00</b>	<b>(103,460.71)</b>	<b>0.00</b>	<b>0.00</b>	<b>4,650.00</b>	<b>(12,318.33)</b>	<b>5,190.78</b>	<b>17,369.41</b>	<b>0.00</b>	<b>555,420.07</b>

# Members Statement

Ben Seng Kwai Wong  
 PO Box 1988  
 Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : 12/07/1959  
 Age: 58  
 Tax File Number: Provided  
 Date Joined Fund: 27/06/1991  
 Service Period Start Date: 02/06/1986  
 Date Left Fund:  
 Member Code: WONBEN00001A  
 Account Start Date 27/06/1991  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

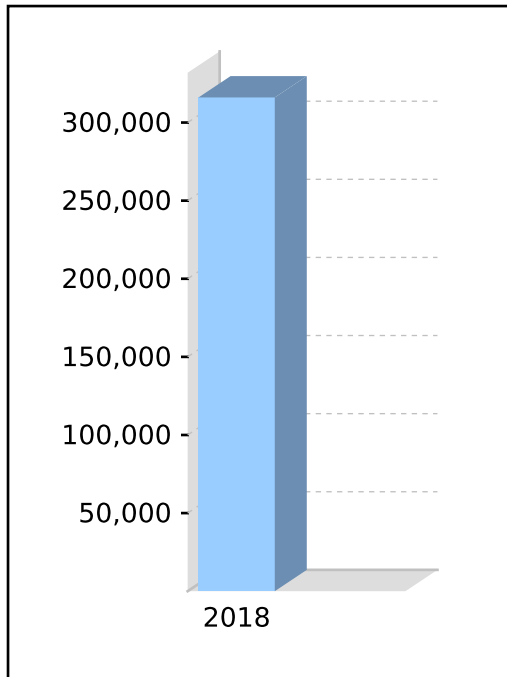
Nominated Beneficiaries N/A  
 Vested Benefits 316,071.92  
 Total Death Benefit 1,850,733.92  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 1,534,662.00

### Your Balance

Total Benefits 316,071.92

Preservation Components  
 Preserved 316,071.92  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free 6,265.56  
 Taxable 309,806.36



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	382,430.67
<u>Increases to Member account during the period</u>	
Employer Contributions	9,310.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(59,945.14)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,396.50
Income Tax	(8,233.08)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	5,190.78
Division 293 Tax	
Insurance Policy Premiums Paid	17,369.41
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	316,071.92

# Members Statement

Jennifer Lai Yock Wong  
 PO Box 1988  
 Toowong, Queensland, 4066, Australia

## Your Details

Date of Birth : 12/03/1960  
 Age: 58  
 Tax File Number: Provided  
 Date Joined Fund: 27/06/1991  
 Service Period Start Date: 27/06/1991  
 Date Left Fund:  
 Member Code: WONJEN00001A  
 Account Start Date 27/06/1991  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 239,348.15  
 Total Death Benefit 890,300.15  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 650,952.00

## Your Balance

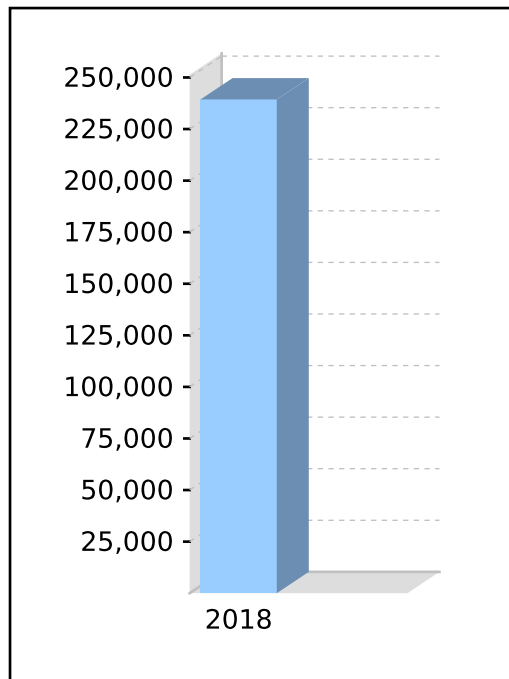
Total Benefits 239,348.15

Preservation Components

Preserved 239,348.15  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 3,824.48  
 Taxable 235,523.67



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	260,341.97
<u>Increases to Member account during the period</u>	
Employer Contributions	10,872.00
Personal Contributions (Concessional)	10,818.00
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(43,515.57)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,253.50
Income Tax	(4,085.25)
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	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	239,348.15

# Skygold Employees Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2017 - 30 June 2018

### Summary

Member	D.O.B	Age (at 30/06/2017)	Total Super Balance (at 30/06/2017)*1	Concessional	Non-Concessional	Other	Reserves	Total
Wong, Ben Seng Kwai	12/07/1959	57	382,430.67	9,310.00	0.00	0.00	0.00	9,310.00
Wong, Jennifer Lai Yock	12/03/1960	57	260,341.97	21,690.00	0.00	0.00	0.00	21,690.00
<b>All Members</b>				<b>31,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>31,000.00</b>

\*1 Total Super Balance is per individual across funds within a firm.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Wong, Ben Seng Kwai	Concessional	9,310.00	25,000.00	15,690.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Wong, Jennifer Lai Yock	Concessional	21,690.00	25,000.00	3,310.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

### NCC Bring Forward Caps

Member	Bring Forward Cap	2015	2016	2017	2018	Total	Current Position
Wong, Ben Seng Kwai	N/A	0.00	0.00	879.00	0.00	N/A	Bring Forward Not Triggered
Wong, Jennifer Lai Yock	N/A	0.00	0.00	879.00	0.00	N/A	Bring Forward Not Triggered

### Wong, Ben Seng Kwai

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other
04/07/2017	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION	Employer	9,310.00	*per query replies							

Total - Wong, Ben Seng Kwai

9,310.00      0.00      0.00      0.00

0.00      0.00      0.00

**Wong, Jennifer Lai Yock**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other	
04/07/2017	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION	Employer	10,872.00									
04/07/2017	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION	Personal - Concessional	4,818.00									
06/06/2018	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION	Personal - Concessional	6,000.00									
<b>Total - Wong, Jennifer Lai Yock</b>			<u>21,690.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>				<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Total for all members</b>			<u>31,000.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>						

07 January 2019

The Trustee  
Skygold Employees Superannuation Fund  
PO Box 1988  
TOOWONG QLD 4066

Dear Sir,

We confirm that the following contribution was received by the Skygold Employees Superannuation Fund as **Member Contributions**, and that Jennifer Wong will be claiming a deduction in her personal income tax return, as confirmed by the s290-170 Deduction Notice:

For Jennifer Wong	\$10,818.00	Concessional
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We also confirm the following contributions were received by the above fund as **Employer Contributions**.

For Ben Wong	\$9,310.00	Concessional
--------------	------------	--------------

For Jennifer Wong	\$10,872.00	Concessional
-------------------	-------------	--------------

Yours faithfully

.....  
**Ben Wong**  
Member

.....  
**Jennifer Wong**  
Member



07 January 2019

The Trustee  
Skygold Employees Superannuation Fund  
PO Box 1988  
TOOWONG QLD 4066

Dear Sir,

We confirm that Skygold Pty Ltd has paid the following amounts to the Skygold Employees Superannuation Fund during the 2017-2018 year as employer contributions.

For Ben Wong	\$9,310.00	Concessional
For Jennifer Wong	\$10,872.00	Concessional

Yours faithfully

.....  
**Ben Wong**  
Director  
Skygold Pty Ltd

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

## Section A: Your details

### 1 Tax file number (TFN)

**!** 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: 

Family name

First given name

Other given names

### 3 Date of birth

### 4 Current postal address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Country if outside of Australia

### 5 Daytime phone number

 (include area code) 

## Section B: Super fund's details

### 6 Fund name

### 7 Fund Australian business number (ABN)

### 8 Member account number

### 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 \$

---

**Skygold Employees Superannuation Fund****Deductions Notice Letter**

---

Skygold Pty Ltd as trustee for Skygold Employees Superannuation Fund acknowledges that

**Jennifer Lai Yock Wong**

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

\$10,818

for contributions paid in the year ended 30 June 2018. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

---

Ben Seng Kwai Wong

Date: 30 / 06 / 2018

**\*\* 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 2017 to 30 June 2018 is: \$10,818.00

---

Jennifer Lai Yock Wong

Date: 30 / 06 / 2018

Six Thousand Australian Dollars and 0 Cents

6/06/2018

Skygold Superannuation Fund

\*\*\*6,000.00

EDT0606

6/06/2018

\$6,000.00

Skygold Superannuation Fund

A.B.N. 53 010 780 266

6-0280 Superannuation

\$6,000.00

A.C.N. 010 780 266

Skygold Superannuation Fund- Super  
Contribution 2017

Twenty Five Thousand Australian Dollars and 0 Cents

4/07/2017

Skygold Superannuation Fund

\*\*\*25,000.00

EFT0407

4/07/2017

\$25,000.00

Skygold Superannuation Fund

A.B.N. 53 010 780 266

6-0280 Superannuation

\$25,000.00

A.C.N. 010 780 266

Skygold Superannuation Fund- Super  
Contribution July2017



MR BEN WONG  
PO BOX 163  
HAMILTON CENTRAL QLD 4007

Statement period 21 Aug 17 to 06 Feb 18  
Tax file number 490 022 279  
Date of issue 09 February 2018  
Statement number 8  
Our reference 7106968885826  
Internet: [www.ato.gov.au](http://www.ato.gov.au) Account enquiries: 13 28 61

**Income Tax Account  
Statement of Account**

**Overdue amount as at 06 February 2018**  
You are required to pay this amount immediately.  
General interest charge (GIC) may be accruing.

**\$0.00**

Amounts not yet due

**\$4,996.11 DR**

This statement has been issued to provide supplementary account information in relation to your assessment.

**Transaction list** - This statement shows transactions for the period **21 August 2017** to **06 February 2018** (inclusive).

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
21 Aug 17		<b>OPENING BALANCE</b>			0.00
12 Jan 18	21 Mar 18	Tax return Individuals - Income Tax for the period from 01 Jul 16 to 30 Jun 17	3,415.70		3,415.70
03 Feb 18	21 Mar 18	Tax Office initiated amended Tax return Individuals - Income Tax for the period from 01 Jul 16 to 30 Jun 17	1,465.35		4,881.05

Robert Ravanello  
Deputy Commissioner of Taxation

**Please see over for important information about your statement**

E00000-S00000-F00000

NAT73365

71092.100071-05-2017

Page 1 of 4

Australian Taxation Office

**PAYMENT SLIP - 21**  
BEN WONG

TFN 490 022 279/00551

Amount paid \$

Australian Taxation Office  
Locked Bag 1793  
PENRITH NSW 1793

PRN 551 00490 022 279 8621



\*171 551004900222798621

## IMPORTANT INFORMATION ABOUT YOUR STATEMENT

### Statement transactions

This statement only lists those transactions that we processed on your account for the period shown. Any transactions processed earlier that are due and payable within this period are included in the opening balance. This statement may not cover all your dealings with us. For example, you may have amounts outstanding in relation to other accounts or current legal, release or dispute actions. You can find out the current balance of your account and details of other accounts by calling us on the numbers listed below.

### Explanation of terms

**The process date** is the date that we processed a particular transaction.

**The effective date** is the date we use for the calculation of general interest charge and other penalties or interest. It is also the due date of any liabilities.

### Having trouble paying?

If you are experiencing difficulty making your payment by the due date, phone us on the numbers listed below to discuss options that may be available to help you meet your obligations.

### General interest charge (GIC)

Where any amount is not paid by the due date, GIC accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis. GIC is currently imposed at a rate of 8.72% per annum (reviewed every three months). The GIC is tax deductible in the year that it is incurred.

**GIC remission** – You can request remission of GIC. We may remit the GIC if satisfied that the delay was due to circumstances beyond your control and you took reasonable steps to lessen the effects of those circumstances. We may also remit GIC in other circumstances where this would be fair and reasonable.

### What you need if you phone us

We need to know we are talking to the right person before we can discuss your tax affairs. We will ask for details only you or someone you have authorised would know. An authorised person is someone who you have previously told us can act on your behalf. If you can, please have your tax file number or Australian business number with you.

#### How to contact us

For an explanation of your account:

Individuals - phone us on **13 28 61** (8.00am – 6.00pm Monday to Friday).

Businesses - phone us on **13 28 66** (8.00am – 6.00pm Monday to Friday).

To make an arrangement to pay you can contact our automated self help 24 hours per day, seven days a week on **13 28 65**.

If you do not speak English and need help from us phone the Translating and Interpreting Service on **13 14 50**.

If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**.

## METHODS OF PAYMENT

### BPAY®

Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.



**Billers Code: 75556**  
**Reference: Your PRN** (shown on the front of your payment slip directly above the barcode)

### Credit card

Payments can be made online or by phone, visit our website at [www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay) or phone **1300 898 089**. A card-payment fee applies.

### Other payment options

For more information about other payment options, you can:

- visit our website at [www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay)
- phone us on **1800 815 886**.

Payments cannot be made in person at any of our branches or shopfronts.



**Transaction list** - This statement shows transactions for the period **21 August 2017** to **06 February 2018** (inclusive).

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
03 Feb 18	21 Mar 18	ECC Charge for the 2017 income year calculated from 01 Jul 16 to 20 Mar 18	115.06		4,996.11
06 Feb 18		<b>CLOSING BALANCE</b>			<b>4,996.11 DR</b>



MR BEN WONG  
 PO BOX 163  
 HAMILTON CENTRAL QLD 4007

Statement period 06 Feb 18 to 23 Mar 18  
 Tax file number 490 022 279  
 Date of issue 28 March 2018  
 Statement number 9  
 Our reference 7107236237524  
 Internet: [www.ato.gov.au](http://www.ato.gov.au) Account enquiries: 13 28 61

**Income Tax Account**  
**Statement of Account**

Total account balance as at 23 March 2018	\$0.00
---	--------

Your refund of **\$3,610.37**, ATO006000009321286 has been forwarded to your nominated financial institution.

**Transaction list** - This statement shows transactions for the period **06 February 2018 to 23 March 2018** (inclusive).

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
06 Feb 18		<b>OPENING BALANCE</b>			4,996.11 DR
19 Mar 18	16 Mar 18	Payment received		3,415.70	1,580.41
23 Mar 18	21 Mar 18	Excess Concessional Contributions Credit		5,190.78	3,610.37 CR
23 Mar 18	28 Mar 18	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	3,610.37		0.00
23 Mar 18		<b>CLOSING BALANCE</b>			<b>0.00</b>

Robert Ravanello  
 Deputy Commissioner of Taxation

Please see over for important information about your statement

## IMPORTANT INFORMATION ABOUT YOUR STATEMENT

### Statement transactions

This statement only lists those transactions that we processed on your account for the period shown. Any transactions processed earlier that are due and payable within this period are included in the opening balance. This statement may not cover all your dealings with us. For example, you may have amounts outstanding in relation to other accounts or current legal, release or dispute actions. You can find out the current balance of your account and details of other accounts by calling us on the numbers listed below.

### Explanation of terms

**The process date** is the date that we processed a particular transaction.

**The effective date** is the date we use for the calculation of general interest charge and other penalties or interest. It is also the due date of any liabilities.

### General interest charge (GIC)

Where any amount is not paid by the due date, GIC accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis. GIC is currently imposed at a rate of 8.72% per annum (reviewed every three months). The GIC is tax deductible in the year that it is incurred.

**GIC remission** – You can request remission of GIC. We may remit the GIC if satisfied that the delay was due to circumstances beyond your control and you took reasonable steps to lessen the effects of those circumstances. We may also remit GIC in other circumstances where this would be fair and reasonable.

### What you need if you phone us

We need to know we are talking to the right person before we can discuss your tax affairs. We will ask for details only you or someone you have authorised would know. An authorised person is someone who you have previously told us can act on your behalf. If you can, please have your tax file number or Australian business number with you.

### How to contact us

Individuals - phone us on **13 28 61** (8.00am - 6.00pm Monday to Friday).

Businesses - phone us on **13 28 66** (8.00am - 6.00pm Monday to Friday).

If you do not speak English and need help from us phone the Translating and Interpreting Service on **13 14 50**.

If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**.



MR BEN WONG  
PO BOX 163  
HAMILTON CENTRAL QLD 4007

Tax period ending 30 June 2017  
Tax file number 490 022 279  
Date of issue 09 February 2018  
Our reference 710 695 257 6863  
Internet: [www.ato.gov.au](http://www.ato.gov.au) Phone enquiries: 13 28 61

## Notice of amended assessment - year ended 30 June 2017

*Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997*

We have reviewed some of the information reported in your income tax return for the period ending 30 June 2017 and have amended your assessment for that period.

Description	Debits \$	Credits \$
<b>Your previous taxable income was \$143,224</b>		
<b>Your amended taxable income is \$149,330</b>		
<b>Tax on your taxable or net income</b>	<b>42,884.10</b>	
Less non-refundable tax offsets		916.02
Less refundable tax offsets		21,510.00
<b>Amended assessed tax payable</b>	<b>20,458.08</b>	
Less tax offset refunds	0.00	
<b>Plus other liabilities, which may have changed</b>	<b>10,654.98</b>	
<b>Less Pay as you go (PAYG) credits and other entitlements</b>		<b>26,232.00</b>
<b>Result of this notice</b>	<b>4,881.05</b>	
Result of previous notice for the period	3,415.70 DR	
<b>Difference between this amended notice and your previous notice</b>	<b>1,465.35</b>	
<b>Outcome of this notice</b>	<b>1,465.35 DR</b>	

Where any amount is not paid by the due date, General Interest Charge (GIC) accrues on the outstanding balance until the entire amount has been paid

Outcome of this notice	<b>\$1,465.35 DR</b>
Payment for this notice is due	<b>21 March 2018</b>
Total amount payable/refundable	<b>Refer to Statement of Account</b>

Robert Ravello  
Deputy Commissioner of Taxation

**Please keep this notice for future reference**

**Please see over for important information about your assessment**

## IMPORTANT INFORMATION

### Payment of tax

You must pay the amount shown on the front of this notice by the due date even if you have lodged a private ruling application, objection or amendment request. Interest charges will apply if you do not pay by the due date. If you cannot pay your tax on time, phone us on the numbers listed below to discuss your situation. We may be able to make other arrangements for payment.

### Date for payment of other amounts

The date for payment shown on this notice refers only to the balance of this assessment. If you owe us other amounts, the dates for payment of those amounts remain as previously notified.

### If you disagree with your assessment

If you think this assessment is wrong, check all the details on this notice with those on your tax return. If you think there is a problem, phone us on the numbers listed below. You can write to us and object to the assessment if you still disagree with it. Objection forms and information about how to lodge an objection are available from our website at [www.ato.gov.au/object](http://www.ato.gov.au/object) or by phoning the numbers listed below. If you disagree with our decision on your objection you can apply for an independent, external review. When we give you our decision we will let you know if you can apply to the Administrative Appeals Tribunal for a review or appeal to the Federal Court.

### We may amend your assessment

The law gives us time to review information you have given us. Generally, we have two years from the date of the income tax assessment, but in some cases we have longer. If we find the information you provided was not correct we may amend this assessment. More information is available at [www.ato.gov.au/notices](http://www.ato.gov.au/notices)

### Record keeping

You must keep the records, receipts and other documentation you have used to prepare your return. Generally you need to keep them for five years. More information about record keeping is available at [www.ato.gov.au/notices](http://www.ato.gov.au/notices)

### Keeping this notice of assessment for future reference

You should keep this notice as part of your taxation records as you may be asked to provide details from it when phoning us. This notice also contains a reference number required for lodging a future income tax return online.

### Protecting your privacy when you phone us

If you phone us we need to know we are talking to the correct person before providing account information. We will ask you for details only you, or your authorised representative, would know. It will be helpful if you have your tax file number or Australian business number and a copy of this notice ready when you phone us.

### How to contact us

Individuals – phone us on **13 28 61** (8.00am – 6.00pm Monday to Friday)

Businesses – phone us on **13 28 66** (8.00am – 6.00pm Monday to Friday)

If you do not speak English and need help from us phone the Translating and Interpreting Service on **13 14 50**

If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**

## Notice of amended assessment – year ended 30 June 2017 (cont.) – detailed information

*Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997*

**This section details amounts listed on the front page of this notice:**

Description	Debits \$	Credits \$
<b>Non-refundable tax offsets total of \$916.02:</b>		
Excess concessional contributions tax offset		916.02
<b>Refundable tax offsets total of \$21,510.00:</b>		
Franking credit offset		21,510.00
<b>Other liabilities total of \$10,654.98:</b>		
Medicare levy	2,986.60	
Excess private health reduction or refund (rebate reduced)	973.00	
Compulsory Higher Education Loan repayment	6,695.38	
<b>Pay as you go (PAYG) credits and other entitlements total of \$26,232.00:</b>		
PAYG withholding (eg tax deducted by your employer or bank)		26,232.00

### Other information relevant to your assessment:

The Commissioner rounds down certain small amounts that may be owed by you or may be refunded to you. You may have transactions on your account where this has occurred.

Excess concessional contributions of \$6,106.80 have been included in your assessable income which forms part of your taxable income. A non-refundable tax offset equal to 15% of your excess concessional contributions has been applied. This is to account for tax payable by your superannuation provider in respect of the excess concessional contributions. An excess concessional contributions charge of \$115.06 has also been applied. This charge amount does not form part of this notice of assessment and is shown as a separate amount due and payable on your statement of account. Please refer to the enclosed documents regarding excess concessional contributions for further information.

Your compulsory Higher Education Loan repayment is the amount of your accumulated HELP debt you have to repay this year. It is based on the repayment rate that applies to your repayment income. For this year your repayment income is **your taxable income plus any total net investment losses, reportable super contributions, reportable fringe benefits amounts or exempt foreign employment income**. This may be different from your taxable income.

Your accumulated HELP debt at 1 June 2017 was **\$6,695.00**.

Based on your income for surcharge purposes, your private health insurance rebate entitlement has been reduced by the amount shown under other liabilities on your notice. For more information on the private health insurance rebate, visit our website, [www.ato.gov.au/privatehealthinsurance](http://www.ato.gov.au/privatehealthinsurance)

## IMPORTANT INFORMATION (CONT.)

### Explanation of terms used in your notice of assessment

#### Tax on taxable income

We calculate the amount of tax you pay on your taxable income. We work it out based on the information in your tax return. This amount may be nil.

#### Tax offsets

Tax offsets directly reduce the amount of tax you pay. They are not the same as deductions. Deductions are taken off your income before your tax is worked out. With a tax offset, we work out the tax due on your taxable income then reduce it by the total amount of your tax offsets.

##### Non-refundable tax offsets

Most tax offsets are non-refundable and generally can only reduce the amount of tax on your taxable income to zero. This means that if your non-refundable tax offsets are greater than your tax on your taxable income, you do not get a refund of the excess amount. Usually, you cannot transfer the excess or carry it forward to a later income year. It does not reduce your Medicare levy or Medicare levy surcharge unless specific legislation allows.

##### Refundable tax offsets and tax offset refunds

If you are entitled to any refundable tax offsets, they reduce the amount of tax on your taxable income. If the tax on your taxable income is reduced to zero and not all of your refundable tax offsets have been used up, the remaining amount will be shown at 'tax offset refunds'. This amount will be allocated against any outstanding liabilities, including Medicare.

#### PAYG credits and other entitlements

Includes any credits or interest entitlements that have been taken into account in working out your refund or amount owing. An example of these credits is any tax that was deducted by your employer or bank from payments they made to you during the financial year.



MR BEN WONG  
 PO BOX 163  
 HAMILTON CENTRAL QLD 4007

Our reference: 7106968568322  
 Phone: 13 10 20  
 TFN: 490 022 279  
 9 February 2018

## Your superannuation excess concessional contributions

Dear MR WONG

You have made excess concessional (before tax) contributions to your superannuation funds in the 2016-17 financial year. The excess amount has been added to your assessable income on your income tax return. As a result, an excess concessional contributions charge has been applied as shown in the determination below.

### Your contributions information

Contribution	Your contributions \$	Contributions cap \$	Your excess contributions \$
Concessional contributions	\$41,106.80	\$35,000.00	\$6,106.80

### Your determination

<b>Excess concessional contributions determination for the 2016-17 financial year</b>			
<i>Taxation Administration Act 1953 s97-5</i>			
Your excess concessional contributions	\$6,106.80		
Your excess concessional contributions charge	\$115.06		
Period for which your charge was calculated	1 July 2016 to 20 March 2018		

### Your reported super information for the 2016-17 financial year

Superannuation fund name	Superannuation fund ABN	Your reported account balance \$	Reported on
SKYGOLD EMPLOYEES SUPERANNUATION FUND	50 874 456 270	\$382,430.67	30 June 2017
WESTPAC MASTERTRUST SUPERANNUATION DIVISION	81 236 903 448	\$0.00	24 October 2017

### What you need to do

You will need to pay any income tax liability you may have by:

- using your own sources. If you do this, your excess amount will still be included as non-concessional contributions, or
- electing to release up to your maximum release amount of \$5,190.78 from one or more of your super funds. Please note, the decision to release an amount is irrevocable. The amount released will also be divided by 85% and will no longer count towards your non-concessional contributions.



### **How to elect to release money from your fund**

If you wish to release an amount of your excess concessional contributions, you will need to complete the *Fairer taxation of excess concessional contributions – election form* by **2 March 2018**. You can do this by:

- submitting the form via myGov. If you are not already registered, you can register at **[www.ato.gov.au/onlineservices](http://www.ato.gov.au/onlineservices)**
- ordering the form via our website **[www.ato.gov.au/onlineordering](http://www.ato.gov.au/onlineordering)** and sending it to us

If you require further assistance to complete the form or to access the electronic services, go to our help page at **[www.ato.gov.au/onlineservices](http://www.ato.gov.au/onlineservices)** - 'Technical issues and help' or phone us. You should seek advice from your tax agent or other professional adviser if you are unsure about what choice to make.

### **For more information**

You can find out more in the enclosed fact sheet or by visiting our website, **[www.ato.gov.au/supercaps](http://www.ato.gov.au/supercaps)** If you have any questions, phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

### **What you need if you phone us**

We need to know we're talking to the right person before we can discuss your tax and superannuation affairs. We'll ask for details only you or someone you've authorised would know. An authorised person is someone who you've previously told us can act on your behalf. It will help if you quote 'Our reference', which you will find at the top of this letter. If you can, please have your tax file number or Australian business number with you.

Yours sincerely

James O'Halloran  
Deputy Commissioner of Taxation

# **2018** Workpapers

Section M

Income

# Skygold Employees Superannuation Fund

## Investment Income Report

As at 30 June 2018

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
<b>Bank Accounts</b>												
Bank - ANZ 3539-00952	25.85			25.85	0.00	0.00	0.00	25.85			0.00	0.00
Bank - eTrade 120-5961	0.68			0.68	0.00	0.00	0.00	0.68			0.00	0.00
	<b>26.53</b>			<b>26.53</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>26.53</b>			<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>												
\$-P0009 Southbank Holiday Suites	40,035.26	M2						40,035.26				
\$-P0036 Unit 11 Sydney On Sydney	23,235.00	M3						23,235.00				
	<b>63,270.26</b>							<b>63,270.26</b>				
<b>Shares in Listed Companies (Australian)</b>												
NCM.AX Newcrest Mining Limited	67.91	M1-1	57.88	10.03		24.81		92.72		0.00		
	<b>67.91</b>	<b>57.88</b>	<b>10.03</b>			<b>24.81</b>		<b>92.72</b>		<b>0.00</b>		
	<b>63,364.70</b>	<b>57.88</b>	<b>10.03</b>	<b>26.53</b>	<b>24.81</b>	<b>0.00</b>	<b>0.00</b>	<b>63,389.51</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Assessable Income (Excl. Capital Gains)	<b>63,389.51</b>											
Net Capital Gain	<b>0.00</b>											
<b>Total Assessable Income</b>	<b>63,389.51</b>											

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Prices and research

Prices

Company information

Announcements

Dividends

How are dividends released?

ASX 24 reports

Codes and descriptors

Charting

Calculators

Upcoming floats

Find a broker

Broker Reports

DividendsDividend search results

Dividend search results

Code	Company Name	Div Amount	Ex Div Date	Record Date	Date Payable	% Franked	Type	Further Information
NCM *	NEWCREST MINING	9.4174c	20/09/2017	21/09/2017	27/10/2017	70%	Final	US7.5C; US5.25C FR@30%;NIL CFI <b>DRP</b>
NCM *	NEWCREST MINING	9.6849c	21/03/2018	22/03/2018	02/05/2018	100%	Interim	US7.5C FR@30% <b>DRP</b> NIL DISCOUNT
NCM *	NEWCREST MINING	15.0499c	28/08/2018	29/08/2018	05/10/2018	100%	Final	US11C FR@30%;DRP NIL DISCOUNT

9.4174c x 355 shares = \$33.43 (DRP for 1 NCM Shares)

9.6849c x 356 shares = \$34.48 (DRP for 2 NCM Shares)

TOTAL Dividends = \$67.91

# Unit End of Year Riverside Hotel

20 Montague Road PO Box 3042  
South Brisbane QLD 4101  
Phone: 07 3846 0577 Fax: 07 3846 2577  
Email: reservations@riversidehotel.com.au  
Website: www.riversidehotel.com.au

Licence: 3083925  
ACN No: 081 817 601  
ABN No: 67962056037  
Tax Invoice

To: Ben & Jenny WONG  
P O Box 888  
Kenmore QLD 4069

Unit No: 624

1/07/17-30/06/18

## Income

## Less Expenses

Balance Brought Forward:	0.00
	40035.26
Managers Commission:	4804.24
Advertising:	1521.22
Refurbish:	0.00
Agents Commission:	0.00
Credit Card Commission:	589.38
Cleaning:	4080.80
Service:	3774.25
Linen:	2678.40
Other:	0.00
Rebate:	1712.89
Expense:	734.30
GST:	1818.53
Owner Payments:	

$$\text{Exp} = \$40,035.26 - \$18,321.25 = \$27,714.01$$

## Total Income Paid

	-18321.25
Balance Brought Forward:	0.00

## Expense Group Breakdown

Admin Costs	61.20
Marketing	60.00
P.A.B.X. Hire	225.60
Repairs And Maintenance	251.82
Replacements To Units	135.68
<b>Total:</b>	<b>734.30</b>

**Riverside Hotel**

20 Montague Road PO Box 3042  
 South Brisbane QLD 4101  
 Phone: 07 3846 0577 Fax: 07 3846 2577  
 Email: reservations@riversidehotel.com.au  
 Website: www.riversidehotel.com.au

Licence: 3083925  
 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

Unit No: 624  
 June 2018

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
BLAIR	20200802	4/6	5/6	Deposit	129.00	15.48	1.64	54.60	4.90	7.66	44.72
PALINKAS	20200836	5/6	6/6	Deposit	129.00	15.48	1.64	54.60	4.90	7.66	44.72
DONNELLY	20200961	7/6	9/6	Visa	227.36	27.28	2.89	73.25	35.92	11.21	76.81
COOK	20201111	9/6	10/6	Visa	189.00	22.68	2.40	54.60	7.18	8.69	93.45
DONNELLY	20200967	9/6	9/6	Visa	80.00	9.60	1.02		12.64	1.36	55.38
WILLOCK	20201366	16/6	16/6	Mdebit	20.00	2.40	0.13		0.76	0.33	16.38
WILLOCK	20201372	17/6	17/6	Amex	129.00	15.48	4.90	54.60	24.25	7.99	21.78
HETHERINGTON	0	18/6	20/6	Fcmtrave	Pending						0.00
CLULOW	20201633	20/6	21/6	Visa	129.00	15.48	1.64	54.60	4.90	7.66	44.72
STYLES	20201888	26/6	28/6	Deposit	242.00	29.04	3.07	84.60	9.20	12.59	103.50
CURTIS	20201974	28/6	1/7	Visa	417.00	50.04	5.30	114.60	15.85	18.58	212.63
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items:	14	1691.36	202.96	24.63	545.45	149.40	86.62	682.30
							<b>Total GST Debit(+)/Credit(-):</b>	86.62
							<b>Balance Brought Forward:</b>	0.00

Rental:	1691.36
Managers	
Commission:	202.96
Advertising:	64.27
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	24.63
Cleaning:	258.40
Service:	114.25
Linen:	172.80
Other:	0.00
Rebate:	56.23
Expense:	28.90
GST:	86.62

Credit To Account  
 Bank To 014249 353900952

**-682.30**  
 0.00

Dear Owner,

As expected, the month of JUNE has been a slow one, mainly due to school holidays, EOFY and oversupply. The team put in many Marketing tools in place, which generated positive results. Brisbane averaged 62% occupancy, while Riverside averaged 69% occupancy. JULY promises to be a much better month! Thank you for your continuous support and understanding!

**Expense Group Breakdown**

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
<b>Total:</b>	<b>28.90</b>

# Riverside Hotel

20 Montague Road PO Box 3042  
 South Brisbane QLD 4101  
 Phone: 07 3846 0577 Fax: 07 3846 2577  
 Email: reservations@riversidehotel.com.au  
 Website: www.riversidehotel.com.au

Licence: 3083925  
 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: Ben & Jenny WONG  
 P O Box 888  
 Kenmore QLD 4069

Unit No: 624  
 May 2018

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
POTTER	20198924	2/5	3/5	Deposit	109.65	13.16	1.47	54.60	4.17	7.35	28.90
ELMER	20198993	3/5	7/5	Deposit	596.00	71.52	7.57	144.60	22.65	24.64	325.02
PHILLIPS	20199302	8/5	11/5	Mcard	402.00	48.24	5.39	114.60	15.28	18.35	200.14
GOMES	20199548	11/5	13/5	Cash	312.00	37.44		84.60	58.66	13.39	117.91
CUNNINGHAM	20199703	14/5	15/5	Deposit	108.11	12.97	1.45	54.60	4.11	7.32	27.66
SHERLOCK	20199821	15/5	18/5	Vdebit	423.00	50.76	3.34	114.60	16.07	18.48	219.75
MCIVOR	20200008	18/5	19/5	Vdebit	128.00	15.36	1.01	54.60	4.86	7.59	44.58
COCHRANE	20200055	19/5	21/5	Mcard	278.00	33.36	3.73	84.60	52.26	13.23	90.82
MCIVOR	20200046	19/5	19/5	Vdebit	20.00	2.40	0.16		0.76	0.34	16.34
GOODSON	20200225	22/5	23/5	Visa	129.00	15.48	1.64	54.60	4.90	7.66	44.72
DOMINION - SYLVESTER	1016019	23/5	25/5	Deposit	372.00	44.64			14.14	5.87	307.35
DOMINION - SYLVESTER	1016029	26/5	6/6	Grpbook	496.00	59.52		384.60	18.85	46.30	-13.27
DOMINION - SYLVESTER	1016032	26/5	4/6	Grpbook	620.00	74.40			23.56	9.80	512.24
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68
Repairs And Maintenance				Expense					22.73	2.27	-25.00
Repairs And Maintenance				Expense					13.64	1.36	-15.00

Items: 18  
 3993.76 479.25 25.76 1146.00 305.54 186.84 1850.37

Rental:	3993.76
Managers	
Commission:	479.25
Advertising:	151.77
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	25.76
Cleaning:	330.00
Service:	600.00
Linen:	216.00
Other:	0.00
Rebate:	88.50
Expense:	65.27
GST:	186.84

Credit To Account  
 Bank To 014249 353900952

Total GST Debit(+)/Credit(-): 186.84  
 Balance Brought Forward: 0.00

-1850.37

0.00

Repairs to towel rail

Laundered Spare Blanket

### Expense Group Breakdown

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
Repairs And Maintenance	36.37

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Tax Invoice

To: Ben & Jenny WONG  
P O Box 888  
Kenmore QLD 4069

Unit No: 624  
May 2018

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
					Total:		65.27				



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Licence: 3083925  
 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

**Unit No: 624**  
**April 2018**

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
TAYLOR	20194943	6/4	8/4	Deposit	302.00	36.24	3.84	84.60	56.78	13.61	106.93
TAYLOR	20197616	8/4	8/4	Cash	20.00	2.40			3.76	0.32	13.52
BROWN	20197869	11/4	13/4	Vdebit	288.00	34.56	2.28	84.60	10.94	13.24	142.38
KING	20197991	13/4	14/4	Deposit	139.00	16.68	1.86	54.60	5.28	7.85	52.73
MILANOV	20198033	14/4	15/4	Vdebit	147.00	17.64	1.16	54.60	5.59	7.90	60.11
NORTON	20198133	16/4	20/4	Mcard	596.00	71.52	7.99	144.60	22.65	24.68	324.56
CUMINGS	20198389	20/4	21/4	Prepaid	137.00	16.44	0.15	54.60	5.21	7.64	52.96
BEERS	20198436	21/4	22/4	Deposit	133.63	16.04	1.79	54.60	5.08	7.75	48.37
HOWARD	20198573	24/4	27/4	Visa	387.00	46.44	4.91	84.60	72.76	15.06	163.23
KONING	20198772	28/4	29/4	Deposit	149.00	17.88	2.00	54.60	28.01	8.02	38.49
Replacements To Units				Expense					4.09	0.41	-4.50
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items:	14	2298.63	275.84	25.98	671.40	249.05	109.37	966.99
<b>Total GST Debit(+)/Credit(-):</b>								109.37
<b>Balance Brought Forward:</b>								0.00

Rental:	2298.63
Managers	
Commission:	275.84
Advertising:	87.36
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	25.98
Cleaning:	297.00
Service:	180.00
Linen:	194.40
Other:	0.00
Rebate:	128.70
Expense:	32.99
GST:	109.37

Credit To Account  
 Bank To 014249 353900952

**-966.99**  
**0.00**

*Replaced 3 x Teaspoon*

**Expense Group Breakdown**

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
Replacements To Units	4.09
<b>Total:</b>	<b>32.99</b>

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 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

Unit No: 624  
 March 2018

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
MARSHALL	20195717	2/3	3/3	Deposit	129.00	15.48	1.64	54.60	4.90	7.66	44.72
DAVIS	20195832	3/3	4/3	Visa	149.00	17.88	1.89	54.60	5.66	8.01	60.96
ALLAN	20195966	6/3	8/3	Vdebit	378.00	45.36	2.99	84.60	14.36	14.74	215.95
PLACKSON	20195998	8/3	11/3	Deposit	402.74	48.33	5.40	114.60	15.30	18.36	200.75
BROWN	20196495	13/3	16/3	Visa	497.00	59.64	6.31	114.60	18.89	19.94	277.62
MachIN	20196575	16/3	17/3	Mcard	164.00	19.68	2.20	54.60	6.23	8.27	73.02
KEANE	20196581	17/3	18/3	Deposit	139.00	16.68	1.77	54.60	5.28	7.84	52.83
ZHU	20196831	20/3	23/3	Mcard	697.00	83.64	9.34	114.60	110.13	23.40	355.89
LAWLER	20197048	23/3	25/3	Deposit	366.00	43.92	13.91	84.60	13.91	15.63	194.03
HARDING	20197209	27/3	29/3	Deposit	240.63	28.88	3.22	84.60	9.14	12.58	102.21
JUSTICE	20197338	29/3	30/3	Deposit	129.00	15.48	1.73	54.60	24.25	7.67	25.27
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items:	14	3291.37	394.97	50.40	870.60	256.95	146.99	1571.46
							<b>Total GST Debit(+)/Credit(-):</b>	146.99
							<b>Balance Brought Forward:</b>	0.00

Rental:	3291.37
Managers	
Commission:	394.97
Advertising:	125.06
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	50.40
Cleaning:	363.00
Service:	270.00
Linen:	237.60
Other:	0.00
Rebate:	102.99
Expense:	28.90
GST:	146.99

Credit To Account								
Bank To 014249 353900952								-1571.46
								<u>0.00</u>

### Expense Group Breakdown

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
<b>Total:</b>	<u>28.90</u>

# Riverside Hotel

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 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

**Unit No: 624**  
**February 2018**

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
BLYTHE	20193987	3/2	4/2	Deposit	128.00	15.36	1.72	49.00	24.06	7.10	30.76
BLYTHE	20194052	3/2	4/2	Deposit	10.00	1.20	0.13		1.88	0.17	6.62
WILD	20194096	3/2	4/2	Cash	147.00	17.64		54.60	27.64	7.78	39.34
FAULKNER	20194326	7/2	9/2	Visa	258.00	30.96	3.28	84.60	48.50	12.87	77.79
AVERY	20192490	9/2	11/2	Deposit	350.00	42.00	4.45	84.60	55.30	14.44	149.21
MCLEOD	20194625	11/2	13/2	Mcard	258.00	30.96	3.46	84.60	9.80	12.89	116.29
PHILLIPS	20194727	13/2	16/2	Mcard	357.00	42.84	4.78	114.60	13.57	17.58	163.63
LAMBIE	20194959	17/2	18/2	Cash	129.00	15.48		54.60	4.90	7.50	46.52
KACPRZAK	20195121	19/2	20/2	Cash	129.00	15.48		54.60	24.25	7.50	27.17
WEBER	20195160	20/2	21/2	Mcard	139.00	16.68	1.86	54.60	5.28	7.85	52.73
SIMPER	20195184	21/2	22/2	Deposit	118.20	14.18	1.58	54.60	4.49	7.49	35.86
HEATON	20195292	22/2	23/2	Visa	139.00	16.68	1.77	54.60	5.28	7.84	52.83
HANNAFORD / CAMPBEL	20195350	23/2	24/2	Deposit	149.00	17.88	1.89	54.60	28.01	8.01	38.61
WITT	20195122	24/2	25/2	Deposit	196.00	23.52	2.63	54.60	7.45	8.82	98.98
WILLIAMS	20195472	25/2	26/2	Amex	129.00	15.48	4.90	54.60	4.90	7.99	41.13
MARSHALL	20195549	27/2	1/3	Deposit	258.00	30.96	3.28	84.60	9.80	12.87	116.49
MARSHALL	20195639	2/3	2/3	Visa	129.00	15.48	1.64		4.90	2.20	104.78
Repairs And Maintenance				Expense					21.82	2.18	-24.00
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68
<b>Items: 21</b>					<b>3023.20</b>	<b>362.78</b>	<b>37.37</b>	<b>993.40</b>	<b>330.73</b>	<b>155.97</b>	<b>1142.95</b>

Rental:	3023.20
Managers	
Commission:	362.78
Advertising:	114.86
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	37.37
Cleaning:	489.40
Service:	180.00
Linen:	324.00
Other:	0.00
Rebate:	165.15
Expense:	50.72
GST:	155.97

<b>Total GST Debit(+)/Credit(-):</b>		155.97
<b>Balance Brought Forward:</b>		0.00
<b>Credit To Account</b>		
<b>Bank To 014249 353900952</b>		<b>-1142.95</b>
		0.00

*Laundered 2 x Blankets & Feature Pillows*

**Expense Group Breakdown**

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
Repairs And Maintenance	21.82

**Riverside Hotel**

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Licence: 3083925  
ACN No: 081 817 601  
ABN No: 67962056037  
Tax Invoice

To: Ben & Jenny WONG  
P O Box 888  
Kenmore QLD 4069

Unit No: 624  
February 2018

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
					Total:		50.72				

# Riverside Hotel

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 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

**Unit No: 624**  
**January 2018**

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
GESCH	20192197	3/1	5/1	Deposit	251.86	30.22	3.37	84.60	39.79	12.78	81.10
CRUSE	20192371	5/1	6/1	Deposit	108.11	12.97	1.45	54.60	4.11	7.32	27.66
BELSTEN	20192466	6/1	8/1	Deposit	268.00	32.16	3.40	84.60	50.38	13.04	84.42
SCHAHL	1015808	11/1	13/1	Deposit	312.41	37.49		111.60	11.87	16.10	135.35
SCHAHL	20192705	14/1	15/1	Deposit	129.00	15.48	1.64	33.00	4.90	5.50	68.48
BIRCH	20192938	15/1	17/1	Deposit	314.00	37.68	3.99	84.60	11.93	13.82	161.98
KOLONKO	20193051	17/1	19/1	Mcard	216.22	25.95	2.90	84.60	8.22	12.17	82.38
CRANCH	20193222	19/1	20/1	Mdebit	135.00	16.20	0.86	54.60	5.13	7.68	50.53
GORDON	20193277	20/1	21/1	Deposit	159.00	19.08	2.13	54.60	29.89	8.18	45.12
MODERER	20193558	25/1	26/1	Deposit	129.00	15.48	1.73	54.60	4.90	7.67	44.62
BEARD	20193636	26/1	27/1	Prepaid	149.00	17.88	0.16	54.60	5.66	7.84	62.86
THOROUGHGOOD	20193706	27/1	28/1	Mcard	149.00	17.88	2.00	54.60	5.66	8.02	60.84
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items: 15      2320.60      278.47      23.63      810.60      211.34      123.01      873.55

Rental:	2320.60
Managers	
Commission:	278.47
Advertising:	88.17
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	23.63
Cleaning:	363.00
Service:	210.00
Linen:	237.60
Other:	0.00
Rebate:	94.27
Expense:	28.90
GST:	123.01

**Total GST Debit(+)/Credit(-):** 123.01  
**Balance Brought Forward:** 0.00  
 Credit To Account  
 Bank To 014249 353900952  
**-873.55**  
**0.00**

### Expense Group Breakdown

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
<b>Total:</b>	<b>28.90</b>

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 Tax Invoice

To: Ben & Jenny WONG  
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 Kenmore QLD 4069

Unit No: 624  
 December 2017

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
WEBB	1015722	16/11	17/11	Amwu	129.00	15.48		54.60	4.90	7.50	46.52
FLATLEY	20190278	1/12	3/12	Visa	468.00	56.16	5.94	84.60	87.98	16.45	216.87
MacDONALD	20190420	3/12	13/12	Amex	1480.00	177.60	56.24	294.60	56.24	58.46	836.86
MIRZAIE	20191767	27/12	2/1	Visa	1104.00	132.48	14.02	174.60	41.95	36.31	704.64
Repairs And Maintenance				Expense					27.27	2.73	-30.00
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items: 8      3181.00      381.72      76.20      608.40      247.24      124.34      1743.10

Rental:	3181.00
Managers	
Commission:	381.72
Advertising:	120.87
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	76.20
Cleaning:	132.00
Service:	390.00
Linen:	86.40
Other:	0.00
Rebate:	70.20
Expense:	56.17
GST:	124.34

**Total GST Debit(+)/Credit(-):** 124.34  
**Balance Brought Forward:** 0.00  
 Credit To Account  
 Bank To 014249 353900952      **-1743.10**  
 0.00

*What a great year this has been!  
 On behalf of our entire team, we would like to express how much we appreciate your partnership and support, as they are key ingredients to our success. In this New Year that starts, we wish to thank you for all the cooperation and hope to continue the association for a long time to come.  
 We wish you and your family a joyous and prosperous New Year!*

*Repairs to the Shower Door*

**Expense Group Breakdown**

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
Repairs And Maintenance	27.27
<b>Total:</b>	<b>56.17</b>

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**Tax Invoice**

To: **Ben & Jenny WONG**  
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 Kenmore QLD 4069

**Unit No: 624**  
**November 2017**

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
CARTER	20188379	1/11	2/11	Visa	139.00	16.68	1.77	54.60	5.28	7.84	52.83
KINGMAN / SLOSS	20188407	2/11	3/11	Visa	170.00	20.40	2.16	54.60	6.46	8.37	78.01
HARDIE	20188609	4/11	5/11	Visa	111.92	13.43	1.42	54.60	4.25	7.37	30.85
RACITI	20188863	9/11	10/11	Vdebit	135.00	16.20	1.07	54.60	5.13	7.70	50.30
MAHAFFEY	20188916	10/11	13/11	Vdebit	597.00	71.64	4.72	114.60	22.69	21.36	361.99
HARRINGTON	20189095	13/11	14/11	Mcard	129.00	15.48	1.73	54.60	4.90	7.67	44.62
LEE	20189156	14/11	15/11	Deposit	139.00	16.68	1.77	54.60	21.96	7.84	36.15
LEWIS	20189219	15/11	16/11	Visa	148.00	17.76	1.88	54.60	5.62	7.99	60.15
WEBB	0	16/11	17/11	Amwu	Pending						0.00
HAAN	20189345	17/11	19/11	Vdebit	318.00	38.16	2.51	84.60	12.08	13.74	166.91
WISCHER	20189105	19/11	20/11	Deposit	139.00	16.68	1.77	54.60	5.28	7.84	52.83
OLIVER	20189560	20/11	22/11	Deposit	478.00	57.36	6.07	84.60	75.52	16.63	237.82
MITCHELL / STEPHENSEN	20189671	22/11	28/11	Visa	1254.00	150.48	15.93	204.60	47.65	41.87	793.47
SHANNON	20190013	28/11	30/11	Mdebit	318.00	38.16	2.04	84.60	59.78	13.69	119.73
MELLORS	20190170	30/11	1/12	Mcard	169.00	20.28	2.26	54.60	6.42	8.36	77.08
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68
Repairs And Maintenance				Expense					86.36	8.64	-95.00
Repairs And Maintenance				Expense					21.82	2.18	-24.00
Replacements To Units				Expense					8.86	0.89	-9.75

Items: 21      4244.92      509.39      47.10      1064.40      428.96      192.87      2002.20

**Total GST Debit(+)/Credit(-):** 192.87  
**Balance Brought Forward:** 0.00

Rental:	4244.92
Managers	
Commission:	509.39
Advertising:	161.28
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	47.10
Cleaning:	462.00
Service:	300.00
Linen:	302.40
Other:	0.00
Rebate:	121.74
Expense:	145.94
GST:	192.87

Credit To Account  
 Bank To 014249 353900952

**-2002.20**  
**0.00**

*That most wonderful time of the year has arrived...  
 May this month bring the meaning of Christmas deeper into our hearts, our friendships stronger and our hopes brighter than ever...  
 The Jolly Season is finally here!!!*

*Cleaned 2 x A/C Filters*

*replaced 1 x Lightbulb*

# Riverside Hotel

20 Montague Road PO Box 3042  
South Brisbane QLD 4101  
Phone: 07 3846 0577 Fax: 07 3846 2577  
Email: reservations@riversidehotel.com.au  
Website: www.riversidehotel.com.au

Licence: 3083925  
ACN No: 081 817 601  
ABN No: 67962056037  
Tax Invoice

To: Ben & Jenny WONG  
P O Box 888  
Kenmore QLD 4069

Unit No: 624  
November 2017

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
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## Annual Carpet Clean

### Expense Group Breakdown

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
Repairs And Maintenance	108.18
Replacements To Units	8.86
<b>Total:</b>	<b>145.94</b>



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Licence: 3083925  
 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

**Unit No: 624**  
**October 2017**

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
KERKEZ	20186399	2/10	9/10	Mcard	933.00	111.96	12.50	84.60	35.45	24.46	664.03
HUNTER	20186935	10/10	11/10	Visa	139.00	16.68	1.77	54.60	5.28	7.84	52.83
DOUGLAS	20187041	11/10	12/10	Amex	144.00	17.28	5.47	54.60	5.47	8.29	52.89
MARKS	20187126	12/10	13/10	Visa	159.00	19.08	2.02	54.60	6.04	8.17	69.09
PERRIN	20187261	14/10	15/10	Mcard	179.00	21.48	2.40	54.60	33.65	8.53	58.34
DAVIES	20187389	16/10	19/10	Amex	587.00	70.44	22.31	114.60	92.75	22.96	263.94
DE LEO	20187519	19/10	21/10	Visa	328.00	39.36	4.17	54.60	61.66	11.07	157.14
SHARP	20187698	21/10	22/10	Visa	329.00	39.48	4.18	54.60	12.50	11.08	207.16
UBRIHIEN	20187724	22/10	27/10	Deposit	750.00	90.00	10.05	174.60	28.50	30.32	416.53
FOSTER	20188082	27/10	29/10	Visa	318.00	38.16	4.04	84.60	59.78	13.89	117.53
Replacements To Units				Expense					59.09	5.91	-65.00
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68
Repairs And Maintenance				Expense					36.36	3.64	-40.00

Items: 15      3866.00      463.92      68.91      786.00      465.43      159.05      1922.69

Rental:	3866.00
Managers	
Commission:	463.92
Advertising:	146.89
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	68.91
Cleaning:	330.00
Service:	240.00
Linen:	216.00
Other:	0.00
Rebate:	194.19
Expense:	124.35
GST:	159.05

**Total GST Debit(+)/Credit(-):** 159.05  
**Balance Brought Forward:** 0.00  
**Credit To Account**  
 Bank To 014249 353900952      -1922.69  
**0.00**

*That most wonderful time of the year is fast approaching...  
 Blessed is the season which engages the whole world in a conspiracy of love...*

*Replaced Toilet Seat*

*Pest Treatment*

**Expense Group Breakdown**

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
Repairs And Maintenance	36.36
Replacements To Units	59.09

# Riverside Hotel

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Licence: 3083925  
ACN No: 081 817 601  
ABN No: 67962056037  
Tax Invoice

To: Ben & Jenny WONG  
P O Box 888  
Kenmore QLD 4069

Unit No: 624  
October 2017

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance	
							Total:	124.35				

# Riverside Hotel

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Licence: 3083925  
 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

Unit No: 624  
 September 2017

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
DOUG	20184408	1/9	3/9	Mcard	293.02	35.16	3.93	84.60	46.29	13.48	109.56
ODONNELL	20184701	6/9	8/9	Amex	258.00	30.96	9.80	84.60	40.76	13.52	78.36
LANDON	20184837	8/9	11/9	Deposit	417.00	50.04	3.29	114.60	15.85	18.38	214.84
PATTEN	20184983	11/9	13/9	Deposit	209.49	25.14	2.81	84.60	7.96	12.05	76.93
PATTEN	20185006	13/9	13/9	Mdebit	50.00	6.00	0.32		1.90	0.82	40.96
PATTEN	20185073	13/9	14/9	Deposit	159.00	19.08	1.02	30.00	6.04	5.61	97.25
BANKS	20185285	15/9	17/9	Amex	308.00	36.96	11.70	84.60	11.70	14.50	148.54
WAN SHENG - CHIU / LIN	1015557	17/9	20/9	Deposit	477.00	57.24		114.60	18.13	18.99	268.04
MCCLINTOCK	20185629	20/9	21/9	Visa	133.28	15.99	1.69	54.60	21.05	7.74	32.21
SUNGA	20185709	21/9	26/9	Visa	774.06	92.89	9.83	144.60	122.30	27.67	376.77
VERMA	20185995	26/9	28/9	Visa	308.00	36.96	3.91	84.60	57.90	13.72	110.91
TAYLOR	20186173	28/9	30/9	Visa	298.00	35.76	3.78	84.60	11.32	13.55	148.99
PAGONIDIS	20186250	30/9	30/9	Deposit	303.41	36.41	4.07	54.60	11.53	10.66	186.14
PAGONIDIS	20186278	1/10	1/10	Deposit	76.00	9.12	1.02		2.89	1.30	61.67
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items: 17  
 4064.26 487.71 57.17 1020.60 404.52 174.88 1919.38

Rental:	4064.26
Managers	
Commission:	487.71
Advertising:	154.42
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	57.17
Cleaning:	363.00
Service:	420.00
Linen:	237.60
Other:	0.00
Rebate:	221.20
Expense:	28.90
GST:	174.88

Credit To Account  
 Bank To 014249 353900952  
 -1919.38  
 0.00

Total GST Debit(+)/Credit(-): 174.88  
 Balance Brought Forward: 0.00

Dear Owner: you will notice that we have NOT increased most rates as per CPI yet. Exciting news to come in Q2. Furthermore, we have also dropped our credit card rates as per the new legislation valid as of the 1st of September.

### Expense Group Breakdown

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
<b>Total:</b>	<b>28.90</b>

# Riverside Hotel

20 Montague Road PO Box 3042  
 South Brisbane QLD 4101  
 Phone: 07 3846 0577 Fax: 07 3846 2577  
 Email: reservations@riversidehotel.com.au  
 Website: www.riversidehotel.com.au

Licence: 3083925  
 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

Unit No: 624  
 August 2017

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
WAGSTAFF	1015513	31/7	2/8	N It Now	236.30	28.36		84.60	8.98	12.20	102.16
ARAUJO DE MATOS	20182468	2/8	8/8	Deposit	829.29	99.51	18.24	180.00	31.51	32.92	467.11
ARAUJO DE MATOS	20182483	8/8	9/8	Deposit	139.00	16.68	3.06	54.60	5.28	7.97	51.41
BUYS	20182853	9/8	10/8	Mcard	153.34	18.40	3.37	54.60	24.23	8.22	44.52
CARR	20179948	11/8	13/8	Deposit	159.00	19.08	3.50		6.04	2.86	127.52
CARR	20183022	13/8	13/8	Visa	179.00	21.48	3.94	84.60	6.80	11.68	50.50
REID	20183395	18/8	19/8	Deposit	149.00	17.88	3.28	30.00	5.66	5.69	86.49
REID	20183494	19/8	21/8	Mcard	246.63	29.60	5.43	84.60	9.37	12.90	104.73
SHARLAND	20183673	22/8	25/8	Amex	407.00	48.84	15.47	114.60	64.31	19.44	144.34
SMITH	20183892	25/8	27/8	Visa	328.00	39.36	7.22	84.60	61.66	14.37	120.79
SPESSOT	20184174	29/8	1/9	Visa	437.00	52.44	9.61	114.60	69.05	19.32	171.98
Replacements To Units				Expense					63.64	6.36	-70.00
Repairs And Maintenance				Expense					21.82	2.18	-24.00
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items: 16      3263.56      391.63      73.12      886.80      407.25      159.00      1345.76

Rental:	3263.56
Managers	
Commission:	391.63
Advertising:	124.01
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	73.12
Cleaning:	264.00
Service:	450.00
Linen:	172.80
Other:	0.00
Rebate:	168.88
Expense:	114.36
GST:	159.00

**Total GST Debit(+)/Credit(-):** 159.00  
**Balance Brought Forward:** 0.00  
 Credit To Account  
 Bank To 014249 353900952  
**-1345.76**  
**0.00**

Dear Owner: you will notice we have NOT increased most rates per CPI yet. Exciting news to come in Q2.

Replaced hairdryer

Cleaned 2 x A/C Filters

**Expense Group Breakdown**

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
Repairs And Maintenance	21.82
Replacements To Units	63.64

**Riverside Hotel**

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Website: www.riversidehotel.com.au

Licence: 3083925  
ACN No: 081 817 601  
ABN No: 67962056037  
Tax Invoice

To: Ben & Jenny WONG  
P O Box 888  
Kenmore QLD 4069

Unit No: 624  
August 2017

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance	
							Total:	114.36				

**Riverside Hotel**  
 20 Montague Road PO Box 3042  
 South Brisbane QLD 4101  
 Phone: 07 3846 0577 Fax: 07 3846 2577  
 Email: reservations@riversidehotel.com.au  
 Website: www.riversidehotel.com.au

Licence: 3083925  
 ACN No: 081 817 601  
 ABN No: 67962056037  
**Tax Invoice**

To: **Ben & Jenny WONG**  
 P O Box 888  
 Kenmore QLD 4069

**Unit No: 624**  
**July 2017**

Transaction Name	Invoice Receipt	From	To	Type	Rentals	Manager Comm	Credit Comm	Clean Linen	Advert & Expense	GST	Running Balance
SMITH	20180368	1/7	3/7	Eftpos	518.00	62.16		84.60	19.68	16.65	334.91
DORMER	20180373	3/7	9/7	Deposit	950.00	114.00	20.90	204.60	36.10	37.56	536.84
HENDERSON	20180957	10/7	12/7	Deposit	258.00	30.96	5.68	84.60	9.80	13.11	113.85
WATSON	20181049	12/7	17/7	Deposit	1100.00	132.00	24.20	174.60	206.80	37.26	525.14
BRADLEY	20181445	18/7	19/7	Eftpos	147.00	17.64		54.60	22.69	7.78	44.29
PANARELLO	20181544	19/7	21/7	Mcard	308.00	36.96	6.78	84.60	48.66	14.01	116.99
HUNT	20181678	21/7	22/7	Deposit	128.39	15.41	2.82	54.60	4.88	7.77	42.91
OWEN	20181742	22/7	23/7	Deposit	219.00	26.28	4.82	54.60	41.17	9.40	82.73
ARNISON	20181810	23/7	26/7	Deposit	377.00	45.24		114.60	14.33	17.41	185.42
MCLOUGHLIN	20181972	26/7	27/7	Visa	199.00	23.88	4.38	54.60	37.41	9.05	69.68
SANSOM / ASKIE	20182062	27/7	28/7	Mcard	189.00	22.68	4.16	54.60	7.18	8.87	91.51
WATTS	20182122	28/7	29/7	Eftpos	159.00	19.08		54.60	25.12	7.97	52.23
LYONS	20182192	29/7	30/7	Deposit	244.21	29.31	5.37	54.60	9.28	9.86	135.79
WAGSTAFF	0	31/7	2/8	N It Now	Pending						0.00
Admin Costs				Expense					5.10	0.51	-5.61
Marketing				Expense					5.00	0.50	-5.50
P.A.B.X. Hire				Expense					18.80	1.88	-20.68

Items: 17      4796.60      575.60      79.11      1129.80      512.00      199.59      2300.50

Rental:	4796.60
Managers	
Commission:	575.60
Advertising:	182.26
Refurbish:	0.00
Agents	
Commission:	0.00
Credit Card	
Commission:	79.11
Cleaning:	429.00
Service:	420.00
Linen:	280.80
Other:	0.00
Rebate:	300.84
Expense:	28.90
GST:	199.59

Credit To Account  
 Bank To 014249 353900952

**Total GST Debit(+)/Credit(-):** 199.59  
**Balance Brought Forward:** 0.00

**-2300.50**

**0.00**

**Expense Group Breakdown**

Admin Costs	5.10
Marketing	5.00
P.A.B.X. Hire	18.80
<b>Total:</b>	<b>28.90</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Ph: 0450 760 924

Unit 13, Sydney Street

Fax:

New Farm QLD 4005

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## Financial Year Summary

For The Year Ending 2018

	Debits	Credits
<b><u>11/166 Sydney Street, New Farm, Qld</u></b>		
<b>Income</b>		
Rental Income		\$23,235.00 ✓
Other Income		\$0.00
<b>Expenses</b>		
Advertising	\$200.00 ✓	
Letting Fees	\$495.00 ✓	
Management Fees	\$1,942.45 ✓	
<b><u>Other Items</u></b>		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credits		\$0.00
Administration Fee	\$79.20 ✓	
Other Account Debits	\$0.00	
Total Payments To Owner	\$20,518.35	

**Exp = \$23,235.00 - \$20,518.35 = \$2,716.65**

**Sydney On Sydney**

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
 POBOX 1988  
 Toowong QLD 4066

## TAX INVOICE

### Owners Statement - June 2018

**11/166 Sydney Street, New Farm, Qld**

Date	Reference	Description	Ex.GST	GST	Amount
05/06/2018	101497	Rent From 05/06/2018 To 11/06/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
12/06/2018	101507	Rent From 12/06/2018 To 18/06/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
19/06/2018	101519	Rent From 19/06/2018 To 25/06/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
26/06/2018	101526	Rent From 26/06/2018 To 02/07/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
01/07/2018	7001685	Management Fee - 11	(\$49.50)	(\$4.95)	(\$54.45)
01/07/2018	7001686	Rent Collection Fee - 11	(\$90.00)	(\$9.00)	(\$99.00)
				<b>(\$13.95)</b>	<b>\$1,646.55</b>
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/07/2018	7001687	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/07/2018	5165	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,639.95)
				<b>(\$0.60)</b>	<b>(\$1,646.55)</b>
		<b>Closing Balance</b>			<b>\$0.00</b>







# Sydney On Sydney

Sydney On Sydney  
A.B.N. 68 258 932 663 A.C.N. 160 323 142  
Unit 13, Sydney Street  
New Farm QLD 4005

Phone 0450 760 924  
Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - April 2018

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
04/04/2018	101409	Rent From 03/04/2018 To 09/04/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
10/04/2018	101416	Rent From 10/04/2018 To 16/04/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
17/04/2018	101426	Rent From 17/04/2018 To 23/04/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
24/04/2018	101440	Rent From 24/04/2018 To 30/04/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
01/05/2018	7001579	Management Fee - 11	(\$49.50)	(\$4.95)	(\$54.45)
01/05/2018	7001580	Rent Collection Fee - 11	(\$90.00)	(\$9.00)	(\$99.00)
				<b>(\$13.95)</b>	<b>\$1,646.55</b>
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/05/2018	7001581	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/05/2018	5157	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,639.95)
				<b>(\$0.60)</b>	<b>(\$1,646.55)</b>
		<b>Closing Balance</b>			<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: [sydneyonsydney@gmail.com](mailto:sydneyonsydney@gmail.com)

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - March 2018

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
06/03/2018	101365	Rent From 06/03/2018 To 12/03/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
13/03/2018	101379	Rent From 13/03/2018 To 19/03/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
20/03/2018	101387	Rent From 20/03/2018 To 26/03/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
27/03/2018	101399	Rent From 27/03/2018 To 02/04/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
01/04/2018	7001528	Management Fee - 11	(\$49.50)	(\$4.95)	(\$54.45)
01/04/2018	7001529	Rent Collection Fee - 11	(\$90.00)	(\$9.00)	(\$99.00)
				<b>(\$13.95)</b>	<b>\$1,646.55</b>
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/04/2018	7001530	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/04/2018	5154	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,639.95)
				<b>(\$0.60)</b>	<b>(\$1,646.55)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - February 2018

### 11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
02/02/2018	101323	Rent From 03/02/2018 To 11/02/2018 (11 GREE)	\$585.00	\$0.00	\$585.00
27/02/2018	101356	Rent From 27/02/2018 To 05/03/2018 (11 HOWA)	\$450.00	\$0.00	\$450.00
16/02/2018	5000024	Deposit Absorbed To Rent - 2 weeks rent from 13/02 to 26/02 (11 HOWA)	\$900.00	\$0.00	\$900.00
27/02/2018	7001466	Letting Fees 11/166 Sydney Street, New Farm, Qld 4005 (11)	(\$450.00)	(\$45.00)	(\$495.00)
27/02/2018	7001467	Photos for Advertising (11)	(\$181.82)	(\$18.18)	(\$200.00)
01/03/2018	7001477	Management Fee - 11	(\$40.84)	(\$4.08)	(\$44.92)
01/03/2018	7001478	Rent Collection Fee - 11	(\$74.25)	(\$7.43)	(\$81.68)
				(\$74.69)	\$1,113.40

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/03/2018	7001479	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/03/2018	5150	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,106.80)
				(\$0.60)	(\$1,113.40)
				<b>Closing Balance</b>	<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - January 2018

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
05/01/2018	101283	Rent From 06/01/2018 To 19/01/2018 (11 GREE)	\$910.00	\$0.00	\$910.00
19/01/2018	101304	Rent From 20/01/2018 To 02/02/2018 (11 GREE)	\$910.00	\$0.00	\$910.00
01/02/2018	7001423	Management Fee - 11	(\$50.05)	(\$5.01)	(\$55.06)
01/02/2018	7001424	Rent Collection Fee - 11	(\$91.00)	(\$9.10)	(\$100.10)
				(\$14.11)	\$1,664.84
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/02/2018	7001425	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/02/2018	5144	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,658.24)
				(\$0.60)	(\$1,664.84)
				<b>Closing Balance</b>	<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - December 2017

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
08/12/2017	101242	Rent From 09/12/2017 To 22/12/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
22/12/2017	101264	Rent From 23/12/2017 To 05/01/2018 (11 GREE)	\$910.00	\$0.00	\$910.00
01/01/2018	7001370	Management Fee - 11	(\$50.05)	(\$5.01)	(\$55.06)
01/01/2018	7001371	Rent Collection Fee - 11	(\$91.00)	(\$9.10)	(\$100.10)
				(\$14.11)	\$1,664.84
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/01/2018	7001372	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/01/2018	5139	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,658.24)
				(\$0.60)	(\$1,664.84)
				<b>Closing Balance</b>	<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - November 2017

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
10/11/2017	101201	Rent From 11/11/2017 To 24/11/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
24/11/2017	101220	Rent From 25/11/2017 To 08/12/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
01/12/2017	7001320	Management Fee - 11	(\$50.05)	(\$5.01)	(\$55.06)
01/12/2017	7001321	Rent Collection Fee - 11	(\$91.00)	(\$9.10)	(\$100.10)
				(\$14.11)	\$1,664.84
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/12/2017	7001322	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/12/2017	5136	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,658.24)
				(\$0.60)	(\$1,664.84)
				<b>Closing Balance</b>	<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - October 2017

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
13/10/2017	101163	Rent From 14/10/2017 To 27/10/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
27/10/2017	101182	Rent From 28/10/2017 To 10/11/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
01/11/2017	7001267	Management Fee - 11	(\$50.05)	(\$5.01)	(\$55.06)
01/11/2017	7001268	Rent Collection Fee - 11	(\$91.00)	(\$9.10)	(\$100.10)
				<b>(\$14.11)</b>	<b>\$1,664.84</b>
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/11/2017	7001269	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/11/2017	5132	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,658.24)
				<b>(\$0.60)</b>	<b>(\$1,664.84)</b>
		<b>Closing Balance</b>			<b>\$0.00</b>



# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - September 2017

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
01/09/2017	101108	Rent From 02/09/2017 To 15/09/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
15/09/2017	101129	Rent From 16/09/2017 To 29/09/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
29/09/2017	101146	Rent From 30/09/2017 To 13/10/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
01/10/2017	7001223	Management Fee - 11	(\$75.07)	(\$7.51)	(\$82.58)
01/10/2017	7001224	Rent Collection Fee - 11	(\$136.50)	(\$13.65)	(\$150.15)
				<b>(\$21.16)</b>	<b>\$2,497.27</b>
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/10/2017	7001225	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/10/2017	5129	Payment to Owner via EFT	\$0.00	\$0.00	(\$2,490.67)
				<b>(\$0.60)</b>	<b>(\$2,497.27)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: [sydneyonsydney@gmail.com](mailto:sydneyonsydney@gmail.com)

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - August 2017

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
04/08/2017	101077	Rent From 05/08/2017 To 18/08/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
18/08/2017	101091	Rent From 19/08/2017 To 01/09/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
01/09/2017	7001178	Management Fee - 11	(\$50.05)	(\$5.01)	(\$55.06)
01/09/2017	7001179	Rent Collection Fee - 11	(\$91.00)	(\$9.10)	(\$100.10)
				(\$14.11)	\$1,664.84
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/09/2017	7001180	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/09/2017	5126	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,658.24)
				(\$0.60)	(\$1,664.84)
				<b>Closing Balance</b>	<b>\$0.00</b>

# Sydney On Sydney

Sydney On Sydney

A.B.N. 68 258 932 663 A.C.N. 160 323 142

Unit 13, Sydney Street

New Farm QLD 4005

Phone 0450 760 924

Fax

Email: sydneyonsydney@gmail.com

TO: Ben & Jenny Wong  
POBOX 1988  
Toowong QLD 4066

## TAX INVOICE Owners Statement - July 2017

11/166 Sydney Street, New Farm, Qld

Date	Reference	Description	Ex.GST	GST	Amount
07/07/2017	101043	Rent From 08/07/2017 To 21/07/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
21/07/2017	101059	Rent From 22/07/2017 To 04/08/2017 (11 GREE)	\$910.00	\$0.00	\$910.00
01/08/2017	7001136	Management Fee - 11	(\$50.05)	(\$5.01)	(\$55.06)
01/08/2017	7001137	Rent Collection Fee - 11	(\$91.00)	(\$9.10)	(\$100.10)
				(\$14.11)	\$1,664.84
<b>Other Items</b>					
Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/08/2017	7001138	Administration Fee	(\$6.00)	(\$0.60)	(\$6.60)
01/08/2017	5119	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,658.24)
				(\$0.60)	(\$1,664.84)
				<b>Closing Balance</b>	<b>\$0.00</b>

155.16

# **2018** Workpapers

## Section N Expenses

**MCA (Qld) Accountants Pty Ltd trading as  
MCA Chartered Accountants**  
A.B.N. 38 142 374 883  
PO Box 163 Hamilton Central Qld 4007  
Phone (07) 3252 9477 Fax (07) 3252 9677

Skygold Employees Superannuation Fund  
PO Box 1988  
TOOWONG QLD 4066

**Tax Invoice**  
**007803**  
Ref: WONG0005  
19 January, 2018

Description	Amount
Attending to the preparation of the Financial Statements and Income Tax Return for the fund for the year ended 30 June 2017 including attending to the audit of the fund.	2,000.00
<i>GST</i>	200.00
	\$2,200.00 Add \$ 275.00 N1-2 Less \$ 385.00 N1-3 <b>Net \$2,090.00</b>
<b>Terms: Seven Days</b>	<b>Amount Due: \$ 2,200.00</b>

*Please detach the portion below and forward with your payment*

<b>Direct Debit Details</b> Westpac Bank Call your bank, credit union or building society to make this payment from cheque, savings or credit card account.	BSB: 034 111 Account No: 391 206	<b>Remittance Advice</b> Skygold Employees Superannuation Fund Cheque <input type="checkbox"/> Mastercard <input type="checkbox"/> Bankcard <input type="checkbox"/> Visa <input type="checkbox"/>	Invoice: 007803 Ref: WONG0005 19 January, 2018 Amount Due: \$ 2,200.00
	Card Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Cardholder ..... Signature ..... Expiry Date .....	



**SUPER AUDITS****TAX INVOICE**

**Supplier:** Super Audits

**Auditor:** A.W. Boys  
SMSF Auditor Number (SAN) 100014140  
Registered Company Auditor (67793)

**Address:** Box 3376  
Rundle Mall 5000

**ABN:** 20 461 503 652

**Services:** Auditing

**Date:** 15 January 2018

**Recipient:** Skygold Employees Super Fund

**Address:** C/- PO Box 163, HAMILTON Qld. 4007

**Description of Services**

Statutory audit of the Skygold Employees Super Fund for the financial year ending 30 June 2017.

**Fee:** \$350.00

**GST:** \$35.00

**Total:** \$385.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

**Depreciation Schedule for the period 01 July 2017 to 30 June 2018**

Investment	Cost	Opening Written Down Value	Adjustments			Depreciation			Posted Depreciation <sup>3</sup>	Closing Written Down Value
			Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation <sup>1</sup>	Method	Rate	Calculated Depreciation <sup>2</sup>		
<b>Plant and Equipment (at written down value) - Unitised</b>										
Sydney on Sydney, 166 Sydney St, New Farm										
	1,022.57	870.16	0.00	0.00	870.16	Diminishing	10.00 %	87.02	87.02	783.14
	<b>1,022.57</b>	<b>870.16</b>	<b>0.00</b>	<b>0.00</b>	<b>870.16</b>				<b>87.02</b>	<b>783.14</b>
	<b>1,022.57</b>	<b>870.16</b>	<b>0.00</b>	<b>0.00</b>	<b>870.16</b>				<b>87.02</b>	<b>783.14</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



# Skygold Employees Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Investment Expenses (37500)</b>					
<u>Southbank Holiday Suites (\$-P0009)</u>					
30/06/2018	To Gross up rent		21,714.01 <b>M2</b>		21,714.01 DR
			<b>21,714.01</b>		<b>21,714.01 DR</b>
<u>Sydney On Sydney, 166 Sydney St. New Farm (SYDNEYST)</u>					
30/06/2018	To gross up rent - Unit 11 Sydney On Sydney		2,716.65 <b>M3</b>		2,716.65 DR
			<b>2,716.65</b>		<b>2,716.65 DR</b>
<b>Body Corporate (37600)</b>					
<u>Body Corporate (37600)</u>					
01/08/2017	TFR 877849 TO B AND J WO		1,023.51		1,023.51 DR
01/08/2017	TFR 878541 TO B AND J WO		700.09		1,723.60 DR
01/11/2017	TFR 237442 TO B AND J WO		700.09		2,423.69 DR
04/02/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 161540 TO B AND J WO		812.17	<b>N3-1 to</b>	3,235.86 DR
22/02/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 632313 TO B AND J WO		2,075.90	<b>N3-2</b>	5,311.76 DR
07/05/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 127453 TO B AND J WO		1,022.76		6,334.52 DR
07/05/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 125838 TO B AND J WO		812.17		7,146.69 DR
			<b>7,146.69</b>		<b>7,146.69 DR</b>
<b>Insurance (38000)</b>					
<u>Insurance (38000)</u>					
28/12/2017	TFR 128059 TO B AND J WO		359.00 <b>N3-3</b>		359.00 DR
			<b>359.00</b>		<b>359.00 DR</b>
<b>Rates (38800)</b>					
<u>Rates (38800)</u>					
14/07/2017	TFR 103299 TO B AND J WO		376.75		376.75 DR
14/07/2017	TFR 104690 TO B AND J WO		424.50		801.25 DR
12/10/2017	TFR 721516 TO B AND J WO		376.90	<b>N3-4 to</b>	1,178.15 DR
12/10/2017	TFR 720755 TO B AND J WO		425.50		1,603.65 DR
16/01/2018	TFR 587847 TO B AND J WO		376.90	<b>N3-5</b>	1,980.55 DR
16/01/2018	TFR 586016 TO B AND J WO		425.50		2,406.05 DR
09/04/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 241249 TO B AND J WO		376.90		2,782.95 DR
10/04/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 592242 TO B AND J WO		425.50		3,208.45 DR
			<b>3,208.45</b>		<b>3,208.45 DR</b>
<b>Water Charges (38900)</b>					
<u>Water Charges (38900)</u>					
14/07/2017	TFR 104690 TO B AND J WO		250.40		250.40 DR
01/08/2017	TFR 876933 TO B AND J WO		260.95	<b>N3-6 to</b>	511.35 DR
18/10/2017	TFR 730849 TO B AND J WO		250.52		761.87 DR
31/10/2017	TFR 135342 TO B AND J WO		279.62	<b>N3-8</b>	1,041.49 DR

# Skygold Employees Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/11/2017	TFR 238337 TO B AND J WO		383.12		1,424.61 DR
28/12/2017	TFR 128059 TO B AND J WO		418.06		1,842.67 DR
16/01/2018	TFR 587098 TO B AND J WO		266.05		2,108.72 DR
22/01/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 722383 TO B AND J WO		273.22		2,381.94 DR
03/05/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 463949 TO B AND J WO		251.71	N3-6 to N3-8	2,633.65 DR
07/05/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 125838 TO B AND J WO		461.45		3,095.10 DR
02/06/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 697142 TO B AND J WO		276.80		3,371.90 DR
30/06/2018	To record Water charges through creditors		411.54		3,783.44 DR
			<b>3,783.44</b>		<b>3,783.44 DR</b>

**Total Debits: 38,928.24**

**Total Credits: 0.00**

# NOTICE OF CONTRIBUTION LEVIED FOR SOUTHBANK HOLIDAY SUITES

ABN: 72 386 135 605  
SOUTHBANK HOLIDAY SUITES  
20 MONTAGUE ROAD  
SOUTH BRISBANE QLD 4101

Account Enquiries: 1300 881 227  
STRATA 3 GROUP  
ABN 50 117 117 058

TAX INVOICE



037

10902 00009773 04570 001  
B S KWAI & J L Y WONG  
PO BOX 1988  
TOOWONG D.C QLD 4066

Owner Reference No Q 274237  
Lot No: 153  
Unit No: 624  
Lot Entitlement: 3

**TOTAL \$ 812.17**

Issued 19/04/2018 on behalf of The Owners of COMMUNITY TITLES SCHEME 24606

### Account Summary

	Balance brought forward	812.17
26/02/18	Cash Receipt 3743	812.17-
01/06/18	Admin. Levy 01/06/18-31/08/18	617.75
01/06/18	10% Disc if paid by 05/06/18	61.77-
01/06/18	Sinking Levy 01/06/18-31/08/18	101.75
01/06/18	10% Disc if paid by 05/06/18	10.17-
01/06/18	Insurance (2)	100.85
01/06/18	10% Disc if paid by 05/06/18	10.08-
	GST	73.84

**DISCOUNTED TOTAL DUE BY 05/06/18 (INCLUDES GST) \$812.17**  
**TOTAL DUE IF UNPAID BY 05/06/18 (INCLUDES GST) \$902.40**

Payments received after 17/04/2018 will appear on the next notice

**\*SHOULD THE BALANCE BROUGHT FORWARD BE UNPAID PLEASE ARRANGE PAYMENT IMMEDIATELY\***

109/02/01 E-4570 S-4887 I-9773



Billor Code 96503  
Ref No 226597383 2742377

*Handwritten:*  
Paid 29/5/18  
Receipt no: 23643799  
#824.35



DEFT Reference No 226597383 2742377

Name B S KWAI & J L Y WONG  
Plan No 24606  
Lot No 153

Please see reverse for method of Payments



\* 442 226597383 2742377

**AMOUNT DUE \$812.17**  
DISCOUNTED TOTAL DUE BY 05/06/18

# NOTICE OF CONTRIBUTION LEVIED FOR SOUTHBANK HOLIDAY SUITES

ABN: 72 386 135 605  
 SOUTHBANK HOLIDAY SUITES  
 20 MONTAGUE ROAD  
 SOUTH BRISBANE QLD 4101

Account Enquiries: 1300 881 227  
 STRATA 3 GROUP  
 ABN 50 117 117 058

TAX INVOICE



01802 00010355 04871 001  
 B S KWAI & J L Y WONG  
 PO BOX 1988  
 TOOWONG D.C QLD 4066

Owner Reference No Q 274237  
 Lot No: 153  
 Unit No: 624  
 Lot Entitlement: 3

**TOTAL \$ 812.17**

Issued 18/01/2018 on behalf of The Owners of COMMUNITY TITLES SCHEME 24606

### Account Summary

	Balance brought forward	700.09
13/11/17	Cash Receipt 3411	700.09-
01/03/18	Admin. Levy 01/03/18-31/05/18	617.75
01/03/18	10% Disc if paid by 05/03/18	61.77-
01/03/18	Sinking Levy 01/03/18-31/05/18	101.75
01/03/18	10% Disc if paid by 05/03/18	10.17-
01/03/18	Insurance (1)	100.85
01/03/18	10% Disc if paid by 05/03/18	10.08-
	GST	73.84

**DISCOUNTED TOTAL DUE BY 05/03/18 (INCLUDES GST) \$812.17**  
**TOTAL DUE IF UNPAID BY 05/03/18 (INCLUDES GST) \$902.40**

Payments received after 16/01/2018 will appear on the next notice

**\*SHOULD THE BALANCE BROUGHT FORWARD BE UNPAID PLEASE ARRANGE PAYMENT IMMEDIATELY\***



Biller Code 96503  
 Ref No 226597383 2742377



DEFT Reference No 226597383 2742377

Name B S KWAI & J L Y WONG  
 Plan No 24606  
 Lot No 153

Please see reverse for method of Payments



\* 442 226597383 2742377

**AMOUNT DUE \$812.17**  
**DISCOUNTED TOTAL DUE BY 05/03/18**

*paid 26/2/18 macc card  
 Receipt no: 22856587  
 \$ 824.35*

# NOTICE OF CONTRIBUTION LEVIED FOR SOUTHBANK HOLIDAY SUITES

ABN: 72 386 135 605  
SOUTHBANK HOLIDAY SUITES  
20 MONTAGUE ROAD  
SOUTH BRISBANE QLD 4101

Account Enquiries: 1300 881 227  
STRATA 3 GROUP  
ABN 50 117 117 058

TAX INVOICE



29102 00010461 05001 001  
B S KWAI & J L Y WONG  
PO BOX 1988  
TOOWONG D.C QLD 4066

Owner Reference No Q 274237  
Lot No: 153  
Unit No: 624  
Lot Entitlement: 3

**TOTAL \$ 700.09**

Issued 18/10/2017 on behalf of The Owners of COMMUNITY TITLES SCHEME 24606

### Account Summary

	Balance brought forward	0.00
01/12/17	Admin. Levy 01/12/17-28/02/18	556.00
01/12/17	10% Disc if paid by 05/12/17	55.60-
01/12/17	Sinking Levy 01/12/17-28/02/18	113.40
01/12/17	10% Disc if paid by 05/12/17	11.34-
01/12/17	Insurance (4)	37.75
01/12/17	10% Disc if paid by 05/12/17	3.77-
	GST	63.65
<b>DISCOUNTED TOTAL DUE BY 05/12/17 (INCLUDES GST)</b>		<b>\$700.09</b>
<b>TOTAL DUE IF UNPAID BY 05/12/17 (INCLUDES GST)</b>		<b>\$777.87</b>

Payments received after 16/10/2017 will appear on the next notice

DURING THE FESTIVE SEASON OUR OFFICES WILL CLOSE ON 22/12/17 AND RE-OPEN ON 08/01/18. HAVE A MERRY CHRISTMAS.



Billers Code 96503  
Ref No 226597383 2742377



DEFT Reference No 226597383 2742377

Name B S KWAI & J L Y WONG  
Plan No 24606  
Lot No 153

Please see reverse for method of Payments



\* 442 226597383 2742377

**AMOUNT DUE \$700.09**  
DISCOUNTED TOTAL DUE BY 05/12/17

*paid 13/11/17  
receipt no: 21977647  
11/11 card  
\$710.59*

# NOTICE OF CONTRIBUTION LEVIED FOR SOUTHBANK HOLIDAY SUITES

ABN: 72 386 135 605  
SOUTHBANK HOLIDAY SUITES  
20 MONTAGUE ROAD  
SOUTH BRISBANE QLD 4101

Account Enquiries: 1300 881 227  
STRATA 3 GROUP  
ABN 50 117 117 058

TAX INVOICE



037

20002 00010877 05099 001  
B S KWAI & J L Y WONG  
PO BOX 1988  
TOOWONG D.C QLD 4066

Owner Reference No Q 274237  
Lot No: 153  
Unit No: 624  
Lot Entitlement: 3

**TOTAL \$ 700.09**

Issued 19/07/2017 on behalf of The Owners of COMMUNITY TITLES SCHEME 24606

### Account Summary

	Balance brought forward	924.22
23/05/17	Cash Receipt 2764	924.22-
01/09/17	Admin. Levy 01/09/17-30/11/17	556.00
01/09/17	10% Disc if paid by 05/09/17	55.60-
01/09/17	Sinking Levy 01/09/17-30/11/17	113.40
01/09/17	10% Disc if paid by 05/09/17	11.34-
01/09/17	Insurance (3)	37.75
01/09/17	10% Disc if paid by 05/09/17	3.77-
	GST	63.65

**DISCOUNTED TOTAL DUE BY 05/09/17 (INCLUDES GST) \$700.09**  
**TOTAL DUE IF UNPAID BY 05/09/17 (INCLUDES GST) \$777.87**

Payments received after 17/07/2017 will appear on the next notice

**\*SHOULD THE BALANCE BROUGHT FORWARD BE UNPAID PLEASE ARRANGE PAYMENT IMMEDIATELY\***



Biller Code 96503  
Ref No 226597383 2742377



*paid 22/8/17  
Mccq. Card  
Receipt no:  
21209887*

DEFT Reference No 226597383 2742377  
Name B S KWAI & J L Y WONG  
Plan No 24606  
Lot No 153

Please see reverse for method of Payments



\* 442 226597383 2742377

**AMOUNT DUE \$700.09**  
**DISCOUNTED TOTAL DUE BY 05/09/17**

# NOTICE OF CONTRIBUTION LEVIED FOR SYDNEY ON SYDNEY

ABN: 62 830 128 512  
SYDNEY ON SYDNEY  
166 SYDNEY STREET  
NEW FARM QLD 4005

Account Enquiries: 1300 881 227  
BODY CORPORATE SERVICES PTY LTD  
ABN 82 010 120 144

TAX INVOICE



20002 00010931 05125 001  
SYDNEY ST INVESTMENTS P/L  
PO BOX 1988  
TOOWONG DC QLD 4066

Owner Reference No Q 277644  
Lot No: 11  
Unit No: 11  
Lot Entitlement: 8

**TOTAL \$ 1023.51**

Issued 19/07/2017 on behalf of The Owners of COMMUNITY TITLES SCHEME 46445

### Account Summary

	Balance brought forward	1188.29
23/05/17	Cash Receipt 702	1188.29-
01/09/17	Admin. Levy 01/09/17-30/11/17	647.65
01/09/17	Sinking Levy 01/09/17-30/11/17	250.55
01/09/17	Insurance (1)	32.25
	GST	93.06

**TOTAL DUE BY 01/09/2017 (INCLUDES GST) \$1023.51**

Payments received after 17/07/2017 will appear on the next notice

**\*SHOULD THE BALANCE BROUGHT FORWARD BE UNPAID PLEASE ARRANGE PAYMENT IMMEDIATELY\***



Billers Code 96503  
Ref No 251248894 2776445



*paid 22/8/17  
macq. card  
Receipt no:  
21209868.*

Interest at rate of 2.50% per month is payable on overdue levies

Please see reverse for method of Payments

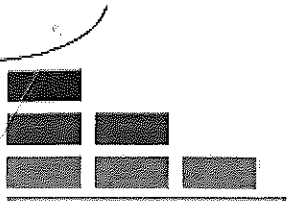
DEFT Reference No 251248894 2776445

Name SYDNEY ST INVESTMENTS P/L  
Plan No 46445  
Lot No 11



\* 442 251248894 2776445

**AMOUNT DUE \$1023.51**  
TOTAL DUE BY 01/09/2017



# Hartley's

Body Corporate Management

PO Box 111 CORINDA QLD 4075  
 ABN 68613005182  
 Ph: (07) 3379 7455 Fax: (07) 33797499  
 admin@hbcm.co  
 Principal: Simon Barnard/Wendy Kerridge

SYDNEY ST INVESTMENTS P/L ACN 168 470  
 013  
 PO Box 1988  
 TOOWONG DC QLD 4066

**TAX INVOICE**  
 ABN: 62830128512

Date of Notice: **23/04/2018**

UCE: 8      UIE: 44

*Body Corporate and Community Management Act 1997*  
**NOTICE OF CONTRIBUTIONS**

**SYDNEY ON SYDNEY C.T.S 46445, Lot 11, 166 Sydney Street, NEW FARM QLD 4005**

Details	Admin	Sinking	Int/Disc	Due Date	Total
Standard Levy Contribution Schedule (From 01/06/18 To 31/08/18)	\$777.60	\$193.68	\$0.00	01/06/2018	\$971.28
Standard Levy Insurance Schedule (From 01/06/18 To 31/08/18)	\$51.48	\$0.00	\$0.00	01/06/2018	\$51.48
<b>Total Amount Due \$1,022.76</b>					

Includes GST of \$92.98

Total if paying at an Australia Post Office \$1,025.51

**Interest at the rate of 30% per annum ( 2.50% per month) is payable on overdue levies.**

Please note: Due to a recent change with DEFT, payments made at an Australia Post Office will incur a \$2.75 DEFT processing fee at the time of payment, payable in addition to the total amount shown on this Notice.

Please make your payment into the Body Corporate account using the payment methods listed below.  
 Please make cheques payable to 'Body Corporate for SYDNEY ON SYDNEY CTS '46445'

*paid 23/5/18  
 receipt no: 23596952  
 #1038 to m/coord.*



Hartley's Body Corporate Management  
 \*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at [www.deft.com.au](http://www.deft.com.au) or call 18 00 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

Pay over the Internet from your Credit Card or pre-registered bank account at [www.deft.com.au](http://www.deft.com.au).



**Billers Code: 96503**  
**Ref: 211960554 98021**

**Account: Sydney on Sydney CTS 46445**  
**Owner: SYDNEY ST INVESTMENTS P/L ACN 168 470 013**  
**Lot No: 11**

Pay by phone from your Credit Card or pre-registered bank account, Call 1300 30 10 90 or Int ++61 2 8 232 7395

Contact your financial institution to make a BPAY payment from your cheque or savings account.

Pay by mailing this payment slip with your Cheque to:  
 DEFT Payment Systems  
 GPO Box 141, Brisbane QLD 4001



Pay in person at any Australia Post Office, using Cash, Cheque or EFTPOS  
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee

**All Cheques must be made payable to: Sydney on Sydney CTS 46445**

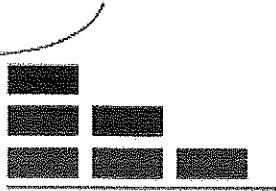


\*442211960554 98 021

**Total Due \$1,022.76**

**DEFT Reference Number: 211960554 98021**





# Hartley's

Body Corporate Management

PO Box 111 CORINDA QLD 4075  
 ABN 68613005182  
 Ph: (07) 3379 7455 Fax: (07) 33797499  
 admin@hbcm.co  
 Principal: Simon Barnard/Wendy Kerridge

SYDNEY ST INVESTMENTS P/L ACN 168 470  
 013  
 PO Box 1988  
 TOOWONG DC QLD 4066

**TAX INVOICE**  
**ABN: 62830128512**

Date of Notice: **21/02/2018**

UCE: 8                      UIE: 44

*Body Corporate and Community Management Act 1997*  
**NOTICE OF CONTRIBUTIONS**

**SYDNEY ON SYDNEY C.T.S 46445, Lot 11, 166 Sydney Street, NEW FARM QLD 4005**

Details	Admin	Sinking	Int/Disc	Due Date	Total
Standard Levy Contribution Schedule (From 01/12/17 To 28/02/18)	\$712.43	\$275.59	\$0.00	01/12/2017	\$988.02
Standard Levy Insurance Schedule (From 01/12/17 To 28/02/18)	\$65.12	\$0.00	\$0.00	01/12/2017	\$65.12
Standard Levy Contribution Schedule (From 01/03/18 To 31/05/18)	\$777.60	\$193.68	\$0.00	01/03/2018	\$971.28
Standard Levy Insurance Schedule (From 01/03/18 To 31/05/18)	\$51.48	\$0.00	\$0.00	01/03/2018	\$51.48
<b>Total Amount Due \$2,075.90</b>					
Includes GST of \$188.72					
Total if paying at an Australia Post Office \$2,078.65					

**Interest at the rate of 30% per annum ( 2.50% per month) is payable on overdue levies.**

**Please note: Due to a recent change with DEFT, payments made at an Australia Post Office will incur a \$2.75 DEFT processing fee at the time of payment, payable in addition to the total amount shown on this Notice.**

Please make your payment into the Body Corporate account using the payment methods listed below.  
 Please make cheques payable to 'Body Corporate for SYDNEY ON SYDNEY CTS '46445'



Hartley's Body Corporate Management  
 \*Payments by phone or Internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at [www.deft.com.au](http://www.deft.com.au) or call 18 00 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

Pay over the Internet from your Credit Card or pre-registered bank account at [www.deft.com.au](http://www.deft.com.au).



**Billers Code: 96503**  
**Ref: 211960554 98021**

**Account:** Sydney on Sydney CTS 46445  
**Owner:** SYDNEY ST INVESTMENTS P/L ACN 168 470 013  
**Lot No:** 11

Pay by phone from your Credit Card or \*pre-registered bank account, Call 1300 30 10 90 or Int ++612 8 232 7395

Contact your financial institution to make a BPAY payment from your cheque or savings account.

Pay by mailing this payment slip with your Cheque to:  
 DEFT Payment Systems  
 GPO Box 141, Brisbane QLD 4001



Pay in person at any Australia Post Office, using Cash, Cheque or EFTPOS  
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee

**All Cheques must be made payable to:**  
**Sydney on Sydney CTS 46445**



\*442 211960554 98021

**Total Due \$2,075.90**

**DEFT Reference Number: 211960554 98021**

*paid 22/2/18  
 Receipt no. 22826665  
 macc. card.*

# Policy Schedule

## Scheer Short Stay



BR-QLD-2257

Jenny & Ben Wong  
PO Box 1988  
TOOWONG DC QLD 4066

30 October 2017

**POLICY NUMBER:** TS0011658SSS

**AMOUNT DUE:** \$359.00

**Insured:** Jenny & Ben Wong  
**Insured Address:** 624/20 Montague Road, SOUTH BRISBANE QLD 4101

**Premium Type**

Renewal

**Expiry Date**

4.00pm 19/12/2017. We invite you to renew your policy until 4.00pm 19/12/2018

**Managing Agent**

Riverside Hotel

**Property Details**

It is a Unit/Apartment/Flat – Ground Level.  
The land size is less than 2 acres.

**Sum Insured**

Contents/Building	\$60,000
Legal Liability	\$20,000,000
Weekly Rent	Refer to Product Disclosure Statement

**Excess**

Loss of Rent	\$0
Malicious/deliberate damage	\$250 per claim
Scorching	\$250 per claim
Accidental loss or damage	\$250 per event
Earthquake	\$200
Other claims	\$100

**Annual Premium \$359.00**

Includes GST of \$29.94 and Stamp Duty of \$29.64

*If any of the information shown is incorrect, please call to advise us.*

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

**Special Conditions**

*paid 28/12/17  
Receipt no: 058685  
M Card.*

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

Please turn over for important Policy Information

**Payment Slip for :** Jenny & Ben Wong - 624/20 Montague Road, SOUTH BRISBANE QLD 4101

<b>Amount Payable</b>	<b>Due Date</b>	<b>Policy Number</b>	<b>Payment Reference No</b>
\$359.00	19/12/2017	TS0011658SSS	900116583

**Payment Options**



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



**Billier Code:** 63461  
**Ref:** 900116583



**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)

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as Vero Insurance.

This SPDS supplements the Terri Scheer Short Stay Policy Product Disclosure Statement and Policy Wording TS00016, prepared date 13 February 2014 (PDS). This SPDS must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to:

1. Update how we deal with a complaint;
2. Make a change to the 'Information you need to tell us' section.

#### Changes to the PDS

1. On page 8 and continued on page 9, remove the section 'Step 3. Seek review by an external service' in its entirety and replace with:

##### **Step 3. Seek review by an external service**

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

- ◆ By phone: 1800 367 287
- ◆ By fax: (03) 9613 6399
- ◆ By email: [info@fos.org.au](mailto:info@fos.org.au)
- ◆ In writing: Financial Ombudsman Service Limited,  
GPO Box 3, Melbourne, VIC 3001
- ◆ By visiting: [www.fos.org.au](http://www.fos.org.au)

2. On page 13, remove the second bullet point:

- ◆ If *your property* ceases to be managed by a licensed real estate agent during the *period of insurance*. The Policy will come to an end at 4.00pm on the third business day following the day *your property* ceases to be managed by a *Property Manager*.

And replace with:

- ◆ If *your property* ceases to be managed by a licensed real estate agent during the *period of insurance*.

#### Questions

If you have questions about this change, please visit [terrischeer.com.au](http://terrischeer.com.au) or contact us on 1800 804 016.





BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 11/166 SYDNEY ST  
NEW FARM  
**Issue Date** 4 Apr 2018

Dedicated to a better Brisbane

Account number **N3-4**  
**5000 0000 5189 372**

Bill number  
**5000 1032 9274 408**

**Enquiries**  
**(07) 3403 8888**  
**24 hours 7 days**

Account Period  
28 Jan 2018 - 30 Jun 2018



000

BCC\_RATES\_33720\_20180329004XPBILR\_A-0003558-0014239  
SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

*The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).*

*Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.*

Nett Amount Payable

**\$376.90**

Due Date

**4 May 2018**



## SWITCH TO PAPERLESS BILLING

Sign up to receive your rates notice by email to keep our city liveable and sustainable.

You won't forget when your bill is due by opting in to receive free SMS reminders.

To sign up, visit [brisbane.qld.gov.au/rates](http://brisbane.qld.gov.au/rates) to help keep Brisbane clean, green and sustainable.



### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	322.08
Brisbane City Council Miscellaneous Charges	2.28
State Government Charges	52.55
<b>Gross Amount</b>	<b>376.91</b>
Discount and/or Rounding (where applicable)	0.01 CR
<b>Nett Amount Payable</b>	<b>376.90</b>

**If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.**



**Pay using your smartphone**  
Download the Snip App and scan the code to pay now.



*paid 10/4/18  
Receipt no: 132523*



Pay in person at any Post Office



\*439 500010329274408

SYDNEY ST INVESTMENTS PTY LTD

Due Date

**4 May 2018**



Billers Code: 78550  
Ref: 5000 0000 5189 372

**50**

**Gross Amount**

**\$376.91**

**Nett Amount**

**\$376.90**

<0000037690>

<004440>

<500010329274408>

>

## Property Details

<b>Owner</b>	SYDNEY ST INVESTMENTS PTY LTD	
<b>Property Location</b>	11/166 SYDNEY ST NEW FARM	
<b>Real Property Description</b>	L.11 SP.259348 PAR NTH BRISBANE 44/3215	
<b>Valuation effective from</b>	1 Jul 2015	\$68,429
	1 Jul 2016	\$75,272
	1 Jul 2017	\$68,429
<b>Average Rateable Valuation (A R V)</b>		\$68,429

## Account Details

Account Number 5000 0000 5189 372

<b>Opening Balance</b>		
Closing Balance Of Last Bill		376.91
Payment Received - 28-Jan-2018		376.90 CR
Discount/Rounding Allowed		0.01 CR
<b>Total</b>		<b>0.00</b>

**Period: 28 Jan 2018 - 28 Jan 2018**

<b>Brisbane City Council Miscellaneous Charges</b>		
Credit Card Payment Surcharge		2.28
<b>Total</b>		<b>2.28</b>

**Period: 1 Apr 2018 - 30 Jun 2018**

<b>Brisbane City Council Rates &amp; Charges</b>		
General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.305426		223.56
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr		79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.305426		7.82
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.305426		11.18
<b>Total</b>		<b>322.08</b>

<b>State Government Charges</b>		
Emergency Management Levy - Group 2		52.55
<b>Total</b>		<b>52.55</b>

## Other Information

A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.





BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 11/166 SYDNEY ST  
NEW FARM  
**Issue Date** 4 Jan 2018

Dedicated to a better Brisbane

Bill number  
**5000 1032 4173 247**

**Enquiries**  
(07) 3403 8888  
24 hours 7 days



000  
BCC\_RATES\_33342\_20180102004XPBILR\_A-0003473-0013895  
SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

Account Period  
30 Oct 2017 - 31 Mar 2018

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

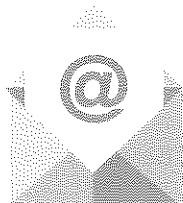
Nett Amount Payable

**\$376.90**

Due Date

**5 Feb 2018**

Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.



## SWITCH TO PAPERLESS BILLING

Sign up to receive your rates notice by email to keep our city liveable and sustainable.

You won't forget when your bill is due by opting in to receive free SMS reminders.

To sign up, visit [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) to help keep Brisbane clean, green and sustainable.



### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	322.08
Brisbane City Council Miscellaneous Charges	2.28
State Government Charges	52.55
<b>Gross Amount</b>	<b>376.91</b>
Discount and/or Rounding (where applicable)	0.01 CR
<b>Nett Amount Payable</b>	<b>376.90</b>

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.



Pay using your smartphone  
Download the Sniip App and scan the code to pay now.



*Paid 28/1/18  
by visa  
Receipt no. 602832*



Pay in person at any Post Office



\*439 500010324173247

SYDNEY ST INVESTMENTS PTY LTD

Due Date

**5 Feb 2018**



Billers Code: 78550  
Ref: 5000 0000 5189 372

**50**

**Gross Amount**  
**\$376.91**

Nett Amount

**\$376.90**

## Property Details

---

<b>Owner</b>	SYDNEY ST INVESTMENTS PTY LTD		
<b>Property Location</b>	11/166 SYDNEY ST NEW FARM		
<b>Real Property Description</b>	L.11 SP.259348 PAR NTH BRISBANE 44/3215		
Valuation effective from	1 Jul 2015		\$68,429
	1 Jul 2016		\$75,272
	1 Jul 2017		\$68,429
Average Rateable Valuation (A R V)			\$68,429

## Account Details

Account Number 5000 0000 5189 372

<b>Opening Balance</b>			
Closing Balance Of Last Bill			376.91
Payment Received - 30-Oct-2017			376.90 CR
Discount/Rounding Allowed			0.01 CR
	<b>Total</b>		<b>0.00</b>

### Period: 30 Oct 2017 - 30 Oct 2017

#### Brisbane City Council Miscellaneous Charges

Credit Card Payment Surcharge			2.28
	<b>Total</b>		<b>2.28</b>

### Period: 1 Jan 2018 - 31 Mar 2018

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.305426			223.56
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr			79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.305426			7.82
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.305426			11.18
	<b>Total</b>		<b>322.08</b>

#### State Government Charges

Emergency Management Levy - Group 2			52.55
	<b>Total</b>		<b>52.55</b>

## Other Information

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A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.

---

Bill Number  
5000 1032 4173 247



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 11/166 SYDNEY ST  
NEW FARM  
**Issue Date** 6 Jul 2017

**Bill number**  
**5000 1031 4082 696**

Dedicated to a better Brisbane

**Enquiries**  
(07) 3403 8888  
24 hours 7 days



000  
BCC\_RATES\_32503\_20170704005XPBILR\_A-0003671-0014683  
SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

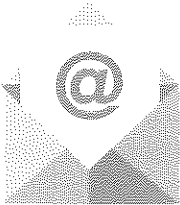
**Account Period**  
28 Apr 2017 - 30 Sep 2017

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

**Nett Amount Payable**  
**\$376.75**

Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.

**Due Date**  
**7 Aug 2017**



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### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	322.08
Brisbane City Council Miscellaneous Charges	2.13
State Government Charges	52.55
<b>Gross Amount</b>	<b>376.76</b>
Discount and/or Rounding (where applicable)	0.01 CR
<b>Nett Amount Payable</b>	<b>376.75</b>

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.



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Download the Sniip App and scan the code to pay now.



*Recd 31/5/17  
In care of  
receipt no: 027595*



Pay in person at any Post Office



\*439 500010314082696

SYDNEY ST INVESTMENTS PTY LTD

**Due Date**  
**7 Aug 2017**

**B PAY**  
Biller Code: 78550  
Ref: 5000 0000 5189 372

**50**  
**Gross Amount**  
**\$376.76**

**Nett Amount**  
**\$376.75**



## Property Details

<b>Owner</b>	SYDNEY ST INVESTMENTS PTY LTD	
<b>Property Location</b>	11/166 SYDNEY ST NEW FARM	
<b>Real Property Description</b>	L.11 SP.259348 PAR NTH BRISBANE 44/3215	
<b>Valuation effective from</b>	1 Jul 2015	\$68,429
	1 Jul 2016	\$75,272
	1 Jul 2017	\$68,429
<b>Average Rateable Valuation (A R V)</b>		\$68,429

## Account Details

Account Number 5000 0000 5189 372

<b>Opening Balance</b>		
Closing Balance Of Last Bill		352.81
Payment Received - 28-Apr-2017		352.80 CR
Discount/Rounding Allowed		0.01 CR
<b>Total</b>		<b>0.00</b>

**Period: 28 Apr 2017 - 28 Apr 2017**

### Brisbane City Council Miscellaneous Charges

Credit Card Payment Surcharge		2.13
<b>Total</b>		<b>2.13</b>

**Period: 1 Jul 2017 - 30 Sep 2017**

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.305426		223.56
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr		79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.305426		7.82
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.305426		11.18
<b>Total</b>		<b>322.08</b>

### State Government Charges

Emergency Management Levy - Group 2		52.55
<b>Total</b>		<b>52.55</b>

## Other Information

A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 11/166 SYDNEY ST  
NEW FARM  
**Issue Date** 5 Oct 2017

Dedicated to a better Brisbane

Bill number  
**5000 1031 9137 341**

**Enquiries**  
(07) 3403 8888  
24 hours 7 days

Account Period  
31 Jul 2017 - 31 Dec 2017



000

BCC\_RATES\_32959\_20171003004XPBILR\_A-0003633-0014535  
SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Nett Amount Payable

**\$376.90**

Due Date

**6 Nov 2017**

Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.

## Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	322.08
Brisbane City Council Miscellaneous Charges	2.28
State Government Charges	52.55

Gross Amount	376.91
Discount and/or Rounding (where applicable)	0.01 CR
Nett Amount Payable	376.90

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Pay using your smartphone  
Download the Snip App and scan the code to pay now.



*paid 26/10/17  
Receipts: 261376  
M Gard*



Pay in person at any Post Office



\*439 500010319137341

SYDNEY ST INVESTMENTS PTY LTD

Due Date

**6 Nov 2017**



Billers Code: 78550  
Ref: 5000 0000 5189 372

**50**

Gross Amount  
**\$376.91**

Nett Amount

**\$376.90**

## Property Details

<b>Owner</b>	SYDNEY ST INVESTMENTS PTY LTD	
<b>Property Location</b>	11/166 SYDNEY ST NEW FARM	
<b>Real Property Description</b>	L.11 SP.259348 PAR NTH BRISBANE 44/3215	
Valuation effective from	1 Jul 2015	\$68,429
	1 Jul 2016	\$75,272
	1 Jul 2017	\$68,429
Average Rateable Valuation (A R V)		\$68,429

## Account Details

Account Number 5000 0000 5189 372

### Opening Balance

Closing Balance Of Last Bill	376.76	
Payment Received - 31-Jul-2017	376.75	CR
Discount/Rounding Allowed	0.01	CR

<b>Total</b>	<b>0.00</b>
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Period: 31 Jul 2017 - 31 Jul 2017

### Brisbane City Council Miscellaneous Charges

Credit Card Payment Surcharge	2.28
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<b>Total</b>	<b>2.28</b>
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Period: 1 Oct 2017 - 31 Dec 2017

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.305426	223.56
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr	79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.305426	7.82
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.305426	11.18

<b>Total</b>	<b>322.08</b>
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### State Government Charges

Emergency Management Levy - Group 2	52.55
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<b>Total</b>	<b>52.55</b>
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## Other Information

A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 153/20 MONTAGUE RD  
SOUTH BRISBANE  
**Issue Date** 5 Apr 2018

Dedicated to a better Brisbane

Account number  
**5000 0000 0530 444**

Bill number  
**5000 1033 0236 587**

**Enquiries**  
**(07) 3403 8888**  
**24 hours 7 days**

Account Period  
28 Jan 2018 - 30 Jun 2018

BCC\_RATES\_33758\_20180403005XPBILR\_A-0007169-0028681 000  
SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

*The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).*

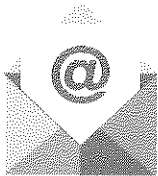
Nett Amount Payable

**\$425.50**

Due Date

**8 May 2018**

*Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.*



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### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	370.40
Brisbane City Council Miscellaneous Charges	2.57
State Government Charges	52.55
<b>Gross Amount</b>	<b>425.52</b>
Discount and/or Rounding (where applicable)	0.02 CR
<b>Nett Amount Payable</b>	<b>425.50</b>

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*paid 15/4/18  
Receipt no. 784510*



Pay in person at any Post Office



\*439 500010330236587

SKYGOLD PTY LTD

Due Date

**8 May 2018**



Billers Code: 78550  
Ref: 5000 0000 0530 444

**50**

**Gross Amount**  
**\$425.52**

Nett Amount

**\$425.50**

## Property Details

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<b>Owner</b>	SKYGOLD PTY LTD	
<b>Property Location</b>	153/20 MONTAGUE RD SOUTH BRISBANE	
<b>Real Property Description</b>	L.153 BUP.106759 PAR STH BRISBANE 3/370 SUITE 624	
<b>Valuation effective from</b>	1 Jul 2015	\$202,703
	1 Jul 2016	\$243,243
	1 Jul 2017	\$218,919
<b>Average Rateable Valuation (A R V)</b>		\$218,919

## Account Details

Account Number 5000 0000 0530 444

### Opening Balance

Closing Balance Of Last Bill	425.52	
Payment Received - 28-Jan-2018	425.50	CR
Discount/Rounding Allowed	0.02	CR

<b>Total</b>	<b>0.00</b>
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**Period: 28 Jan 2018 - 28 Jan 2018**

### Brisbane City Council Miscellaneous Charges

Credit Card Payment Surcharge	2.57
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<b>Total</b>	<b>2.57</b>
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**Period: 1 Apr 2018 - 30 Jun 2018**

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.482141	268.09
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr	79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.482141	9.41
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.482141	13.38

<b>Total</b>	<b>370.40</b>
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### State Government Charges

Emergency Management Levy - Group 2	52.55
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<b>Total</b>	<b>52.55</b>
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## Other Information

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A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.

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Bill Number  
5000 1033 0236 587



# Rate Account

**Property Location** 153/20 MONTAGUE RD  
SOUTH BRISBANE  
**Issue Date** 5 Jan 2018

Bill number  
**5000 1032 5115 666**

**Enquiries**  
(07) 3403 8888  
24 hours 7 days

Dedicated to a better Brisbane

BCC\_RATES\_33304\_20180103006XPBILR\_A-0007265-0029067 000  
SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

Account Period  
30 Oct 2017 - 31 Mar 2018

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Nett Amount Payable

**\$425.50**

Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.

Due Date

**5 Feb 2018**

## Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	370.40
Brisbane City Council Miscellaneous Charges	2.57
State Government Charges	52.55

Gross Amount 425.52

Discount and/or Rounding (where applicable) 0.02 CR

Nett Amount Payable 425.50

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*paid 26/01/18  
MCCG: VISA  
RECEIPT NO: 572405*



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\*439 500010325115666

SKYGOLD PTY LTD

Due Date

**5 Feb 2018**



Biller Code: 78550

Ref: 5000 0000 0530 444

**50**

Gross Amount

**\$425.52**

Nett Amount

**\$425.50**

## Property Details

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Owner	SKYGOLD PTY LTD	
Property Location	153/20 MONTAGUE RD SOUTH BRISBANE	
Real Property Description	L.153 BUP.106759 PAR STH BRISBANE 3/370 SUITE 624	
Valuation effective from	1 Jul 2015	\$202,703
	1 Jul 2016	\$243,243
	1 Jul 2017	\$218,919
Average Rateable Valuation (A R V)		\$218,919

## Account Details

Account Number 5000 0000 0530 444

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<b>Opening Balance</b>		
Closing Balance Of Last Bill		425.52
Payment Received - 30-Oct-2017		425.50 CR
Discount/Rounding Allowed		0.02 CR
<b>Total</b>		<b>0.00</b>

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Period: 30 Oct 2017 - 30 Oct 2017

### Brisbane City Council Miscellaneous Charges

Credit Card Payment Surcharge	2.57
<b>Total</b>	<b>2.57</b>

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Period: 1 Jan 2018 - 31 Mar 2018

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.482141	268.09
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr	79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.482141	9.41
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.482141	13.38
<b>Total</b>	<b>370.40</b>

---

### State Government Charges

Emergency Management Levy - Group 2	52.55
<b>Total</b>	<b>52.55</b>

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## Other Information

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A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.





# Rate Account

**Property Location** 153/20 MONTAGUE RD  
SOUTH BRISBANE  
**Issue Date** 6 Oct 2017

Bill number  
**5000 1032 0058 420**

Dedicated to a better Brisbane

**Enquiries**  
(07) 3403 8888  
24 hours 7 days

BCC\_RATES\_32997\_20171004006XPBILR\_A-0007364-0029465 000  
SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

Account Period  
31 Jul 2017 - 31 Dec 2017



The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

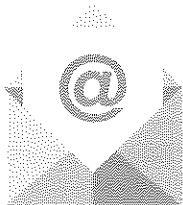
Nett Amount Payable

**\$425.50**

Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.

Due Date

**6 Nov 2017**



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### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	370.40
Brisbane City Council Miscellaneous Charges	2.57
State Government Charges	52.55
<b>Gross Amount</b>	<b>425.52</b>
Discount and/or Rounding (where applicable)	0.02 CR
<b>Nett Amount Payable</b>	<b>425.50</b>

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*Paid 30/10/17  
Receipt no: 168819  
M. Carz...*



Pay in person at any Post Office



\*439 500010320058420

Due Date

**6 Nov 2017**

SKYGOLD PTY LTD

Nett Amount

**B PAY**  
Billers Code: 78550  
Ref: 5000 0000 0530 444

**50**

Gross Amount  
**\$425.52**

**\$425.50**



## Property Details

<b>Owner</b>	SKYGOLD PTY LTD	
<b>Property Location</b>	153/20 MONTAGUE RD SOUTH BRISBANE	
<b>Real Property Description</b>	L.153 BUP.106759 PAR STH BRISBANE 3/370 SUITE 624	
<b>Valuation effective from</b>	1 Jul 2015	\$202,703
	1 Jul 2016	\$243,243
	1 Jul 2017	\$218,919
<b>Average Rateable Valuation (A R V)</b>		\$218,919

## Account Details

Account Number 5000 0000 0530 444

<b>Opening Balance</b>		
Closing Balance Of Last Bill		424.51
Payment Received - 31-Jul-2017		424.50 CR
Discount/Rounding Allowed		0.01 CR
<b>Total</b>		<b>0.00</b>

Period: 31 Jul 2017 - 31 Jul 2017

### Brisbane City Council Miscellaneous Charges

Credit Card Payment Surcharge	2.57
<b>Total</b>	<b>2.57</b>

Period: 1 Oct 2017 - 31 Dec 2017

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.482141	268.09
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr	79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.482141	9.41
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.482141	13.38
<b>Total</b>	<b>370.40</b>

### State Government Charges

Emergency Management Levy - Group 2	52.55
<b>Total</b>	<b>52.55</b>

## Other Information

A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 153/20 MONTAGUE RD  
SOUTH BRISBANE  
**Issue Date** 7 Jul 2017

Dedicated to a better Brisbane

Bill number  
**5000 1031 4972 441**

**Enquiries**  
(07) 3403 8888  
24 hours 7 days

BCC\_RATES\_32603\_20170705005XPBILR\_A-0007157-0028641 000  
SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

Account Period  
28 Apr 2017 - 30 Sep 2017

*The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).*

Nett Amount Payable

**\$424.50**

*Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.*

Due Date

**7 Aug 2017**

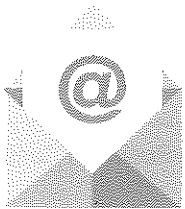
## Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	370.40
Brisbane City Council Miscellaneous Charges	1.56
State Government Charges	52.55

Gross Amount 424.51

Discount and/or Rounding (where applicable) 0.01 CR

Nett Amount Payable 424.50



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Download the Sniip App and scan the code to pay now.



*paid 31/7/17  
receipt no: 162931  
incl card*



Pay in person at any Post Office



\*439 500010314972441

SKYGOLD PTY LTD

Due Date

**7 Aug 2017**



Billers Code: 78550  
Ref: 5000 0000 0530 444

**50**

Gross Amount

**\$424.51**

Nett Amount

**\$424.50**

## Property Details

<b>Owner</b>	SKYGOLD PTY LTD	
<b>Property Location</b>	153/20 MONTAGUE RD SOUTH BRISBANE	
<b>Real Property Description</b>	L.153 BUP.106759 PAR STH BRISBANE 3/370 SUITE 624	
<b>Valuation effective from</b>	1 Jul 2015	\$202,703
	1 Jul 2016	\$243,243
	1 Jul 2017	\$218,919
<b>Average Rateable Valuation (A R V)</b>		\$218,919

## Account Details

Account Number 5000 0000 0530 444

<b>Opening Balance</b>		
Closing Balance Of Last Bill		256.12
Payment Received - 28-Apr-2017		256.10 CR
Discount/Rounding Allowed		0.02 CR
<b>Total</b>		<b>0.00</b>

**Period: 28 Apr 2017 - 28 Apr 2017**

### Brisbane City Council Miscellaneous Charges

Credit Card Payment Surcharge		1.56
<b>Total</b>		<b>1.56</b>

**Period: 1 Jul 2017 - 30 Sep 2017**

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3305 Cents In The A R V \$) @ Parity Factor (P/F) 1.482141		268.09
Waste Utility Charge - 1 Charge(S) @ \$79.52 Qtr		79.52
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.482141		9.41
Environmental Mgt Compliance Levy Category 14 (Annual 0.0165 Cents In The A R V \$) @ P/F 1.482141		13.38
<b>Total</b>		<b>370.40</b>

### State Government Charges

Emergency Management Levy - Group 2		52.55
<b>Total</b>		<b>52.55</b>

## Other Information

A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.



Queensland Urban Utilities  
ABN 86 673 835 011

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### Water and Sewerage Quarterly Account

QUUR19\_A4G/E-1/S-2/I-3/I

SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

**Property Location:** SYDNEY ON SYDNEY 11  
166 SYDNEY STREET  
NEW FARM 4005

Customer reference number	10 1065 4224 0000 3
Bill number	1065 4224 16
Date issued	25/05/2018
<b>Total due</b>	<b>\$276.80</b>
<b>Current charges due date</b>	<b>25/06/2018</b>

**Your water usage**

Water usage (kL) 26  
Days charged 92

*Average daily water usage (litres)*

Current period 283  
Same period last year 293

### Account Summary Period 22/11/2017 - 21/02/2018

**Your Last Account**

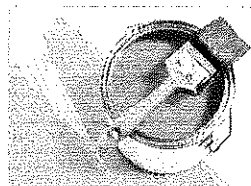
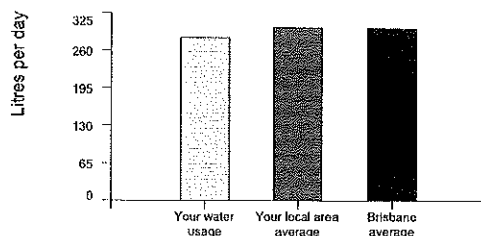
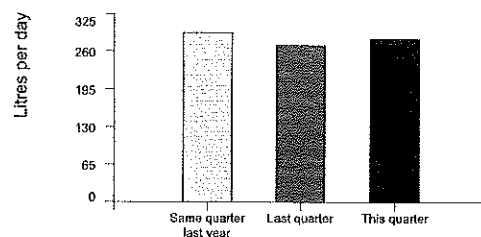
Amount Billed \$273.22  
Amount Paid \$273.22CR

**Your Current Account**

Balance \$0.00  
Current Charges \$276.80

**Total Due \$276.80**

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Amount paid **\$277.88**  
Date paid **04/06/18**  
Receipt number **84158189870**

# YOUR CHARGES for 22/11/2017 to 21/02/2018 (92 days)

Customer ref. no. 10 1065 4224 0000 3

SYDNEY ON SYDNEY 11  
166 SYDNEY STREET  
NEW FARM 4005

## Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
ABG16727	22/11/2017	293		
	22/02/2018	319	26kL	



Your usage was 26 kilolitres.  
That's an average of 283 litres per day.

**What is a kilolitre (1kL)?**  
1 kilolitre = 1000 litres

## What can you do with 1 kilolitre?

- Water the garden with a hand held hose for 1 hour
- 50 dishwasher cycles
- Wash the car on the lawn 4 times

## What are Tier 1 and Tier 2 charges?

Water usage charges are scaled so that the more water you use the more you pay. For a 90 day period the tiers are as follows:

**Up to 74kL for 90 days**  
Tier 1 charges apply

**More than 74kL for 90 days**  
Tier 2 charges apply.

You only pay Tier 2 charges for anything OVER 74kL

## Interpreter service 13 14 50

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Quando necessita un interprete llama al 13 14 50

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## Water Usage

### State bulk water price

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2017/18 26kL @ \$2.817000/kL \$73.24

### Queensland Urban Utilities distributor-retailer price

The amount per kilolitre we charge to maintain water quality and deliver this to your property.

Tier 1 consumption 2017/18 26kL @ \$0.768000/kL \$19.96

**Subtotal \$93.20**

## Water Services

### Queensland Urban Utilities water service charge

The amount we charge to maintain the water network.

Water access charge 2017/18 91 days \$51.63

This charge is for the period 01/04/2018 to 30/06/2018

**Subtotal \$51.63**

## Sewerage Services

### Queensland Urban Utilities sewerage service charge

The amount we charge to remove and treat sewage from your property.

Sewerage access charge 2017/18 91 days \$131.97

This charge is for the period 01/04/2018 to 30/06/2018

**Subtotal \$131.97**

**Water usage \$93.20**

**Water services \$51.63**

**Sewerage services \$131.97**

**Your total charges 22/11/2017 to 21/02/2018 \$276.80**

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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: SYDNEY ST  
INVESTMENTS PTY LTD



Billor Code: 112144  
Ref: 10 1065 4224 0000 3



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More info: www.bpay.com.au



\*4001 101065422400003



**Commonwealth Bank**  
Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD



Date

Cash

Teller Stamp & Initials

Cheques

Current charges due date  
25/06/2018

For Credit Queensland Urban Utilities

Trans Code

User ID

Customer Reference No.

831

066840

101065422400003

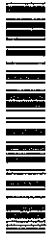
\$

276.80

+757+



**Water and Sewerage  
Quarterly Account**



UR\_DO\_072\_201\_0001620\_0000120\_0000239 037  
SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

Property Location: SYDNEY ON SYDNEY 11  
166 SYDNEY STREET  
NEW FARM 4005

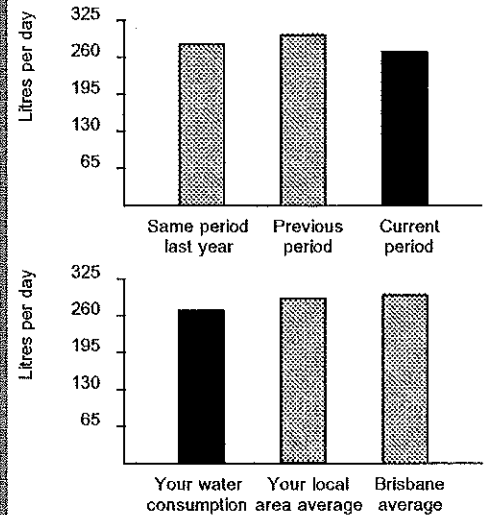
Customer reference number	10 1065 4224 0000 3
Bill number	1065 4224 15
Date issued	24/01/2018
<b>Total due</b>	<b>\$273.22</b>
<b>Current charges due date</b>	<b>23/02/2018</b>

**Your Water Consumption**

Water Consumption (kL) 25  
Days Charged 92

*Average daily water consumption (litres)*

Current Period 272  
Same Period Last Year 286



**Account Summary** Period 01/01/2018 - 31/03/2018

**Your Last Account**

Amount Billed \$279.62  
Amount Paid \$279.62 CR

**Your Current Account**

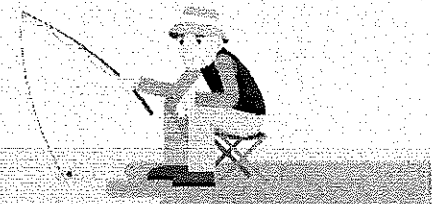
Balance \$0.00  
Current Charges \$273.22

**Total Due \$273.22**

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Amount paid  
\$274.29

Date paid  
28/1/18

Receipt number  
80729928384  
macq.visa



## Your Meter Readings

Serial Number	Previous Date Current Date	Previous Read Current Read	Consumption (kilolitres)	Comment
ABG16727	22/08/2017 22/11/2017	268 293	25	

## Your Account In Detail

Sydney On Sydney 11, 166 Sydney Street

Charge Description	Chargeable Units	Unit Cost	Net
Total water used in 92 days was 25 kilolitres (1 kL = 1,000 litres)			
<b>State Bulk Water Price</b> (State Government Charges)			
State Bulk Water Charge 2017/18	25	\$2.817000	\$70.42
<b>Total State Bulk Water Charges</b>			<b>\$70.42</b>
<b>Distributor-Retailer Price</b> (Distribution and Retail Charges)			
<b>Water Usage Charges</b> Period 22/08/2017 - 22/11/2017			
Tier 1 Consumption 2017/18	25	\$0.768000	\$19.20
<b>Fixed Access Charges</b> Period 01/01/2018 - 31/03/2018			
Water Access Charge			\$51.63
Sewerage Access Charge			\$131.97
<b>Total Distribution and Retail Charges</b>			<b>\$202.80</b>
<b>Total Current Charges</b>			<b>\$273.22</b>



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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: SYDNEY ST INVESTMENTS PTY LTD



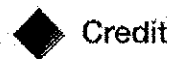
Billers Code: 112144  
Ref: 10 1065 4224 0000 3



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Commonwealth Bank of Australia  
ABN 48 123 123 123  
240 Queen Street, Brisbane, QLD



Date

Cash

Teller Stamp & Initials

Cheque

Current charges due date

23/02/2018



\*4001 101065422400003



For Credit Queensland Urban Utilities

Trans Code

User ID

Customer Reference No.

Total Due

831

066840

101065422400003

\$

273 . 22

+757+

UR\_DO\_072\_201\_0001620\_0000120\_0000240

## Water and Sewerage Quarterly Account



UR\_17291A\_563\_0014074\_0015130\_0030259 037  
SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

Property Location: SYDNEY ON SYDNEY 11  
166 SYDNEY STREET  
NEW FARM 4005

### Account Summary Period 01/10/2017 - 31/12/2017

#### Your Last Account

Amount Billed	\$260.95
Amount Paid	\$260.95 CR

#### Your Current Account

Balance	\$0.00
Current Charges	\$279.62

**Total Due \$279.62**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*

Customer reference number	10 1065 4224 0000 3
Bill number	1065 4224 14
Date issued	25/10/2017
<b>Total due</b>	<b>\$279.62</b>
<b>Current charges due date</b>	<b>24/11/2017</b>

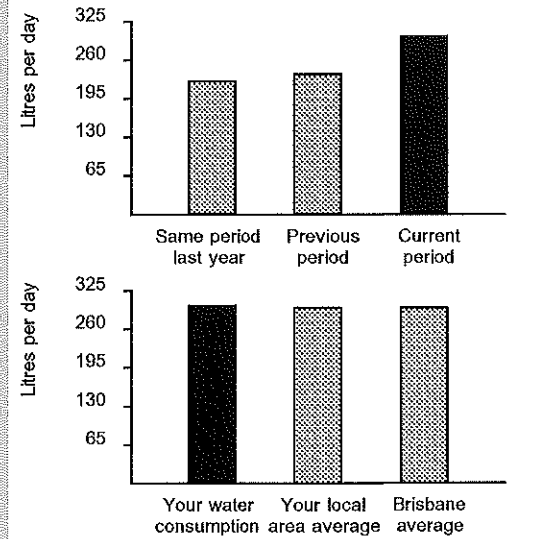
  

#### Your Water Consumption

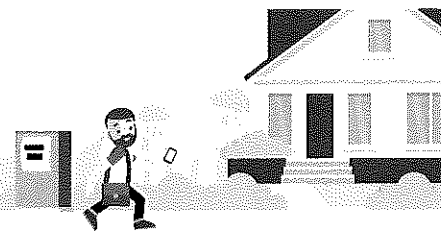
Water Consumption (kL)	27
Days Charged	89

Average daily water consumption (litres)

Current Period	303
Same Period Last Year	227



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Amount paid  
\$280.71

Date paid  
4/11/17

Receipt number  
78291398625  
m/c card





### Water and Sewerage Quarterly Account



UR\_17199A\_048\_0014246\_0015202\_0030403 037  
SYDNEY ST INVESTMENTS PTY LTD  
PO BOX 1988  
TOOWONG DC QLD 4066

**Property Location:** SYDNEY ON SYDNEY 11  
166 SYDNEY STREET  
NEW FARM 4005

Customer reference number	10 1065 4224 0000 3								
Bill number	1065 4224 13								
Date issued	25/07/2017								
<b>Total due</b>	<b>\$260.95</b>								
<b>Current charges due date</b>	<b>24/08/2017</b>								
<b>Your Water Consumption</b>									
Water Consumption (kL)	22								
Days Charged	92								
<i>Average daily water consumption (litres)</i>									
Current Period	239								
Same Period Last Year	266								
<table border="1"> <caption>Water Consumption Comparison (Litres per day)</caption> <thead> <tr> <th>Period</th> <th>Litres per day</th> </tr> </thead> <tbody> <tr> <td>Same period last year</td> <td>266</td> </tr> <tr> <td>Previous period</td> <td>239</td> </tr> <tr> <td>Current period</td> <td>220</td> </tr> </tbody> </table>		Period	Litres per day	Same period last year	266	Previous period	239	Current period	220
Period	Litres per day								
Same period last year	266								
Previous period	239								
Current period	220								
<table border="1"> <caption>Water Consumption Comparison (Litres per day)</caption> <thead> <tr> <th>Category</th> <th>Litres per day</th> </tr> </thead> <tbody> <tr> <td>Your water consumption</td> <td>220</td> </tr> <tr> <td>Your local area average</td> <td>239</td> </tr> <tr> <td>Brisbane average</td> <td>266</td> </tr> </tbody> </table>		Category	Litres per day	Your water consumption	220	Your local area average	239	Brisbane average	266
Category	Litres per day								
Your water consumption	220								
Your local area average	239								
Brisbane average	266								

### Account Summary Period 01/07/2017 - 30/09/2017

**Your Last Account**

Amount Billed \$273.52  
Amount Paid \$273.52 CR

**Your Current Account**

Balance \$0.00  
Current Charges \$260.95

**Total Due \$260.95**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*

**Water and sewerage charges for 2017/18 apply from 1 July 2017.**

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M0717

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Amount paid

7/8/17

Date paid

\$260.97

Receipt number

75886755963

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ABN 86 673 835 011

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**Water and Sewerage  
Quarterly Account**

QUUR05\_A4G/E-1/S-1/1-1/

SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

Customer reference number	10 1035 1829 0000 5
Bill number	1035 1829 69
Date issued	12/04/2018
<b>Total due</b>	<b>\$251.71</b>
<b>Current charges due date</b>	<b>12/05/2018</b>

**Property Location:** SOUTH BANK HOLIDAY SUITES  
153  
20 MONTAGUE ROAD  
SOUTH BRISBANE 4101

**Your water usage**

Water usage (kL) 19  
Days charged 87

*Average daily water usage (litres)*

Current period 214  
Same period last year 213

**Account Summary** Period 17/10/2017 - 11/01/2018

**Your Last Account**

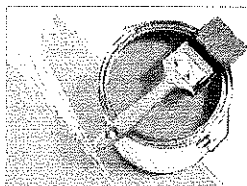
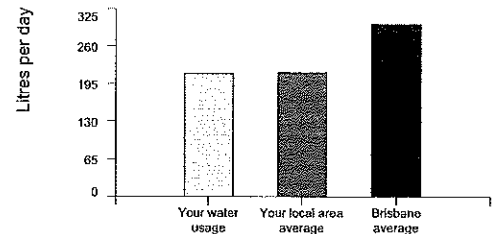
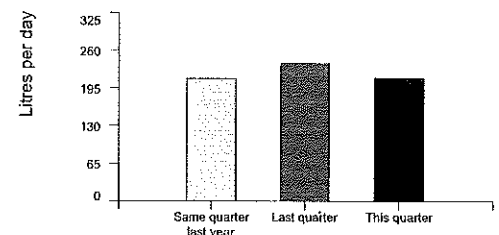
Amount Billed \$266.05  
Amount Paid \$266.05CR

**Your Current Account**

Current Charges \$251.71

**Total Due \$251.71**

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Amount paid  
\$252.69

Date paid  
8/5/18

Receipt number  
83428333412


**YOUR CHARGES for 17/10/2017 to 11/01/2018 (87 days)**


Customer ref. no. 10 1035 1829 0000 5

SOUTH BANK HOLIDAY SUITES  
153  
20 MONTAGUE ROAD  
SOUTH BRISBANE 4101




**Your meter readings**

Serial Number	Read Date	Reading	Usage	Comment
FB100020	17/10/2017	210028		
	12/01/2018	212330	2302kL	
Boundary Meter Your share percentage is 0.810000 Your share of usage is 19				

 **Your usage was 19 kilolitres.**  
That's an average of 218 litres per day.

 **What is a kilolitre (1kL)?**  
1 kilolitre = 1000 litres

**What can you do with 1 kilolitre?**

-  Water the garden with a hand held hose for 1 hour
-  50 dishwasher cycles
-  Wash the car on the lawn 4 times

**What are Tier 1 and Tier 2 charges?**

Water usage charges are scaled so that the more water you use the more you pay. For a 90 day period the tiers are as follows:

**Up to 74kL for 90 days**  
Tier 1 charges apply

**More than 74kL for 90 days**  
Tier 2 charges apply.


You only pay Tier 2 charges for anything OVER 74kL

**Interpreter service 13 14 50**

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
봉역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesitas un intérprete llámalo al 13 14 50

© Urban Utilities 2018



 **Pay using your smartphone**  
Download the Sniip App and scan the code to pay now.



Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



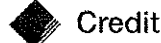
**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: SKYGOLD PTY LTD



Billers Code: 112144  
Ref: 10 1035 1829 0000 5



**Commonwealth Bank**  
Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD



BPAY® this payment via internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
To use the QR code, use the reader within your mobile banking app.  
More info: www.bpay.com.au



\*4001 101035182900005



Teller Stamp & Initials

Date

Cash

Cheques

Current charges due date  
12/05/2018

For Credit Queensland Urban Utilities  
Trans Code User ID

831 066840

Customer Reference No.

101035182900005

Total Due

\$ 251.71

+757+

**YOUR CHARGES for 17/10/2017 to 11/01/2018 (87 days)...continued**

Customer ref. no. 10 1035 1829 0000 5

SOUTH BANK HOLIDAY SUITES 153 20 MONTAGUE ROAD SOUTH BRISBANE 4101

<b>Water usage</b>	<b>\$68.11</b>
<b>Water services</b>	<b>\$51.63</b>
<b>Sewerage services</b>	<b>\$131.97</b>
<b>Your total charges 17/10/2017 to 11/01/2018</b>	<b>\$251.71</b>



Queensland Urban Utilities  
ABN 86 673 835 011

Account Enquiries 13 26 57  
Faults and Emergencies 13 23 64  
www.urbanutilities.com.au

**Water and Sewerage  
Quarterly Account**



UR\_DO\_985\_201\_0002840\_0002842\_0005682 037  
SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

**Property Location:** SOUTH BANK HOLIDAY SUITES  
153  
20 MONTAGUE ROAD  
SOUTH BRISBANE 4101

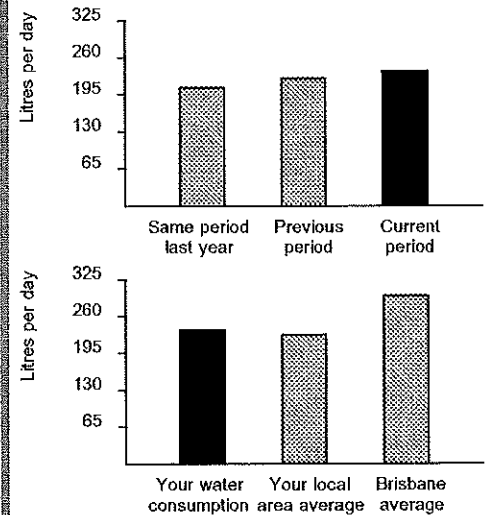
Customer reference number	10 1035 1829 0000 5
Bill number	1035 1829 68
Date issued	11/01/2018
<b>Total due</b>	<b>\$266.05</b>
<b>Current charges due date</b>	<b>10/02/2018</b>

**Your Water Consumption**

Water Consumption (kL) 23  
Days Charged 97

*Average daily water consumption (litres)*

Current Period 239  
Same Period Last Year 211



**Account Summary** Period 01/01/2018 - 31/03/2018

**Your Last Account**

Amount Billed \$250.52  
Amount Paid \$250.52 CR

**Your Current Account**

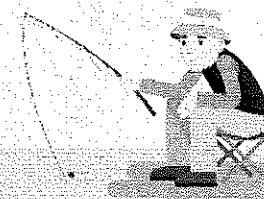
Balance \$0.00  
Current Charges \$266.05

**Total Due \$266.05**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*

**Looking for a hassle-free life?  
Go paperless and win.**

Visit [urbanutilities.com.au/win](http://urbanutilities.com.au/win)



M0118

**Payment options**



**Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)



**Telephone and internet banking – BPAY<sup>®</sup>**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
**BPAY View<sup>®</sup>** View and pay this bill using internet banking. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)

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**By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa credit card.



**Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



**In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



**By Mobile** - Download the free Sniiip<sup>®</sup> mobile app, create your account and scan the circular QR code over the page to pay. Sniiip payments can be used with Visa and MasterCard credit and debit cards and will incur a 0.39% surcharge. Sniiip is not available for iPads or tablets.

Amount paid  
\$267.09

Date paid  
28/1/18

Receipt number  
80729806621  
MCCQ.VISA

## Your Meter Readings

Serial Number	Previous Date Current Date	Previous Read Current Read	Consumption (kilolitres)	Comment
FB100020	12/07/2017	207164		
Boundary Meter	17/10/2017	210028	2864	

Your share percentage is 0.810000  
Your share of consumption is 23

## Your Account In Detail

South Bank Holiday Suites, 153

Charge Description	Chargeable Units	Unit Cost	Net
Total water used in 97 days was 23 kilolitres (1 kL = 1,000 litres)			
<b>State Bulk Water Price</b> (State Government Charges)			
State Bulk Water Charge 2017/18	23	\$2.817000	\$64.79
<b>Total State Bulk Water Charges</b>			<b>\$64.79</b>
<b>Distributor-Retailer Price</b> (Distribution and Retail Charges)			
<u>Water Usage Charges</u> Period 12/07/2017 - 17/10/2017			
Tier 1 Consumption 2017/18	23	\$0.768000	\$17.66
<u>Fixed Access Charges</u> Period 01/01/2018 - 31/03/2018			
Water Access Charge			\$51.63
Sewerage Access Charge			\$131.97
<b>Total Distribution and Retail Charges</b>			<b>\$201.26</b>
<b>Total Current Charges</b>			<b>\$266.05</b>



Need help understanding your account? Visit [www.urbanutilities.com.au/acounthelp](http://www.urbanutilities.com.au/acounthelp)

For general enquiries call **13 26 57** (7am-7pm weekdays)

To report a fault or emergency call **13 23 64** (24/7)

Changing your postal address

Visit [www.urbanutilities.com.au/address](http://www.urbanutilities.com.au/address) or call **13 26 57** (7am-7pm weekdays).

Credit card payment fee

Payment by credit card will incur a 0.39% surcharge. We accept Mastercard or Visa credit cards.



Contact your participating financial institution and register to receive your future Water and Sewerage Accounts electronically. For more information go to [www.bpay.com.au](http://www.bpay.com.au)

Privacy policy

For information on our privacy policy visit [www.urbanutilities.com.au/privacy](http://www.urbanutilities.com.au/privacy)

Interpreter service 13 14 50

当您需要口译员时, 请致电 13 14 50  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Kli bạn cần thông ngôn, xin gọi số 13 14 50  
통역사가 필요하시면 13-14-50 으로 연락하십시오  
Cuando necesite un intérprete llame al 13 14 50

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Download the Snip App and scan the code to pay now.



Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: SKYGOLD PTY LTD



Billor Code: 112144  
Ref: 10 1035 1829 0000 5



**BPAY**® this payment via internet or phone banking.  
**BPAY View**® - View and pay this bill using internet banking.  
To use the QR code, use the reader within your mobile banking app.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

**Commonwealth Bank**  
Commonwealth Bank of Australia  
ABN 48 123 128 124  
240 Queen Street, Brisbane, QLD



Date  
Cash  
Cheques

Current charges due date  
10/02/2018



\*4001 101035182900005



Telex Stamp  
& Initials

For Credit Queensland Urban Utilities

Trans Code 831 User ID 066840 Customer Reference No. 101035182900005

Total Due

\$ 266 . 05

+757+





**Water and Sewerage  
Quarterly Account**



UR\_17278A\_476\_0021458\_0022746\_0045491 037  
SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

Customer reference number	10 1035 1829 0000 5
Bill number	1035 1829 67
Date issued	12/10/2017
<b>Total due</b>	<b>\$250.52</b>
<b>Current charges due date</b>	<b>11/11/2017</b>

**Your Water Consumption**

Water Consumption (kL)	19
Days Charged	85
<i>Average daily water consumption (litres)</i>	
Current Period	227
Same Period Last Year	193

**Property Location:** SOUTH BANK HOLIDAY SUITES  
153  
20 MONTAGUE ROAD  
SOUTH BRISBANE 4101

**Account Summary** Period 01/10/2017 - 31/12/2017

**Your Last Account**

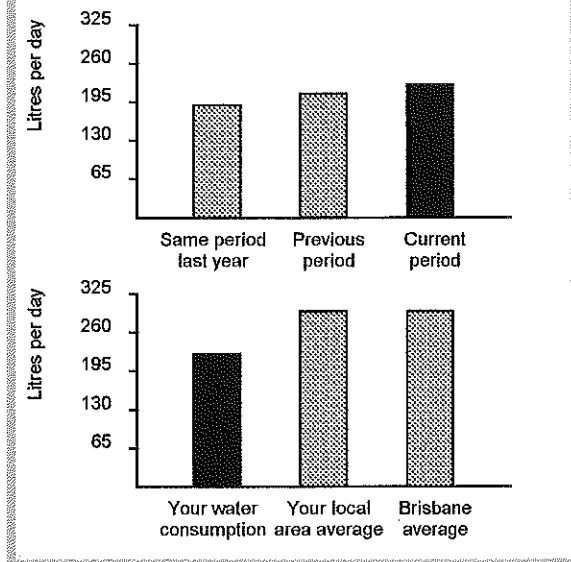
Amount Billed	\$250.40
Amount Paid	\$250.40CR

**Your Current Account**

Balance	\$0.00
Current Charges	\$250.52

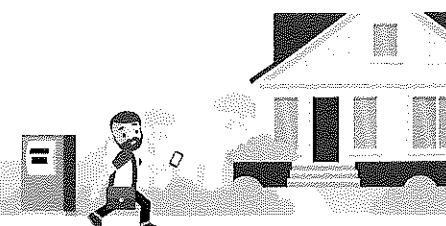
**Total Due** **\$250.52**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*



**Find out how easy it is to switch to paperless billing today.**

Visit [urbanutilities.com.au/gopaperless](http://urbanutilities.com.au/gopaperless)



M1017

**Payment options**

- Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)
- Telephone and internet banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)

- By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa credit card.
- Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124
- In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.
- By Mobile** - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard credit and debit cards and will incur a 0.39% surcharge. Sniip is not available for iPads or tablets.

Amount paid  
\$251.50

Date paid  
4/11/17

Receipt number  
78291227279

11/1 card



### Water and Sewerage Quarterly Account



UR\_17186A\_961\_0021746\_0023081\_0046161 037  
SKYGOLD PTY LTD  
PO BOX 1988  
TOOWONG QLD 4066

Customer reference number	10 1035 1829 0000 5
Bill number	1035 1829 66
Date issued	12/07/2017
<b>Total due</b>	<b>\$250.40</b>
<b>Current charges due date</b>	<b>11/08/2017</b>

**Property Location:** SOUTH BANK HOLIDAY SUITES  
153  
20 MONTAGUE ROAD  
SOUTH BRISBANE 4101

**Your Water Consumption**

Water Consumption (kL)	19
Days Charged	91
<b>Average daily water consumption (litres)</b>	
Current Period	212
Same Period Last Year	190

### Account Summary Period 01/07/2017 - 30/09/2017

**Your Last Account**

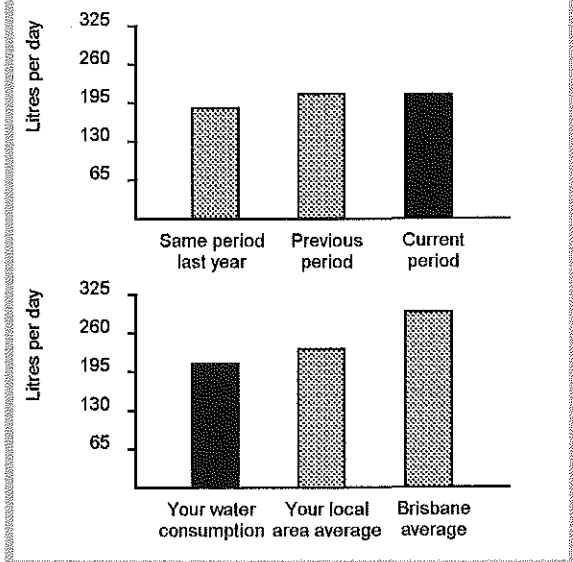
Amount Billed	\$248.91
Amount Paid	\$248.91 CR

**Your Current Account**

Balance	\$0.00
Current Charges	\$250.40

**Total Due** **\$250.40**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*



**Water and sewerage charges for 2017/18 apply from 1 July 2017.**  
To find out more, visit [urbanutilities.com.au/pricing](http://urbanutilities.com.au/pricing)

M0717

### Payment options

- Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)
- Telephone and internet banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
**BPAY View®** View and pay this bill using internet banking. More info: [www.bpay.com.au](http://www.bpay.com.au)
- Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)

- By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa credit card.
- Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124
- In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.
- By Mobile** - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard credit and debit cards and will incur a 0.39% surcharge. Sniip is not available for iPads or tablets.

Amount paid \$251.38  
Date paid 7/8/17  
Receipt number 75886796970  
*Card*  
*Maly*

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TAX INVOICE

# UTILITY INVOICE

## FOR SOUTHBANK HOLIDAY SUITES

B S KWAI & JENNY L Y WONG  
PO BOX 1988  
TOOWONG D.C QLD 4066

### Account Enquiries

Mon - Fri, 9.00AM to 5.00PM (QLD)  
ph: 1300 881 227  
fax: 07 5509 6688

**Account Number**  
**273602**

Plan 24606  
Lot Number 153  
Deposit Held 0.00

Issued 21/06/2018

Recorded through creditors

**Total \$411.54**

**Pay By 14-Jul-2018**

### Account Summary

<b>Opening Balance (Payment due immediately)</b>	<b>\$461.45</b>
<b>Payment Received</b>	<b>-\$461.45</b>
<b>Balance</b>	<b>\$0.00</b>
<b>New Charges</b>	<b>\$411.54</b>
<b>Total (GST Included)</b>	<b>\$411.54</b>

**SOUTHBANK HOLIDAY SUITES**  
**Plan No 24606**  
**ABN: 72 386 135 605**



Billor Code	96503
Ref No	226597383 2736024



DEFT Reference No **226597383 2736024**

Please see reverse for method of Payments



\* 442 226597383 2736024

*Paid 2/7/18  
credit card  
Receipt no: 23954227  
\$417.71*

B S KWAI & JENNY L Y WONG  
Plan no 24606  
Lot No 153

**Amount Due \$411.54**

# UTILITY INVOICE

## Account Enquiries

Mon - Fri, 9.00AM to 5.00PM (QLD)  
 ph: 1300 881 227  
 fax: 07 5509 6688

### Supply Calculation

**Billing Period:** to (0 billing days)

**Service Address:**  
 Unit 624 SOUTHBANK HOLIDAY  
 20 MONTAGUE ROAD  
 SOUTH BRISBANE QLD 4101

<b>Goods and Services Tax</b>	<b>37.41</b>
<b>Electricity Mar - May 2018</b>	<b>252.80</b>
<b>Gas Hot Water Mar - May 2018</b>	<b>121.33</b>
<b>Total Usage and Service Charge</b>	<b>411.54</b>

Meter Number	Current Reading	Previous Reading	Usage Units	Tariff Rate
--------------	-----------------	------------------	-------------	-------------

### Consumption

Average cost per day:  
\$0.00

Average daily usage:  
0.00 Units

Average cost per day same time last year:  
not available

Average daily usage same time last year:  
not available Units

### Conditions Relating to Utility Supply

#### Failure to Pay Account

Customers are allowed 14 days from issue to pay account. A fee of up to \$44 inclusive of GST will be charged for reminder letters sent to customers for overdue accounts. Continued non payment will lead to disconnection and a reconnection fee will apply.

#### Electricity Rebates

Pensioner rebates are available on application. Send applications to Community Utilities.

#### Final Readings

If you are moving, do not forget to contact us to arrange the final meter reading.

### HOW DO I PAY THIS ACCOUNT?

**\*PLEASE NOTE: WHEN PAYING BY CREDIT CARD A MERCHANT FEE APPLIES ON THE TOTAL PAID**



**Credit Card (MasterCard/Visa/Amex/Diners) or Pre-Registered Bank Account**

Online go to [www.bcsm.com.au](http://www.bcsm.com.au) click on the DEFT link and follow the prompts or over the phone 1300 301 090 or International +61 2 8232 7395



#### Mailing your payment

Please detach your payment slip and return it together with your cheque made payable to your Building Name and Plan number:

**DEFT Payment Systems**  
**GPO Box 1833**  
**BRISBANE QLD 4001**



#### BPAY Internet & Phone Banking

Contact your Bank, Credit Union or Building Society to make a payment from your savings or cheque account.

**Billers Code: 96503**  
**Ref: 226597383 2736024**



Pay in person at any Australia Post outlet. Present this page intact to make your payment by cash, cheque or EFTPOS. **Note:** payments made at Australia Post will incur a \$2.75 DEFT processing fee and this will be applied against your lot.

#### Please Note:

- \* We are not permitted to accept cash in payment of this notice at any of our branches due to insurance policy restrictions.
- \* When posting cheque/money orders please send to the address shown above.
- \* Cheques are to be made payable to your Building Name and Plan No.
- \* An administration charge may be incurred for the supply of duplicate levy notice, statement of account and address searches.
- \* Payments received direct to our office will be made via Australia Post and will attract the DEFT processing fee of \$2.75, in addition, payments made directly to DEFT but are returned to our office as the cheque and deposit slip do not agree will also incur this charge.

#### CHANGE OF ADDRESS

Please forward written advice of any change of address to:  
 Community Utilities, PO Box 444, Broadbeach QLD 4218  
 Fax: (07) 5509 6688  
 Email: [utilities@picagroup.com.au](mailto:utilities@picagroup.com.au)

TAX INVOICE

**Account Enquiries**

Mon - Fri, 9.00AM to 5.00PM (QLD)

ph: 1300 881 227

fax: 07 5509 6688

# UTILITY INVOICE

## FOR SOUTHBANK HOLIDAY SUITES

B S KWAI & JENNY L Y WONG  
PO BOX 1988  
TOOWONG D.C QLD 4066

**Account Number**  
**273602**

Plan 24606  
Lot Number 153  
Deposit Held 0.00

Issued 08/04/2018

**Total \$461.45**

**Pay By 01-May-2018**

### Account Summary

<b>Opening Balance (Payment due immediately)</b>	<b>\$0.00</b>
<b>Payment Received</b>	<b>\$0.00</b>
<b>Balance</b>	<b>\$0.00</b>
<b>New Charges</b>	<b>\$461.45</b>
<b>Total (GST Included)</b>	<b>\$461.45</b>

**SOUTHBANK HOLIDAY SUITES**  
**Plan No 24606**  
**ABN: 72 386 135 605**

*Recd 7/5/18  
M/cord  
Receipt number: 23465989  
\$468.37*



Biller Code	96503
Ref No	226597383 2736024



**DEFT Reference No 226597383 2736024**

Please see reverse for method of Payments



\* 442 226597383 2736024

B S KWAI & JENNY L Y WONG  
Plan no 24606  
Lot No 153

**Amount Due \$461.45**

TAX INVOICE

**Account Enquiries**

Mon - Fri, 9.00AM to 5.00PM (QLD)  
 ph: 1300 881 227  
 fax: 07 5509 6688

**UTILITY INVOICE**

**Supply Calculation**

**Billing Period:** to (0 billing days)

**Service Address:**

Unit 624 SOUTHBANK HOLIDAY  
 20 MONTAGUE ROAD  
 SOUTH BRISBANE QLD 4101

<b>Goods and Services Tax</b>	<b>41.95</b>
<b>Electricity Dec - Feb 2018</b>	<b>294.93</b>
<b>Gas Hot Water Dec - Feb 2018</b>	<b>124.57</b>
<hr/>	
<b>Total Usage and Service Charge</b>	<b>461.45</b>

Meter Number	Current Reading	Previous Reading	Usage Units	Tariff Rate
--------------	-----------------	------------------	-------------	-------------

**Consumption**

Average cost per day:  
\$0.00

Average daily usage:  
0.00 Units

Average cost per day same time last year:  
not available

Average daily usage same time last year:  
not available Units

**Conditions Relating to Utility Supply**

**Failure to Pay Account**

Customers are allowed 14 days from issue to pay account. A fee of up to \$44 inclusive of GST will be charged for reminder letters sent to customers for overdue accounts. Continued non payment will lead to disconnection and a reconnection fee will apply.

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**Final Readings**

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**HOW DO I PAY THIS ACCOUNT?**

**\*PLEASE NOTE: WHEN PAYING BY CREDIT CARD A MERCHANT FEE APPLIES ON THE TOTAL PAID**



**Credit Card (MasterCard/Visa/Amex/Diners) or Pre-Registered Bank Account**

Online go to [www.bcssm.com.au](http://www.bcssm.com.au) click on the DEFT link and follow the prompts or over the phone 1300 301 090 or International +61 2 8232 7395



**Mailing your payment**

Please detach your payment slip and return it together with your cheque made payable to your Building Name and Plan number:

**DEFT Payment Systems  
 GPO Box 1833  
 BRISBANE QLD 4001**



**BPAY Internet & Phone Banking**

Contact your Bank, Credit Union or Building Society to make a payment from your savings or cheque account.

**Biller Code: 96503  
 Ref: 226597383 2736024**



Pay in person at any Australia Post outlet. Present this page intact to make your payment by cash, cheque or EFTPOS. **Note:** payments made at Australia Post will incur a \$2.75 DEFT processing fee and this will be applied against your lot.

**Please Note:**

- \* We are not permitted to accept cash in payment of this notice at any of our branches due to insurance policy restrictions.
- \* When posting cheque/money orders please send to the address shown above.
- \* Cheques are to be made payable to your Building Name and Plan No.
- \* An administration charge may be incurred for the supply of duplicate levy notice, statement of account and address searches.
- \* Payments received direct to our office will be made via Australia Post and will attract the DEFT processing fee of \$2.75, in addition, payments made directly to DEFT but are returned to our office as the cheque and deposit slip do not agree will also incur this charge.

**CHANGE OF ADDRESS**

Please forward written advice of any change of address to:  
 Community Utilities, PO Box 444, Broadbeach QLD 4218  
 Fax: (07) 5509 6688  
 Email: [utilities@picagroup.com.au](mailto:utilities@picagroup.com.au)

## TAX INVOICE

**UTILITY INVOICE**

FOR SOUTHBANK HOLIDAY SUITES

B S KWAI & JENNY L Y WONG  
 PO BOX 1988  
 TOOWONG D.C QLD 4066

**Account Enquiries**

Mon - Fri, 9.00AM to 5.00PM (QLD)

ph: 1300 881 227

fax: 07 5509 6688

**Account Number****273602**

Plan 24606

Lot Number 153

Deposit Held 0.00

Issued 11/12/2017

**Total \$418.06****Pay By 30-Dec-2017****Account Summary**

Opening Balance (Payment due immediately)	\$0.00
Payment Received	\$0.00
Balance	\$0.00
New Charges	\$418.06
Total (GST Included)	\$418.06

**SOUTHBANK HOLIDAY SUITES**  
**Plan No 24606**  
**ABN: 72 386 135 605**



Billor Code	96503
Ref No	226597383 2736024

**DEFT**  
 PAYMENT SYSTEMS

**DEFT Reference No 226597383 2736024**

Please see reverse for method of Payments



\* 442 226597383 2736024

B S KWAI & JENNY L Y WONG  
 Plan no 24606  
 Lot No 153

**Amount Due \$418.06**

TAX INVOICE

# UTILITY INVOICE

## Account Enquiries

Mon - Fri, 9.00AM to 5.00PM (QLD)

ph: 1300 881 227

fax: 07 5509 6688

## Supply Calculation

**Billing Period:** to (0 billing days)

### Service Address:

Unit 624 SOUTHBANK HOLIDAY  
20 MONTAGUE ROAD  
SOUTH BRISBANE QLD 4101

<b>Goods and Services Tax</b>	<b>38.01</b>
<b>Electricity Sept - Nov 2017</b>	<b>228.39</b>
<b>Gas Hot Water Sept - Nov 2017</b>	<b>151.66</b>
<b>Total Usage and Service Charge</b>	<b>418.06</b>

Meter Number	Current Reading	Previous Reading	Usage Units	Tariff Rate
--------------	-----------------	------------------	-------------	-------------

## Consumption

Average cost per day:  
\$0.00

Average daily usage:  
0.00 Units

Average cost per day same time  
last year:  
not available

Average daily usage same time  
last year:  
not available Units

## Conditions Relating to Utility Supply

### Failure to Pay Account

Customers are allowed 14 days from issue to pay account. A fee of up to \$44 inclusive of GST will be charged for reminder letters sent to customers for overdue accounts. Continued non payment will lead to disconnection and a reconnection fee will apply.

### Electricity Rebates

Pensioner rebates are available on application. Send applications to Community Utilities.

### Final Readings

If you are moving, do not forget to contact us to arrange the final meter reading.

## HOW DO I PAY THIS ACCOUNT?

**\*PLEASE NOTE: WHEN PAYING BY CREDIT CARD A MERCHANT FEE APPLIES ON THE TOTAL PAID**



**Credit Card**  
(MasterCard/Visa/Amex/Diners)  
or Pre-Registered Bank Account



Online go to [www.bcsm.com.au](http://www.bcsm.com.au) click on the DEFT link and follow the prompts or over the phone 1300 301 090 or International +61 2 8232 7395



### Mailing your payment

Please detach your payment slip and return it together with your cheque made payable to your Building Name and Plan number:

**DEFT Payment Systems**  
GPO Box 1833  
BRISBANE QLD 4001



### BPAY Internet & Phone Banking

Contact your Bank, Credit Union or Building Society to make a payment from your savings or cheque account.

**Biller Code: 96503**

**Ref: 226597383 2736024**



Pay in person at any Australia Post outlet. Present this page intact to make your payment by cash, cheque or EFTPOS. **Note:** payments made at Australia Post will incur a \$2.75 DEFT processing fee and this will be applied against your lot.

### Please Note:

- \* We are not permitted to accept cash in payment of this notice at any of our branches due to insurance policy restrictions.
- \* When posting cheque/money orders please send to the address shown above.
- \* Cheques are to be made payable to your Building Name and Plan No.
- \* An administration charge may be incurred for the supply of duplicate levy notice, statement of account and address searches.
- \* Payments received direct to our office will be made via Australia Post and will attract the DEFT processing fee of \$2.75, in addition, payments made directly to DEFT but are returned to our office as the cheque and deposit slip do not agree will also incur this charge.

### CHANGE OF ADDRESS

Please forward written advice of any change of address to:  
Community Utilities, PO Box 444, Broadbeach QLD 4218  
Fax: (07) 5509 6688  
Email: [utilities@picagroup.com.au](mailto:utilities@picagroup.com.au)

TAX INVOICE

# UTILITY INVOICE

FOR SOUTHBANK HOLIDAY SUITES

**Account Enquiries**

Mon - Fri, 9.00AM to 5.00PM (QLD)  
 ph: 1300 881 227  
 fax: 07 5509 6688

B S KWAI & JENNY L Y WONG  
 PO BOX 1988  
 TOOWONG D.C QLD 4066

**Account Number**  
**273602**

Plan 24606  
 Lot Number 153  
 Deposit Held 0.00

Issued 12/10/2017

**Total \$383.12**

**Pay By 05-Nov-2017**

## Account Summary

<b>Opening Balance (Payment due immediately)</b>	<b>\$0.00</b>
<b>Payment Received</b>	<b>\$0.00</b>
<b>Balance</b>	<b>\$0.00</b>
<b>New Charges</b>	<b>\$383.12</b>
<b>Total (GST Included)</b>	<b>\$383.12</b>

**SOUTHBANK HOLIDAY SUITES**  
**Plan No 24606**  
**ABN: 72 386 135 605**



Biller Code 96503 Ref No 226597383 2736024
---



**DEFT Reference No 226597383 2736024**

Please see reverse for method of Payments



\* 442 226597383 2736024

*Paid 2/11/17  
 Receipt no: 21898355  
 \$383.87*

B S KWAI & JENNY L Y WONG  
 Plan no 24606  
 Lot No 153

**Amount Due \$383.12**

TAX INVOICE

# UTILITY INVOICE

## Account Enquiries

Mon - Fri, 9.00AM to 5.00PM (QLD)  
 ph: 1300 881 227  
 fax: 07 5509 6688

### Supply Calculation

Billing Period: to (0 billing days)

**Service Address:**

Unit 624 SOUTHBANK HOLIDAY  
 20 MONTAGUE ROAD  
 SOUTH BRISBANE QLD 4101

Goods and Services Tax	34.83
Electricity Jun-Aug 2017	178.05
Gas Hot Water Jun-Aug 2017	170.24
<b>Total Usage and Service Charge</b>	<b>383.12</b>

Meter Number	Current Reading	Previous Reading	Usage Units	Tariff Rate
--------------	-----------------	------------------	-------------	-------------

**Consumption**

Average cost per day:  
\$0.00

Average daily usage:  
0.00 Units

Average cost per day same time last year:  
not available

Average daily usage same time last year:  
not available Units

### Conditions Relating to Utility Supply

**Failure to Pay Account**

Customers are allowed 14 days from issue to pay account. A fee of up to \$44 inclusive of GST will be charged for reminder letters sent to customers for overdue accounts. Continued non payment will lead to disconnection and a reconnection fee will apply.

**Electricity Rebates**

Pensioner rebates are available on application. Send applications to Community Utilities.

**Final Readings**

If you are moving, do not forget to contact us to arrange the final meter reading.

### HOW DO I PAY THIS ACCOUNT?

**\*PLEASE NOTE: WHEN PAYING BY CREDIT CARD A MERCHANT FEE APPLIES ON THE TOTAL PAID**



**Credit Card**  
 (MasterCard/Visa/Amex/Diners)  
 or Pre-Registered Bank Account



Online go to [www.bcsm.com.au](http://www.bcsm.com.au) click on the DEFT link and follow the prompts or over the phone 1300 301 090 or International +61 2 8232 7395



**Mailing your payment**

Please detach your payment slip and return it together with your cheque made payable to your Building Name and Plan number:

**DEFT Payment Systems**  
 GPO Box 1833  
 BRISBANE QLD 4001



**BPAY Internet & Phone Banking**

Contact your Bank, Credit Union or Building Society to make a payment from your savings or cheque account.

**Billers Code: 96503**  
**Ref: 226597383 2736024**



Pay in person at any Australia Post outlet. Present this page intact to make your payment by cash, cheque or EFTPOS. **Note:** payments made at Australia Post will incur a \$2.75 DEFT processing fee and this will be applied against your lot.

**Please Note:**

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- \* Cheques are to be made payable to your Building Name and Plan No.
- \* An administration charge may be incurred for the supply of duplicate levy notice, statement of account and address searches.
- \* Payments received direct to our office will be made via Australia Post and will attract the DEFT processing fee of \$2.75, in addition, payments made directly to DEFT but are returned to our office as the cheque and deposit slip do not agree will also incur this charge.

**CHANGE OF ADDRESS**

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 Community Utilities, PO Box 444, Broadbeach QLD 4218  
 Fax: (07) 5509 6688  
 Email: [utilities@communitye.com.au](mailto:utilities@communitye.com.au)





10 Oct 2017

000213 000  
  
 MR B S K WONG  
 PO BOX 1988  
 TOOWONG DC QLD 4066

Portfolio No: O0503418-A

## Your Westpac Protection Plans renewal

Dear Mr Wong,

Thank you for choosing Westpac insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

### Your policy is guaranteed renewable

Your renewal date is 31 Oct 2017. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

### Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
L0503418	Ben Seng Kwai Wong	Term Life as Superannuation	\$17,369.31 <sup>41 bank statement</sup>	Yearly	Automatic debit

### Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Renewal Summary, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
 Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life is also the issuer of the product, except for Term Life as Superannuation and Income Protection as Superannuation (part of Westpac MasterTrust - Superannuation Division ABN 81 236 903 448 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.



Your Westpac Protection Plans  
Renewal Summary for Term Life as Superannuation

Effective: 31 Oct 2017

**Policy owner** WESTPAC SECURITIES ADMINISTRATION LIMITED

**Address** PO BOX 1988  
TOOWONG DC QLD 4066

Your policy details

**Portfolio number** O0503418-A  
**Policy number** L0503418  
**Product name** Term Life as Superannuation  
**Policy risk commencement date** 31 Oct 2003  
**Renewal date** 31 Oct each year

Premium details

**Premium** \$17,277.41  
**Policy fee** \$91.90  
**Total premium payable** **\$17,369.31**  
**Premiums payable** Yearly  
**CPI increase** 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Ben Seng Kwai Wong	12 Jul 1959	Male	Non-Smoker	No

**Ben Seng Kwai Wong**

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	31 Oct 2057	\$1,534,662	Stepped	No	N/A
TPD Benefit (Any)	31 Oct 2057	\$1,534,662	Stepped	No	A

Discount details

**Policy discounts** Continuity

Policy: L0503418 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life is also the issuer of the product, except for Term Life as Superannuation and Income Protection as Superannuation (part of Westpac MasterTrust – Superannuation Division ABN 81 236 903 448 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.

# **2018** Workpapers

Section O

Other Matters

Outgoings 1/7/17 to 30/6/18

12/7/17	Quarterly Payg Instalment	2485.00
14/7/17	BBC Rates	424.50
"	Urban Utilities	250.40
31/7/17	Interest on loan 229K	840.31
1/8/17	Body Corp	700.09
01/8/17	MCA ACCOUNTANT	275.00
29/8/17	Interest on loan 229K	739.81
29/9	Interest on loan 229K	748.13
11/10	PAYG Instalment	2534.00
12/10	BBC Rates	425.50
13/10	Urban Utilities	250.52
31/10	Interest on loan 229K	710.68
		10383.94

31/10/17	Westpac Life Insurance	17,369.41
1/11/17	Body Corp Admin	700.09
"	Body Corp Utilities Bill (Elect + <sup>Hot</sup> Water)	383.12
29/11/17	Interest on loan 229K	721.44
28/12	Terrri Scheer Landlord Insurance	359.00
28/12	Utilities Bill (Elect / Hot Water)	418.06
29/12	Interest on loan 229K	713.42
16/1/18	BBC Rates	425.50
"	Urban Utilities	266.05
"	PAYG Tax Instalment	2534.00
22/1/18	MCA Accountant	2200.00
30/1/18	Interests on loan 229K	741.31
		26,831.40

4/2/18	Body Corp Admin	812.17
28/2/18	Interest on loan 229K	769.34
2/3/18	ATO Excess Concessional Contributions	5190.78
28/3/18	Interest on loan 229K	698.08
9/4/18	Quarterly Payg Instalment	775.00
"	BBC Rates	425.50
30/4/18	Interest on loan 229K	772.87
3/5/18	Urban Utilities	257.71
7/5/18	Body Corp - Elect + Hot Water	461.45
"	Body Corp Levy	812.17
28/5	Interest on loan 229K	747.94
28/6	Interest on loan 229K	772.87
		12,489.88

31 30/6 Utilities Bill - Hot water/Elect . 211.54

11

2

4

2

0

1

0

2

## 02 - Summary Outgoings Expenses Sydney

Outgoings 1/7/17 to 30/6/18

14/7/17	BBC Rates	376.75
1/8/17	Urban Utilities	260.95
"	Body Corp	1023.51
1/8/17	Management Fee	155.16
	Postage	6.60
1/9/17	Management Fees	155.16
	Postage	6.60
2/10/17	Management Fees	232.73
	Postage	6.60
12/10/17	BBC Rates	376.90
31/10/17	Urban Utilities	279.62
1/11/17	Management Fees	155.16
	Postage	6.60
		3042.34



1/12/17	Management Fee	155.16
	Postage	6.60
2/1/18	Management Fee	155.16
	Postage	6.60
16/1/18	BBC Rates	376.90
22/1/18	Urban Utilities	273.22
1/2/18	Management Fee	155.16
	Postage	6.60
22/2/18	Body Corp	2075.90
1/3/18	Management Fee	126.60
	Postage	6.60
	Letting Fee	495.00
	Advertising	200.00
4/4/18	Management Fee	153.45
	Postage	6.60
		4199.55



## 03 - Summary Rental Income Montague

Rental Income 1/7/17 to 30/6/18

4/7	Skygold Super Contribution	\$25,000.00
28/7	Interest Paid	\$ 2.38 ✓
1/8/17	Rental Income	\$ 2300.50
29/8/17	Interest Paid	\$ 2.94
1/9/17	Rental Income	\$ 1345.76
29/9/17	Interest Paid	\$ 3.03
3/10/17	Rental Income	\$ 1919.38
27/10/17	Interest Paid	\$ 2.85
1/11/17	Rental Income	\$ 1922.69
29/11/17	Interest Paid	\$ 2.00
1/12/17	Rental Income	\$ 2002.20
29/12/17	Interest Paid	\$ 1.88 ✓

34505.61

2/1/18	Rental Income	1743.10
29/1/18	Interest Paid	1.91 ✓
29/1/18	Deposit from ATO Tax Refund	2188.35 ✓
1/2/18	Rental Income	873.55
28/2/18	Interest Paid	1.78
1/3/18	Rental Income	1142.95 ✓
29/3/18	Interest Paid	1.59 ✓
3/4/18	Rental Income	1571.46 ✓
2/4	Interest Paid	1.39 ✓
1/5	Rental Income	966.99 ✓
29/5	Interest Paid	1.49 ✓
1/6	Rental Income	1850.37 ✓

10344.93



## 04 - Summary Rental Income Sydney

Rental Income 1/7/17 to 30/6/18

01/08	Rental Income 8/7 to 4/8	1820.00
01/09	Rental Income 5/8 to 1/9	1820.00
2/10	Rental Income 2/9 to 13/10	2730.00
1/11	Rental Income 14/10 to 10/11	1820.00
1/12	Rental Income 11/11 to 8/12	1820.00
2/1/18	Rental Income 9/12 to 5/1/18	1820.00
1/2/18	Rental Income 6/1/18 to 2/2	1820.00
1/3/18	Rental Income 3/2 to 11/2	585.00
	27/2 to 5/3	450.00
	13/2 to 26/2	900.00
3/4/18	Rental Income 6/3 to 2/4	1800.00
01/5/18	Rental Income 03/04 to 30/4	1800.00
01/06	Rental Income 01/05 to 04/06	2250.00



## Skygold Employees Superannuation Fund

## Transaction Listing Report

For the Period 01/07/2017 to 30/06/2018

Date	Reference	Description	Account	Unit	Debit	Credit
30/06/2018		To record	Water / 38900	0.00	411.54	0.00
			Sundry / 88000	0.00	0.00	411.54
30/06/2018		Create Entries -	(Income / 53330/W	0.00	0.00	4,085.25
			Profit/Loss / 49000	0.00	4,085.25	0.00
30/06/2018		Create Entries -	Income / 85000	0.00	24.81	0.00
			Income / 48500	0.00	0.00	24.81
30/06/2018	97592456	Record interest	Interest / 37900	0.00	8,973.65	0.00
			LRBA - Ben / 80500/00	0.00	0.00	8,973.65
30/06/2018		Create Entries -	Income / 48500	0.00	0.00	11,612.73
			Deferred / 89000	0.00	11,612.73	0.00
30/06/2018	97592457	Reallocate	Interest / 37900	0.00	0.00	8,976.20
			LRBA - Ben / 80500/00	0.00	8,976.20	0.00
30/06/2018		To record Rent	Unit 11 / 28000/\$-	0.00	0.00	1,639.95
			Southbank / 28000/\$-	0.00	0.00	682.30
			Sundry / 68000	0.00	2,322.25	0.00
30/06/2018		Create Entries -	Income / 48500	0.00	3,944.40	0.00
			Income / 85000	0.00	0.00	3,944.40
30/06/2018	98515742	Raise principle	LRBA - Ben / 80500/00	0.00	13,523.23	0.00
			Sundry / 88000	0.00	0.00	13,523.23
30/06/2018		To Gross up	Southbank / 28000/\$-	0.00	0.00	21,714.01
			Southbank / 37500/\$-	0.00	21,714.01	0.00
30/06/2018		Create Entries -	Profit/Loss / 49000	0.00	0.00	59,945.14
			(Share of / 53100/W	0.00	59,945.14	0.00



Date	Reference	Description	Account	Unit	Debit	Credit
30/06/2018		Revaluation -	Changes in / 24700	0.00	67,616.00	0.00
			Unit 11 / 77200/\$-	0.00	0.00	67,616.00
30/06/2018		To gross up	Unit 11 / 28000/\$-	0.00	0.00	2,716.65
			Sydney On / 37500/SY	0.00	2,716.65	0.00
30/06/2018		Create Entries -	Profit/Loss / 49000	0.00	0.00	43,515.57
			(Share of / 53100/W	0.00	43,515.57	0.00
30/06/2018		Revaluation -	Newcrest / 77600/NC	0.00	579.69	0.00
			Changes in / 24700	0.00	0.00	579.69
30/06/2018		Depreciation for	Sydney on / 33400/W	0.00	87.02	0.00
			Sydney on / 76550/W	0.00	0.00	87.02
30/06/2018		Create Entries -	(Income / 53330/W	0.00	0.00	5,627.67
			Profit/Loss / 49000	0.00	5,627.67	0.00
30/06/2018		Revaluation -	Changes in / 24700	0.00	49,091.00	0.00
			Southbank / 77200/\$-	0.00	0.00	49,091.00
29/06/2018	81214355	CREDIT	Bank - ANZ / 60400/AN	0.00	1.88	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.88
29/06/2018	81209083	CREDIT	Bank - / 60400/AN	0.00	0.00	0.05
			Bank - / 25000/AN	0.00	0.00	0.05
28/06/2018	81045349	PAYMENT	Bank - ANZ / 60400/AN	0.00	0.00	772.87
			Interest / 37900	0.00	772.87	0.00
11/06/2018	79323248	CREDIT	Bank - ANZ / 60400/AN	0.00	0.00	0.73
			Bank - ANZ / 25000/AN	0.00	0.00	0.73
06/06/2018	79119702	TRANSFER	Bank - ANZ / 60400/AN	0.00	6,000.00	0.00
			(Contributi / 24200/W	0.00	0.00	6,000.00
06/06/2018	79119702	System	Profit/Loss / 49000	0.00	5,100.00	0.00
			(Contributi / 53800/W	0.00	900.00	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
			(Contributi / 52420/W	0.00	0.00	6,000.00
04/06/2018	78895117	TRANSFER	Bank - ANZ / 60400/AN	0.00	2,051.59	0.00
			Unit 11 / 28000/\$-	0.00	0.00	2,051.59
02/06/2018	78895116	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	276.80
			Water / 38900	0.00	276.80	0.00
01/06/2018	78755338	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,850.37	0.00
			Southbank / 28000/\$-	0.00	0.00	1,850.37
31/05/2018	78586284	CREDIT	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
29/05/2018	78364385	CREDIT	Bank - ANZ / 60400/AN	0.00	1.49	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.49
28/05/2018	78273565	PAYMENT	Bank - ANZ / 60400/AN	0.00	0.00	747.94
			Interest / 37900	0.00	747.94	0.00
07/05/2018	77308471	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	1,022.76
			Body / 37600	0.00	1,022.76	0.00
07/05/2018	77308472	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	1,273.62
			Water / 38900	0.00	461.45	0.00
			Body / 37600	0.00	812.17	0.00
03/05/2018	77030215	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	251.71
			Water / 38900	0.00	251.71	0.00
02/05/2018	null	US7.5C	Newcrest / 23900/NC	0.00	0.00	34.48
			Newcrest / 77600/NC	2.00	45.28	0.00
			Newcrest / 62550/NC	0.00	0.00	10.80
01/05/2018	76710015	TRANSFER	Bank - ANZ / 60400/AN	0.00	966.99	0.00
			Southbank / 28000/\$-	0.00	0.00	966.99
01/05/2018	76710016	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,639.95	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,639.95

Date	Reference	Description	Account	Unit	Debit	Credit
30/04/2018	76506419	PAYMENT	Bank - ANZ / 60400/AN	0.00	0.00	772.87
			Interest / 37900	0.00	772.87	0.00
30/04/2018	76501788	CREDIT	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
27/04/2018	76336556	CREDIT	Bank - ANZ / 60400/AN	0.00	1.39	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.39
10/04/2018	75096692	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	425.50
			Rates / 38800	0.00	425.50	0.00
10/04/2018	75096693	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	775.00
			Income / 85000	0.00	775.00	0.00
09/04/2018	75015821	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	376.90
			Rates / 38800	0.00	376.90	0.00
03/04/2018	74496577	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,571.46	0.00
			Southbank / 28000/\$-	0.00	0.00	1,571.46
03/04/2018	74496578	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,639.95	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,639.95
29/03/2018	74461880	CREDIT	Bank - ANZ / 60400/AN	0.00	1.59	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.59
29/03/2018	74456459	CREDIT	Bank - / 60400/AN	0.00	0.00	0.05
			Bank - / 25000/AN	0.00	0.00	0.05
28/03/2018	73723357	PAYMENT	Bank - ANZ / 60400/AN	0.00	0.00	698.08
			Interest / 37900	0.00	698.08	0.00
21/03/2018	73190730	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	5,190.78
			(Refund / 46600/W	0.00	5,190.78	0.00
21/03/2018	73190730	System	Profit/Loss / 49000	0.00	0.00	5,190.78
			(Refund / 58000/W	0.00	5,190.78	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
01/03/2018	71883543	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,106.80	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,106.80
01/03/2018	71883544	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,142.95	0.00
			Southbank / 28000/\$-	0.00	0.00	1,142.95
28/02/2018	71599599	CREDIT	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
28/02/2018	71604088	PAYMENT	Bank - ANZ / 60400/AN	0.00	0.00	769.34
			Interest / 37900	0.00	769.34	0.00
28/02/2018	71604089	CREDIT	Bank - ANZ / 60400/AN	0.00	1.78	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.78
22/02/2018	71219523	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	2,075.90
			Body / 37600	0.00	2,075.90	0.00
04/02/2018	70188462	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	812.17
			Body / 37600	0.00	812.17	0.00
01/02/2018	69871189	TRANSFER	Bank - ANZ / 60400/AN	0.00	873.55	0.00
			Southbank / 28000/\$-	0.00	0.00	873.55
01/02/2018	69871190	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,658.24	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,658.24
31/01/2018	69551944	CREDIT	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
30/01/2018	69439906	PAYMENT	Bank - ANZ / 60400/AN	0.00	0.00	741.31
			Interest / 37900	0.00	741.31	0.00
29/01/2018	69386262	TRANSFER	Bank - ANZ / 60400/AN	0.00	2,188.35	0.00
			Income / 85000	0.00	0.00	2,447.35
			ATO / 30400	0.00	259.00	0.00
29/01/2018	69386263	CREDIT	Bank - ANZ / 60400/AN	0.00	1.91	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
			Bank - ANZ / 25000/AN	0.00	0.00	1.91
22/01/2018	69158711	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	273.22
			Water / 38900	0.00	273.22	0.00
22/01/2018	69158712	ANZ INTERNET	Bank - ANZ / 60400/AN	0.00	0.00	2,200.00
			Auditor's / 30700	0.00	385.00	0.00
			Accountan / 30100	0.00	1,815.00	0.00
16/01/2018		TFR 585086 TO	Bank - ANZ / 60400/AN	0.00	0.00	2,534.00
			Income / 85000	0.00	2,534.00	0.00
16/01/2018		TFR 587098 TO	Bank - ANZ / 60400/AN	0.00	0.00	266.05
			Water / 38900	0.00	266.05	0.00
16/01/2018		TFR 587847 TO	Bank - ANZ / 60400/AN	0.00	0.00	376.90
			Rates / 38800	0.00	376.90	0.00
16/01/2018		TFR 586016 TO	Bank - ANZ / 60400/AN	0.00	0.00	425.50
			Rates / 38800	0.00	425.50	0.00
02/01/2018	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,658.24	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,658.24
02/01/2018	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,743.10	0.00
			Southbank / 28000/\$-	0.00	0.00	1,743.10
29/12/2017	null	CREDIT	Bank - ANZ / 60400/AN	0.00	1.88	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.88
29/12/2017		INT EARNED	Bank - / 60400/AN	0.00	0.00	0.05
			Bank - / 25000/AN	0.00	0.00	0.05
29/12/2017		PAYMENT TO	Bank - ANZ / 60400/AN	0.00	0.00	713.42
			Interest / 37900	0.00	713.42	0.00
28/12/2017		TFR 128059 TO	Bank - ANZ / 60400/AN	0.00	0.00	777.06
			Insurance / 38000	0.00	359.00	0.00
			Water / 38900	0.00	418.06	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
01/12/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,658.24	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,658.24
01/12/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	2,002.20	0.00
			Southbank / 28000/\$-	0.00	0.00	2,002.20
30/11/2017		INT EARNED	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
29/11/2017	null	CREDIT	Bank - ANZ / 60400/AN	0.00	2.00	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	2.00
29/11/2017		PAYMENT TO	Bank - ANZ / 60400/AN	0.00	0.00	721.44
			Interest / 37900	0.00	721.44	0.00
01/11/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,658.24	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,658.24
01/11/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,922.69	0.00
			Southbank / 28000/\$-	0.00	0.00	1,922.69
01/11/2017		TFR 238337 TO	Bank - ANZ / 60400/AN	0.00	0.00	383.12
			Water / 38900	0.00	383.12	0.00
01/11/2017		TFR 237442 TO	Bank - ANZ / 60400/AN	0.00	0.00	700.09
			Body / 37600	0.00	700.09	0.00
31/10/2017		System	(Life / 53920/W	0.00	17,369.41	0.00
			(Income / 53330/W	0.00	0.00	2,605.41
			Profit/Loss / 49000	0.00	0.00	14,764.00
31/10/2017		INT EARNED	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
31/10/2017		TFR 135342 TO	Bank - ANZ / 60400/AN	0.00	0.00	279.62
			Water / 38900	0.00	279.62	0.00
31/10/2017		PAYMENT TO	Bank - ANZ / 60400/AN	0.00	0.00	710.68

Date	Reference	Description	Account	Unit	Debit	Credit
			Interest / 37900	0.00	710.68	0.00
31/10/2017		PAYMENT TO	Bank - ANZ / 60400/AN	0.00	0.00	17,369.41
			(Life / 39000/W	0.00	17,369.41	0.00
27/10/2017	null	CREDIT	Bank - ANZ / 60400/AN	0.00	2.85	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	2.85
27/10/2017	null	US7.5C; US5.	Newcrest / 23900/NC	0.00	0.00	33.43
			Newcrest / 77600/NC	1.00	22.63	0.00
			Newcrest / 62550/NC	0.00	10.80	0.00
18/10/2017		TFR 730849 TO	Bank - ANZ / 60400/AN	0.00	0.00	250.52
			Water / 38900	0.00	250.52	0.00
12/10/2017		TFR 721516 TO	Bank - ANZ / 60400/AN	0.00	0.00	376.90
			Rates / 38800	0.00	376.90	0.00
12/10/2017		TFR 720755 TO	Bank - ANZ / 60400/AN	0.00	0.00	425.50
			Rates / 38800	0.00	425.50	0.00
11/10/2017		TFR 689332 TO	Bank - ANZ / 60400/AN	0.00	0.00	2,534.00
			Income / 85000	0.00	2,534.00	0.00
03/10/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,919.38	0.00
			Southbank / 28000/\$-	0.00	0.00	1,919.38
02/10/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	2,490.67	0.00
			Unit 11 / 28000/\$-	0.00	0.00	2,490.67
29/09/2017	null	CREDIT	Bank - ANZ / 60400/AN	0.00	3.03	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	3.03
29/09/2017		INT EARNED	Bank - / 60400/AN	0.00	0.00	0.05
			Bank - / 25000/AN	0.00	0.00	0.05
29/09/2017		PAYMENT TO	Bank - ANZ / 60400/AN	0.00	0.00	748.13
			Interest / 37900	0.00	748.13	0.00
01/09/2017	null	TRANSFER				

Date	Reference	Description	Account	Unit	Debit	Credit
			Bank - ANZ / 60400/AN	0.00	1,345.76	0.00
			Southbank / 28000/\$-	0.00	0.00	1,345.76
01/09/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,658.24	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,658.24
31/08/2017		INT EARNED	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
29/08/2017	null	CREDIT	Bank - ANZ / 60400/AN	0.00	2.94	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	2.94
29/08/2017		PAYMENT TO	Bank - ANZ / 60400/AN	0.00	0.00	739.81
			Interest / 37900	0.00	739.81	0.00
01/08/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	1,658.24	0.00
			Unit 11 / 28000/\$-	0.00	0.00	1,658.24
01/08/2017	null	TRANSFER	Bank - ANZ / 60400/AN	0.00	2,300.50	0.00
			Southbank / 28000/\$-	0.00	0.00	2,300.50
01/08/2017		TFR 876933 TO	Bank - ANZ / 60400/AN	0.00	0.00	260.95
			Water / 38900	0.00	260.95	0.00
01/08/2017		TFR 879456 TO	Bank - ANZ / 60400/AN	0.00	0.00	275.00
			Accountan / 30100	0.00	275.00	0.00
01/08/2017		TFR 878541 TO	Bank - ANZ / 60400/AN	0.00	0.00	700.09
			Body / 37600	0.00	700.09	0.00
01/08/2017		TFR 877849 TO	Bank - ANZ / 60400/AN	0.00	0.00	1,023.51
			Body / 37600	0.00	1,023.51	0.00
31/07/2017		INT EARNED	Bank - / 60400/AN	0.00	0.00	0.06
			Bank - / 25000/AN	0.00	0.00	0.06
31/07/2017		PAYMENT TO	Bank - ANZ / 60400/AN	0.00	0.00	840.31
			Interest / 37900	0.00	840.31	0.00
28/07/2017	null	CREDIT				



Date	Reference	Description	Account	Unit	Debit	Credit
			Bank - ANZ / 60400/AN	0.00	2.38	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	2.38
14/07/2017		TFR 103299 TO	Bank - ANZ / 60400/AN	0.00	0.00	376.75
			Rates / 38800	0.00	376.75	0.00
14/07/2017		TFR 104690 TO	Bank - ANZ / 60400/AN	0.00	0.00	674.90
			Rates / 38800	0.00	424.50	0.00
			Water / 38900	0.00	250.40	0.00
13/07/2017		BPAY TAX	Bank - ANZ / 60400/AN	0.00	0.00	2,485.00
			Income / 85000	0.00	2,485.00	0.00
04/07/2017		TRANSFER	Bank - ANZ / 60400/AN	0.00	25,000.00	0.00
			(Contributi / 24200/W	0.00	0.00	9,310.00
			(Contributi / 24200/W	0.00	0.00	15,690.00
04/07/2017		System	Profit/Loss / 49000	0.00	7,913.50	0.00
			(Contributi / 53800/W	0.00	1,396.50	0.00
			(Contributi / 52420/W	0.00	0.00	9,310.00
04/07/2017		System	Profit/Loss / 49000	0.00	13,336.50	0.00
			(Contributi / 53800/W	0.00	2,353.50	0.00
			(Contributi / 52420/W	0.00	0.00	15,690.00
03/07/2017		TRANSFER	Bank - ANZ / 60400/AN	0.00	761.55	0.00
			Sundry / 68000	0.00	0.00	761.55
03/07/2017		TRANSFER	Bank - ANZ / 60400/AN	0.00	1,427.39	0.00
			Sundry / 68000	0.00	0.00	1,427.39
01/07/2017		Close Period	(Contributi / 52420/W	0.00	27,430.66	0.00
			(Share of / 53100/W	0.00	50,982.75	0.00
			(Income / 53330/W	0.00	8,288.83	0.00
			(Contributi / 53800/W	0.00	0.00	3,982.75
			(Life / 53920/W	0.00	0.00	14,555.24

Date	Reference	Description	Account	Unit	Debit	Credit
			(Refund / 58000/W	0.00	0.00	10,347.34
			(Opening / 50010/W	0.00	0.00	57,816.91
01/07/2017		Close Period	(Contributi / 52420/W	0.00	27,690.96	0.00
			(Share of / 53100/W	0.00	33,875.36	0.00
			(Income / 53330/W	0.00	4,244.02	0.00
			(Contributi / 53800/W	0.00	0.00	4,021.79
			(Refund / 58000/W	0.00	0.00	3,493.77
			(Opening / 50010/W	0.00	0.00	58,294.78

# Create Entries Report

For the period 01 July 2017 to 30 June 2018

## Create Entries Financial Year Summary 01 July 2017 - 30 June 2018

<b>Total Profit</b>	<b>Amount</b>
Income	(21,762.61)
Less Expense	73,283.10
<b>Total Profit</b>	<b>(95,045.71)</b>
<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	(95,045.71)
Less Permanent Differences	(38,709.10)
Less Timing Differences	(77,418.21)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	5,190.78
Add Total Franking/Foreign/TFN/FRW Credits	24.81
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(1.19)
<b>Taxable Income</b>	<b>26,296.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>3,944.40</b>
<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	(103,485.52)
Franking Credits	24.81
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>(103,460.71)</b>
<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
Income Tax on Taxable Income or Loss	3,944.40
Deferred Tax	(11,612.73)
Member Specific Income Tax	(2,044.59)
<b>Total Income Tax Expense Allocation</b>	<b>(9,712.92)</b>

## Final Segment 1 from 01 July 2017 to 30 June 2018

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	(21,762.61)
Less Expense	73,283.10
<b>Total Profit</b>	<b>(95,045.71)</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(95,045.71)
Less Permanent Differences	(38,709.10)
Less Timing Differences	(77,418.21)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	(37.65)
Add Other Non Deductible Expenses	5,190.78
Add Total Franking/Foreign/TFN/FRW Credits	24.81
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	36.46
<b>Taxable Income</b>	<b>26,296.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>3,944.40</b>

Member Weighted Balance Summary	Weighting%	Amount
Ben Seng Kwai Wong(WONBEN00001A)	57.94	377,264.82
Jennifer Lai Yock Wong(WONJEN00001A)	42.06	273,918.17

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(103,485.52)
Franking Credits	24.81
TFN Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>(103,460.71)</b>

Allocation to Members	Weighting%	Amount
Ben Seng Kwai Wong(WONBEN00001A)	57.94	(59,945.14)
Jennifer Lai Yock Wong(WONJEN00001A)	42.06	(43,515.57)

Accumulation Weighted Balance Summary	Weighting%	Amount
Ben Seng Kwai Wong(WONBEN00001A)	57.94	377,264.82
Jennifer Lai Yock Wong(WONJEN00001A)	42.06	273,918.17

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	3,944.40
Deferred Tax	(11,612.73)
Member Specific Income Tax	(2,044.59)
<b>Total Income Tax Expense Allocation</b>	<b>(9,712.92)</b>

Allocation to Members	Weighting%	Amount
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Allocation to Members	Weighting%	Amount
Ben Seng Kwai Wong(WONBEN00001A)	57.94	(5,627.67)
Jennifer Lai Yock Wong(WONJEN00001A)	42.06	(4,085.25)

#### Calculation of daily member weighted balances

##### Ben Seng Kwai Wong (WONBEN00001A)

###### Member Balance

01/07/2017	50010	Opening Balance	382,430.67	382,430.67
04/07/2017	52420	Contributions	9,310.00	9,233.48
04/07/2017	53800	Contributions Tax	(1,396.50)	(1,385.02)
31/10/2017	53920	Life Insurance Premiums	(17,369.41)	(11,563.74)
21/03/2018	58000	Refund Excess Contributions	(5,190.78)	(1,450.57)
<b>Total Amount (Weighted)</b>				<b>377,264.82</b>

##### Jennifer Lai Yock Wong (WONJEN00001A)

###### Member Balance

01/07/2017	50010	Opening Balance	260,341.97	260,341.97
04/07/2017	52420	Contributions	15,690.00	15,561.04
04/07/2017	53800	Contributions Tax	(2,353.50)	(2,334.16)
06/06/2018	52420	Contributions	6,000.00	410.96
06/06/2018	53800	Contributions Tax	(900.00)	(61.64)
<b>Total Amount (Weighted)</b>				<b>273,918.17</b>

#### Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

#### Foreign Tax Offset Calculations

##### Segment 01 July 2017 to 30 June 2018

Claimable FTO - Unsegregated Pool	0.00
<b>Claimable FTO</b>	<b>0.00</b>

<b>Total Claimable Foreign Credits for the Year</b>	<b>0.00</b>
<b>Foreign Tax Offset (Label C1)</b>	0.00
<b>Applied/Claimed FTO</b>	0.00
<b>Allocations of Foreign Tax Offset to Members</b>	
Ben Seng Kwai Wong(WONBEN00001A) - 100.00 %	0.00
Jennifer Lai Yock Wong(WONJEN00001A) - 0.00 %	0.00
<b>Total Foreign Tax Offset Allocated to Members</b>	<b>0.00</b>

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
<b>Dividends Received (23900)</b>								
<u>Newcrest Mining Limited (NCM.AX)</u>								
27/10/2017		07/01/2019		Corporate Action	US7.5C; US5.25C FR@30%;NIL CFI;DRP		(33.43)	(33.43)
02/05/2018		07/01/2019		Corporate Action	US7.5C FR@30%;DRP NIL DISCOUNT		(34.48)	(67.91)
							(67.91)	(67.91)
<b>Contributions (24200)</b>								
<u>(Contributions) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
04/07/2017	CSV Bank Importer	07/01/2019	reception@mcaqlid.com.au	Bank Statement	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION		(9,310.00)	(9,310.00)
							(9,310.00)	(9,310.00)
<u>(Contributions) Wong, Jennifer Lai Yock - Accumulation (WONJEN00001A)</u>								
04/07/2017	CSV Bank Importer	07/01/2019	reception@mcaqlid.com.au	Bank Statement	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION		(15,690.00)	(15,690.00)
06/06/2018	Bank Data Service	07/01/2019	reception@mcaqlid.com.au	Bank Statement	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION		(6,000.00)	(21,690.00)
							(21,690.00)	(21,690.00)
<b>Changes in Market Values of Investments (24700)</b>								
<u>Changes in Market Values of Investments (24700)</u>								
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Revaluation - 30/06/2018 @ \$427,384.000000 (Exit) - 1.000000 Units on hand (\$-P0036)		67,616.00	67,616.00
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Revaluation - 29/06/2018 @ \$21.800000 (System Price) - 358.000000 Units on hand (NCM.AX)		(579.69)	67,036.31
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Revaluation - 30/06/2018 @ \$263,409.000000 (Exit) - 1.000000 Units on hand (\$-P0009)		49,091.00	116,127.31
							116,127.31	116,127.31
<b>Interest Received (25000)</b>								

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
<u>Bank - ANZ 3539-00952 (ANZ353900952)</u>								
28/07/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		(2.38)	(2.38)
29/08/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		(2.94)	(5.32)
29/09/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		(3.03)	(8.35)
27/10/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		(2.85)	(11.20)
29/11/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		(2.00)	(13.20)
29/12/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		(1.88)	(15.08)
29/01/2018	Bank Data Service	30/01/2018		Bank Statement	CREDIT INTEREST PAID		(1.91)	(16.99)
28/02/2018	Bank Data Service	01/03/2018		Bank Statement	CREDIT INTEREST PAID		(1.78)	(18.77)
29/03/2018	Bank Data Service	03/04/2018		Bank Statement	CREDIT INTEREST PAID		(1.59)	(20.36)
27/04/2018	Bank Data Service	28/04/2018		Bank Statement	CREDIT INTEREST PAID		(1.39)	(21.75)
29/05/2018	Bank Data Service	31/05/2018		Bank Statement	CREDIT INTEREST PAID		(1.49)	(23.24)
11/06/2018	Bank Data Service	12/06/2018		Bank Statement	CREDIT INTEREST PAID		(0.73)	(23.97)
29/06/2018	Bank Data Service	30/06/2018		Bank Statement	CREDIT INTEREST PAID		(1.88)	(25.85)
							(25.85)	(25.85)
<u>Bank - eTrade 120-5961 (ANZ480081187)</u>								
31/07/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		(0.06)	(0.06)
31/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		(0.06)	(0.12)
29/09/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		(0.05)	(0.17)
31/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		(0.06)	(0.23)
30/11/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		(0.06)	(0.29)



# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
29/12/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		(0.05)	(0.34)
31/01/2018	Bank Data Service	01/02/2018		Bank Statement	CREDIT INTEREST PAID		(0.06)	(0.40)
28/02/2018	Bank Data Service	01/03/2018		Bank Statement	CREDIT INTEREST PAID		(0.06)	(0.46)
29/03/2018	Bank Data Service	03/04/2018		Bank Statement	CREDIT INTEREST PAID		(0.05)	(0.51)
30/04/2018	Bank Data Service	03/05/2018		Bank Statement	CREDIT INTEREST PAID		(0.06)	(0.57)
31/05/2018	Bank Data Service	01/06/2018		Bank Statement	CREDIT INTEREST PAID		(0.06)	(0.63)
29/06/2018	Bank Data Service	30/06/2018		Bank Statement	CREDIT INTEREST PAID		(0.05)	(0.68)
							(0.68)	(0.68)
<b>Property Income (28000)</b>								
<u>Southbank Holiday Suites (\$-P0009)</u>								
01/08/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(2,300.50)	(2,300.50)
01/09/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(1,345.76)	(3,646.26)
03/10/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(1,919.38)	(5,565.64)
01/11/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(1,922.69)	(7,488.33)
01/12/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(2,002.20)	(9,490.53)
02/01/2018	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(1,743.10)	(11,233.63)
01/02/2018	Bank Data Service	02/02/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(873.55)	(12,107.18)
01/03/2018	Bank Data Service	02/03/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(1,142.95)	(13,250.13)
03/04/2018	Bank Data Service	04/04/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(1,571.46)	(14,821.59)
01/05/2018	Bank Data Service	03/05/2018		Bank Statement	TRANSFER FROM AHR NO3		(966.99)	(15,788.58)

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
01/06/2018	Bank Data Service	02/06/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(1,850.37)	(17,638.95)
30/06/2018	reception@mcaqld.com.au	18/12/2018		General Journal	To record Rent Receivable		(682.30)	(18,321.25)
30/06/2018	reception@mcaqld.com.au	18/12/2018		General Journal	To Gross up rent		(21,714.01)	(40,035.26)
							(40,035.26)	(40,035.26)
<u>Unit 11 Sydney On Sydney (\$-P0036)</u>								
01/08/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-07 SOSMONTHLY		(1,658.24)	(1,658.24)
01/09/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-08 MONTHLY		(1,658.24)	(3,316.48)
02/10/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-09 MONTHLY		(2,490.67)	(5,807.15)
01/11/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-10 MONTHLY		(1,658.24)	(7,465.39)
01/12/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-11 MONTHLY		(1,658.24)	(9,123.63)
02/01/2018	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-12 MONTHLY		(1,658.24)	(10,781.87)
01/02/2018	Bank Data Service	02/02/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-01 MONTHLY		(1,658.24)	(12,440.11)
01/03/2018	Bank Data Service	02/03/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-02 MONTHLY		(1,106.80)	(13,546.91)
03/04/2018	Bank Data Service	04/04/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-03 MONTHLY		(1,639.95)	(15,186.86)
01/05/2018	Bank Data Service	03/05/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-04 MONTHLY		(1,639.95)	(16,826.81)
04/06/2018	Bank Data Service	05/06/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-05 MONTHLY		(2,051.59)	(18,878.40)
30/06/2018	reception@mcaqld.com.au	18/12/2018		General Journal	To record Rent Receivable		(1,639.95)	(20,518.35)
30/06/2018	reception@mcaqld.com.au	18/12/2018		General Journal	To gross up rent - Unit 11 Sydney On Sydney		(2,716.65)	(23,235.00)

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
							(23,235.00)	(23,235.00)
<b>Accountancy Fees (30100)</b>								
<u>Accountancy Fees (30100)</u>								
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 879456 TO B AND J WO		275.00	275.00
22/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 721086 TO B AND J WO		1,815.00	2,090.00
							2,090.00	2,090.00
<b>ATO Supervisory Levy (30400)</b>								
<u>ATO Supervisory Levy (30400)</u>								
29/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TRANSFER FROM ATO ATO001000009575624		259.00	259.00
							259.00	259.00
<b>Auditor's Remuneration (30700)</b>								
<u>Auditor's Remuneration (30700)</u>								
22/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 721086 TO B AND J WO		385.00	385.00
							385.00	385.00
<b>Depreciation (33400)</b>								
<u>Sydney on Sydney, 166 Sydney St, New Farm (WONG0005_SYDNEYONSYD)</u>								
30/06/2018	reception@mcaqld.co m.au	19/12/2018		Depreciation	Depreciation for the period {2018}		87.02	87.02
							87.02	87.02
<b>Investment Expenses (37500)</b>								
<u>Southbank Holiday Suites (\$-P0009)</u>								
30/06/2018	reception@mcaqld.co m.au	18/12/2018		General Journal	To Gross up rent		21,714.01	21,714.01

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
							21,714.01	21,714.01
<u>Sydney On Sydney, 166 Sydney St, New Farm (SYDNEYST)</u>								
30/06/2018	reception@mcaqld.co m.au	18/12/2018		General Journal	To gross up rent - Unit 11 Sydney On Sydney		2,716.65	2,716.65
							2,716.65	2,716.65
<b>Body Corporate (37600)</b>								
<u>Body Corporate (37600)</u>								
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 877849 TO B AND J WO		1,023.51	1,023.51
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 878541 TO B AND J WO		700.09	1,723.60
01/11/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 237442 TO B AND J WO		700.09	2,423.69
04/02/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 161540 TO B AND J WO		812.17	3,235.86
22/02/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 632313 TO B AND J WO		2,075.90	5,311.76
07/05/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 127453 TO B AND J WO		1,022.76	6,334.52
07/05/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 125838 TO B AND J WO		812.17	7,146.69
							7,146.69	7,146.69
<b>Interest Paid (37900)</b>								
<u>Interest Paid (37900)</u>								
31/07/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.co m.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		840.31	840.31
29/08/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.co m.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		739.81	1,580.12
29/09/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.co m.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		748.13	2,328.25
31/10/2017	CSV Bank Importer	19/12/2018		Bank Statement			710.68	3,038.93

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
			com.au		DR135353101			
29/11/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		721.44	3,760.37
29/12/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		713.42	4,473.79
30/01/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		741.31	5,215.10
28/02/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		769.34	5,984.44
28/03/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		698.08	6,682.52
30/04/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		772.87	7,455.39
28/05/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		747.94	8,203.33
28/06/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		772.87	8,976.20
30/06/2018	taneile@mcaqld.com.au	21/12/2018		General Journal	Record interest on borrowing		8,973.65	17,949.85
30/06/2018	taneile@mcaqld.com.au	21/12/2018		General Journal	Reallocate principal portion of loan		(8,976.20)	8,973.65
							8,973.65	8,973.65
<b>Insurance (38000)</b>								
<u>Insurance (38000)</u>								
28/12/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 128059 TO B AND J WO		359.00	359.00
							359.00	359.00
<b>Rates (38800)</b>								
<u>Rates (38800)</u>								
14/07/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 103299 TO B AND J WO		376.75	376.75

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
14/07/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 104690 TO B AND J WO		424.50	801.25
12/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 721516 TO B AND J WO		376.90	1,178.15
12/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 720755 TO B AND J WO		425.50	1,603.65
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 587847 TO B AND J WO		376.90	1,980.55
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 586016 TO B AND J WO		425.50	2,406.05
09/04/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 241249 TO B AND J WO		376.90	2,782.95
10/04/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 592242 TO B AND J WO		425.50	3,208.45
							3,208.45	3,208.45

### **Water Charges (38900)**

#### Water Charges (38900)

14/07/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 104690 TO B AND J WO		250.40	250.40
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 876933 TO B AND J WO		260.95	511.35
18/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 730849 TO B AND J WO		250.52	761.87
31/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 135342 TO B AND J WO		279.62	1,041.49
01/11/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 238337 TO B AND J WO		383.12	1,424.61
28/12/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 128059 TO B AND J WO		418.06	1,842.67
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 587098 TO B AND J WO		266.05	2,108.72
22/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 722383 TO B AND J WO		273.22	2,381.94

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
03/05/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 463949 TO B AND J WO		251.71	2,633.65
07/05/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 125838 TO B AND J WO		461.45	3,095.10
02/06/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 697142 TO B AND J WO		276.80	3,371.90
30/06/2018	reception@mcaqld.co m.au	19/12/2018		General Journal	To record Water charges through creditors		411.54	3,783.44
							3,783.44	3,783.44
<b>Life Insurance Premiums (39000)</b>								
<u>(Life Insurance Premiums) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
31/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	PAYMENT TO WESTPAC LIFE INS L0503418 014-249		17,369.41	17,369.41
							17,369.41	17,369.41
<b>Refund Excess Contributions (46600)</b>								
<u>(Refund Excess Contributions) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
21/03/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {700475}		5,190.78	5,190.78
							5,190.78	5,190.78
<b>Income Tax Expense (48500)</b>								
<u>Income Tax Expense (48500)</u>								
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Franking Credits Adjustment - 30/06/2018		(24.81)	(24.81)
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - PDIT Entry - 30/06/2018		(11,612.73)	(11,637.54)
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Income Tax Expense - 30/06/2018		3,944.40	(7,693.14)
							(7,693.14)	(7,693.14)

### Profit/Loss Allocation Account (49000)

Profit/Loss Allocation Account (49000)

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
04/07/2017	SYSTEM	07/01/2019		System Journal	System Member Journals		7,913.50	7,913.50
04/07/2017	SYSTEM	07/01/2019		System Journal	System Member Journals		13,336.50	21,250.00
31/10/2017	SYSTEM	18/12/2018		System Journal	System Member Journals		(14,764.00)	6,486.00
21/03/2018	SYSTEM	18/12/2018		System Journal	System Member Journals		(5,190.78)	1,295.22
06/06/2018	SYSTEM	07/01/2019		System Journal	System Member Journals		5,100.00	6,395.22
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 30/06/2018		(59,945.14)	(53,549.92)
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 30/06/2018		(43,515.57)	(97,065.49)
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Income Tax Expense Allocation - 30/06/2018		5,627.67	(91,437.82)
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Income Tax Expense Allocation - 30/06/2018		4,085.25	(87,352.57)
							(87,352.57)	(87,352.57)
<b>Opening Balance (50010)</b>								
<u>(Opening Balance) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(324,613.76)
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		(57,816.91)	(382,430.67)
							(57,816.91)	(382,430.67)
<u>(Opening Balance) Wong, Jennifer Lai Yock - Accumulation (WONJEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(202,047.19)
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		(58,294.78)	(260,341.97)
							(58,294.78)	(260,341.97)
<b>Contributions (52420)</b>								
<u>(Contributions) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(27,430.66)



# Skygold Employees Superannuation Fund

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Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		27,430.66	0.00
04/07/2017	SYSTEM	07/01/2019		System Journal	System Member Journals		(9,310.00)	(9,310.00)
							18,120.66	(9,310.00)
<u>(Contributions) Wong, Jennifer Lai Yock - Accumulation (WONJEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(27,690.96)
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		27,690.96	0.00
04/07/2017	SYSTEM	07/01/2019		System Journal	System Member Journals		(15,690.00)	(15,690.00)
06/06/2018	SYSTEM	07/01/2019		System Journal	System Member Journals		(6,000.00)	(21,690.00)
							6,000.96	(21,690.00)
<b>Share of Profit/(Loss) (53100)</b>								
<u>(Share of Profit/(Loss)) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(50,982.75)
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		50,982.75	0.00
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 30/06/2018		59,945.14	59,945.14
							110,927.89	59,945.14
<u>(Share of Profit/(Loss)) Wong, Jennifer Lai Yock - Accumulation (WONJEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(33,875.36)
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		33,875.36	0.00
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 30/06/2018		43,515.57	43,515.57
							77,390.93	43,515.57
<b>Income Tax (53330)</b>								
<u>(Income Tax) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(8,288.83)

# Skygold Employees Superannuation Fund

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01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		8,288.83	0.00
31/10/2017	SYSTEM	18/12/2018		System Journal	System Member Journals		(2,605.41)	(2,605.41)
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Income Tax Expense Allocation - 30/06/2018		(5,627.67)	(8,233.08)
							55.75	(8,233.08)
<u>(Income Tax) Wong, Jennifer Lai Yock - Accumulation (WONJEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			(4,244.02)
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		4,244.02	0.00
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Income Tax Expense Allocation - 30/06/2018		(4,085.25)	(4,085.25)
							158.77	(4,085.25)
<b>Contributions Tax (53800)</b>								
<u>(Contributions Tax) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			3,982.75
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		(3,982.75)	0.00
04/07/2017	SYSTEM	07/01/2019		System Journal	System Member Journals		1,396.50	1,396.50
							(2,586.25)	1,396.50
<u>(Contributions Tax) Wong, Jennifer Lai Yock - Accumulation (WONJEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			4,021.79
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		(4,021.79)	0.00
04/07/2017	SYSTEM	07/01/2019		System Journal	System Member Journals		2,353.50	2,353.50
06/06/2018	SYSTEM	07/01/2019		System Journal	System Member Journals		900.00	3,253.50
							(768.29)	3,253.50

### Life Insurance Premiums (53920)

(Life Insurance Premiums) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)

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01/07/2017	Opening Balance				Opening Balance			14,555.24
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		(14,555.24)	0.00
31/10/2017	SYSTEM	18/12/2018		System Journal	System Member Journals		17,369.41	17,369.41
							2,814.17	17,369.41
<b>Refund Excess Contributions (58000)</b>								
<u>(Refund Excess Contributions) Wong, Ben Seng Kwai - Accumulation (WONBEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			10,347.34
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		(10,347.34)	0.00
21/03/2018	SYSTEM	18/12/2018		System Journal	System Member Journals		5,190.78	5,190.78
							(5,156.56)	5,190.78
<u>(Refund Excess Contributions) Wong, Jennifer Lai Yock - Accumulation (WONJEN00001A)</u>								
01/07/2017	Opening Balance				Opening Balance			3,493.77
01/07/2017	46272	14/12/2018		System Journal	Close Period Journal		(3,493.77)	0.00
							(3,493.77)	0.00
<b>Bank Accounts (60400)</b>								
<u>Bank - ANZ 3539-00952 (ANZ353900952)</u>								
01/07/2017	Opening Balance				Opening Balance			9,204.29
03/07/2017	CSV Bank Importer	18/12/2018	reception@mcaql.com.au	Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		761.55	9,965.84
03/07/2017	CSV Bank Importer	18/12/2018	reception@mcaql.com.au	Bank Statement	TRANSFER FROM HUNG XING PTY LT SOS U11 JUN RENT		1,427.39	11,393.23
04/07/2017	CSV Bank Importer	07/01/2019	reception@mcaql.com.au	Bank Statement	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION		25,000.00	36,393.23
13/07/2017	CSV Bank Importer	19/12/2018	reception@mcaql.com.au	Bank Statement	BPAY TAX OFFICE PAYMENT {725965}		(2,485.00)	33,908.23
14/07/2017	CSV Bank Importer	18/12/2018	reception@mcaql.com.au	Bank Statement	TFR 103299 TO B AND J WO		(376.75)	33,531.48

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14/07/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 104690 TO B AND J WO		(674.90)	32,856.58
28/07/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		2.38	32,858.96
31/07/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(840.31)	32,018.65
01/08/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-07 SOSMONTHLY		1,658.24	33,676.89
01/08/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		2,300.50	35,977.39
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 876933 TO B AND J WO		(260.95)	35,716.44
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 879456 TO B AND J WO		(275.00)	35,441.44
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 878541 TO B AND J WO		(700.09)	34,741.35
01/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 877849 TO B AND J WO		(1,023.51)	33,717.84
29/08/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(739.81)	32,978.03
29/08/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		2.94	32,980.97
01/09/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,345.76	34,326.73
01/09/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-08 MONTHLY		1,658.24	35,984.97
29/09/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(748.13)	35,236.84
29/09/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		3.03	35,239.87
02/10/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-09 MONTHLY		2,490.67	37,730.54
03/10/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,919.38	39,649.92
11/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 689332 TO B AND J WO		(2,534.00)	37,115.92

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12/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 721516 TO B AND J WO		(376.90)	36,739.02
12/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 720755 TO B AND J WO		(425.50)	36,313.52
18/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 730849 TO B AND J WO		(250.52)	36,063.00
27/10/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		2.85	36,065.85
31/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 135342 TO B AND J WO		(279.62)	35,786.23
31/10/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(710.68)	35,075.55
31/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC LIFE INS L0503418 014-249		(17,369.41)	17,706.14
01/11/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-10 MONTHLY		1,658.24	19,364.38
01/11/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,922.69	21,287.07
01/11/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 238337 TO B AND J WO		(383.12)	20,903.95
01/11/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 237442 TO B AND J WO		(700.09)	20,203.86
29/11/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(721.44)	19,482.42
29/11/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		2.00	19,484.42
01/12/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-11 MONTHLY		1,658.24	21,142.66
01/12/2017	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		2,002.20	23,144.86
28/12/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 128059 TO B AND J WO		(777.06)	22,367.80
29/12/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(713.42)	21,654.38
29/12/2017	CSV Bank Importer	14/12/2018		Bank Statement	CREDIT INTEREST PAID		1.88	21,656.26

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02/01/2018	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2017-12 MONTHLY		1,658.24	23,314.50
02/01/2018	CSV Bank Importer	14/12/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,743.10	25,057.60
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 587098 TO B AND J WO		(266.05)	24,791.55
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 587847 TO B AND J WO		(376.90)	24,414.65
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 586016 TO B AND J WO		(425.50)	23,989.15
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TFR 585086 TO B AND J WO		(2,534.00)	21,455.15
22/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 722383 TO B AND J WO		(273.22)	21,181.93
22/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 721086 TO B AND J WO		(2,200.00)	18,981.93
29/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	TRANSFER FROM ATO ATO001000009575624		2,188.35	21,170.28
29/01/2018	Bank Data Service	30/01/2018		Bank Statement	CREDIT INTEREST PAID		1.91	21,172.19
30/01/2018	Bank Data Service	19/12/2018	reception@mcaqld.co m.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(741.31)	20,430.88
01/02/2018	Bank Data Service	02/02/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		873.55	21,304.43
01/02/2018	Bank Data Service	02/02/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-01 MONTHLY		1,658.24	22,962.67
04/02/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 161540 TO B AND J WO		(812.17)	22,150.50
22/02/2018	Bank Data Service	18/12/2018	reception@mcaqld.co m.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 632313 TO B AND J WO		(2,075.90)	20,074.60
28/02/2018	Bank Data Service	19/12/2018	reception@mcaqld.co m.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(769.34)	19,305.26
28/02/2018	Bank Data Service	01/03/2018		Bank Statement	CREDIT INTEREST PAID		1.78	19,307.04
01/03/2018	Bank Data Service	02/03/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-02 MONTHLY		1,106.80	20,413.84

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01/03/2018	Bank Data Service	02/03/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,142.95	21,556.79
21/03/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {700475}		(5,190.78)	16,366.01
28/03/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(698.08)	15,667.93
29/03/2018	Bank Data Service	03/04/2018		Bank Statement	CREDIT INTEREST PAID		1.59	15,669.52
03/04/2018	Bank Data Service	04/04/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,571.46	17,240.98
03/04/2018	Bank Data Service	04/04/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-03 MONTHLY		1,639.95	18,880.93
09/04/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 241249 TO B AND J WO		(376.90)	18,504.03
10/04/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 592242 TO B AND J WO		(425.50)	18,078.53
10/04/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {241931}		(775.00)	17,303.53
27/04/2018	Bank Data Service	28/04/2018		Bank Statement	CREDIT INTEREST PAID		1.39	17,304.92
30/04/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(772.87)	16,532.05
01/05/2018	Bank Data Service	03/05/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		966.99	17,499.04
01/05/2018	Bank Data Service	03/05/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-04 MONTHLY		1,639.95	19,138.99
03/05/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 463949 TO B AND J WO		(251.71)	18,887.28
07/05/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 127453 TO B AND J WO		(1,022.76)	17,864.52
07/05/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 125838 TO B AND J WO		(1,273.62)	16,590.90
28/05/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(747.94)	15,842.96
29/05/2018	Bank Data Service	31/05/2018		Bank Statement	CREDIT INTEREST PAID		1.49	15,844.45

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01/06/2018	Bank Data Service	02/06/2018		Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		1,850.37	17,694.82
02/06/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING FUNDS TFER TRANSFER 697142 TO B AND J WO		(276.80)	17,418.02
04/06/2018	Bank Data Service	05/06/2018		Bank Statement	TRANSFER FROM HUNG XING PTY LT 2018-05 MONTHLY		2,051.59	19,469.61
06/06/2018	Bank Data Service	07/01/2019	reception@mcaqld.com.au	Bank Statement	TRANSFER FROM SKYGOLD PTY LTD SUPER CONTRIBUTION		6,000.00	25,469.61
11/06/2018	Bank Data Service	12/06/2018		Bank Statement	CREDIT INTEREST PAID		0.73	25,470.34
28/06/2018	Bank Data Service	19/12/2018	reception@mcaqld.com.au	Bank Statement	PAYMENT TO WESTPAC BANKCORP DIRECT DR135353101		(772.87)	24,697.47
29/06/2018	Bank Data Service	30/06/2018		Bank Statement	CREDIT INTEREST PAID		1.88	24,699.35
							15,495.06	24,699.35
<u>Bank - eTrade 120-5961 (ANZ480081187)</u>								
01/07/2017	Opening Balance				Opening Balance			682.82
31/07/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		0.06	682.88
31/08/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		0.06	682.94
29/09/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		0.05	682.99
31/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		0.06	683.05
30/11/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		0.06	683.11
29/12/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	INT EARNED CREDIT INTEREST PAID		0.05	683.16
31/01/2018	Bank Data Service	01/02/2018		Bank Statement	CREDIT INTEREST PAID		0.06	683.22
28/02/2018	Bank Data Service	01/03/2018		Bank Statement	CREDIT INTEREST PAID		0.06	683.28
29/03/2018	Bank Data Service	03/04/2018		Bank Statement	CREDIT INTEREST PAID		0.05	683.33



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30/04/2018	Bank Data Service	03/05/2018		Bank Statement	CREDIT INTEREST PAID		0.06	683.39
31/05/2018	Bank Data Service	01/06/2018		Bank Statement	CREDIT INTEREST PAID		0.06	683.45
29/06/2018	Bank Data Service	30/06/2018		Bank Statement	CREDIT INTEREST PAID		0.05	683.50
							0.68	683.50
<u>Cash held in Safe (Cash held in Safe)</u>								
01/07/2017	Opening Balance				Opening Balance			1,396.26
							0.00	1,396.26
<b>Reinvestment Residual Account (62550)</b>								
<u>Newcrest Mining Limited (NCM.AX)</u>								
27/10/2017		07/01/2019		Corporate Action	US7.5C; US5.25C FR@30%;NIL CFI;DRP		10.80	10.80
02/05/2018		07/01/2019		Corporate Action	US7.5C FR@30%;DRP NIL DISCOUNT		(10.80)	0.00
							0.00	0.00
<b>Sundry Debtors (68000)</b>								
<u>Sundry Debtors (68000)</u>								
01/07/2017	Opening Balance				Opening Balance			2,188.94
03/07/2017	CSV Bank Importer	18/12/2018	reception@mcaql.com.au	Bank Statement	TRANSFER FROM AHR NO3 PTY LTD UNIT 624		(761.55)	1,427.39
03/07/2017	CSV Bank Importer	18/12/2018	reception@mcaql.com.au	Bank Statement	TRANSFER FROM HUNG XING PTY LT SOS U11 JUN RENT		(1,427.39)	0.00
30/06/2018	reception@mcaql.com.au	18/12/2018		General Journal	To record Rent Receivable		2,322.25	2,322.25
							133.31	2,322.25
<b>Plant and Equipment (at written down value) - Unitised (76550)</b>								
<u>Sydney on Sydney, 166 Sydney St, New Farm (WONG0005_SYDNEYONSYD)</u>								
01/07/2017	Opening Balance				Opening Balance	1.00		870.16

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
30/06/2018	reception@mcaqld.co m.au	19/12/2018		Depreciation	Depreciation for the period {2018}		(87.02)	783.14
						1.00	(87.02)	783.14
<b><u>Real Estate Properties ( Australian - Residential) (77200)</u></b>								
<u>Southbank Holiday Suites (\$-P0009)</u>								
01/07/2017	Opening Balance				Opening Balance	1.00		312,500.00
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Revaluation - 30/06/2018 @ \$263,409.000000 (Exit) - 1.000000 Units on hand		(49,091.00)	263,409.00
						1.00	(49,091.00)	263,409.00
<u>Unit 11 Sydney On Sydney (\$-P0036)</u>								
01/07/2017	Opening Balance				Opening Balance	1.00		495,000.00
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Revaluation - 30/06/2018 @ \$427,384.000000 (Exit) - 1.000000 Units on hand		(67,616.00)	427,384.00
						1.00	(67,616.00)	427,384.00
<b><u>Shares in Listed Companies (Australian) (77600)</u></b>								
<u>Newcrest Mining Limited (NCM.AX)</u>								
01/07/2017	Opening Balance				Opening Balance	355.00		7,156.80
27/10/2017		07/01/2019		Corporate Action	US7.5C; US5.25C FR@30%;NIL CFI;DRP	1.00	22.63	7,179.43
02/05/2018		07/01/2019		Corporate Action	US7.5C FR@30%;DRP NIL DISCOUNT	2.00	45.28	7,224.71
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Revaluation - 29/06/2018 @ \$21.800000 (System Price) - 358.000000 Units on hand		579.69	7,804.40
						358.00	647.60	7,804.40
<b><u>Amounts owing to other persons (80500)</u></b>								
<u>LRBA - Ben &amp; Jenny Wong (00001)</u>								
01/07/2017	Opening Balance				Opening Balance			(186,188.98)

# Skygold Employees Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
30/06/2018	taneile@mcaqld.com.au	21/12/2018		General Journal	Record interest on borrowing		(8,973.65)	(195,162.63)
30/06/2018	taneile@mcaqld.com.au	21/12/2018		General Journal	Reallocate principal portion of loan		8,976.20	(186,186.43)
30/06/2018	reception@mcaqld.com.au	07/01/2019	reception@mcaqld.com.au	General Journal	Raise principle repayment of loan [to be repaid by client		13,523.23	(172,663.20)
							13,525.78	(172,663.20)

### **Income Tax Payable/Refundable (85000)**

#### Income Tax Payable/Refundable (85000)

01/07/2017	Opening Balance				Opening Balance			(37.65)
13/07/2017	CSV Bank Importer	19/12/2018	reception@mcaqld.com.au	Bank Statement	BPAY TAX OFFICE PAYMENT {725965}		2,485.00	2,447.35
11/10/2017	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 689332 TO B AND J WO		2,534.00	4,981.35
16/01/2018	CSV Bank Importer	18/12/2018	reception@mcaqld.com.au	Bank Statement	TFR 585086 TO B AND J WO		2,534.00	7,515.35
29/01/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	TRANSFER FROM ATO ATO001000009575624		(2,447.35)	5,068.00
10/04/2018	Bank Data Service	18/12/2018	reception@mcaqld.com.au	Bank Statement	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {241931}		775.00	5,843.00
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Franking Credits Adjustment - 30/06/2018		24.81	5,867.81
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - Income Tax Expense - 30/06/2018		(3,944.40)	1,923.41
							1,961.06	1,923.41

### **Sundry Creditors (88000)**

#### Sundry Creditors (88000)

30/06/2018	reception@mcaqld.com.au	19/12/2018		General Journal	To record Water charges through creditors		(411.54)	(411.54)
30/06/2018	reception@mcaqld.com.au	07/01/2019	reception@mcaqld.com.au	General Journal	Raise principle repayment of loan [to be repaid by client		(13,523.23)	(13,934.77)

**Skygold Employees Superannuation Fund**  
**General Ledger - Audit View**

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
							(13,934.77)	(13,934.77)
<b>Deferred Tax Liability/Asset (89000)</b>								
<u>Deferred Tax Liability/Asset (89000)</u>								
30/06/2018	Jeanette Micalizzi	07/01/2019		System Journal	Create Entries - PDIT Entry - 30/06/2018		11,612.73	11,612.73
							11,612.73	11,612.73