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# **Workpapers - 2022 Financial Year**

## **Norman Cairns Trust Fund**

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 02 May 2023

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## Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$321.10)	(\$298.87)	7.44%	Ready for Review
24200	Contributions	(\$247,500.00)	(\$91,300.00)	171.08%	Ready for Review
24700	Changes in Market Values of Investments	(\$345.80)	(\$419.90)	(17.65)%	Ready for Review
25000	Interest Received	(\$48,365.10)	(\$58,353.08)	(17.12)%	Ready for Review
26500	Other Investment Income	(\$12.01)		100%	Ready for Review
30100	Accountancy Fees	\$3,190.00	\$7,639.00	(58.24)%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$440.00	\$440.00	0%	Ready for Review
30800	ASIC Fees	\$56.00	\$55.00	1.82%	Ready for Review
37700	Interest Paid - ATO General Interest	(\$5.70)		100%	Ready for Review
41600	Pensions Paid	\$152,726.24	\$213,402.91	(28.43)%	Ready for Review
48500	Income Tax Expense		\$4,464.76	100%	Ready for Review
49000	Profit/Loss Allocation Account	\$90,994.56	(\$75,888.82)	(219.91)%	Ready for Review
50000	Members	(\$2,367,880.74)	(\$2,386,886.18)	(0.8)%	Ready for Review
59200	Contribution Reserve	(\$110,000.00)		100%	Ready for Review
60400	Bank Accounts	\$307,015.02	\$209,789.49	46.34%	Ready for Review
60800	Term Deposits	\$2,221,332.63	\$2,178,169.51	1.98%	Ready for Review



Code	Workpaper	CY Balance	LY Balance	Change	Status
77600	Shares in Listed Companies (Australian)	\$8,151.00	\$7,805.20	4.43%	Ready for Review
85000	Income Tax Payable /Refundable	\$5,492.00	(\$4,464.76)	(223.01)%	Ready for Review
86000	PAYG Instalment Payable	(\$1,373.00)		100%	Ready for Review
88000	Sundry Creditors	(\$13,853.00)		100%	Ready for Review
88010	Creditors - ATO		(\$4,413.26)	100%	N/A - Not Applicable
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Ready for Review
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

# 23900 - Dividends Received

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
MPL.AX	Medibank Private Limited	(\$321.10)	(\$298.87)	7.44%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$321.10)	(\$298.87)	

## Supporting Documents

- Investment Income Comparison Report [Report](#)
- Dividend Reconciliation Report [Report](#)
- Dividends Received.pdf

## Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

# Norman Cairns Trust Fund

## Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>Shares in Listed Companies (Australian)</b>										
MPL.AX Medibank Private Limited										
30/09/2021	170.43	0.00	170.43	73.04						
24/03/2022	150.67	0.00	150.67	64.57						
	321.10	0.00	321.10	137.61						
	<b>321.10</b>	<b>0.00</b>	<b>321.10</b>	<b>137.61</b>						
<b>TOTAL</b>	<b>321.10</b>	<b>0.00</b>	<b>321.10</b>	<b>137.61</b>						

### Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	321.10	K
Franking Credits	137.61	L

Norman Cairns Trust Fund

# Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data				ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
<b>Reconciled</b>											
<b>Shares in Listed Companies (Australian)</b>											
MPL.AX	Medibank Private Limited	30/09/2021	170.43	73.04	30/09/2021	08/09/2021	2,470.00	2,470.00	0.0690	170.43	73.04
MPL.AX	Medibank Private Limited	24/03/2022	150.67	64.57	24/03/2022	04/03/2022	2,470.00	2,470.00	0.0610	150.67	64.57
			<b>321.10</b>	<b>137.61</b>					<b>0.1300</b>	<b>321.10</b>	<b>137.61</b>
			<b>321.10</b>	<b>137.61</b>					<b>0.1300</b>	<b>321.10</b>	<b>137.61</b>

\*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.



NORMAN CAIRNS PTY LTD  
92 OSBORNE DR  
BURPENGARY QLD 4505

### Update your information:



**Online:**  
[www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL)



**By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

### Enquiries:

(within Australia) 1800 998 778  
(international) +61 (3) 9415 4011

### Securityholder Reference Number (SRN)

**SRN WITHHELD**

ASX Code	MPL
TFN/ABN Status	Not Quoted
Record Date	9 September 2021
Payment Date	30 September 2021
Direct Credit Reference No.	864222

## 2021 Final Dividend Statement

This statement represents payment of your final dividend for the year ended 30 June 2021. This dividend is paid at the rate of 6.9 cents per share for your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the Record Date of 9 September 2021. This dividend is fully franked (100%) at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL) in order to update your TFN, bank account, and other details online.

Class Description	Dividend Rate per Security	Number of Securities	Franked Amount	Gross Payment
Ordinary Shares	6.9 cents	2,470	\$170.43	\$170.43
<b>Net Payment</b>				<b>\$170.43</b>
Franking Credit				\$73.04

#### Note:

- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.

## Your Payment Instruction

NATIONAL AUSTRALIA BANK LTD  
BSB: 084-261 Account number: XXXXXXXX74

Amount Deposited

**AUD\$170.43**

# medibank

For Better Health

Medibank Private Limited  
ABN 47 080 890 259

033251 036 MPL



NORMAN CAIRNS PTY LTD  
92 OSBORNE DR  
BURPENGARY QLD 4505

## Update your information:



Online:

[www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL)



By Mail:

Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

## Enquiries:

(within Australia) 1800 998 778  
(international) +61 (3) 9415 4011

## Securityholder Reference Number (SRN)

**SRN WITHHELD**

ASX Code	MPL
TFN/ABN Status	Not Quoted
Record Date	7 March 2022
Payment Date	24 March 2022
Direct Credit Reference No.	863256

## 2022 Interim Dividend Statement

This statement represents payment of your interim dividend for the half year ended 31 December 2021. This dividend is paid at the rate of 6.1 cents per share for your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the Record Date of 7 March 2022. This dividend is fully franked (100%) at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL) in order to update your TFN, bank account, and other details online.

Class Description	Dividend Rate per Security	Number of Securities	Franked Amount	Gross Payment
Ordinary Shares	6.1 cents	2,470	\$150.67	\$150.67
<b>Net Payment</b>				<b>\$150.67</b>
Franking Credit				\$64.57

### Note:

- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.

## Your Payment Instruction

NATIONAL AUSTRALIA BANK LTD  
BSB: 084-261 Account number: XXXXXXXX74

Amount Deposited

**AUD\$150.67**

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# 24200 - Contributions

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
KENBAR00003A	(Contributions) Kenning, Barry Norman - Accumulation (Accumulation)		(\$12,000.00)	100%
KENJAN00005A	(Contributions) Kenning, Janet Cairns - Accumulation (Accumulation)	(\$247,500.00)	(\$79,300.00)	212.11%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$247,500.00)	(\$91,300.00)	

## Supporting Documents

- Contributions Breakdown Report [Report](#)

## Standard Checklist

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

## Norman Cairns Trust Fund

# Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

### Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Kenning, Barry Norman	26/08/1945	75 *4	1,057,259.71	0.00	0.00	0.00	0.00	0.00
Kenning, Janet Cairns	10/12/1947	73 *3	1,329,626.47	27,500.00	110,000.00	0.00	110,000.00	247,500.00
<b>All Members</b>				<b>27,500.00</b>	<b>110,000.00</b>	<b>0.00</b>	<b>110,000.00</b>	<b>247,500.00</b>

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

\*3 Members aged 67 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

\*4 Members aged 75 or over generally can't accept non-mandated contributions. Only mandated employer contribution can be accepted.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Kenning, Barry Norman	Concessional	0.00	27,500.00	27,500.00 Below Cap
	Non-Concessional	0.00	0.00	Age 75 Or Above
Kenning, Janet Cairns	Concessional	27,500.00	27,500.00	At Limit
	Non-Concessional	110,000.00	110,000.00	At Limit

### Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Kenning, Barry Norman							
Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	5,000.00	0.00	
Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	20,000.00	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	0.00	0.00	0.00	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00 Below Cap
Total Super Balance	0.00	872,014.38	971,134.83	981,036.30	1,068,738.22	1,057,259.71	





	taxman							
26/03/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 28324532 saving	Personal - Concessional	12,000.00					
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving	Personal - Concessional	14,127.00					
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving	Personal - Non- Concessional		4,020.00				
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving	Contribution Reserves - Personal Non Concessional			10,000.00			
18/05/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 18937711 saving	Contribution Reserves - Personal Non Concessional			100,000.00			
<b>Total - Kenning, Janet Cairns</b>			<b>27,500.00</b>	<b>110,000.00</b>	<b>0.00</b>	<b>110,000.00</b>	<b>0.00</b>	<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
								<b>0.00</b>
<b>Total for All Members</b>			<b>27,500.00</b>	<b>110,000.00</b>	<b>0.00</b>	<b>110,000.00</b>		

# 24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$345.80)	(\$419.90)	(17.65)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$345.80)	(\$419.90)	

## Supporting Documents

- Market Movement [Report](#)

## Standard Checklist

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



# 25000 - Interest Received

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CBA50077797	CBA TD 50077797		(\$62.76)	100%
CBATD50071723	CBA T/D 50071723	(\$181.53)	(\$2,207.15)	(91.78)%
CBATD50075679	CBA T/D 50075679	(\$3,423.02)	(\$3,899.30)	(12.21)%
CBATD50075951	CBA T/D 50075951		(\$232.75)	100%
CBATD50076559	CBA T/D 50076559	(\$556.36)	(\$757.04)	(26.51)%
ING82881005	ING T/D 82881005	(\$6,952.49)	(\$6,812.83)	2.05%
ING83372799	ING T/D 83372799	(\$78.62)	(\$578.29)	(86.4)%
ING83450930	ING T/D 83450930	(\$156.65)	(\$898.08)	(82.56)%
ING83897570	ING T/D 83897570	(\$316.32)	(\$310.32)	1.93%
ING84040864	ING T/D 84040864	(\$125.72)	(\$1,121.59)	(88.79)%
MBLTD261191647	MacQuarie Bank T/D 261191647	(\$7,604.11)	(\$7,687.67)	(1.09)%
MET029224521	Suncorp T/D 029224521	(\$17.79)	(\$85.00)	(79.07)%
MET452670542	Suncorp Business Saver A/C 452670542	(\$2,028.77)	(\$3,384.67)	(40.06)%
MET603739554	Suncorp T/D 603739554		(\$386.13)	100%
NAB123132038	NAB Business Cash Maximiser A/C 12-313-2038		(\$0.35)	100%
NABTD270000190	NAB T/D 27-000-0190	(\$145.64)	(\$147.24)	(1.09)%
NABTD917744124	NAB T/D 91-774-4124	(\$47.50)	(\$88.00)	(46.02)%
PIB008516500	Rabo Direct Savings A/C 008516500	(\$5.00)	(\$6.80)	(26.47)%
PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	(\$90.00)	(\$90.00)	0%

Account Code	Description	CY Balance	LY Balance	Change
PIBAA19217YCG7J	RaboDirect T/D 19217YCG7J	(\$219.30)	(\$219.90)	(0.27)%
PIBAA20045PR7Q5	RaboDirect T/D 20045PR7Q5		(\$288.96)	100%
PIBAA20062LHYBH	RaboDirect T/D 20062LHYBH		(\$14.22)	100%
PIBAA20127D033B	RaboDirect T/D 27D033B	(\$531.62)	(\$531.62)	0%
PIBAA20248K320V	RaboDirect T/D 48K320V	(\$37.30)		100%
PIBAA203001S5B3	RaboDirect T/D 203001S5B3	(\$24.31)		100%
PIBAA21055D48WR	RaboDirect T/D 5D48WR	(\$260.54)		100%
PIBB4G17TDDYD6D8ALS	RaboDirect T/D DYD6D8ALS	(\$271.48)	(\$270.74)	0.27%
PIBB5B17TDHJT7F1WCQ	RaboDirect T/D HJT7F1WCQ		(\$159.56)	100%
PIBB6H08TDTNQ49RSD4	RaboDirect T/D TNQ49R2D4	(\$490.35)	(\$495.74)	(1.09)%
PIBB6K21TDEPP5PVH2R	RaboDirect T/D EPP5PVH2R	(\$98.73)	(\$99.81)	(1.08)%
PIBB7C14TDPV67T0FWL	RaboDirect T/D PV67T0FWL	(\$33.03)	(\$32.91)	0.36%
PIBB7C14TDPVG5T1N4C	RaboDirect T/D PVG5T1N4C	(\$627.70)	(\$625.28)	0.39%
PIBB7H07TDWYP9FBLVR	RaboDirect T/D WYP9FBLVR	(\$481.12)	(\$479.81)	0.27%
PIBB7J23TDLIN9F0UAS	RaboDirect T/D LIN9F0UAS	(\$107.84)	(\$107.54)	0.28%
PIBB7L06TDRRJ67V0WZ	RaboDirect T/D RRJ67V0WZ	(\$343.56)	(\$346.39)	(0.82)%
PIBB8C12TDEAA9DFUE7	RaboDirect T/D EAA9DFUE7	(\$706.33)	(\$702.48)	0.55%
PIBB8H01TDJV239DX30	RaboDirect TD JV239DX30	(\$9,632.34)	(\$9,738.19)	(1.09)%
PIBB8J31TDQUJ9VMALR	RaboDirect TD QUJ9VMALR	(\$369.58)	(\$373.65)	(1.09)%
PIBB8K14TDJYJ5RRPPA	RaboDirect T/D JYJ5RRPPA	(\$509.53)	(\$515.13)	(1.09)%
PIBB9B25TDXAN5JKX7D	RaboDirect T/D XAN5JKX7D	(\$348.80)	(\$349.76)	(0.27)%

Account Code	Description	CY Balance	LY Balance	Change
PIBB9C12TDTYX7F37E8	RaboDirect T/D TYX7F37E8	(\$1,197.00)	(\$1,190.48)	0.55%
PIBBAA20079JBC4C	RaboDirect T/D 20079JBC4C	(\$60.30)		100%
PIBRABOTDA09VJ	RaboDirect T/D ABOTDA09VJ	(\$8,476.72)	(\$8,569.86)	(1.09)%
PIBTDAA19240YVDJS	RaboDirect T/D 19240YVDJS		(\$14.44)	100%
PIBTDAA202302WTZP	RaboDirect T/D 202302WTZP	(\$571.61)		100%
PIBTDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	(\$284.50)	(\$453.75)	(37.3)%
PIBDIL76A5FX2	RaboDirect T/D IL76A5FX2		(\$643.15)	100%
PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	(\$240.00)	(\$1,050.00)	(77.14)%
PIBTDXPF6GJLNC	RaboDirect T/D XPF6GJLNC	(\$711.99)	(\$2,323.74)	(69.36)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$48,365.10)	(\$58,353.08)	

### Supporting Documents

- Interest Reconciliation Report [Report](#)
- Rabobank Annual Tax Summary and Interest.pdf

### Standard Checklist

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

# Norman Cairns Trust Fund Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
MET452670542 Suncorp Business Saver A/C 452670542					
12/07/2021	393.42	393.42			
15/07/2021	15.86	15.86			
31/07/2021	2.72	2.72			
31/08/2021	0.01	0.01			
02/09/2021	14.83	14.83			
15/09/2021	216.78	216.78			
22/09/2021	99.63	99.63			
30/09/2021	0.22	0.22			
29/11/2021	577.42	577.42			
30/11/2021	6.48	6.48			
03/12/2021	6.65	6.65			
13/12/2021	0.08	0.08			
31/12/2021	0.02	0.02			
06/01/2022	228.08	228.08			
16/01/2022	13.43	13.43			
31/01/2022	1.10	1.10			
03/03/2022	16.21	16.21			
05/03/2022	0.02	0.02			
17/03/2022	68.10	68.10			



**Norman Cairns Trust Fund**

**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

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<b>Date</b>	<b>Payment Amount</b>	<b>Gross Interest</b>	<b>TFN Withheld</b>	<b>Foreign Income</b>	<b>Foreign Credits</b>
24/03/2022	31.21	31.21			
31/03/2022	0.11	0.11			
04/04/2022	2.94	2.94			
27/04/2022	3.93	3.93			
27/04/2022	119.88	119.88			
18/05/2022	3.33	3.33			
18/05/2022	96.96	96.96			
18/05/2022	69.74	69.74			
18/05/2022	5.40	5.40			
18/05/2022	0.54	0.54			
18/06/2022	4.51	4.51			
18/06/2022	1.29	1.29			
18/06/2022	10.32	10.32			
18/06/2022	3.47	3.47			
29/06/2022	14.08	14.08			
	2,028.77	2,028.77			
PIB008516500 Rabo Direct Savings A/C 008516500					
31/07/2021	1.00	1.00			
31/08/2021	0.85	0.85			
30/09/2021	0.20	0.20			
31/10/2021	0.27	0.27			

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**Norman Cairns Trust Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
30/11/2021	0.51	0.51			
31/12/2021	0.65	0.65			
31/01/2022	0.67	0.67			
28/02/2022	0.30	0.30			
31/03/2022	0.09	0.09			
31/05/2022	0.24	0.24			
30/06/2022	0.22	0.22			
	5.00	5.00			
	<b>2,033.77</b>	<b>2,033.77</b>			

**Term Deposits**

CBATD50071723 CBA T/D 50071723

30/06/2022	181.53	181.53			
	181.53	181.53			

CBATD50075679 CBA T/D 50075679

30/06/2022	3,423.02	3,423.02			
	3,423.02	3,423.02			

CBATD50076559 CBA T/D 50076559

30/06/2022	556.36	556.36			
	556.36	556.36			

ING82881005 ING T/D 82881005

30/06/2022	6,952.49	6,952.49			
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# Norman Cairns Trust Fund

## Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	6,952.49	6,952.49			
ING83372799 ING T/D 83372799					
30/06/2022	78.62	78.62			
	78.62	78.62			
ING83450930 ING T/D 83450930					
30/06/2022	156.65	156.65			
	156.65	156.65			
ING83897570 ING T/D 83897570					
30/06/2022	316.32	316.32			
	316.32	316.32			
ING84040864 ING T/D 84040864					
30/06/2022	125.72	125.72			
	125.72	125.72			
MBLTD261191647 MacQuarie Bank T/D 261191647					
07/02/2022	7,604.11	7,604.11			
	7,604.11	7,604.11			
MET029224521 Suncorp T/D 029224521					
30/06/2022	17.79	17.79			
	17.79	17.79			
NABTD270000190 NAB T/D 27-000-0190					
06/12/2021	145.64	145.64			
	145.64	145.64			

# Norman Cairns Trust Fund Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
NABTD917744124 NAB T/D 91-774-4124					
03/09/2021	47.50	47.50			
	47.50	47.50			
PIBAA19126G3KRL RaboDirect T/D 19126G3KRL					
06/05/2022	90.00	90.00			
	90.00	90.00			
PIBAA19217YCG7J RaboDirect T/D 19217YCG7J					
05/08/2021	219.30	219.30			
	219.30	219.30			
PIBAA20127D033B RaboDirect T/D 27D033B					
06/05/2022	531.62	531.62			
	531.62	531.62			
PIBAA20248K320V RaboDirect T/D 48K320V					
06/09/2021	37.30	37.30			
	37.30	37.30			
PIBAA203001S5B3 RaboDirect T/D 203001S5B3					
26/10/2021	24.31	24.31			
	24.31	24.31			
PIBAA21055D48WR RaboDirect T/D 5D48WR					
24/02/2022	260.54	260.54			
	260.54	260.54			
PIBB4G17TDDYD6D8ALS RaboDirect T/D DYD6D8ALS					

**Norman Cairns Trust Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
19/07/2021	271.48	271.48			
	271.48	271.48			
PIBB6H08TDTNQ49RSD4 RaboDirect T/D TNQ49R2D4					
09/08/2021	490.35	490.35			
	490.35	490.35			
PIBB6K21TDEPP5PVH2R RaboDirect T/D EPP5PVH2R					
22/11/2021	98.73	98.73			
	98.73	98.73			
PIBB7C14TDPV67T0FWL RaboDirect T/D PV67T0FWL					
15/03/2022	33.00	33.00			
16/03/2022	0.03	0.03			
	33.03	33.03			
PIBB7C14TDPVG5T1N4C RaboDirect T/D PVG5T1N4C					
15/03/2022	627.00	627.00			
16/03/2022	0.70	0.70			
	627.70	627.70			
PIBB7H07TDWYP9FBLVR RaboDirect T/D WYP9FBLVR					
09/08/2021	481.12	481.12			
	481.12	481.12			
PIBB7J23TDLIN9F0UAS RaboDirect T/D LIN9F0UAS					
25/10/2021	107.84	107.84			
	107.84	107.84			

**Norman Cairns Trust Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
PIBB7L06TDRRJ67V0WZ RaboDirect T/D RRJ67V0WZ					
06/12/2021	343.56	343.56			
	343.56	343.56			
PIBB8C12TDEAA9DFUE7 RaboDirect T/D EAA9DFUE7					
14/03/2022	706.33	706.33			
	706.33	706.33			
PIBB8H01TDJV239DX30 RaboDirect TD JV239DX30					
02/08/2021	9,632.34	9,632.34			
	9,632.34	9,632.34			
PIBB8J31TDQUJ9VMALR RaboDirect TD QUJ9VMALR					
01/11/2021	369.58	369.58			
	369.58	369.58			
PIBB8K14TDJYJ5RRPPA RaboDirect T/D JYJ5RRPPA					
15/11/2021	509.53	509.53			
	509.53	509.53			
PIBB9B25TDXAN5JKX7D RaboDirect T/D XAN5JKX7D					
25/02/2022	348.80	348.80			
	348.80	348.80			
PIBB9C12TDTYX7F37E8 RaboDirect T/D TYX7F37E8					
14/03/2022	1,197.00	1,197.00			
	1,197.00	1,197.00			
PIBBAA20079JBC4C RaboDirect T/D 20079JBC4C					

**Norman Cairns Trust Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
01/07/2021	35.00	35.00			
20/09/2021	13.59	13.59			
30/06/2022	11.71	11.71			
	60.30	60.30			
PIBRABOTDA09VJ RaboDirect T/D ABOTDA09VJ					
14/02/2022	8,476.72	8,476.72			
	8,476.72	8,476.72			
PIBTDA202302WTZP RaboDirect T/D 202302WTZP					
17/08/2021	571.61	571.61			
	571.61	571.61			
PIBTDGZ79SUVLG RaboDirect T/D GZ79SUVLG					
10/08/2021	284.50	284.50			
	284.50	284.50			
PIBTDXCR01S78W RaboDirect T/D XCR01S78W					
05/05/2022	240.00	240.00			
	240.00	240.00			
PIBTDXPF6GJLNC RaboDirect T/D XPF6GJLNC					
19/10/2021	711.99	711.99			
	711.99	711.99			
	<b>46,331.33</b>	<b>46,331.33</b>			

**Norman Cairns Trust Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

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<b>Date</b>	<b>Payment Amount</b>	<b>Gross Interest</b>	<b>TFN Withheld</b>	<b>Foreign Income</b>	<b>Foreign Credits</b>
<b>TOTAL</b>	<b>48,365.10</b>	<b>48,365.10</b>			

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**Tax Return Reconciliation**

	<b>Totals</b>	<b>Tax Return Label</b>
<b>Gross Interest</b>	48,365.10	11C

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06 July 2022

The Trustees  
Norman Cairns Trust Fund  
NORMAN CAIRNS PTY LTD ATF NORMAN  
CAIRNS TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

**Address**

Rabobank Online Savings  
GPO Box 4715  
Sydney NSW 2001

**Telephone**

1800 445 445

**Fax**

1800 121 615

**E-mail**

clientservicesAU@rabobank.com

**Website**

www.Rabobank.com.au

## Customer and amount details

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<b>Name</b>	Norman Cairns Trust Fund
<b>Tax Year</b>	01 July 2021 to 30 June 2022
<b>TFN Number</b>	Provided
<b>ABN Number</b>	Provided
<b>Total gross interest</b>	\$26,695.58
<b>Total withholding tax</b>	\$0.00

## Important Information

1. It's your responsibility to report correct information for your tax return. Speak to an accountant if you need advice.
2. For joint accounts, the amount shown is the total interest and withholding tax on that account.
3. For joint accounts, both parties need to add a TFN, exemption or ABN as interest may be withheld.

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Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible. At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know. For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on <https://www.rabobank.com.au/compliments-and-complaints/>. Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

06 July 2022

The Trustees  
 Norman Cairns Trust Fund  
 NORMAN CAIRNS PTY LTD ATF NORMAN  
 CAIRNS TRUST FUND  
 92 Osborne Drive  
 NARANGBA QLD 4505

**Address**

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 GPO Box 4715  
 Sydney NSW 2001

**Telephone**

1800 445 445

**Fax**

1800 121 615

**E-mail**

clientservicesAU@rabobank.com

**Website**

www.Rabobank.com.au

Summary of gross interest and withholding tax for your account(s) with Rabobank.

Account Type	Account Number	Gross Interest	Withholding Tax
HISA	142-201-0085165-00	\$5.00 ✓	\$0.00
PremiumSaver	142-201-0085165-10	\$0.00	\$0.00
Purpose Saver	142-201-3668753-92	\$0.00	\$0.00
Term Deposit	AA19126G3KRL ✓	\$90.00 ✓	\$0.00
Term Deposit	AA19217YCG7J ✓	\$219.30 ✓	\$0.00
Term Deposit	AA20079JBC4C ✓	\$25.30 + 35 ✓	\$0.00
Term Deposit	AA20127D033B ✓	\$531.62 ✓	\$0.00
Term Deposit	AA202302WTZP ✓	\$571.61 ✓	\$0.00
Term Deposit	AA20248K320V ✓	\$37.30 ✓	\$0.00
Term Deposit	AA203001S5B3 ✓	\$24.31 ✓	\$0.00
Term Deposit	AA21055D48WR ✓	\$260.54 ✓	\$0.00
Term Deposit	AA21221XSYFN	\$0.00	\$0.00

**Important Information**

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3. For joint accounts, both parties need to add a TFN, exemption or ABN as interest may be withheld.

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06 July 2022

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 NORMAN CAIRNS PTY LTD ATF NORMAN  
 CAIRNS TRUST FUND  
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 NARANGBA QLD 4505

**Address**

Rabobank Online Savings  
 GPO Box 4715  
 Sydney NSW 2001

**Telephone**

1800 445 445

**Fax**

1800 121 615

**E-mail**

clientservicesAU@rabobank.com

**Website**

www.Rabobank.com.au

Account Type	Account Number	Gross Interest	Withholding Tax
Term Deposit	AA22045S6N4K	\$0.00	\$0.00
Term Deposit	AA22075FSQGS	\$0.00	\$0.00
Term Deposit	AA22171P4XTZ	\$0.00	\$0.00
Term Deposit	B2B13ZY0000A09VJ ✓	\$8,476.72 ✓	\$0.00
Term Deposit	B2J17TDXPF6GJLNC ✓	\$711.99 ✓	\$0.00
Term Deposit	B4G17TDDYD6D8ALS ✓	\$271.48 ✓	\$0.00
Term Deposit	B5H10TDGZ79SUVLG ✓	\$284.50 ✓	\$0.00
Term Deposit	B6E05TDXCR01S78W ✓	\$240.00 ✓	\$0.00
Term Deposit	B6H08TDTNQ49R2D4 ✓	\$490.35 ✓	\$0.00
Term Deposit	B6K21TDEPP5PVH2R ✓	\$98.73 ✓	\$0.00
Term Deposit	B7C14TDPV67T0FWL ✓	\$33.03 ✓	\$0.00
Term Deposit	B7C14TDPVG5T1N4C ✓	\$627.70 ✓	\$0.00
Term Deposit	B7H07TDWYP9FBLVR ✓	\$481.12 ✓	\$0.00

**Important Information**

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06 July 2022

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**Fax**

1800 121 615

**E-mail**

clientservicesAU@rabobank.com

**Website**

www.Rabobank.com.au

Account Type	Account Number	Gross Interest	Withholding Tax
Term Deposit	B7J23TDLIN9F0UAS ✓	\$107.84 ✓	\$0.00
Term Deposit	B7L06TDRRJ67V0WZ ✓	\$343.56 ✓	\$0.00
Term Deposit	B8C12TDEAA9DFUE7 ✓	\$706.33 ✓	\$0.00
Term Deposit	B8H01TDJLV239DX30 ✓	\$9,632.34 ✓	\$0.00
Term Deposit	B8J31TDQUJ9VMALR ✓	\$369.58 ✓	\$0.00
Term Deposit	B8K14TDJYJ5RRPPA ✓	\$509.53 ✓	\$0.00
Term Deposit	B9B25TDXAN5JKX7D ✓	\$348.80 ✓	\$0.00
Term Deposit	B9C12TDTYX7F37E8 ✓	\$1,197.00 ✓	\$0.00
<b>Total</b>		\$26,695.58	\$0.00

**Important Information**

1. It's your responsibility to report correct information for your tax return. Speak to an accountant if you need advice.
2. For joint accounts, the amount shown is the total interest and withholding tax on that account.
3. For joint accounts, both parties need to add a TFN, exemption or ABN as interest may be withheld.

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# 26500 - Other Investment Income

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
NAB128065874	NAB Business Cheque A/C 12-806-5874	(\$12.01)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$12.01)		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation

Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Other Investment Income (26500)</b>					
NAB Business Cheque A/C 12-806-5874 (NAB128065874)					
02/12/2021	Transfeerefund Cust Remediation 434165			12.01	12.01 CR
				<b>12.01</b>	<b>12.01 CR</b>

Total Debits: 0.00

Total Credits: 12.01

# 30100 - Accountancy Fees

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$3,190.00	\$7,639.00	(58.24)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,190.00	\$7,639.00	

## Supporting Documents

- General Ledger [Report](#)
- Accountant \$240.00.pdf
- Accountant 2021 \$3190.00.pdf

## Standard Checklist

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

Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
07/09/2021	Internet Transfer NORM0005		500.00		500.00 DR
28/09/2021	Internet Transfer NORM0005		500.00		1,000.00 DR
18/10/2021	Internet Transfer NORM0005		600.00		1,600.00 DR
09/11/2021	Internet Transfer NORM0005		240.00		1,840.00 DR
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension		1,350.00		3,190.00 DR
			<b>3,190.00</b>		<b>3,190.00 DR</b>

**Total Debits: 3,190.00**

**Total Credits: 0.00**



# Mitcham Property

## Developments Pty Ltd

A.B.N. 30 515 453 617  
PO Box 354, ASPLEY QLD 4034  
Phone (07) 3263 5200 Fax (07) 3263 4830

Janet & Barry Kenning  
Norman Cairns Pty Ltd  
92 Osborne Drive  
BURPENGARY QLD 4505

### Tax Invoice

**209016**

Ref: NORM0006  
13 October, 2021

Description	Amount
<p>TO CORPORATE REGISTRY SERVICES</p> <p>Preparation of the Australian Securities &amp; Investments Commission Company Annual Statement Package for the 2021/22 financial year. General company secretarial services relating to maintaining an up to date company register as required by the Corporations Law, where applicable and adhering to the requirements of the Registered Office (as below).</p> <p>Registered Office - Is the address which is registered with ASIC as the official address of a company, an association or any other legal entity. Generally it will form part of the public record. It does not have to be where the organisation conducts its business. The Registered Office of a Company must be open: ·For such hours (being no fewer that 3) between 9am and 5pm on each business day or ·Each business day from at least 10am to 12noon and from at least 2pm to 4pm; A representative of the company must be present at all times when the office is open. Always be aware of your company review dates and company office holder's duties link to ASIC for more information <a href="http://www.asic.gov.au/company-officeholders*">http://www.asic.gov.au/company-officeholders*</a></p>	240.00
<p>The Amount Due Includes GST of \$21.82 * Indicates Taxable Supply</p>	<b>Amount Due: \$ 240.00</b>
<p><i>Please Detach The Portion Below And Forward With Your Payment Or If Paying By Direct Deposit Please Fax/post Deposit Confirmation.</i></p>	
<p>Norman Cairns Pty Ltd</p>	<p>Invoice: 209016 Ref: NORM0006 13 October, 2021</p>
<p><b>Remittance Advice.</b></p> <p>*Cheque *Cash *M/card &amp; *Direct Deposit VISA Only</p>	
<p><b>Mitcham Property Developments Pty Ltd BSB 014 209 Acc 4843 14224</b></p>	<p><b>Amount Due: \$ 240.00</b></p>

# Mitcham Property

## Developments Pty Ltd

A.B.N. 30 515 453 617  
PO Box 354, ASPLEY QLD 4034  
Phone (07) 3263 5200 Fax (07) 3263 4830

Janet & Barry Kenning  
Super Fund  
92 Osborne Drive  
BURPENGARY QLD 4505

### Tax Invoice 210147

Ref: NORM0005  
9 May, 2022

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2021 which included:</p> <p>Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2021</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2021</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2021</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2021</p> <p>Sundry advice and Other Matters</p> <p>For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately.</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p>3,190.00</p>

Description	Amount

**Terms: Strictly Seven Days**

**AMT Due \$**

**3,190.00**

The Amount Due Includes GST of \$290.00

\* Indicates Taxable Supply

**Refer to our Terms of Trade on our website [www.taxonline.com.au](http://www.taxonline.com.au)**

**REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE**

<b>Remittance Advice.</b>		Invoice: 210147
Norman Cairns Trust Fund (SMSF)		Ref: NORM0005
*Cheque	*Cash	*M/card & VISA Only
*Direct Deposit - please use Invoice No. as your REFERENCE		9 May, 2022
<b>Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970</b>		<b>Amt Due: \$ 3,190.00</b>
Card No.	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder .....	Signature .....	Expiry Date ...../.....

# 30400 - ATO Supervisory Levy

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

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

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<i>ATO Supervisory Levy (30400)</i>					
30/06/2022	2021 Income Tax		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

**Total Debits: 259.00**

**Total Credits: 0.00**

# 30700 - Auditor's Remuneration

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$440.00	\$440.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$440.00	\$440.00	

## Supporting Documents

- General Ledger [Report](#)
- Audit Fee.pdf

## Standard Checklist

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

Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
22/09/2021	Internet Transfer norman cairns supp		440.00		440.00 DR
			<b>440.00</b>		<b>440.00 DR</b>

Total Debits: 440.00

Total Credits: 0.00

**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:** 28 May 2022

**Recipient:** Norman Cairns Trust Super Fund

**Address:** C/- PO Box 354 ASPLEY QLD 4034

**Description of Services**

Statutory audit of the Norman Cairns Trust Super Fund for the financial year ending 30 June 2021.

**Fee:** \$400.00

**GST:** \$40.00

**Total:** \$440.00

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.





# 30800 - ASIC Fees

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$56.00	\$55.00	1.82%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$56.00	\$55.00	

## Supporting Documents

- General Ledger [Report](#)
- ASIC.pdf

## Standard Checklist

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

Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ASIC Fees (30800)</b>					
ASIC Fees (30800)					
09/11/2021	Internet Bpay Asic 2291535483807		56.00		56.00 DR
			<b>56.00</b>		<b>56.00 DR</b>

**Total Debits: 56.00**

**Total Credits: 0.00**



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

NORMAN CAIRNS PTY LTD  
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS  
PO BOX 354  
ASPLEY QLD 4034

**INVOICE STATEMENT**

Issue date 04 Oct 21  
**NORMAN CAIRNS PTY LTD**

ACN 153 548 380  
Account No. 22 153548380

**Summary**

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$56.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 04 Dec 21	<b>\$56.00</b>

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**  
NORMAN CAIRNS PTY LTD

ACN 153 548 380 Account No: 22 153548380



22 153548380

<b>TOTAL DUE</b>	<b>\$56.00</b>
<b>Immediately</b>	<b>\$0.00</b>
<b>By 04 Dec 21</b>	<b>\$56.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291535483807



\*814 129 0002291535483807 64

# 37700 - Interest Paid - ATO General Interest

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
37700	Interest Paid - ATO General Interest	(\$5.70)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$5.70)		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Interest Paid - ATO General Interest (37700)</b>					
<u>Interest Paid - ATO General Interest (37700)</u>					
30/06/2022	2019 Amended IT Return Amended - Claimed as interest in error June 2020			5.70	5.70 CR
				<b>5.70</b>	<b>5.70 CR</b>

**Total Debits: 0.00**

**Total Credits: 5.70**

# 41600 - Pensions Paid

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
KENBAR00001P	(Pensions Paid) Kenning, Barry Norman - Pension (Pension)		\$19,484.00	100%
KENBAR00754P	(Pensions Paid) Kenning, Barry Norman - Pension (Account Based Pension 3)		\$25,329.00	100%
KENBAR00805P	(Pensions Paid) Kenning, Barry Norman - Pension (Account Based Pension 4)	\$83,000.00		100%
KENJAN00002P	(Pensions Paid) Kenning, Janet Cairns - Pension (Pension - 2)		\$65,729.00	100%
KENJAN00007P	(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 5)		\$48,860.91	100%
KENJAN00192P	(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 6)		\$54,000.00	100%
KENJAN00224P	(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 7)	\$69,726.24		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$152,726.24	\$213,402.91	

## Supporting Documents

○ Pension Summary Report [Report](#)

## Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

Norman Cairns Trust Fund

# Pension Summary

As at 30 June 2022

**Member Name :** Kenning, Barry Norman

**Member Age :** 75\* (Date of Birth : 26/08/1945)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENBAR00001P	Account Based Pension	01/07/2013 <i>End: 01/07/2021</i>	94.89%	3.00%	\$60.00*	N/A	\$0.00	\$0.00	\$0.00	\$60.00

\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENBAR00754P	Account Based Pension	01/07/2020 <i>End: 01/07/2021</i>	96.78%	3.00%	\$20.00*	N/A	\$0.00	\$0.00	\$0.00	\$20.00
--------------	-----------------------	--------------------------------------	--------	-------	----------	-----	--------	--------	--------	---------

\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENBAR00805P	Account Based Pension	01/07/2021	95.03%	3.00%	\$31,720.00*	N/A	\$83,000.00	\$0.00	\$83,000.00	NIL
--------------	-----------------------	------------	--------	-------	--------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$31,800.00	\$0.00	\$83,000.00	\$0.00	\$83,000.00	\$80.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	---------

**Member Name :** Kenning, Janet Cairns

**Member Age :** 73\* (Date of Birth : 10/12/1947)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENJANO0002P	Account Based Pension	01/07/2014 <i>End: 01/07/2021</i>	99.68%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL

KENJANO0007P	Account Based Pension	01/07/2017 <i>End: 01/07/2021</i>	97.06%	2.50%	\$20.00*	N/A	\$0.00	\$0.00	\$0.00	\$20.00
--------------	-----------------------	--------------------------------------	--------	-------	----------	-----	--------	--------	--------	---------

\*COVID-19 50% reduction has been applied to the minimum pension amount.

Norman Cairns Trust Fund  
**Pension Summary**

As at 30 June 2022

KENJANO 0192P	Account Based Pension	01/07/2020  <i>End: 01/07/2021</i>	74.00%	2.50%	\$70.00*	N/A	\$0.00	\$0.00	\$0.00	\$70.00
------------------	-----------------------------	--	--------	-------	----------	-----	--------	--------	--------	---------

\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENJANO 0224P	Account Based Pension	01/07/2021	78.85%	2.50%	\$33,240.00*	N/A	\$69,726.24	\$0.00	\$69,726.24	NIL
------------------	-----------------------------	------------	--------	-------	--------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$33,330.00</b>	<b>\$0.00</b>	<b>\$69,726.24</b>	<b>\$0.00</b>	<b>\$69,726.24</b>	<b>\$90.00</b>
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	----------------

**Total :**

					<b>\$65,130.00</b>	<b>\$0.00</b>	<b>\$152,726.24</b>	<b>\$0.00</b>	<b>\$152,726.24</b>	<b>\$170.00</b>
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	-----------------

\*Age as at 01/07/2021 or pension start date for new pensions.



# 48500 - Income Tax Expense

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense		\$4,464.76	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$4,464.76	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$90,994.56	(\$75,888.82)	(219.91)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$90,994.56	(\$75,888.82)	

## Supporting Documents

No supporting documents

## 50000 - Members

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
KENBAR00001P	Kenning, Barry Norman - Pension (Pension)	(\$770,548.10)		\$0.00	\$770,548.10			100%
KENBAR00003A	Kenning, Barry Norman - Accumulation (Accumulation)	(\$11,258.88)	(\$1,046,000.83)	\$0.00	\$1,057,259.71			100%
KENBAR00754P	Kenning, Barry Norman - Pension (Account Based Pension 3)	(\$275,452.73)		\$0.00	\$275,452.73			100%
KENBAR00805P	Kenning, Barry Norman - Pension (Account Based Pension 4)		(\$1,057,259.71)	(\$153.15)	\$83,000.00		(\$974,412.86)	
KENJAN00002P	Kenning, Janet Cairns - Pension (Pension - 2)	(\$43,368.89)		\$0.00	\$43,369.34		\$0.45	(100)%
KENJAN00005A	Kenning, Janet Cairns - Accumulation (Accumulation)	(\$76,322.15)	(\$1,390,817.29)	\$0.00	\$1,329,639.44	\$4,125.00	(\$133,375.00)	74.75%

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
KENJAN00007P	Kenning, Janet Cairns - Pension (Account Based Pension 5)	(\$241,084.64)		\$0.00	\$241,087.13		\$2.49	(100)%
KENJAN00192P	Kenning, Janet Cairns - Pension (Account Based Pension 6)	(\$968,850.79)		\$0.00	\$968,860.82		\$10.03	(100)%
KENJAN00224P	Kenning, Janet Cairns - Pension (Account Based Pension 7)		(\$1,329,639.44)	(\$192.65)	\$69,726.24		(\$1,260,105.85)	
<b>TOTAL</b>		<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$2,386,886.18)	(\$4,823,717.27)	(\$345.80)	\$4,838,943.51	\$4,125.00	(\$2,367,880.74)	

### Supporting Documents

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

### Standard Checklist

- Attach copies of Members Statements

# Norman Cairns Trust Fund

## Members Statement

Barry Norman Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : 26/08/1945  
 Age: 76  
 Tax File Number: 480457270  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date: 04/10/2011  
 Date Left Fund: 01/07/2021  
 Member Code: KENBAR00001P  
 Account Start Date: 01/07/2013  
 Account Phase: Retirement Phase  
 Account Description: Pension

Nominated Beneficiaries: Janet Cairns Kenning  
 Nomination Type: N/A  
 Vested Benefits:  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

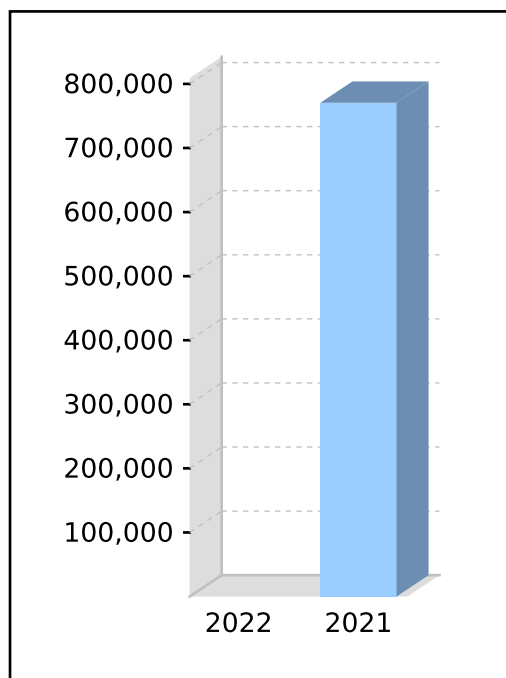
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (94.89%)  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	770,548.10
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
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	770,548.10
Closing balance at 30/06/2022	0.00

# Norman Cairns Trust Fund

## Members Statement

Barry Norman Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	26/08/1945	Nominated Beneficiaries:	N/A
Age:	76	Nomination Type:	N/A
Tax File Number:	480457270	Vested Benefits:	
Date Joined Fund:	04/10/2011		
Service Period Start Date:			
Date Left Fund:			
Member Code:	KENBAR00003A		
Account Start Date:	04/10/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

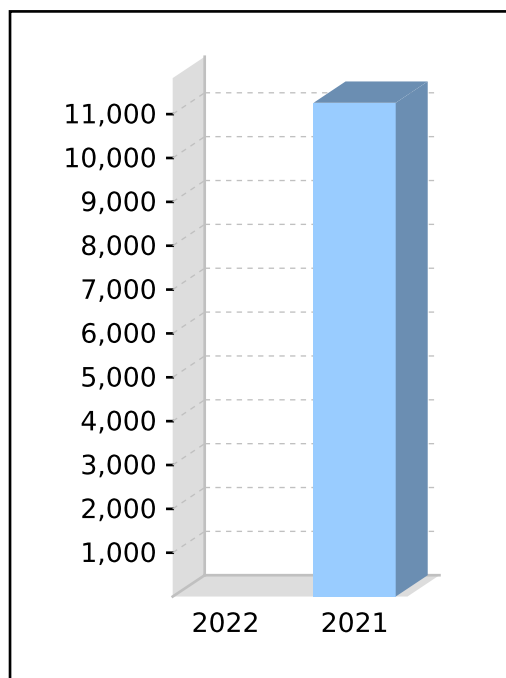
#### Total Benefits

#### Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

#### Tax Components

- Tax Free
- Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	11,258.88
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	1,046,000.83
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
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	1,057,259.71
Closing balance at 30/06/2022	0.00

# Norman Cairns Trust Fund

## Members Statement

Barry Norman Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : 26/08/1945  
 Age: 76  
 Tax File Number: 480457270  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date:  
 Date Left Fund: 01/07/2021  
 Member Code: KENBAR00754P  
 Account Start Date: 01/07/2020  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries: N/A  
 Nomination Type: N/A  
 Vested Benefits:

### Your Balance

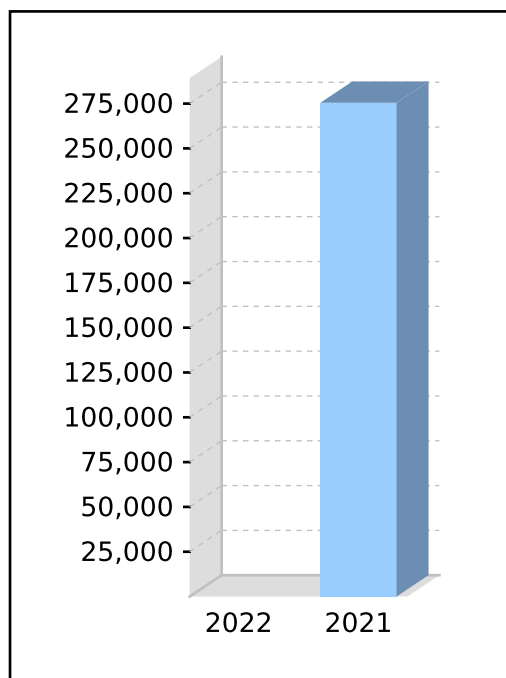
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (96.78%)  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	275,452.73
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
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	275,452.73
Closing balance at 30/06/2022	0.00

# Norman Cairns Trust Fund

## Members Statement

Barry Norman Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : 26/08/1945  
 Age: 76  
 Tax File Number: 480457270  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: KENBAR00805P  
 Account Start Date: 01/07/2021  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries: N/A  
 Nomination Type: N/A  
 Vested Benefits: 974,412.86

### Your Balance

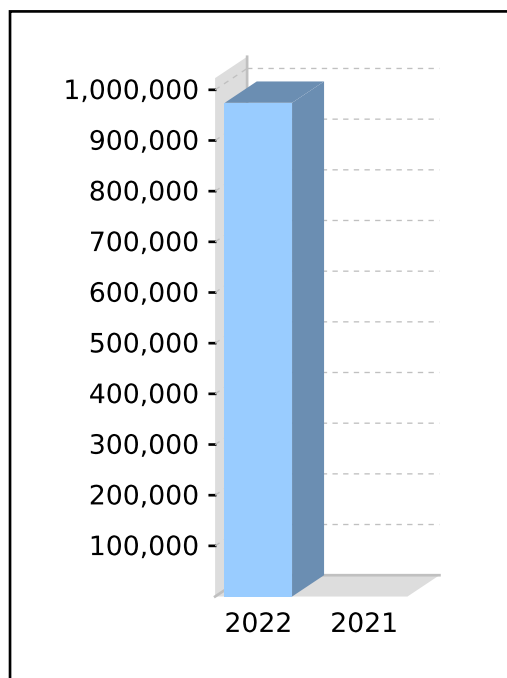
Total Benefits 974,412.86

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 974,412.86  
 Restricted Non Preserved

#### Tax Components

Tax Free (95.03%) 925,996.86  
 Taxable 48,416.00



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2021	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	153.15
Internal Transfer In	1,057,259.71
<u>Decreases to Member account during the period</u>	
Pensions Paid	83,000.00
Contributions Tax	
Income Tax	
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 30/06/2022	974,412.86



# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : 10/12/1947  
 Age: 74  
 Tax File Number: 486752568  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date: 04/10/2011  
 Date Left Fund: 01/07/2021  
 Member Code: KENJAN00002P  
 Account Start Date: 01/07/2014  
 Account Phase: Retirement Phase  
 Account Description: Pension - 2

Nominated Beneficiaries: Barry Norman Kenning  
 Nomination Type: N/A  
 Vested Benefits: (0.45)  
 Total Death Benefit: (0.45)  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

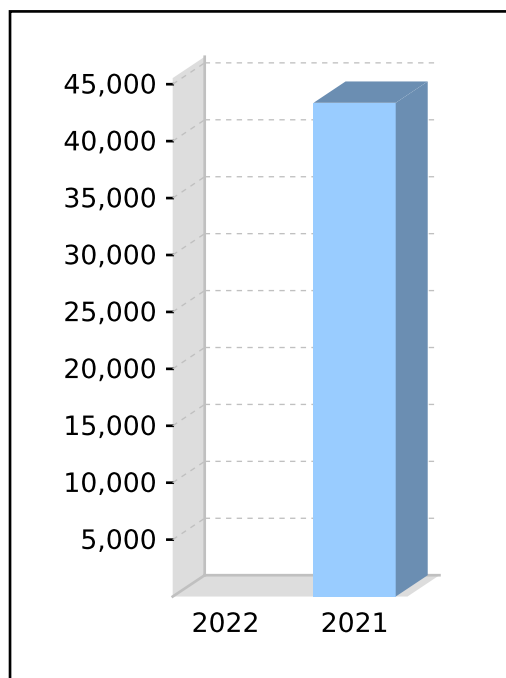
Total Benefits (0.45)

#### Preservation Components

Preserved  
 Unrestricted Non Preserved (0.45)  
 Restricted Non Preserved

#### Tax Components

Tax Free (99.68%) (0.45)  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	43,368.89
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
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	43,369.34
Closing balance at 30/06/2022	(0.45)

# Norman Cairns Trust Fund

## Members Statement

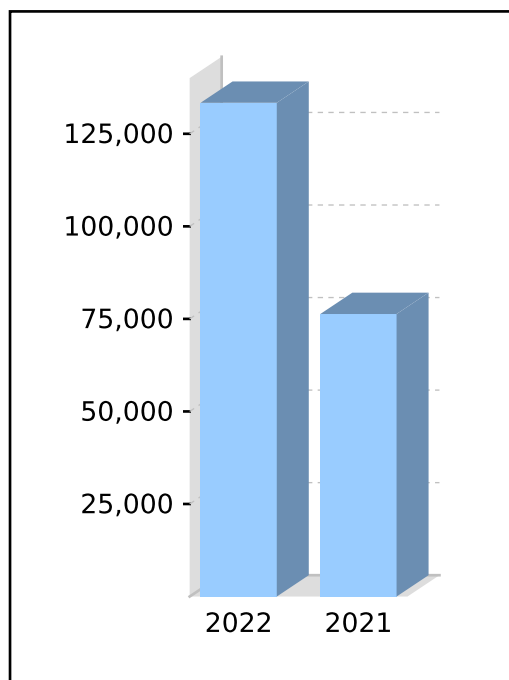
Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	10/12/1947	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	486752568	Vested Benefits:	133,375.00
Date Joined Fund:	04/10/2011		
Service Period Start Date:			
Date Left Fund:			
Member Code:	KENJAN00005A		
Account Start Date:	04/10/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	133,375.00
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	133,375.00
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	110,000.00
Taxable	23,375.00



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	76,322.15
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	27,500.00
Personal Contributions (Non Concessional)	110,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	1,253,317.29
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	4,125.00
Income Tax	
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	1,329,639.44
Closing balance at 30/06/2022	133,375.00

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : 10/12/1947  
 Age: 74  
 Tax File Number: 486752568  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date:  
 Date Left Fund: 01/07/2021  
 Member Code: KENJAN00007P  
 Account Start Date: 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries: Barry Norman Kenning  
 Nomination Type: N/A  
 Vested Benefits: (2.49)

### Your Balance

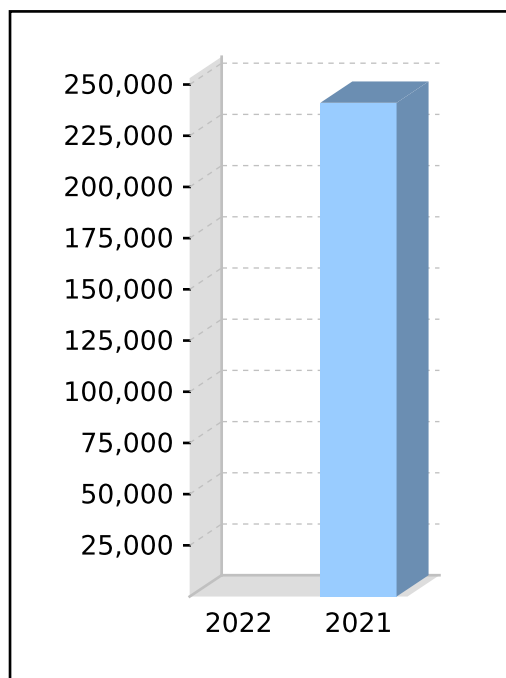
Total Benefits (2.49)

#### Preservation Components

Preserved  
 Unrestricted Non Preserved (2.49)  
 Restricted Non Preserved

#### Tax Components

Tax Free (97.06%) (2.41)  
 Taxable (0.08)



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	241,084.64
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
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	241,087.13
Closing balance at 30/06/2022	(2.49)

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	10/12/1947	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	486752568	Vested Benefits:	(10.03)
Date Joined Fund:	04/10/2011		
Service Period Start Date:			
Date Left Fund:	01/07/2021		
Member Code:	KENJAN00192P		
Account Start Date:	01/07/2020		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 6		

### Your Balance

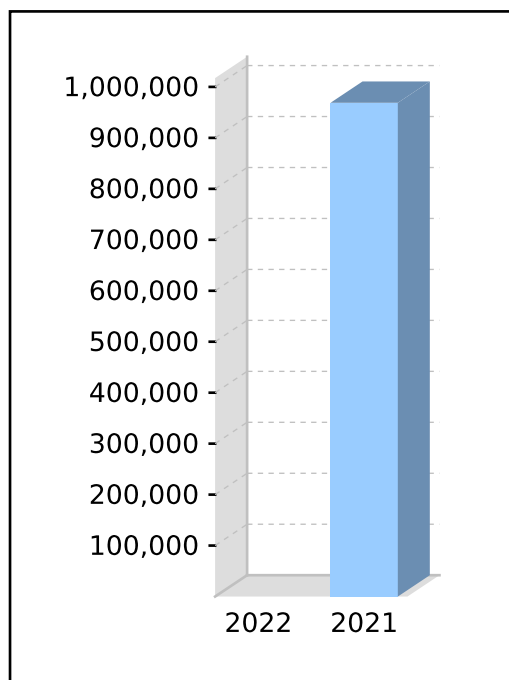
Total Benefits (10.03)

#### Preservation Components

Preserved  
 Unrestricted Non Preserved (10.03)  
 Restricted Non Preserved

#### Tax Components

Tax Free (74.00%) (7.43)  
 Taxable (2.60)



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	968,850.79
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
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	968,860.82
Closing balance at 30/06/2022	(10.03)

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	10/12/1947	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	486752568	Vested Benefits:	1,260,105.85
Date Joined Fund:	04/10/2011		
Service Period Start Date:			
Date Left Fund:			
Member Code:	KENJAN00224P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 7		

### Your Balance

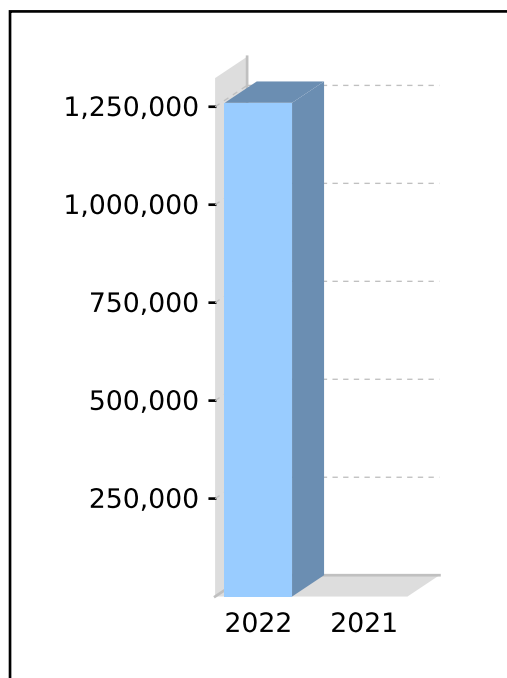
Total Benefits 1,260,105.85

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 1,260,105.85  
 Restricted Non Preserved

#### Tax Components

Tax Free (78.85%) 993,636.07  
 Taxable 266,469.78



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	192.65
Internal Transfer In	1,329,639.44
<u>Decreases to Member account during the period</u>	
Pensions Paid	69,726.24
Contributions Tax	
Income Tax	
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 30/06/2022	1,260,105.85

**Norman Cairns Trust Fund**

**Members Summary Report**

As at 30 June 2022

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>Barry Norman Kenning (Age: 76)</b>											
KENBAR00001P - Pension - Tax Free: 94.89%											
770,548.10								770,548.10			
KENBAR00003A - Accumulation											
11,258.88		1,046,000.83						1,057,259.71			
KENBAR00754P - Account Based Pension 3 - Tax Free: 96.78%											
275,452.73								275,452.73			
KENBAR00805P - Account Based Pension 4 - Tax Free: 95.03%											
		1,057,259.71	153.15		83,000.00						974,412.86
<b>1,057,259.71</b>		<b>2,103,260.54</b>	<b>153.15</b>		<b>83,000.00</b>			<b>2,103,260.54</b>			<b>974,412.86</b>
<b>Janet Cairns Kenning (Age: 74)</b>											
KENJAN00002P - Pension - 2 - Tax Free: 99.68%											
43,368.89								43,369.34			(0.45)
KENJAN00005A - Accumulation											
76,322.15	137,500.00	1,253,317.29				4,125.00		1,329,639.44			133,375.00
KENJAN00007P - Account Based Pension 5 - Tax Free: 97.06%											
241,084.64								241,087.13			(2.49)

Norman Cairns Trust Fund

# Members Summary Report

As at 30 June 2022

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
KENJAN00192P - Account Based Pension 6 - Tax Free: 74.00%											
968,850.79								968,860.82			(10.03)
KENJAN00224P - Account Based Pension 7 - Tax Free: 78.85%											
		1,329,639.44	192.65		69,726.24						1,260,105.85
<b>1,329,626.47</b>	<b>137,500.00</b>	<b>2,582,956.73</b>	<b>192.65</b>		<b>69,726.24</b>	<b>4,125.00</b>		<b>2,582,956.73</b>			<b>1,393,467.88</b>
<b>2,386,886.18</b>	<b>137,500.00</b>	<b>4,686,217.27</b>	<b>345.80</b>		<b>152,726.24</b>	<b>4,125.00</b>		<b>4,686,217.27</b>			<b>2,367,880.74</b>

# 59200 - Contribution Reserve

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
KENJAN00005A	(Contribution Reserve) Kenning, Janet Cairns - Accumulation (Accumulation)	(\$110,000.00)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$110,000.00)		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Review the Trust Deed and minutes to ensure that the reserve is permitted and recorded in accordance with trustee policy



# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contribution Reserve (59200)</b>					
<i>(Contribution Reserve) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</i>					
27/04/2022	System Member Journals			10,000.00	10,000.00 CR
18/05/2022	System Member Journals			100,000.00	110,000.00 CR
				<b>110,000.00</b>	<b>110,000.00 CR</b>

**Total Debits: 0.00**

**Total Credits: 110,000.00**

# 60400 - Bank Accounts

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CBA10287300	CBA Cash Investment A/C 10287300	\$9.75	\$9.75	0%
ING60489657	ING Direct A/C 60489657	\$14.69	\$14.69	0%
MET452670542	Suncorp Business Saver A/C 452670542	\$301,820.54	\$204,591.77	47.52%
NAB123132038	NAB Business Cash Maximiser A/C 12-313-2038	\$4,629.86	\$508.86	809.85%
NAB128065874	NAB Business Cheque A/C 12-806-5874	\$539.96	\$87.66	515.97%
PIB008516500	Rabo Direct Savings A/C 008516500	\$0.22	\$4,576.76	(100)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$307,015.02	\$209,789.49	

## Supporting Documents

- Bank Statement Report [Report](#)
- BS - ING BUiness Optimiser.pdf [ING60489657](#)
- BS - Suncorp Business Saver.pdf [MET452670542](#)
- BS - NAB Business Cash Max. 2038.pdf [NAB123132038](#)
- BS - NAB Business Everyday 5874.pdf [NAB128065874](#)
- BS - Rabobank.pdf [PIB008516500](#)

## Standard Checklist

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

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / CBA10287300

**Account Name:** CBA Cash Investment A/C 10287300

**BSB and Account Number:** 064473 10287300

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 9.75 \$ 9.75

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			9.75		
30/06/2022	CLOSING BALANCE			9.75		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / ING60489657

**Account Name:** ING Direct A/C 60489657

**BSB and Account Number:** 923100 60489657

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 14.69						\$ 14.69	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			14.69		
30/06/2022	CLOSING BALANCE			14.69		

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# Norman Cairns Trust Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / MET452670542

**Account Name:** Suncorp Business Saver A/C 452670542

**BSB and Account Number:** 484799 452670542

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 204,591.77		\$ 160,173.00		\$ 257,401.77		\$ 301,820.54

**Data Feed Used**

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			204,591.77		
02/07/2021	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 39276300 supper		100,000.00	304,591.77		
12/07/2021	CREDIT INTEREST		393.42	304,985.19		
15/07/2021	CREDIT INTEREST		15.86	305,001.05		
31/07/2021	CREDIT INTEREST		2.72	305,003.77		
31/08/2021	CREDIT INTEREST		0.01	305,003.78		
02/09/2021	CREDIT INTEREST		14.83	305,018.61		
15/09/2021	CREDIT INTEREST		216.78	305,235.39		
22/09/2021	CREDIT INTEREST		99.63	305,335.02		
30/09/2021	CREDIT INTEREST		0.22	305,335.24		
29/11/2021	CREDIT INTEREST		577.42	305,912.66		
30/11/2021	CREDIT INTEREST		6.48	305,919.14		
03/12/2021	CREDIT INTEREST		6.65	305,925.79		
13/12/2021	CREDIT INTEREST		0.08	305,925.87		
31/12/2021	CREDIT INTEREST		0.02	305,925.89		
06/01/2022	CREDIT INTEREST		228.08	306,153.97		
16/01/2022	CREDIT INTEREST		13.43	306,167.40		

**Norman Cairns Trust Fund**

**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

<b>Date</b>	<b>Description</b>	<b>Debit \$</b>	<b>Credit \$</b>	<b>Ledger Balance \$</b>	<b>Statement Balance \$</b>	<b>Variance \$</b>
20/01/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 29726312 taxman		1,373.00	307,540.40		
20/01/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 58397321 taxman	1,373.00		306,167.40		
31/01/2022	CREDIT INTEREST		1.10	306,168.50		
03/03/2022	CREDIT INTEREST		16.21	306,184.71		
05/03/2022	CREDIT INTEREST		0.02	306,184.73		
17/03/2022	CREDIT INTEREST		68.10	306,252.83		
24/03/2022	CREDIT INTEREST		31.21	306,284.04		
26/03/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 2251530 pension	12,000.00		294,284.04		
26/03/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 28324532 saving		12,000.00	306,284.04		
31/03/2022	CREDIT INTEREST		0.11	306,284.15		
04/04/2022	CREDIT INTEREST		2.94	306,287.09		
27/04/2022	CREDIT INTEREST		119.88	306,406.97		
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension	42,000.00		264,406.97		
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving		42,000.00	306,406.97		
27/04/2022	CREDIT INTEREST		3.93	306,410.90		
18/05/2022	CREDIT INTEREST		96.96	306,507.86		
18/05/2022	CREDIT INTEREST		3.33	306,511.19		
18/05/2022	CREDIT INTEREST		0.54	306,511.73		
18/05/2022	CREDIT INTEREST		5.40	306,517.13		
18/05/2022	CREDIT INTEREST		69.74	306,586.87		
18/05/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 581711 penson	100,000.00		206,586.87		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/05/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 18937711 saving		100,000.00	306,586.87		
18/06/2022	CREDIT INTEREST		4.51	306,591.38		
18/06/2022	CREDIT INTEREST		3.47	306,594.85		
18/06/2022	CREDIT INTEREST		10.32	306,605.17		
18/06/2022	CREDIT INTEREST		1.29	306,606.46		
29/06/2022	CREDIT INTEREST		14.08	306,620.54		
29/06/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 67940722 taxman	4,800.00		301,820.54		
30/06/2022	CLOSING BALANCE			301,820.54		
		<u>160,173.00</u>	<u>257,401.77</u>			

# Norman Cairns Trust Fund

## Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / NAB123132038  
**Account Name:** NAB Business Cash Maximiser A/C 12-313-2038  
**BSB and Account Number:** 084261 123132038

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 508.86		\$ 2,379.00		\$ 6,500.00		\$ 4,629.86	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			508.86		
28/09/2021	Online K9786988438 pay Sam account Kenning Bn,J [Internet Transfer NORM0005]		500.00	1,008.86		
28/09/2021	Online D8386675438 pay sam Super Fund [Online D8386675438 pay sam Super Fund]	500.00		508.86		
18/10/2021	Online L6186248906 sam greco a/c Super Fund [Online L6186248906 sam greco a/c Super Fund]	250.00		258.86		
09/11/2021	Online J9798958342 taxman Super Fund [Online J9798958342 taxman Super Fund]	256.00		2.86		
08/02/2022	Online A6143565766 taxman Super Fund [Online A6143565766 taxman Super Fund]		6,000.00	6,002.86		
26/05/2022	Online T9946110424 supper tax Super Fund [Online T9946110424 supper tax Super Fund]	1,373.00		4,629.86		
30/06/2022	CLOSING BALANCE			4,629.86		
		2,379.00	6,500.00			



# Norman Cairns Trust Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / NAB128065874

**Account Name:** NAB Business Cheque A/C 12-806-5874

**BSB and Account Number:** 084261 128065874

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 87.66		\$ 15,989.56		\$ 16,441.86		\$ 539.96	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			87.66		
16/08/2021	Online B2566234655 taxman Kenning Bn,J		5,000.00	5,087.66		
16/08/2021	Internet Bpay 2020 Tax Office Payments 551009307111448021	4,407.56		680.10		
07/09/2021	Internet Transfer NORM0005	500.00		180.10		
22/09/2021	Online Q7123256351 supper audits Kenning Bn,J		440.00	620.10		
22/09/2021	Internet Transfer norman cairns supp	440.00		180.10		
28/09/2021	Online D8386675438 pay sam Super Fund [Online D8386675438 pay sam Super Fund]		500.00	680.10		
28/09/2021	Online K9786988438 pay Sam account Kenning Bn,J [Internet Transfer NORM0005]	500.00		180.10		
28/09/2021	Online D8386675438 pay sam Super Fund		500.00	680.10		
28/09/2021	Internet Transfer NORM0005	500.00		180.10		
30/09/2021	SEP21/00864222 Medibank Div 458106 [System Matched Income Data]		170.43	350.53		
18/10/2021	Online L6186248906 sam greco a/c Super Fund [Online L6186248906 sam greco a/c Super Fund]		250.00	600.53		
18/10/2021	Internet Transfer NORM0005	600.00		0.53		
09/11/2021	Online J9798958342 taxman Super Fund [Online J9798958342 taxman Super Fund]		256.00	256.53		
09/11/2021	Online E2493745342 taxman Kenning Bn,J		40.00	296.53		
09/11/2021	Internet Bpay Asic 2291535483807	56.00		240.53		
09/11/2021	Internet Transfer NORM0005	240.00		0.53		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
02/12/2021	Transfeerefund Cust Remediation 434165		12.01	12.54		
06/12/2021	T/D Interest From A/C 27-000-0190		145.64	158.18		
07/02/2022	182-222 261191647 MacQuarie Bank 015925		7,604.11	7,762.29		
08/02/2022	Online A6143565766 taxman Super Fund [Online A6143565766 taxman Super Fund]	6,000.00		1,762.29		
07/03/2022	Internet Bpay Tax Office Payments 001535156352043060	1,373.00		389.29		
24/03/2022	MAR22/00863256 Medibank Div 458106 [System Matched Income Data]		150.67	539.96		
26/05/2022	Online T9946110424 supper tax Super Fund [Online T9946110424 supper tax Super Fund]		1,373.00	1,912.96		
26/05/2022	Internet Bpay Tax Office Payments 001535156352043060	1,373.00		539.96		
30/06/2022	CLOSING BALANCE			539.96		
		<u>15,989.56</u>	<u>16,441.86</u>			

# Norman Cairns Trust Fund

## Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / PIB008516500

**Account Name:** Rabo Direct Savings A/C 008516500

**BSB and Account Number:** 142201 008516500

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 4,576.76 \$ 303,869.07 \$ 299,292.53 \$ 0.22

**Data Feed Used**

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			4,576.76		
19/07/2021	Interest from Term Deposit B4G17TDDYD6D8ALS		271.48	4,848.24		
31/07/2021	Credit Interest		1.00	4,849.24		
02/08/2021	Interest from Term Deposit B8H01TDJV239DX30		9,632.34	14,481.58		
05/08/2021	Interest from Term Deposit AA19217YCG7J		219.30	14,700.88		
09/08/2021	Interest from Term Deposit B7H07TDWYP9FBLVR		481.12	15,182.00		
09/08/2021	Interest from Term Deposit B6H08TDTNQ49R2D4		490.35	15,672.35		
09/08/2021	New Term Deposit AA21221XSYFN	15,600.00		72.35		
10/08/2021	Interest from Term Deposit B5H10TDGZ79SUVLG		284.50	356.85		
17/08/2021	Interest from Term Deposit AA202302WTZP		571.61	928.46		
31/08/2021	Credit Interest		0.85	929.31		
06/09/2021	Interest from Term Deposit		37.30	966.61		
30/09/2021	Credit Interest		0.20	966.81		
19/10/2021	Interest from Term Deposit B2J17TDXPF6GJLNC		711.99	1,678.80		
25/10/2021	Interest from Term Deposit B7J23TDLIN9FOUAS		107.84	1,786.64		
26/10/2021	Interest from Term Deposit AA203001S5B3		24.31	1,810.95		
31/10/2021	Credit Interest		0.27	1,811.22		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

<b>Date</b>	<b>Description</b>	<b>Debit \$</b>	<b>Credit \$</b>	<b>Ledger Balance \$</b>	<b>Statement Balance \$</b>	<b>Variance \$</b>
01/11/2021	Interest from Term Deposit B8J31TDQUJ9VMALR		369.58	2,180.80		
15/11/2021	Interest from Term Deposit B8K14TDJYJ5RRPPA		509.53	2,690.33		
22/11/2021	Interest from Term Deposit B6K21TDEPP5PVH2R		98.73	2,789.06		
30/11/2021	Credit Interest		0.51	2,789.57		
06/12/2021	Interest from Term Deposit B7L06TDRRJ67V0WZ		343.56	3,133.13		
31/12/2021	Credit Interest		0.65	3,133.78		
31/01/2022	Credit Interest		0.67	3,134.45		
14/02/2022	Interest from Term Deposit B2B13ZY0000A09VJ		8,476.72	11,611.17		
14/02/2022	Term Deposit Matured B2B13ZY0000A09VJ		250,000.00	261,611.17		
14/02/2022	New Term Deposit AA22045S6N4K	261,611.17		0.00		
24/02/2022	Interest from Term Deposit AA21055D48WR		260.54	260.54		
25/02/2022	Interest from Term Deposit B9B25TDXAN5JKX7D		348.80	609.34		
28/02/2022	Credit Interest		0.30	609.64		
14/03/2022	Interest from Term Deposit B8C12TDEAA9DFUE7		706.33	1,315.97		
14/03/2022	Interest from Term Deposit B9C12TDTYX7F37E8		1,197.00	2,512.97		
15/03/2022	Interest from Term Deposit B7C14TDPV67T0FWL		33.00	2,545.97		
15/03/2022	Interest from Term Deposit B7C14TDPVG5T1N4C		627.00	3,172.97		
16/03/2022	Term Deposit Matured B7C14TDPV67T0FWL		1,000.03	4,173.00		
16/03/2022	Term Deposit Matured B7C14TDPVG5T1N4C		19,000.70	23,173.70		
16/03/2022	New Term Deposit AA22075FSQGS	23,173.70		0.00		
31/03/2022	Credit Interest		0.09	0.09		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
05/05/2022	Interest from Term Deposit B6E05TDXCR01S78W		240.00	240.09		
06/05/2022	Interest from Term Deposit AA19126G3KRL		90.00	330.09		
06/05/2022	Interest from Term Deposit AA20127D033B		531.62	861.71		
31/05/2022	Credit Interest [Credit Interest]		0.24	861.95		
20/06/2022	Term Deposit Matured AA20079JBC4C		2,622.25	3,484.20		
20/06/2022	New Term Deposit AA22171P4XTZ	3,484.20		0.00		
30/06/2022	Credit Interest		0.22	0.22		
30/06/2022	CLOSING BALANCE			0.22		
		<u>303,869.07</u>	<u>299,292.53</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / CBATD50071723

**Account Name:** CBA T/D 50071723

**BSB and Account Number:** 064473 50071723

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 59,927.85 \$ 181.53 \$ 60,109.38

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			59,927.85		
30/06/2022	T/D Interest Received		181.53	60,109.38		
30/06/2022	CLOSING BALANCE			60,109.38		
			181.53			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / CBATD50075679

**Account Name:** CBA T/D 50075679

**BSB and Account Number:** 064473 50075679

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 380,340.47 \$ 3,423.02 \$ 383,763.49

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			380,340.47		
30/06/2022	T/D Interest Received		3,423.02	383,763.49		
30/06/2022	CLOSING BALANCE			383,763.49		
			3,423.02			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / CBATD50076559

**Account Name:** CBA T/D 50076559

**BSB and Account Number:** 064473 50076559

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 55,636.33				\$ 556.36		\$ 56,192.69

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			55,636.33		
30/06/2022	T/D Interest Received		556.36	56,192.69		
30/06/2022	CLOSING BALANCE			56,192.69		
			<u>556.36</u>			



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING82881005

**Account Name:** ING T/D 82881005

**BSB and Account Number:** 923100 82881005

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 339,145.98 \$ 6,952.49 \$ 346,098.47

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			339,145.98		
30/06/2022	T/D Interest Received		6,952.49	346,098.47		
30/06/2022	CLOSING BALANCE			346,098.47		
			6,952.49			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING83372799

**Account Name:** ING T/D 83372799

**BSB and Account Number:** 923100 83372799

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 26,208.33 \$ 78.62 \$ 26,286.95

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			26,208.33		
30/06/2022	T/D Interest Received		78.62	26,286.95		
30/06/2022	CLOSING BALANCE			26,286.95		
			<u>78.62</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING83450930

**Account Name:** ING T/D 83450930

**BSB and Account Number:** 923100 83450930

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 52,216.86 \$ 156.65 \$ 52,373.51

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			52,216.86		
30/06/2022	T/D Interest Received		156.65	52,373.51		
30/06/2022	CLOSING BALANCE			52,373.51		
			<u>156.65</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING83897570

**Account Name:** ING T/D 83897570

**BSB and Account Number:** 923100 83897570

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 19,117.59 \$ 316.32 \$ 19,433.91

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			19,117.59		
30/06/2022	T/D Interest Received		316.32	19,433.91		
30/06/2022	CLOSING BALANCE			19,433.91		
			316.32			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING84040864

**Account Name:** ING T/D 84040864

**BSB and Account Number:** 923100 84040864

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 41,906.71 \$ 125.72 \$ 42,032.43

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			41,906.71		
30/06/2022	T/D Interest Received		125.72	42,032.43		
30/06/2022	CLOSING BALANCE			42,032.43		
			<u>125.72</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / MBLTD261191647  
**Account Name:** MacQuarie Bank T/D 261191647  
**BSB and Account Number:** 182200 MacQuarieTD250000

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 250,000.00						\$ 250,000.00	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			250,000.00		
30/06/2022	CLOSING BALANCE			250,000.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / MET029224521

**Account Name:** Suncorp T/D 029224521

**BSB and Account Number:** 484799 029224521

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 5,085.00				\$ 17.79		\$ 5,102.79	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			5,085.00		
30/06/2022	T/D Interest Received		17.79	5,102.79		
30/06/2022	CLOSING BALANCE			5,102.79		
			17.79			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / NABTD270000190

**Account Name:** NAB T/D 27-000-0190

**BSB and Account Number:** 084261 270000190

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 12,700.00 \$ 12,700.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			12,700.00		
30/06/2022	CLOSING BALANCE			12,700.00		



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / NABTD917744124

**Account Name:** NAB T/D 91-774-4124

**BSB and Account Number:** 084261 917744124

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 5,588.00 \$ 47.50 \$ 5,635.50

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			5,588.00		
03/09/2021	TD Interest		47.50	5,635.50		
30/06/2022	CLOSING BALANCE			5,635.50		
			47.50			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA19126G3KRL

**Account Name:** RaboDirect T/D 19126G3KRL

**BSB and Account Number:** 142201 AA19126G3KRL

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 3,000.00						\$ 3,000.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			3,000.00		
30/06/2022	CLOSING BALANCE			3,000.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA19217YCG7J

**Account Name:** RaboDirect T/D 19217YCG7J

**BSB and Account Number:** 142201 AA19217YCG7J

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,200.00 \$ 10,200.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,200.00		
30/06/2022	CLOSING BALANCE			10,200.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA20127D033B

**Account Name:** RaboDirect T/D 27D033B

**BSB and Account Number:** 142201 AA20127D033B

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 22,621.94 \$ 22,621.94

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			22,621.94		
30/06/2022	CLOSING BALANCE			22,621.94		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA20248K320V

**Account Name:** RaboDirect T/D 48K320V

**BSB and Account Number:** 142201 AA20248K320V

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 3,091.21						\$ 3,091.21	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			3,091.21		
30/06/2022	CLOSING BALANCE			3,091.21		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA203001S5B3

**Account Name:** RaboDirect T/D 203001S5B3

**BSB and Account Number:** 142201 AA203001S5B3

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 2,431.00						\$ 2,431.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			2,431.00		
30/06/2022	CLOSING BALANCE			2,431.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA2075FSQGS

**Account Name:** RaboDirect TD 75FSQGS

**BSB and Account Number:** 142201 AA2075FSQGS

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
				\$ 23,173.70		\$ 23,173.70	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
16/03/2022	New Term Deposit AA22075FSQGS		23,173.70	23,173.70		
30/06/2022	CLOSING BALANCE			23,173.70		
			23,173.70			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA21055D48WR

**Account Name:** RaboDirect T/D 5D48WR

**BSB and Account Number:** 142201 AA21055D48WR

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 28,949.00 \$ 28,949.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			28,949.00		
30/06/2022	CLOSING BALANCE			28,949.00		



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA21221XSYFN

**Account Name:** RaboDirect T/D 21XSYFN

**BSB and Account Number:** 142201 AA21221XSYFN

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
				\$ 15,600.00		\$ 15,600.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
09/08/2021	New Term Deposit AA21221XSYFN		15,600.00	15,600.00		
30/06/2022	CLOSING BALANCE			15,600.00		
			15,600.00			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA22045S6N4K

**Account Name:** RaboDirect T/D 45S6N4K

**BSB and Account Number:** 142201 AA22045S6N4K

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 261,611.17 \$ 261,611.17

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
14/02/2022	New Term Deposit AA22045S6N4K		261,611.17	261,611.17		
30/06/2022	CLOSING BALANCE			261,611.17		
			<u>261,611.17</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA22171P4XTZ

**Account Name:** RaboDirect T/D 71P4XTZ

**BSB and Account Number:** 142201 AA22171P4XTZ

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
				\$ 3,484.20		\$ 3,484.20	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
20/06/2022	New Term Deposit AA22171P4XTZ		3,484.20	3,484.20		
30/06/2022	CLOSING BALANCE			3,484.20		
			<u>3,484.20</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB4G17TDDYD6D8ALS

**Account Name:** RaboDirect T/D DYD6D8ALS

**BSB and Account Number:** 142201 B4G17TDDYD6D8ALS

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 12,000.00 \$ 12,000.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			12,000.00		
30/06/2022	CLOSING BALANCE			12,000.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB6H08TDTNQ49RSD4

**Account Name:** RaboDirect T/D TNQ49R2D4

**BSB and Account Number:** 142201 B6H08TDTNQ49RSD4

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 14,900.00 \$ 14,900.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			14,900.00		
30/06/2022	CLOSING BALANCE			14,900.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB6K21TDEPP5PVH2R

**Account Name:** RaboDirect T/D EPP5PVH2R

**BSB and Account Number:** 142201 B6K21TDEPP5PVH2R

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 3,000.00 \$ 3,000.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			3,000.00		
30/06/2022	CLOSING BALANCE			3,000.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7C14TDPV67T0FWL

**Account Name:** RaboDirect T/D PV67T0FWL

**BSB and Account Number:** 142201 B7C14TDPV67T0FWL

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 1,000.00		\$ 1,000.03		\$ 0.03		\$ 0.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			1,000.00		
16/03/2022	Term Deposit Matured B7C14TDPV67T0FWL	1,000.03		(0.03)		
16/03/2022	Rabobank Interest		0.03	0.00		
30/06/2022	CLOSING BALANCE			0.00		
		1,000.03	0.03			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7C14TDPVG5T1N4C

**Account Name:** RaboDirect T/D PVG5T1N4C

**BSB and Account Number:** 142201 B7C14TDPVG5T1N4C

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 19,000.00		\$ 19,000.70		\$ 0.70		\$ 0.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			19,000.00		
16/03/2022	Term Deposit Matured B7C14TDPVG5T1N4C	19,000.70		(0.70)		
16/03/2022	Rabobank Interest		0.70	0.00		
30/06/2022	CLOSING BALANCE			0.00		
		19,000.70	0.70			



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7H07TDWYP9FBLVR

**Account Name:** RaboDirect T/D WYP9FBLVR

**BSB and Account Number:** 142201 B7H07TDWYP9FBLVR

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 14,500.00 \$ 14,500.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			14,500.00		
30/06/2022	CLOSING BALANCE			14,500.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7J23TDLIN9F0UAS

**Account Name:** RaboDirect T/D LIN9F0UAS

**BSB and Account Number:** 142201 B7J23TDLIN9F0UAS

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 3,300.00						\$ 3,300.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			3,300.00		
30/06/2022	CLOSING BALANCE			3,300.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7L06TDRRJ67V0WZ

**Account Name:** RaboDirect T/D RRJ67V0WZ

**BSB and Account Number:** 142201 B7L06TDRRJ67V0WZ

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,600.00 \$ 10,600.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,600.00		
30/06/2022	CLOSING BALANCE			10,600.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8C12TDEAA9DFUE7

**Account Name:** RaboDirect T/D EAA9DFUE7

**BSB and Account Number:** 142201 B8C12TDEAA9DFUE7

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 22,301.00 \$ 22,301.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			22,301.00		
30/06/2022	CLOSING BALANCE			22,301.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8H01TDJV239DX30

**Account Name:** RaboDirect TD JV239DX30

**BSB and Account Number:** 142201 B8H01TDJV239DX30

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 268,300.00						\$ 268,300.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			268,300.00		
30/06/2022	CLOSING BALANCE			268,300.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8J31TDQUJ9VMALR

**Account Name:** RaboDirect TD QUJ9VMALR

**BSB and Account Number:** 142201 B8J31TDQUJ9VMALR

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,900.00 \$ 10,900.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,900.00		
30/06/2022	CLOSING BALANCE			10,900.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8K14TDJYJ5RRPPA

**Account Name:** RaboDirect T/D JYJ5RRPPA

**BSB and Account Number:** 142201 B8K14TDJYJ5RRPPA

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 14,598.00 \$ 14,598.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			14,598.00		
30/06/2022	CLOSING BALANCE			14,598.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB9B25TDXAN5JKX7D

**Account Name:** RaboDirect T/D XAN5JKX7D

**BSB and Account Number:** 142201 B9B25TDXAN5JKX7D

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,900.00 \$ 10,900.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,900.00		
30/06/2022	CLOSING BALANCE			10,900.00		



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB9C12TDTYX7F37E8

**Account Name:** RaboDirect T/D TYX7F37E8

**BSB and Account Number:** 142201 B9C12TDTYX7F37E8

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 36,075.00 \$ 36,075.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			36,075.00		
30/06/2022	CLOSING BALANCE			36,075.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBBAA20079JBC4C

**Account Name:** RaboDirect T/D 20079JBC4C

**BSB and Account Number:** 042201 AA20079JBC4C

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 2,561.95		\$ 2,622.25		\$ 60.30		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			2,561.95		
01/07/2021	Rabobank Interest (2021)		35.00	2,596.95		
20/09/2021	Rabobank Interest		13.59	2,610.54		
20/06/2022	Term Deposit Matured AA20079JBC4C	2,622.25		(11.71)		
30/06/2022	Rabobank Interest		11.71	0.00		
30/06/2022	CLOSING BALANCE			0.00		
		2,622.25	60.30			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBRABOTDA09VJ

**Account Name:** RaboDirect T/D ABOTDA09VJ

**BSB and Account Number:** 142201 RABOTDA09VJ

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 250,000.00		\$ 250,000.00				\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			250,000.00		
14/02/2022	Term Deposit Matured B2B13ZY0000A09VJ	250,000.00		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		250,000.00				

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDAA202302WTZP

**Account Name:** RaboDirect T/D 202302WTZP

**BSB and Account Number:** 142201 AA202302WTZP

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 47,633.76						\$ 47,633.76	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			47,633.76		
30/06/2022	CLOSING BALANCE			47,633.76		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDGZ79SUVLG

**Account Name:** RaboDirect T/D GZ79SUVLG

**BSB and Account Number:** 142201 TDGZ79SUVLG

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 23,708.00 \$ 23,708.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			23,708.00		
30/06/2022	CLOSING BALANCE			23,708.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDXCR01S78W

**Account Name:** RaboDirect T/D XCR01S78W

**BSB and Account Number:** 142201 TDXCR01S78W

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 30,000.00						\$ 30,000.00	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			30,000.00		
30/06/2022	CLOSING BALANCE			30,000.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDXPF6GJLNC

**Account Name:** RaboDirect T/D XPF6GJLNC

**BSB and Account Number:** 142201 TDXPF6GJLNC

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 64,725.53 \$ 64,725.53

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			64,725.53		
30/06/2022	CLOSING BALANCE			64,725.53		

# Business Optimiser statement



036

002905

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 39

Statement from: 01/01/2022 to 31/03/2022



Need to update

your details?

You can update your address, phone number or email easily by logging in at [ing.com.au](http://ing.com.au)

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$14.69	\$0.00	\$0.00	\$14.69

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
------	---------	--------------	-------------	------------

There were no transactions on your Business Optimiser account for this quarter

**Standard Variable rate for the end of statement period: 0.10% p.a.**

**Total Interest Financial Year to Date: \$0.00**

**Total Interest for this statement: \$0.00**

**Tax File Number/ABN/Exemption Provided: Yes**

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.



# Business Optimiser statement



036

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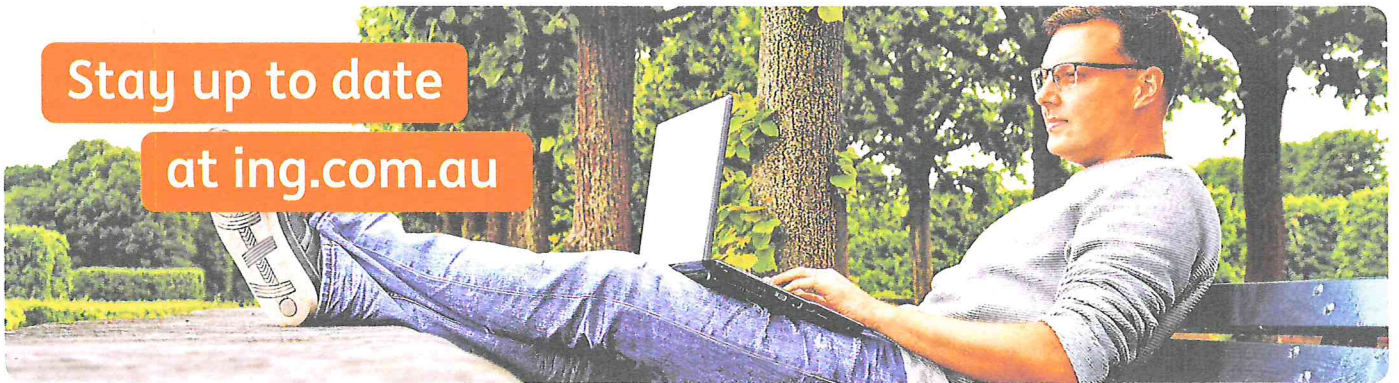
Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 40

Statement from: 01/04/2022 to 30/06/2022



## Balance

Opening balance	Total money in	Total money out	Closing balance
\$14.69	\$0.00	\$0.00	\$14.69

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
------	---------	--------------	-------------	------------

There were no transactions on your Business Optimiser account for this quarter

## Financial Year Summary

Standard Variable rate for the end of statement period: 0.10% p.a.

Total Interest Financial Year to Date: \$0.00

Total Interest for this statement: \$0.00

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.



036  
NORMAN CAIRNS PTY LTD ACN 153548380  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

**Account Summary**

<b>Opening Balance</b>	<b>\$204,591.77</b>
Total Withdrawals	\$0.00 -
Total Deposits	\$101,334.12+
<b>Closing Balance</b>	<b>\$305,925.89</b>
Earning Variable Interest	\$0.89
Earning flexiRate Interest	\$305,925.00

BSB Number	<b>484-799</b>
Account Number	<b>452670542</b>
Statement Period	<b>1/07/2021 - 31/12/2021</b>

flexiRate Details  
as at 31 Dec 2021

Start Date	End Date	Interest Rate	Amount
15 Jul 2021	15 Jul 2022	0.45% p.a.	42,500.00
17 Sep 2021	17 Mar 2022	0.50% p.a.	27,316.00
24 Sep 2021	24 Mar 2022	0.50% p.a.	12,520.00
16 Jul 2021	16 Jan 2022	0.50% p.a.	5,300.00
03 Sep 2021	03 Mar 2022	0.50% p.a.	6,500.00
13 Dec 2021	13 Dec 2022	0.50% p.a.	3,890.00
01 Dec 2021	01 Jun 2022	0.45% p.a.	3,199.00
06 Jul 2021	06 Jan 2022	0.45% p.a.	100,000.00
30 Nov 2021	30 Nov 2022	0.50% p.a.	104,700.00

**Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			204,591.77
2 Jul 2021	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 39276300 supper		100,000.00	304,591.77
12 Jul 2021	CREDIT INTEREST		393.42	304,985.19
15 Jul 2021	CREDIT INTEREST		15.86	305,001.05
31 Jul 2021	CREDIT INTEREST		2.72	305,003.77
31 Aug 2021	CREDIT INTEREST		0.01	305,003.78
	<b>BALANCE CARRIED FORWARD</b>			<b>305,003.78</b>

Details are continued on the back of this page

001ST1BUSINESSDL112935PR-E991 S1936 1387

**Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>305,003.78</b>
2 Sep 2021	CREDIT INTEREST		14.83	305,018.61
15 Sep 2021	CREDIT INTEREST		216.78	305,235.39
22 Sep 2021	CREDIT INTEREST		99.63	305,335.02
30 Sep 2021	CREDIT INTEREST		0.22	305,335.24
29 Nov 2021	CREDIT INTEREST		577.42	305,912.66
30 Nov 2021	CREDIT INTEREST		6.48	305,919.14
3 Dec 2021	CREDIT INTEREST		6.65	305,925.79
13 Dec 2021	CREDIT INTEREST		0.08	305,925.87
31 Dec 2021	CREDIT INTEREST		0.02	305,925.89
	<b>CLOSING BALANCE</b>			<b>305,925.89</b>

**Summary of Interest, Fees and Charges on this account for period 1 July 2021 - 31 December 2021**

	This Period	1 July to date	Government:	This Period	1 July to date
<b>Suncorp:</b>					
Interest Paid	\$1,334.12	\$1,334.12	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

**Notes:** Please retain this statement for taxation purposes.

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**Complaints and Feedback**

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit [www.suncorp.com.au/contact-us/customer-relations](http://www.suncorp.com.au/contact-us/customer-relations) or lodge your complaint with the Australian Financial Complaints Authority by visiting [www.afca.org.au](http://www.afca.org.au), calling 1800 931 678, emailing [info@afca.org.au](mailto:info@afca.org.au) or sending a letter to GPO Box 3, Melbourne VIC 3001.





036  
NORMAN CAIRNS PTY LTD ACN 153548380  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

Account Summary

<b>Opening Balance</b>	<b>\$305,925.89</b>
Total Withdrawals	\$160,173.00 -
Total Deposits	\$156,067.65+
<b>Closing Balance</b>	<b>\$301,820.54</b>
Earning Variable Interest	\$0.00-
Earning flexiRate Interest	\$301,820.54

BSB Number **484-799**

Account Number **452670542**

Statement Period **1/01/2022 - 30/06/2022**

flexiRate Details  
as at 30 Jun 2022

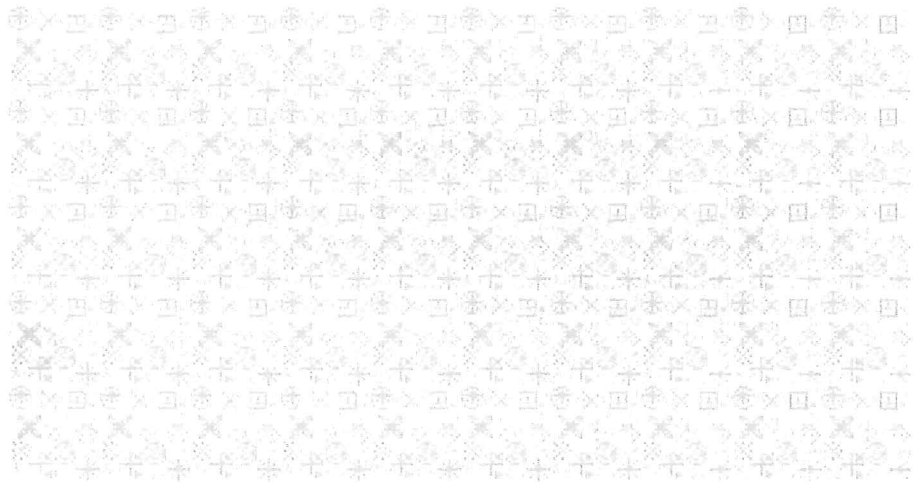
Start Date	End Date	Interest Rate	Amount
29 Jun 2022	29 Jun 2023	2.15% p.a.	25,806.54
18 May 2022	18 May 2023	2.00% p.a.	100,297.00
18 Jun 2022	18 Jun 2023	2.15% p.a.	67,026.00
18 May 2022	18 May 2023	2.00% p.a.	108,691.00

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			305,925.89
6 Jan 2022	CREDIT INTEREST		228.08	306,153.97
16 Jan 2022	CREDIT INTEREST		13.43	306,167.40
20 Jan 2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 29726312 taxman		1,373.00	307,540.40
20 Jan 2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 58397321 taxman	1,373.00		306,167.40
31 Jan 2022	CREDIT INTEREST		1.10	306,168.50
3 Mar 2022	CREDIT INTEREST		16.21	306,184.71
5 Mar 2022	CREDIT INTEREST		0.02	306,184.73
17 Mar 2022	CREDIT INTEREST		68.10	306,252.83
	<b>BALANCE CARRIED FORWARD</b>			<b>306,252.83</b>

Details are continued on the back of this page

1825T1BUSINESSDL1318009PR-E850 S1639 1327



### Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>306,252.83</b>
24 Mar 2022	CREDIT INTEREST		31.21	306,284.04
26 Mar 2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 2251530 pension	12,000.00		294,284.04
26 Mar 2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 28324532 saving		12,000.00	306,284.04
31 Mar 2022	CREDIT INTEREST		0.11	306,284.15
4 Apr 2022	CREDIT INTEREST		2.94	306,287.09
27 Apr 2022	CREDIT INTEREST		119.88	306,406.97
27 Apr 2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension	42,000.00		264,406.97
27 Apr 2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving		42,000.00	306,406.97
27 Apr 2022	CREDIT INTEREST		3.93	306,410.90
18 May 2022	CREDIT INTEREST		96.96	306,507.86
18 May 2022	CREDIT INTEREST		3.33	306,511.19
18 May 2022	CREDIT INTEREST		0.54	306,511.73
18 May 2022	CREDIT INTEREST		5.40	306,517.13
18 May 2022	CREDIT INTEREST		69.74	306,586.87
18 May 2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 581711 pension	100,000.00		206,586.87
18 May 2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 18937711 saving		100,000.00	306,586.87
18 Jun 2022	CREDIT INTEREST		4.51	306,591.38
	<b>BALANCE CARRIED FORWARD</b>			<b>306,591.38</b>

182ST1BUSINESSDL131809PR-E850 S1639 I327

**Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>306,591.38</b>
18 Jun 2022	CREDIT INTEREST		3.47	306,594.85
18 Jun 2022	CREDIT INTEREST		10.32	306,605.17
18 Jun 2022	CREDIT INTEREST		1.29	306,606.46
29 Jun 2022	CREDIT INTEREST		14.08	306,620.54
29 Jun 2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 67940722 taxman	4,800.00		301,820.54
	<b>CLOSING BALANCE</b>			<b>301,820.54</b>



182ST1BUSINESSDL131809PR-EB60 S1640 1827

**Summary of Interest, Fees and Charges on this account for period 1 January 2022 - 30 June 2022**

<b>Suncorp:</b>	This Period	1 July to date	<b>Government:</b>	This Period	1 July to date
Interest Paid	\$694.65	\$2,028.77	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

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**NAB Business  
Cash Maximiser**

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

036/006731



NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

**Account Balance Summary**

Opening balance	\$508.86	Cr
Total credits	\$500.00	
Total debits	\$1,006.00	
<b>Closing balance</b>	<b>\$2.86</b>	<b>Cr</b>

**Statement starts 1 July 2021  
Statement ends 31 December 2021**

**Outlet Details**

North Lakes  
Shop 1075, Westfield North Lakes  
North Lakes Drive, North Lakes Qld 4509

**Account Details**

NORMAN CAIRNS TRUST FUND  
BUS CASH MAXIMISER  
BSB number 084-261  
Account number 12-313-2038

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Jul 2021	Brought forward			508.86 Cr
1 Jul 2021	As At 01/07/2021 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More ***** The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2020/21 Tax Return Credit Interest Paid - 2020/21 Financial Year 0.35 Resident Withholding Tax - 2020/21 Financial Year 0.00 If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			508.86 Cr
28 Sep 2021	Online K9786988438 pay Sam account Kenning Bn,J..... 500.00 Online D8386675438 pay sam Super Fund ..... 500.00			508.86 Cr
18 Oct 2021	Online L6186248906 sam greco a/c Super Fund ..... 250.00			258.86 Cr
9 Nov 2021	Online J9798958342 taxman Super Fund ..... 256.00			2.86 Cr

**Summary of Government Charges**

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

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

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

**Explanatory Notes**

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365778/02/N/006731/S/011205/1022409





**NAB Business  
Cash Maximiser**

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

**Account Balance Summary**

Opening balance	\$2.86	Cr
Total credits	\$6,000.00	
Total debits	\$1,373.00	
<b>Closing balance</b>	<b>\$4,629.86</b>	<b>Cr</b>

**Statement starts 1 January 2022  
Statement ends 30 June 2022**

036/007447



NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

**Outlet Details**

North Lakes  
Shop 1075, Westfield North Lakes  
North Lakes Drive, North Lakes Qld 4509

**Account Details**

NORMAN CAIRNS TRUST FUND  
BUS CASH MAXIMISER  
BSB number 084-261  
Account number 12-313-2038

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Jan 2022	Brought forward			2.86 Cr
4 Jan 2022	As At 04/01/2022 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More			2.86 Cr
8 Feb 2022	Online A6143565766 taxman Super Fund .....		6,000.00	6,002.86 Cr
13 May 2022	Please Note From Today Your Dr Interest Rate Is 6.720%			6,002.86 Cr
26 May 2022	Online T9946110424 supper tax Super Fund .....	1,373.00		4,629.86 Cr
30 May 2022	As At 30/05/2022 Your Variable Cr Interest Rate Is 0.100% When Your Balance Is \$10,000 or More			4,629.86 Cr
17 Jun 2022	Please Note From Today Your Dr Interest Rate Is 7.220%			4,629.86 Cr
20 Jun 2022	As At 20/06/2022 Your Variable Cr Interest Rate Is 0.200% When Your Balance Is \$10,000 or More			4,629.86 Cr

**Summary of Government Charges**

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

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

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1.81172/02/M007447/5012347/10024693





### NAB Business Everyday Account

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

036/007031



NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

### Account Balance Summary

Opening balance	\$87.66	Cr
Total credits	\$6,110.43	
Total debits	\$5,847.56	
<b>Closing balance</b>	<b>\$350.53</b>	<b>Cr</b>

Statement starts 1 July 2021

Statement ends 30 September 2021

### Outlet Details

North Lakes  
Shop 1075, Westfield North Lakes Shopping  
North Lakes Drive, North Lakes Qld 4509

### Account Details

NORMAN CAIRNS TRUST FUND  
BUSINESS EVERYDAY AC  
BSB number 084-261  
Account number 12-806-5874

### Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2021	Brought forward			87.66 Cr
16 Aug 2021	Online B2566234655 taxman Kenning Bn,J.....		5,000.00	
	Internet Bpay Tax Office Payments 551009307111448021.....	4,407.56		680.10 Cr
7 Sep 2021	Internet Transfer NORM0005 .....	500.00		180.10 Cr
22 Sep 2021	Online Q7123256351 supper audits Kenning Bn,J.....		440.00	
	Internet Transfer norman cairns supp .....	440.00		180.10 Cr
28 Sep 2021	Online D8386675438 pay sam Super Fund .....		500.00	
	Internet Transfer NORM0005 .....	500.00		180.10 Cr
30 Sep 2021	SEP21/00864222 Medibank Div 458106.....		170.43	350.53 Cr

### Summary of Government Charges

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

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273778/02/N007031/S010830/1021659



### NAB Business Everyday Account

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036/006731



NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

### Account Balance Summary

Opening balance	\$350.53	Cr
Total credits	\$703.65	
Total debits	\$896.00	
<b>Closing balance</b>	<b>\$158.18</b>	<b>Cr</b>

Statement starts 1 October 2021

Statement ends 31 December 2021

### Outlet Details

North Lakes  
Shop 1075, Westfield North Lakes  
North Lakes Drive, North Lakes Qld 4509

### Account Details

NORMAN CAIRNS TRUST FUND  
BUSINESS EVERYDAY AC  
BSB number 084-261  
Account number 12-806-5874

### Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Oct 2021	Brought forward			350.53 Cr
18 Oct 2021	Online L6186248906 sam greco a/c Super Fund .....		250.00	
	Internet Transfer NORM0005 .....	600.00		0.53 Cr
9 Nov 2021	Online E2493745342 taxman Kenning Bn,J.....		40.00	
	Online J9798958342 taxman Super Fund .....		256.00	
	Internet Bpay Asic 2291535483807.....	56.00		
	Internet Transfer NORM0005 .....	240.00		0.53 Cr
2 Dec 2021	Transfeerefund Cust Remediation 434165.....		12.01	12.54 Cr
6 Dec 2021	T/D Interest From A/C 27-000-0190 .....		145.64	158.18 Cr

### Summary of Government Charges

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

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

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365/78/02/N/006731/S011206/1022411



## NAB Business Everyday Account

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036/004646



NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

### Account Balance Summary

Opening balance	\$158.18	Cr
Total credits	\$7,754.78	
Total debits	\$7,373.00	
<b>Closing balance</b>	<b>\$539.96</b>	<b>Cr</b>

Statement starts 1 January 2022

Statement ends 31 March 2022

### Outlet Details

North Lakes  
Shop 1075, Westfield North Lakes  
North Lakes Drive, North Lakes Qld 4509

### Account Details

NORMAN CAIRNS TRUST FUND  
BUSINESS EVERYDAY AC  
BSB number 084-261  
Account number 12-806-5874

### For Your Information

*Be on the lookout for invoice scams. Criminals can change bank account details on a legitimate invoice to an account controlled by scammers. Criminals may also make a request by email or phone to update bank account details for suppliers or employees. Before actioning, always confirm any changes to payment details by contacting the supplier/employee using a phone number listed on their website or you have on file. Learn how to recognise scams and protect your business by visiting [nab.com.au/security](http://nab.com.au/security).*

### Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2022	Brought forward			158.18 Cr
7 Feb 2022	182-222 261191647 MacQuarie Bank 015925.....		7,604.11	7,762.29 Cr
8 Feb 2022	Online A6143565766 taxman Super Fund .....	6,000.00		1,762.29 Cr
7 Mar 2022	Internet Bpay Tax Office Payments 001535156352043060.....	1,373.00		389.29 Cr
24 Mar 2022	MAR22/00863256 Medibank Div 458106.....		150.67	539.96 Cr

### Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
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090/78/02/N.004646/S007246/101.4491





**NAB Business Everyday Account**

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036/007447



NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

**Account Balance Summary**

Opening balance	\$539.96	Cr
Total credits	\$1,373.00	
Total debits	\$1,373.00	
<b>Closing balance</b>	<b>\$539.96</b>	<b>Cr</b>

**Statement starts 1 April 2022**  
**Statement ends 30 June 2022**

**Outlet Details**

North Lakes  
Shop 1075, Westfield North Lakes  
North Lakes Drive, North Lakes Qld 4509

**Account Details**

NORMAN CAIRNS TRUST FUND  
BUSINESS EVERYDAY AC  
BSB number 084-261  
Account number 12-806-5874

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Apr 2022	Brought forward			539.96 Cr
13 May 2022	Please Note From Today Your Dr Interest Rate Is 6.720%			539.96 Cr
26 May 2022	Online T9946110424 supper tax			
	Super Fund .....		1,373.00	
	Internet Bpay Tax Office Payments			
	001535156352043060.....	1,373.00		539.96 Cr
17 Jun 2022	Please Note From Today Your Dr Interest Rate Is 7.220%			539.96 Cr

**Summary of Government Charges**

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

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181/72/02/0007447/5012348/0024695

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

**Address** Rabobank Online Savings  
GPO Box 4715  
Sydney NSW 2001  
**Telephone** 1800 445 445  
**Fax** 1800 121 615  
**E-mail** [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com)  
**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-07-2021 to 30-06-2022  
**Statement Date** 08-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** HISA  
**Account Number** 142-201-0085165-00

Date	Transaction Details	Debit	Credit	Balance
01-07-2021	Opening balance			4,576.76
19-07-2021	Interest from Term Deposit B4G17TDDYD6D8ALS		271.48	4,848.24
31-07-2021	Credit Interest		1.00	4,849.24
02-08-2021	Interest from Term Deposit B8H01TDJV239DX30		9,632.34	14,481.58
05-08-2021	Interest from Term Deposit AA19217YCG7J		219.30	14,700.88
09-08-2021	Interest from Term Deposit B7H07TDWYP9FBLVR		481.12	15,182.00
09-08-2021	Interest from Term Deposit B6H08TDTNQ49R2D4		490.35	15,672.35
09-08-2021	New Term Deposit AA21221XSYFN	15,600.00		72.35
10-08-2021	Interest from Term Deposit B5H10TDGZ79SUVLG		284.50	356.85
17-08-2021	Interest from Term Deposit AA202302WTZP		571.61	928.46
31-08-2021	Credit Interest		0.85	929.31
06-09-2021	Interest from Term Deposit AA20248K320V		37.30	966.61

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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**Statement Period** 01-07-2021 to 30-06-2022  
**Statement Date** 08-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** HISA  
**Account Number** 142-201-0085165-00

Date	Transaction Details	Debit	Credit	Balance
30-09-2021	Credit Interest		0.20	966.81
19-10-2021	Interest from Term Deposit B2J17TDXPF6GJLNC		711.99	1,678.80
25-10-2021	Interest from Term Deposit B7J23TDLIN9F0UAS		107.84	1,786.64
26-10-2021	Interest from Term Deposit AA203001S5B3		24.31	1,810.95
31-10-2021	Credit Interest		0.27	1,811.22
01-11-2021	Interest from Term Deposit B8J31TDQUJ9VMALR		369.58	2,180.80
15-11-2021	Interest from Term Deposit B8K14TDJYJ5RRPPA		509.53	2,690.33
22-11-2021	Interest from Term Deposit B6K21TDEPP5PVH2R		98.73	2,789.06
30-11-2021	Credit Interest		0.51	2,789.57
06-12-2021	Interest from Term Deposit B7L06TDRRJ67V0WZ		343.56	3,133.13
31-12-2021	Credit Interest		0.65	3,133.78
31-01-2022	Credit Interest		0.67	3,134.45
14-02-2022	Interest from Term Deposit B2B13ZY0000A09VJ		8,476.72	11,611.17
14-02-2022	Term Deposit Matured B2B13ZY0000A09VJ		250,000.00	261,611.17
14-02-2022	New Term Deposit AA22045S6N4K	261,611.17		0.00

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**Statement Period** 01-07-2021 to 30-06-2022  
**Statement Date** 08-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** HISA  
**Account Number** 142-201-0085165-00

Date	Transaction Details	Debit	Credit	Balance
24-02-2022	Interest from Term Deposit AA21055D48WR		260.54	260.54
25-02-2022	Interest from Term Deposit B9B25TDXAN5JKX7D		348.80	609.34
28-02-2022	Credit Interest		0.30	609.64
14-03-2022	Interest from Term Deposit B8C12TDEAA9DFUE7		706.33	1,315.97
14-03-2022	Interest from Term Deposit B9C12TDTYX7F37E8		1,197.00	2,512.97
15-03-2022	Interest from Term Deposit B7C14TDPV67T0FWL		33.00	2,545.97
15-03-2022	Interest from Term Deposit B7C14TDPVG5T1N4C		627.00	3,172.97
16-03-2022	Term Deposit Matured B7C14TDPV67T0FWL		1,000.03	4,173.00
16-03-2022	Term Deposit Matured B7C14TDPVG5T1N4C		19,000.70	23,173.70
16-03-2022	New Term Deposit AA22075FSQGS	23,173.70		0.00
31-03-2022	Credit Interest		0.09	0.09
05-05-2022	Interest from Term Deposit B6E05TDXCR01S78W		240.00	240.09
06-05-2022	Interest from Term Deposit AA19126G3KRL		90.00	330.09
06-05-2022	Interest from Term Deposit AA20127D033B		531.62	861.71
31-05-2022	Credit Interest		0.24	861.95

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**Statement Date** 08-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** HISA  
**Account Number** 142-201-0085165-00

<b>Date</b>	<b>Transaction Details</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
20-06-2022	Term Deposit Matured AA20079JBC4C		2,622.25	3,484.20
20-06-2022	New Term Deposit AA22171P4XTZ	3,484.20		0.00
30-06-2022	Credit Interest		0.22	0.22
30-06-2022	Closing balance			0.22



**Statement Period** 01-07-2021 to 30-06-2022  
**Statement Date** 08-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** HISA  
**Account Number** 142-201-0085165-00

**Tier 1 rate**  
**From** \$0.00  
**To** \$250,000.00

**Date**

01-07-2021	0.25%
18-05-2022	0.50%
22-06-2022	0.75%
30-06-2022	0.75%

# 60800 - Term Deposits

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CBATD50071723	CBA T/D 50071723	\$60,109.38	\$59,927.85	0.3%
CBATD50075679	CBA T/D 50075679	\$383,763.49	\$380,340.47	0.9%
CBATD50076559	CBA T/D 50076559	\$56,192.69	\$55,636.33	1%
ING82881005	ING T/D 82881005	\$346,098.47	\$339,145.98	2.05%
ING83372799	ING T/D 83372799	\$26,286.95	\$26,208.33	0.3%
ING83450930	ING T/D 83450930	\$52,373.51	\$52,216.86	0.3%
ING83897570	ING T/D 83897570	\$19,433.91	\$19,117.59	1.65%
ING84040864	ING T/D 84040864	\$42,032.43	\$41,906.71	0.3%
MBLTD261191647	MacQuarie Bank T/D 261191647	\$250,000.00	\$250,000.00	0%
MET029224521	Suncorp T/D 029224521	\$5,102.79	\$5,085.00	0.35%
NABTD270000190	NAB T/D 27-000-0190	\$12,700.00	\$12,700.00	0%
NABTD917744124	NAB T/D 91-774-4124	\$5,635.50	\$5,588.00	0.85%
PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	\$3,000.00	\$3,000.00	0%
PIBAA19217YCG7J	RaboDirect T/D 19217YCG7J	\$10,200.00	\$10,200.00	0%
PIBAA20127D033B	RaboDirect T/D 27D033B	\$22,621.94	\$22,621.94	0%
PIBAA20248K320V	RaboDirect T/D 48K320V	\$3,091.21	\$3,091.21	0%
PIBAA203001S5B3	RaboDirect T/D 203001S5B3	\$2,431.00	\$2,431.00	0%
PIBAA2075FSQGS	RaboDirect TD 75FSQGS	\$23,173.70		100%
PIBAA21055D48WR	RaboDirect T/D 5D48WR	\$28,949.00	\$28,949.00	0%

Account Code	Description	CY Balance	LY Balance	Change
PIBAA21221XSYFN	RaboDirect T/D 21XSYFN	\$15,600.00		100%
PIBAA22045S6N4K	RaboDirect T/D 45S6N4K	\$261,611.17		100%
PIBAA22171P4XTZ	RaboDirect T/D 71P4XTZ	\$3,484.20		100%
PIBB4G17TDDYD6D8ALS	RaboDirect T/D DYD6D8ALS	\$12,000.00	\$12,000.00	0%
PIBB6H08TDTNQ49RSD4	RaboDirect T/D TNQ49R2D4	\$14,900.00	\$14,900.00	0%
PIBB6K21TDEPP5PVH2R	RaboDirect T/D EPP5PVH2R	\$3,000.00	\$3,000.00	0%
PIBB7C14TDPV67T0FWL	RaboDirect T/D PV67T0FWL		\$1,000.00	100%
PIBB7C14TDPVG5T1N4C	RaboDirect T/D PVG5T1N4C		\$19,000.00	100%
PIBB7H07TDWYP9FBLVR	RaboDirect T/D WYP9FBLVR	\$14,500.00	\$14,500.00	0%
PIBB7J23TDLIN9F0UAS	RaboDirect T/D LIN9F0UAS	\$3,300.00	\$3,300.00	0%
PIBB7L06TDRRJ67V0WZ	RaboDirect T/D RRJ67V0WZ	\$10,600.00	\$10,600.00	0%
PIBB8C12TDEAA9DFUE7	RaboDirect T/D EAA9DFUE7	\$22,301.00	\$22,301.00	0%
PIBB8H01TDJV239DX30	RaboDirect TD JV239DX30	\$268,300.00	\$268,300.00	0%
PIBB8J31TDQUJ9VMALR	RaboDirect TD QUJ9VMALR	\$10,900.00	\$10,900.00	0%
PIBB8K14TDJYJ5RRPPA	RaboDirect T/D JYJ5RRPPA	\$14,598.00	\$14,598.00	0%
PIBB9B25TDXAN5JKX7D	RaboDirect T/D XAN5JKX7D	\$10,900.00	\$10,900.00	0%
PIBB9C12TDTYX7F37E8	RaboDirect T/D TYX7F37E8	\$36,075.00	\$36,075.00	0%
PIBBAA20079JBC4C	RaboDirect T/D 20079JBC4C		\$2,561.95	100%
PIBRABOTDA09VJ	RaboDirect T/D ABOTDA09VJ		\$250,000.00	100%
PIBTDA202302WTZP	RaboDirect T/D 202302WTZP	\$47,633.76	\$47,633.76	0%
PIBDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	\$23,708.00	\$23,708.00	0%

Account Code	Description	CY Balance	LY Balance	Change
PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	\$30,000.00	\$30,000.00	0%
PIBTDXPF6GJLNC	RaboDirect T/D XPF6GJLNC	\$64,725.53	\$64,725.53	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,221,332.63	\$2,178,169.51	

### Supporting Documents

- Bank Statement Report [Report](#)
- TD - NAB 4124.pdf
- TD - Suncorp 029224521.pdf
- TD - NAB 0190.pdf
- TD - ING 83897570.pdf
- TD - CBA 50075679.pdf
- TD - ING 82881005.pdf
- TD - Macquarie.pdf
- TD - CBA 50071723.pdf
- TD - ING 83372799.pdf
- TD - ING 83450930.pdf
- TD - ING 84040864.pdf
- TD - Rabobank.pdf
- TD - CBA 50076559.pdf

### Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / CBA10287300

**Account Name:** CBA Cash Investment A/C 10287300

**BSB and Account Number:** 064473 10287300

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 9.75 \$ 9.75

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			9.75		
30/06/2022	CLOSING BALANCE			9.75		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / ING60489657

**Account Name:** ING Direct A/C 60489657

**BSB and Account Number:** 923100 60489657

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 14.69						\$ 14.69	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			14.69		
30/06/2022	CLOSING BALANCE			14.69		

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# Norman Cairns Trust Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / MET452670542

**Account Name:** Suncorp Business Saver A/C 452670542

**BSB and Account Number:** 484799 452670542

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 204,591.77		\$ 160,173.00		\$ 257,401.77		\$ 301,820.54

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			204,591.77		
02/07/2021	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 39276300 supper		100,000.00	304,591.77		
12/07/2021	CREDIT INTEREST		393.42	304,985.19		
15/07/2021	CREDIT INTEREST		15.86	305,001.05		
31/07/2021	CREDIT INTEREST		2.72	305,003.77		
31/08/2021	CREDIT INTEREST		0.01	305,003.78		
02/09/2021	CREDIT INTEREST		14.83	305,018.61		
15/09/2021	CREDIT INTEREST		216.78	305,235.39		
22/09/2021	CREDIT INTEREST		99.63	305,335.02		
30/09/2021	CREDIT INTEREST		0.22	305,335.24		
29/11/2021	CREDIT INTEREST		577.42	305,912.66		
30/11/2021	CREDIT INTEREST		6.48	305,919.14		
03/12/2021	CREDIT INTEREST		6.65	305,925.79		
13/12/2021	CREDIT INTEREST		0.08	305,925.87		
31/12/2021	CREDIT INTEREST		0.02	305,925.89		
06/01/2022	CREDIT INTEREST		228.08	306,153.97		
16/01/2022	CREDIT INTEREST		13.43	306,167.40		

**Norman Cairns Trust Fund**

**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

<b>Date</b>	<b>Description</b>	<b>Debit \$</b>	<b>Credit \$</b>	<b>Ledger Balance \$</b>	<b>Statement Balance \$</b>	<b>Variance \$</b>
20/01/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 29726312 taxman		1,373.00	307,540.40		
20/01/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 58397321 taxman	1,373.00		306,167.40		
31/01/2022	CREDIT INTEREST		1.10	306,168.50		
03/03/2022	CREDIT INTEREST		16.21	306,184.71		
05/03/2022	CREDIT INTEREST		0.02	306,184.73		
17/03/2022	CREDIT INTEREST		68.10	306,252.83		
24/03/2022	CREDIT INTEREST		31.21	306,284.04		
26/03/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 2251530 pension	12,000.00		294,284.04		
26/03/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 28324532 saving		12,000.00	306,284.04		
31/03/2022	CREDIT INTEREST		0.11	306,284.15		
04/04/2022	CREDIT INTEREST		2.94	306,287.09		
27/04/2022	CREDIT INTEREST		119.88	306,406.97		
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension	42,000.00		264,406.97		
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving		42,000.00	306,406.97		
27/04/2022	CREDIT INTEREST		3.93	306,410.90		
18/05/2022	CREDIT INTEREST		96.96	306,507.86		
18/05/2022	CREDIT INTEREST		3.33	306,511.19		
18/05/2022	CREDIT INTEREST		0.54	306,511.73		
18/05/2022	CREDIT INTEREST		5.40	306,517.13		
18/05/2022	CREDIT INTEREST		69.74	306,586.87		
18/05/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 581711 penson	100,000.00		206,586.87		



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/05/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 18937711 saving		100,000.00	306,586.87		
18/06/2022	CREDIT INTEREST		4.51	306,591.38		
18/06/2022	CREDIT INTEREST		3.47	306,594.85		
18/06/2022	CREDIT INTEREST		10.32	306,605.17		
18/06/2022	CREDIT INTEREST		1.29	306,606.46		
29/06/2022	CREDIT INTEREST		14.08	306,620.54		
29/06/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 67940722 taxman	4,800.00		301,820.54		
30/06/2022	CLOSING BALANCE			301,820.54		
		<u>160,173.00</u>	<u>257,401.77</u>			

# Norman Cairns Trust Fund

## Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / NAB123132038  
**Account Name:** NAB Business Cash Maximiser A/C 12-313-2038  
**BSB and Account Number:** 084261 123132038

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 508.86		\$ 2,379.00		\$ 6,500.00		\$ 4,629.86	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			508.86		
28/09/2021	Online K9786988438 pay Sam account Kenning Bn,J [Internet Transfer NORM0005]		500.00	1,008.86		
28/09/2021	Online D8386675438 pay sam Super Fund [Online D8386675438 pay sam Super Fund]	500.00		508.86		
18/10/2021	Online L6186248906 sam greco a/c Super Fund [Online L6186248906 sam greco a/c Super Fund]	250.00		258.86		
09/11/2021	Online J9798958342 taxman Super Fund [Online J9798958342 taxman Super Fund]	256.00		2.86		
08/02/2022	Online A6143565766 taxman Super Fund [Online A6143565766 taxman Super Fund]		6,000.00	6,002.86		
26/05/2022	Online T9946110424 supper tax Super Fund [Online T9946110424 supper tax Super Fund]	1,373.00		4,629.86		
30/06/2022	CLOSING BALANCE			4,629.86		
		2,379.00	6,500.00			

# Norman Cairns Trust Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / NAB128065874

**Account Name:** NAB Business Cheque A/C 12-806-5874

**BSB and Account Number:** 084261 128065874

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 87.66		\$ 15,989.56		\$ 16,441.86		\$ 539.96	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			87.66		
16/08/2021	Online B2566234655 taxman Kenning Bn,J		5,000.00	5,087.66		
16/08/2021	Internet Bpay 2020 Tax Office Payments 551009307111448021	4,407.56		680.10		
07/09/2021	Internet Transfer NORM0005	500.00		180.10		
22/09/2021	Online Q7123256351 supper audits Kenning Bn,J		440.00	620.10		
22/09/2021	Internet Transfer norman cairns supp	440.00		180.10		
28/09/2021	Online D8386675438 pay sam Super Fund [Online D8386675438 pay sam Super Fund]		500.00	680.10		
28/09/2021	Online K9786988438 pay Sam account Kenning Bn,J [Internet Transfer NORM0005]	500.00		180.10		
28/09/2021	Online D8386675438 pay sam Super Fund		500.00	680.10		
28/09/2021	Internet Transfer NORM0005	500.00		180.10		
30/09/2021	SEP21/00864222 Medibank Div 458106 [System Matched Income Data]		170.43	350.53		
18/10/2021	Online L6186248906 sam greco a/c Super Fund [Online L6186248906 sam greco a/c Super Fund]		250.00	600.53		
18/10/2021	Internet Transfer NORM0005	600.00		0.53		
09/11/2021	Online J9798958342 taxman Super Fund [Online J9798958342 taxman Super Fund]		256.00	256.53		
09/11/2021	Online E2493745342 taxman Kenning Bn,J		40.00	296.53		
09/11/2021	Internet Bpay Asic 2291535483807	56.00		240.53		
09/11/2021	Internet Transfer NORM0005	240.00		0.53		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
02/12/2021	Transfeerefund Cust Remediation 434165		12.01	12.54		
06/12/2021	T/D Interest From A/C 27-000-0190		145.64	158.18		
07/02/2022	182-222 261191647 MacQuarie Bank 015925		7,604.11	7,762.29		
08/02/2022	Online A6143565766 taxman Super Fund [Online A6143565766 taxman Super Fund]	6,000.00		1,762.29		
07/03/2022	Internet Bpay Tax Office Payments 001535156352043060	1,373.00		389.29		
24/03/2022	MAR22/00863256 Medibank Div 458106 [System Matched Income Data]		150.67	539.96		
26/05/2022	Online T9946110424 supper tax Super Fund [Online T9946110424 supper tax Super Fund]		1,373.00	1,912.96		
26/05/2022	Internet Bpay Tax Office Payments 001535156352043060	1,373.00		539.96		
30/06/2022	CLOSING BALANCE			539.96		
		<u>15,989.56</u>	<u>16,441.86</u>			

# Norman Cairns Trust Fund

## Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / PIB008516500

**Account Name:** Rabo Direct Savings A/C 008516500

**BSB and Account Number:** 142201 008516500

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 4,576.76		\$ 303,869.07		\$ 299,292.53		\$ 0.22

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			4,576.76		
19/07/2021	Interest from Term Deposit B4G17TDDYD6D8ALS		271.48	4,848.24		
31/07/2021	Credit Interest		1.00	4,849.24		
02/08/2021	Interest from Term Deposit B8H01TDJV239DX30		9,632.34	14,481.58		
05/08/2021	Interest from Term Deposit AA19217YCG7J		219.30	14,700.88		
09/08/2021	Interest from Term Deposit B7H07TDWYP9FBLVR		481.12	15,182.00		
09/08/2021	Interest from Term Deposit B6H08TDTNQ49R2D4		490.35	15,672.35		
09/08/2021	New Term Deposit AA21221XSYFN	15,600.00		72.35		
10/08/2021	Interest from Term Deposit B5H10TDGZ79SUVLG		284.50	356.85		
17/08/2021	Interest from Term Deposit AA202302WTZP		571.61	928.46		
31/08/2021	Credit Interest		0.85	929.31		
06/09/2021	Interest from Term Deposit		37.30	966.61		
30/09/2021	Credit Interest		0.20	966.81		
19/10/2021	Interest from Term Deposit B2J17TDXPF6GJLNC		711.99	1,678.80		
25/10/2021	Interest from Term Deposit B7J23TDLIN9FOUAS		107.84	1,786.64		
26/10/2021	Interest from Term Deposit AA203001S5B3		24.31	1,810.95		
31/10/2021	Credit Interest		0.27	1,811.22		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/11/2021	Interest from Term Deposit B8J31TDQUJ9VMALR		369.58	2,180.80		
15/11/2021	Interest from Term Deposit B8K14TDJYJ5RRPPA		509.53	2,690.33		
22/11/2021	Interest from Term Deposit B6K21TDEPP5PVH2R		98.73	2,789.06		
30/11/2021	Credit Interest		0.51	2,789.57		
06/12/2021	Interest from Term Deposit B7L06TDRRJ67V0WZ		343.56	3,133.13		
31/12/2021	Credit Interest		0.65	3,133.78		
31/01/2022	Credit Interest		0.67	3,134.45		
14/02/2022	Interest from Term Deposit B2B13ZY0000A09VJ		8,476.72	11,611.17		
14/02/2022	Term Deposit Matured B2B13ZY0000A09VJ		250,000.00	261,611.17		
14/02/2022	New Term Deposit AA22045S6N4K	261,611.17		0.00		
24/02/2022	Interest from Term Deposit AA21055D48WR		260.54	260.54		
25/02/2022	Interest from Term Deposit B9B25TDXAN5JKX7D		348.80	609.34		
28/02/2022	Credit Interest		0.30	609.64		
14/03/2022	Interest from Term Deposit B8C12TDEAA9DFUE7		706.33	1,315.97		
14/03/2022	Interest from Term Deposit B9C12TDTYX7F37E8		1,197.00	2,512.97		
15/03/2022	Interest from Term Deposit B7C14TDPV67T0FWL		33.00	2,545.97		
15/03/2022	Interest from Term Deposit B7C14TDPVG5T1N4C		627.00	3,172.97		
16/03/2022	Term Deposit Matured B7C14TDPV67T0FWL		1,000.03	4,173.00		
16/03/2022	Term Deposit Matured B7C14TDPVG5T1N4C		19,000.70	23,173.70		
16/03/2022	New Term Deposit AA22075FSQGS	23,173.70		0.00		
31/03/2022	Credit Interest		0.09	0.09		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
05/05/2022	Interest from Term Deposit B6E05TDXCR01S78W		240.00	240.09		
06/05/2022	Interest from Term Deposit AA19126G3KRL		90.00	330.09		
06/05/2022	Interest from Term Deposit AA20127D033B		531.62	861.71		
31/05/2022	Credit Interest [Credit Interest]		0.24	861.95		
20/06/2022	Term Deposit Matured AA20079JBC4C		2,622.25	3,484.20		
20/06/2022	New Term Deposit AA22171P4XTZ	3,484.20		0.00		
30/06/2022	Credit Interest		0.22	0.22		
30/06/2022	CLOSING BALANCE			0.22		
		<u>303,869.07</u>	<u>299,292.53</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / CBATD50071723

**Account Name:** CBA T/D 50071723

**BSB and Account Number:** 064473 50071723

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 59,927.85 \$ 181.53 \$ 60,109.38

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			59,927.85		
30/06/2022	T/D Interest Received		181.53	60,109.38		
30/06/2022	CLOSING BALANCE			60,109.38		
			181.53			



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / CBATD50075679

**Account Name:** CBA T/D 50075679

**BSB and Account Number:** 064473 50075679

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 380,340.47 \$ 3,423.02 \$ 383,763.49

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			380,340.47		
30/06/2022	T/D Interest Received		3,423.02	383,763.49		
30/06/2022	CLOSING BALANCE			383,763.49		
			<u>3,423.02</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / CBATD50076559

**Account Name:** CBA T/D 50076559

**BSB and Account Number:** 064473 50076559

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 55,636.33 \$ 556.36 \$ 56,192.69

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			55,636.33		
30/06/2022	T/D Interest Received		556.36	56,192.69		
30/06/2022	CLOSING BALANCE			56,192.69		
			<u>556.36</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING82881005

**Account Name:** ING T/D 82881005

**BSB and Account Number:** 923100 82881005

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 339,145.98 \$ 6,952.49 \$ 346,098.47

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			339,145.98		
30/06/2022	T/D Interest Received		6,952.49	346,098.47		
30/06/2022	CLOSING BALANCE			346,098.47		
			6,952.49			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING83372799

**Account Name:** ING T/D 83372799

**BSB and Account Number:** 923100 83372799

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 26,208.33 \$ 78.62 \$ 26,286.95

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			26,208.33		
30/06/2022	T/D Interest Received		78.62	26,286.95		
30/06/2022	CLOSING BALANCE			26,286.95		
			<u>78.62</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING83450930

**Account Name:** ING T/D 83450930

**BSB and Account Number:** 923100 83450930

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 52,216.86 \$ 156.65 \$ 52,373.51

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			52,216.86		
30/06/2022	T/D Interest Received		156.65	52,373.51		
30/06/2022	CLOSING BALANCE			52,373.51		
			156.65			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING83897570

**Account Name:** ING T/D 83897570

**BSB and Account Number:** 923100 83897570

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 19,117.59 \$ 316.32 \$ 19,433.91

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			19,117.59		
30/06/2022	T/D Interest Received		316.32	19,433.91		
30/06/2022	CLOSING BALANCE			19,433.91		
			316.32			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / ING84040864

**Account Name:** ING T/D 84040864

**BSB and Account Number:** 923100 84040864

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 41,906.71 \$ 125.72 \$ 42,032.43

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			41,906.71		
30/06/2022	T/D Interest Received		125.72	42,032.43		
30/06/2022	CLOSING BALANCE			42,032.43		
			<u>125.72</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / MBLTD261191647  
**Account Name:** MacQuarie Bank T/D 261191647  
**BSB and Account Number:** 182200 MacQuarieTD250000

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 250,000.00						\$ 250,000.00	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			250,000.00		
30/06/2022	CLOSING BALANCE			250,000.00		



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / MET029224521

**Account Name:** Suncorp T/D 029224521

**BSB and Account Number:** 484799 029224521

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 5,085.00				\$ 17.79		\$ 5,102.79	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
01/07/2021	Opening Balance			5,085.00		
30/06/2022	T/D Interest Received		17.79	5,102.79		
30/06/2022	CLOSING BALANCE			5,102.79		
			<u>17.79</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / NABTD270000190

**Account Name:** NAB T/D 27-000-0190

**BSB and Account Number:** 084261 270000190

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 12,700.00						\$ 12,700.00	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
01/07/2021	Opening Balance			12,700.00		
30/06/2022	CLOSING BALANCE			12,700.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / NABTD917744124

**Account Name:** NAB T/D 91-774-4124

**BSB and Account Number:** 084261 917744124

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 5,588.00				\$ 47.50		\$ 5,635.50	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			5,588.00		
03/09/2021	TD Interest		47.50	5,635.50		
30/06/2022	CLOSING BALANCE			5,635.50		
			47.50			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA19126G3KRL

**Account Name:** RaboDirect T/D 19126G3KRL

**BSB and Account Number:** 142201 AA19126G3KRL

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 3,000.00						\$ 3,000.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			3,000.00		
30/06/2022	CLOSING BALANCE			3,000.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA19217YCG7J

**Account Name:** RaboDirect T/D 19217YCG7J

**BSB and Account Number:** 142201 AA19217YCG7J

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,200.00 \$ 10,200.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,200.00		
30/06/2022	CLOSING BALANCE			10,200.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA20127D033B

**Account Name:** RaboDirect T/D 27D033B

**BSB and Account Number:** 142201 AA20127D033B

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 22,621.94 \$ 22,621.94

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			22,621.94		
30/06/2022	CLOSING BALANCE			22,621.94		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA20248K320V

**Account Name:** RaboDirect T/D 48K320V

**BSB and Account Number:** 142201 AA20248K320V

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 3,091.21 \$ 3,091.21

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			3,091.21		
30/06/2022	CLOSING BALANCE			3,091.21		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA203001S5B3

**Account Name:** RaboDirect T/D 203001S5B3

**BSB and Account Number:** 142201 AA203001S5B3

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 2,431.00						\$ 2,431.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			2,431.00		
30/06/2022	CLOSING BALANCE			2,431.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA2075FSQGS

**Account Name:** RaboDirect TD 75FSQGS

**BSB and Account Number:** 142201 AA2075FSQGS

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
				\$ 23,173.70		\$ 23,173.70	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
16/03/2022	New Term Deposit AA22075FSQGS		23,173.70	23,173.70		
30/06/2022	CLOSING BALANCE			23,173.70		
			<u>23,173.70</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA21055D48WR

**Account Name:** RaboDirect T/D 5D48WR

**BSB and Account Number:** 142201 AA21055D48WR

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 28,949.00 \$ 28,949.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			28,949.00		
30/06/2022	CLOSING BALANCE			28,949.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA21221XSYFN

**Account Name:** RaboDirect T/D 21XSYFN

**BSB and Account Number:** 142201 AA21221XSYFN

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
				\$ 15,600.00		\$ 15,600.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
09/08/2021	New Term Deposit AA21221XSYFN		15,600.00	15,600.00		
30/06/2022	CLOSING BALANCE			15,600.00		
			15,600.00			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA22045S6N4K

**Account Name:** RaboDirect T/D 45S6N4K

**BSB and Account Number:** 142201 AA22045S6N4K

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 261,611.17 \$ 261,611.17

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
14/02/2022	New Term Deposit AA22045S6N4K		261,611.17	261,611.17		
30/06/2022	CLOSING BALANCE			261,611.17		
			<u>261,611.17</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBAA22171P4XTZ

**Account Name:** RaboDirect T/D 71P4XTZ

**BSB and Account Number:** 142201 AA22171P4XTZ

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
				\$ 3,484.20		\$ 3,484.20	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
20/06/2022	New Term Deposit AA22171P4XTZ		3,484.20	3,484.20		
30/06/2022	CLOSING BALANCE			3,484.20		
			<u>3,484.20</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB4G17TDDYD6D8ALS

**Account Name:** RaboDirect T/D DYD6D8ALS

**BSB and Account Number:** 142201 B4G17TDDYD6D8ALS

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 12,000.00 \$ 12,000.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			12,000.00		
30/06/2022	CLOSING BALANCE			12,000.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB6H08TDTNQ49RSD4

**Account Name:** RaboDirect T/D TNQ49R2D4

**BSB and Account Number:** 142201 B6H08TDTNQ49RSD4

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 14,900.00 \$ 14,900.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			14,900.00		
30/06/2022	CLOSING BALANCE			14,900.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB6K21TDEPP5PVH2R

**Account Name:** RaboDirect T/D EPP5PVH2R

**BSB and Account Number:** 142201 B6K21TDEPP5PVH2R

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 3,000.00						\$ 3,000.00	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			3,000.00		
30/06/2022	CLOSING BALANCE			3,000.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7C14TDPV67T0FWL

**Account Name:** RaboDirect T/D PV67T0FWL

**BSB and Account Number:** 142201 B7C14TDPV67T0FWL

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 1,000.00		\$ 1,000.03		\$ 0.03		\$ 0.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			1,000.00		
16/03/2022	Term Deposit Matured B7C14TDPV67T0FWL	1,000.03		(0.03)		
16/03/2022	Rabobank Interest		0.03	0.00		
30/06/2022	CLOSING BALANCE			0.00		
		1,000.03	0.03			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7C14TDPVG5T1N4C

**Account Name:** RaboDirect T/D PVG5T1N4C

**BSB and Account Number:** 142201 B7C14TDPVG5T1N4C

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 19,000.00		\$ 19,000.70		\$ 0.70		\$ 0.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			19,000.00		
16/03/2022	Term Deposit Matured B7C14TDPVG5T1N4C	19,000.70		(0.70)		
16/03/2022	Rabobank Interest		0.70	0.00		
30/06/2022	CLOSING BALANCE			0.00		
		19,000.70	0.70			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7H07TDWYP9FBLVR

**Account Name:** RaboDirect T/D WYP9FBLVR

**BSB and Account Number:** 142201 B7H07TDWYP9FBLVR

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 14,500.00 \$ 14,500.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			14,500.00		
30/06/2022	CLOSING BALANCE			14,500.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7J23TDLIN9F0UAS

**Account Name:** RaboDirect T/D LIN9F0UAS

**BSB and Account Number:** 142201 B7J23TDLIN9F0UAS

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 3,300.00						\$ 3,300.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			3,300.00		
30/06/2022	CLOSING BALANCE			3,300.00		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB7L06TDRRJ67V0WZ

**Account Name:** RaboDirect T/D RRJ67V0WZ

**BSB and Account Number:** 142201 B7L06TDRRJ67V0WZ

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,600.00 \$ 10,600.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,600.00		
30/06/2022	CLOSING BALANCE			10,600.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8C12TDEAA9DFUE7

**Account Name:** RaboDirect T/D EAA9DFUE7

**BSB and Account Number:** 142201 B8C12TDEAA9DFUE7

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 22,301.00 \$ 22,301.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			22,301.00		
30/06/2022	CLOSING BALANCE			22,301.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8H01TDJV239DX30

**Account Name:** RaboDirect TD JV239DX30

**BSB and Account Number:** 142201 B8H01TDJV239DX30

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 268,300.00						\$ 268,300.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			268,300.00		
30/06/2022	CLOSING BALANCE			268,300.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8J31TDQUJ9VMALR

**Account Name:** RaboDirect TD QUJ9VMALR

**BSB and Account Number:** 142201 B8J31TDQUJ9VMALR

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,900.00 \$ 10,900.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,900.00		
30/06/2022	CLOSING BALANCE			10,900.00		



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB8K14TDJYJ5RRPPA

**Account Name:** RaboDirect T/D JYJ5RRPPA

**BSB and Account Number:** 142201 B8K14TDJYJ5RRPPA

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 14,598.00 \$ 14,598.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			14,598.00		
30/06/2022	CLOSING BALANCE			14,598.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB9B25TDXAN5JKX7D

**Account Name:** RaboDirect T/D XAN5JKX7D

**BSB and Account Number:** 142201 B9B25TDXAN5JKX7D

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 10,900.00 \$ 10,900.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			10,900.00		
30/06/2022	CLOSING BALANCE			10,900.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBB9C12TDTYX7F37E8

**Account Name:** RaboDirect T/D TYX7F37E8

**BSB and Account Number:** 142201 B9C12TDTYX7F37E8

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 36,075.00 \$ 36,075.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			36,075.00		
30/06/2022	CLOSING BALANCE			36,075.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBBAA20079JBC4C

**Account Name:** RaboDirect T/D 20079JBC4C

**BSB and Account Number:** 042201 AA20079JBC4C

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 2,561.95		\$ 2,622.25		\$ 60.30		\$ 0.00	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			2,561.95		
01/07/2021	Rabobank Interest (2021)		35.00	2,596.95		
20/09/2021	Rabobank Interest		13.59	2,610.54		
20/06/2022	Term Deposit Matured AA20079JBC4C	2,622.25		(11.71)		
30/06/2022	Rabobank Interest		11.71	0.00		
30/06/2022	CLOSING BALANCE			0.00		
		<u>2,622.25</u>	<u>60.30</u>			

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBRABOTDA09VJ

**Account Name:** RaboDirect T/D ABOTDA09VJ

**BSB and Account Number:** 142201 RABOTDA09VJ

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 250,000.00		\$ 250,000.00				\$ 0.00	

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			250,000.00		
14/02/2022	Term Deposit Matured B2B13ZY0000A09VJ	250,000.00		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		250,000.00				

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDAA202302WTZP

**Account Name:** RaboDirect T/D 202302WTZP

**BSB and Account Number:** 142201 AA202302WTZP

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 47,633.76						\$ 47,633.76	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			47,633.76		
30/06/2022	CLOSING BALANCE			47,633.76		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDGZ79SUVLG

**Account Name:** RaboDirect T/D GZ79SUVLG

**BSB and Account Number:** 142201 TDGZ79SUVLG

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 23,708.00 \$ 23,708.00

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			23,708.00		
30/06/2022	CLOSING BALANCE			23,708.00		

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDXCR01S78W

**Account Name:** RaboDirect T/D XCR01S78W

**BSB and Account Number:** 142201 TDXCR01S78W

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 30,000.00						\$ 30,000.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			30,000.00		
30/06/2022	CLOSING BALANCE			30,000.00		

\_\_\_\_\_



**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60800 / PIBTDXPF6GJLNC

**Account Name:** RaboDirect T/D XPF6GJLNC

**BSB and Account Number:** 142201 TDXPF6GJLNC

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 64,725.53 \$ 64,725.53

**Data Feed Used**

<b>Date</b>	<b>Description</b>	<b>Debit</b> \$	<b>Credit</b> \$	<b>Ledger Balance</b> \$	<b>Statement Balance</b> \$	<b>Variance</b> \$
01/07/2021	Opening Balance			64,725.53		
30/06/2022	CLOSING BALANCE			64,725.53		



036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	9 May 2022
Term Deposit number	06 4473 50071723
Current balance	\$59,927.85
Investment term	12 months
At an interest rate of	0.30% p.a.
Invested on	22 May 2021
To mature on	22 May 2022
Interest option	Compound Annually

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 22 May 2022 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$179.78

**What do you need to do?**

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.03% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

**What are your maturity options?**

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

**How to give us instructions**

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser, or call **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.03% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 22 May 2022 to 28 May 2022 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 22 May 2022.

@64 473 10287300

CBSH

INVESTMENT ACC.

NORMAN CAIRNS ACC

\*# 11148.11148.1.1 ZZ76A 010610 CH.TD.S101.D129.L V05.01.29



036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	22 May 2022
Term Deposit number	06 4473 50071723
Investment balance	\$60,107.63
Placed in holding facility on	22 May 2022
Current interest rate	0.03% p.a.
Interest option	Compound Weekly

## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 22 May 2022. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND
Interest payment instructions	Interest will be added to your Term Deposit .
Interest paid this financial year	\$179.78

### What's the interest rate?

Based on your current balance, the rate that applies is 0.03% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### What do you need to do?

- If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on **13 2221**.
- We'll send you written confirmation once we've received your instructions.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



\*\*# 11261.11261.1.1 ZZ175 1102 CH.TD.S101.D143.L V05.01.29



036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2022
Term Deposit number	06 4473 50071723
Investment balance	\$60,109.38
Investment term	7 days
At an interest rate of	0.03% p.a.
Interest option	Compound Weekly

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2022. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND
Investment balance at start of the reporting period 1 July 2021	\$59,927.85
Total interest paid for the financial year ending 30 June 2022	\$181.53

### Things you should know

When your Term Deposit matured, your funds were placed in a 7 day rolling holding facility, with a current interest rate of 0.03% p.a. Make sure you let us know if you'd like to reinvest your funds or withdraw it in full.

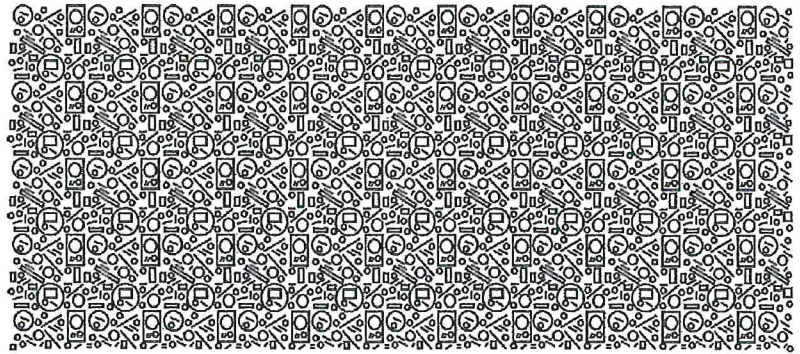
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**





## Account statement for the financial year ending 30 June 2022

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$59,927.85
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$2,207.15			
22 May	Credit Interest		\$179.78	\$60,107.63 CR
29 May	Credit Interest		\$0.35	\$60,107.98 CR
05 Jun	Credit Interest		\$0.35	\$60,108.33 CR
12 Jun	Credit Interest		\$0.35	\$60,108.68 CR
19 Jun	Credit Interest		\$0.35	\$60,109.03 CR
26 Jun	Credit Interest		\$0.35	\$60,109.38 CR
30 Jun	CLOSING BALANCE			\$60,109.38

### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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

Call: 1800 931 678, free call Monday to Friday 9am – 5pm, AEST



036

THE TRUSTEE  
92 OSBORNE DR  
BURPENARY QLD 4505

Date printed	31 December 2021
Term Deposit number	06 4473 50075679
Investment balance	\$383,763.49
Investment term	60 months
At an interest rate of	0.90% p.a.
Invested on	5 October 2020
To mature on	5 October 2025
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2021.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2021 to 31 December 2021.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2021 to 30 June 2022.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name		NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND		
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$380,340.43
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$3,899.30			
05 Oct	Credit Interest		\$3,423.06	\$383,763.49 CR
31 Dec	CLOSING BALANCE			\$383,763.49

### Important Information:

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036

THE TRUSTEE  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2022
Term Deposit number	06 4473 50075679
Investment balance	\$383,763.49
Investment term	60 months
At an interest rate of	0.90% p.a.
Invested on	5 October 2020
To mature on	5 October 2025
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2022. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2021	\$380,340.43
Total interest paid for the financial year ending 30 June 2022	\$3,423.06

### Things you should know

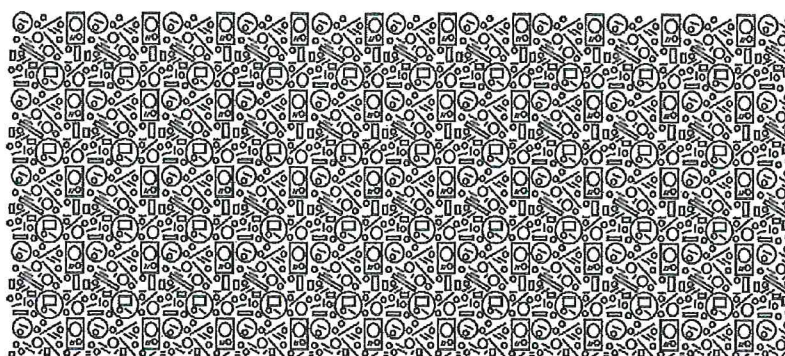
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**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**





## Account statement for the financial year ending 30 June 2022

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$380,340.43
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$3,899.30			
05 Oct	Credit Interest		\$3,423.06	\$383,763.49 CR
30 Jun	CLOSING BALANCE			\$383,763.49

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

Call: 1800 931 678, free call Monday to Friday 9am – 5pm, AEST





036

THE DIRECTOR  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	31 December 2021
Term Deposit number	06 4473 50076559
Investment balance	\$56,192.69
Investment term	60 months
At an interest rate of	1.00% p.a.
Invested on	29 August 2020
To mature on	29 August 2025
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2021.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2021 to 31 December 2021.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2021 to 30 June 2022.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name NORMAN CAIRNS PTY LTD

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$55,636.33
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$757.04			
29 Aug	Credit Interest		\$556.36	\$56,192.69 CR
31 Dec	CLOSING BALANCE			\$56,192.69

### Important Information:

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036

THE DIRECTOR  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2022
Term Deposit number	06 4473 50076559
Investment balance	\$56,192.69
Investment term	60 months
At an interest rate of	1.00% p.a.
Invested on	29 August 2020
To mature on	29 August 2025
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2022. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD
Investment balance at start of the reporting period 1 July 2021	\$55,636.33
Total interest paid for the financial year ending 30 June 2022	\$556.36

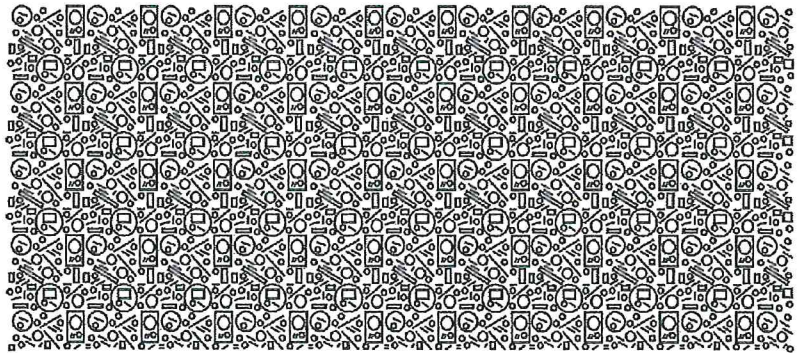
### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

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**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**



## Account statement for the financial year ending 30 June 2022

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$55,636.33
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$757.04			
29 Aug	Credit Interest		\$556.36	\$56,192.69 CR
30 Jun	CLOSING BALANCE			\$56,192.69

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Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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

Call: 1800 931 678, free call Monday to Friday 9am – 5pm, AEST



# Business Term Deposit statement



036

003390

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 82881005

Statement number: 19

Statement from: 01/07/2021 to 31/12/2021



Need to update  
your details?

You can update your address, phone number or email easily by logging in at [ing.com.au](http://ing.com.au)

## Term info

Term: 2 years

Interest rate: 0.30% p.a.

Maturity date: 14 August 2023

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$339,145.98	\$6,952.49	\$0.00	\$346,098.47

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2021	Opening Balance			339,145.98
12/08/2021	Interest Credit - Receipt 900102		6,952.49	346,098.47
13/08/2021	Roll Over At Maturity - Closing Balance			346,098.47

## New Term Deposit

13/08/2021	Opening Balance @ 0.30% p.a.			346,098.47
31/12/2021	Closing Balance			346,098.47

# Business Term Deposit statement



036

002375

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

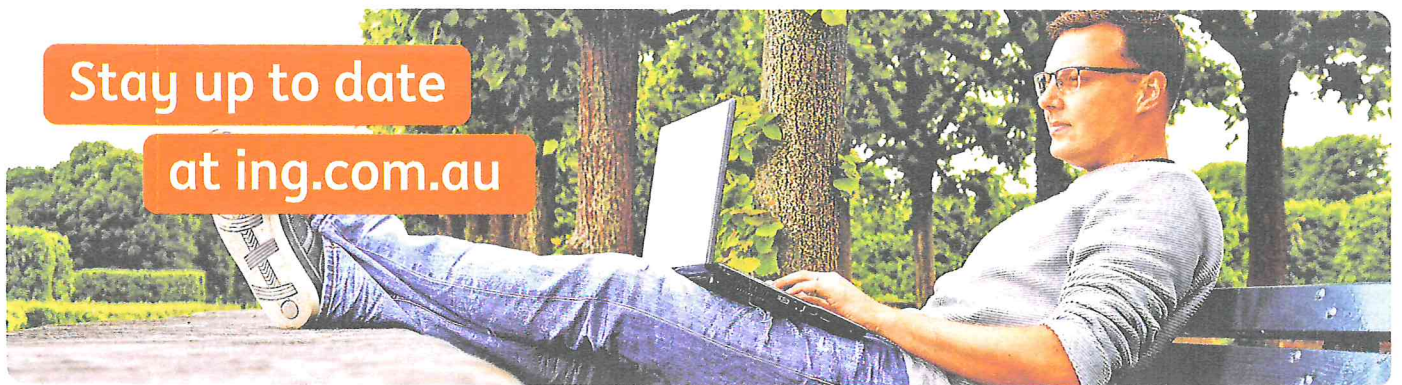
Business Term Deposit number: 82881005

Statement number: 20

Statement from: 01/01/2022 to 30/06/2022

Stay up to date

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## Term info

Term: 2 years

Interest rate: 0.30% p.a.

Maturity date: 14 August 2023

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$346,098.47	\$0.00	\$0.00	\$346,098.47

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

# Business Term Deposit statement



036

003390

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 19

Statement from: 01/07/2021 to 31/12/2021



Need to update  
your details?

You can update your address, phone number or email easily by logging in at [ing.com.au](http://ing.com.au)

## Term info

Term: 2 years

Interest rate: 0.30% p.a.

Maturity date: 07 June 2023

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$26,208.33	\$0.00	\$0.00	\$26,208.33

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			



# Business Term Deposit statement



036

002375

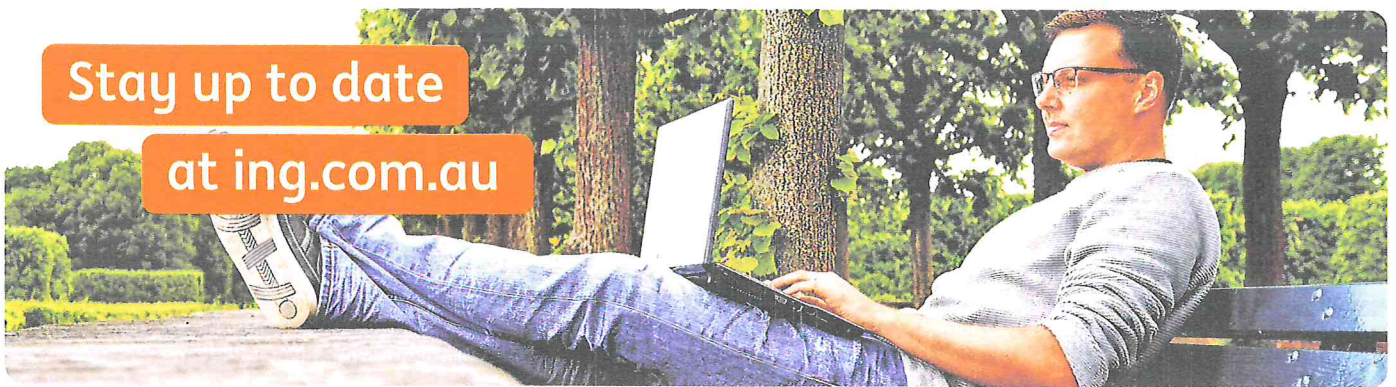
Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 20

Statement from: 01/01/2022 to 30/06/2022



## Term info

Term: 2 years  
Maturity date: 07 June 2023

Interest rate: 0.30% p.a.

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$26,208.33	\$78.62	\$0.00	\$26,286.95

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/01/2022	Opening Balance			26,208.33
06/06/2022	Interest Credit - Receipt 900017		78.62	26,286.95
30/06/2022	Closing Balance			26,286.95

# Business Term Deposit statement



036

003390

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 19

Statement from: 01/07/2021 to 31/12/2021



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your details?

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## Term info

Term: 2 years

Interest rate: 0.30% p.a.

Maturity date: 30 December 2022

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$52,216.86	\$156.65	\$0.00	\$52,373.51

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2021	Opening Balance			52,216.86
29/12/2021	Interest Credit - Receipt 900035		156.65	52,373.51
31/12/2021	Closing Balance			52,373.51



# Business Term Deposit statement



036

002375

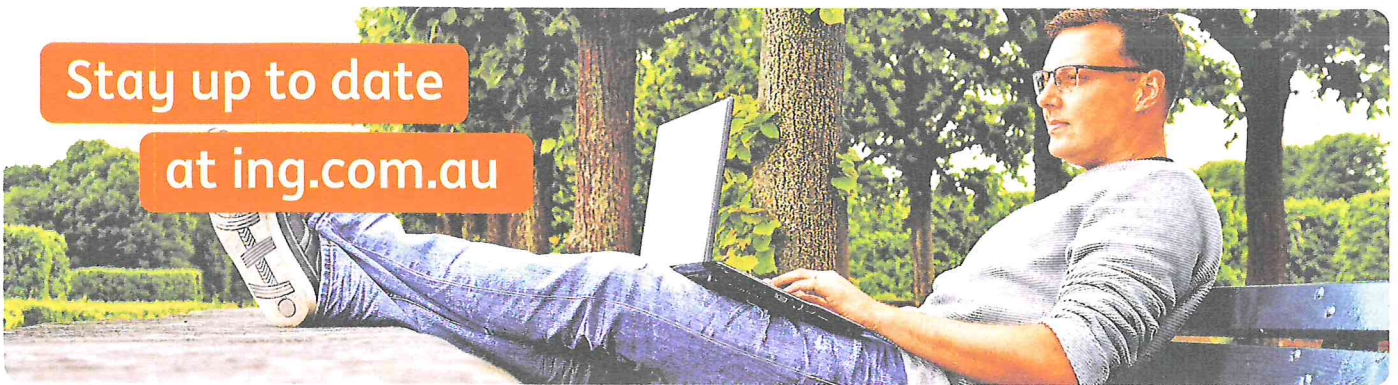
Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 20

Statement from: 01/01/2022 to 30/06/2022



## Term info

Term: 2 years

Interest rate: 0.30% p.a.

Maturity date: 30 December 2022

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$52,373.51	\$0.00	\$0.00	\$52,373.51

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

# Business Term Deposit statement



036

003390

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 18

Statement from: 01/07/2021 to 31/12/2021



Need to update

your details?

You can update your address, phone number or email easily by logging in at [ing.com.au](http://ing.com.au)

## Term info

Term: 2 years

Interest rate: 0.30% p.a.

Maturity date: 18 October 2023

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$19,117.59	\$316.32	\$0.00	\$19,433.91

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2021	Opening Balance			19,117.59
16/10/2021	Interest Credit - Receipt 900002		315.44	19,433.03
17/10/2021	Interest Credit - Receipt 900027		0.88	19,433.91
18/10/2021	Roll Over At Maturity - Closing Balance			19,433.91

## New Term Deposit

18/10/2021	Opening Balance @ 0.30% p.a.			19,433.91
31/12/2021	Closing Balance			19,433.91



# Business Term Deposit statement



036

002375

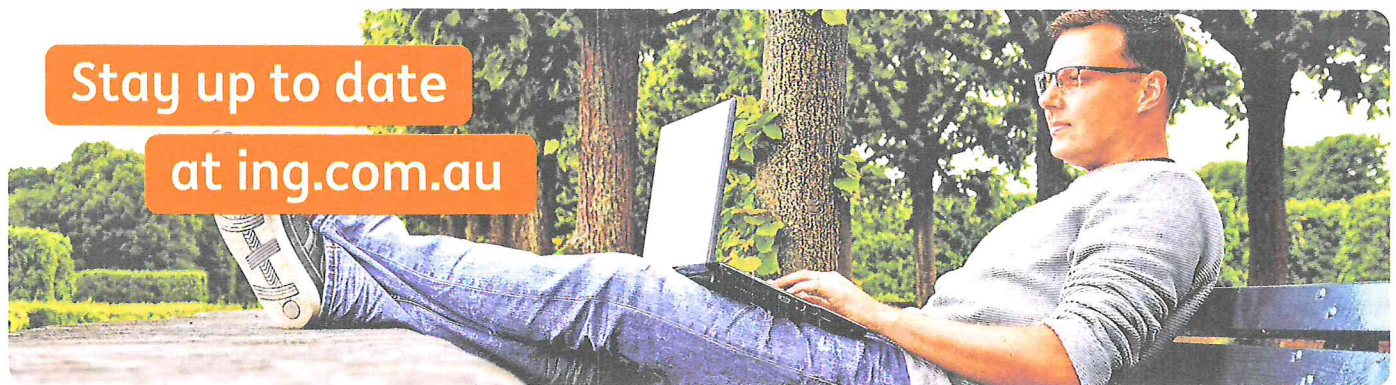
Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 19

Statement from: 01/01/2022 to 30/06/2022



## Term info

Term: 2 years

Interest rate: 0.30% p.a.

Maturity date: 18 October 2023

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$19,433.91	\$0.00	\$0.00	\$19,433.91

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

# Business Term Deposit statement



036

003390

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 18

Statement from: 01/07/2021 to 31/12/2021



Need to update  
your details?

You can update your address, phone number or email easily by logging in at [ing.com.au](http://ing.com.au)

## Term info

Term: 2 years  
Maturity date: 24 April 2023

Interest rate: 0.30% p.a.

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$41,906.71	\$0.00	\$0.00	\$41,906.71

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			



# Business Term Deposit statement



002375

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 19

Statement from: 01/01/2022 to 30/06/2022



## Term info

Term: 2 years

Interest rate: 0.30% p.a.

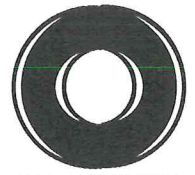
Maturity date: 24 April 2023

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$41,906.71	\$125.72	\$0.00	\$42,032.43

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/01/2022	Opening Balance			41,906.71
22/04/2022	Interest Credit - Receipt 900015		125.72	42,032.43
30/06/2022	Closing Balance			42,032.43



MACQUARIE

## Term Deposit

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



Private & Confidential  
Norman Cairns Pty Ltd ATF Norman Cairns Fund  
92 Osborne Drive  
BURPENGARY QLD 4505



account balance **\$250,000.00**  
as at 30 Jun 21

account name NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND  
account no. 261191647

	transactions	debits	credits	balance
01.01.21	OPENING BALANCE			250,000.00
08.02.21	Interest Paid		7,687.67	257,687.67
08.02.21	Interest Paid to - Transfer to 084-261 128065874	7,687.67		250,000.00
	CLOSING BALANCE AS AT 30 JUN 21	7,687.67	7,687.67	250,000.00

### annual interest summary 2020/2021

Interest Paid to Account	7,687.67
Withholding Tax (non-provision of TFN/ABN)	0.00



MACQUARIE

## Term Deposit

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



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Norman Cairns Pty Ltd ATF Norman Cairns Fund  
92 Osborne Drive  
BURPENGARY QLD 4505



**account name** NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND  
**account no.** 261191647

**account balance** **\$250,000.00**  
as at 31 Dec 21

	<b>transactions</b>	<b>debits</b>	<b>credits</b>	<b>balance</b>
01.07.21	OPENING BALANCE			250,000.00
	CLOSING BALANCE AS AT 31 DEC 21	0.00	0.00	250,000.00

### about your account

- Interest rate effective 6 February 2017 : 3.05% pa.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints.html](http://macquarie.com.au/feedback-and-complaints.html) or contact us.
- If your statement displays a transaction with the description "Withholding tax" then withholding tax has been deducted from your interest at the applicable rate. This is deducted if you have indicated to us that you are a non-resident of Australia for taxation purpose or if you have not provided all Tax File Numbers, an Australian Business Number or an appropriate exemption reason.

### changing your personal details

- If your personal details change, please let us know by completing the appropriate form from our website.

Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.



## Term Deposit

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

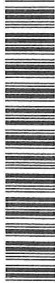
enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.au

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Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



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92 Osborne Drive  
BURPENGARY QLD 4505



account balance **\$250,000.00**  
as at 30 Jun 22

account name NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND  
account no. 261191647

transactions	debits	credits	balance
01.01.22			250,000.00
07.02.22		7,604.11	257,604.11
07.02.22	7,604.11		250,000.00
CLOSING BALANCE AS AT 30 JUN 22	7,604.11	7,604.11	250,000.00

### annual interest summary 2021/2022

Interest Paid to Account	7,604.11
Withholding Tax (non-provision of TFN/ABN)	0.00





## Term Deposit

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.au

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Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



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92 Osborne Drive  
BURPENGARY QLD 4505



**account balance \$0.00**  
as at 26 Sep 22

**account name** NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND  
**account no.** 261191647

	<b>transactions</b>	<b>debits</b>	<b>credits</b>	<b>balance</b>
01.07.22	OPENING BALANCE			250,000.00
26.09.22	Interest Paid		2,056.85	252,056.85
26.09.22	Term Deposit Break Fee	514.21		251,542.64
26.09.22	Closing Entry - 261191647	251,542.64		0.00
	CLOSING BALANCE AS AT 26 SEP 22	252,056.85	2,056.85	0.00

### annual interest summary 2022/2023

Interest Paid to Account	2,056.85
Withholding Tax (non-provision of TFN/ABN)	0.00

*Ref wTH 271 8341*      *CBK 121 83517*  
*3.80 12 months*  
*6/10/2022*



MACQUARIE

## Term Deposit

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 20011 Shelley Street  
Sydney, NSW 2000Private & Confidential  
\*\*DO NOT SEND/DO NOT MAIL\*\*  
C/- Barry Kenning  
92 Osborne Drive  
BURPENGARY QLD 4505account balance **\$0.00**  
as at 19 Oct 22account name \*\*DO NOT SEND/DO NOT MAIL\*\*  
account no. 223133760

	transactions	debits	credits	balance
17.10.22	OPENING BALANCE			0.00
	CLOSING BALANCE AS AT 19 OCT 22	0.00	0.00	0.00

## annual interest summary 2022/2023

Interest Paid to Account	0.00
Withholding Tax (non-provision of TFN/ABN)	0.00

Macquarie Bank Limited  
ABN 46 008 583 542  
AFSL 237502

1 Shelley Street  
Sydney NSW 2000  
GPO Box 2520  
Sydney NSW 2001

Telephone (61) 1300 739 980 (Client Service)  
Email [termdeposits@macquarie.com](mailto:termdeposits@macquarie.com)  
Internet <http://www.macquarie.com>

Offices also in Adelaide, Brisbane, Gold Coast, Melbourne, Newcastle, Perth and Western Sydney

08 February 2022



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Norman Cairns Pty Ltd ATF Norman Cairns Fund  
92 Osborne Drive  
BURPENGARY QLD 4505



### Your term deposit reinvestment notice

Thanks for renewing your term deposit. Here are your reinvestment details.

<b>Account number:</b>	261191647
<b>Account name:</b>	NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND
<b>Investment date:</b>	07 February 2022
<b>Deposit amount:</b>	\$250,000.00
<b>Interest rate:</b>	1.30%pa*
<b>Interest payments:</b>	Transfer to nominated bank account
<b>Interest frequency:</b>	Yearly
<b>Term:</b>	5 year
<b>Maturity date:</b>	08 February 2027
<b>At maturity:</b>	Rollover to a 5 year term
<b>Distribution payment:</b>	0%pa
<b>TFN, ABN or exemption</b>	Yes

We're pleased to confirm that you earned \$38,166.78 interest on your previous term.

#### Amending your term deposit

You can amend your term deposit within five business days from the investment date specified above, including adding or withdrawing funds. Any changes made during this time may be subject to an interest adjustment. If you've already made a change since the investment date, please disregard the above. An updated letter will be sent prior to maturity with the new details. If you amend the deposit amount, rates may vary for balances above \$1 million. Interest rates are subject to change and a higher interest rate may be available on a different term.

To change the term or maturity instructions during this period, you can email [termdeposits@macquarie.com](mailto:termdeposits@macquarie.com) or call us on **1300 739 980**.

#### Accessing your funds prior to maturity

Need access to your term deposit funds before the maturity date? For deposits invested for terms greater than 30 days, you'll need to provide us with 31 days' notice (except in limited hardship related circumstances). After 31 days, we'll end your term deposit and it will be subject to an interest adjustment. If you think you may need access to your funds prior to your maturity date, get in touch with us now about other suitable deposit products.

#### Tax file number

You don't have to provide us with your tax file number (TFN). If you don't claim an exemption or quote your TFN, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare levy.

#### Need help?

For more information, read our Product Information Statement available at [macquarie.com/personal](http://macquarie.com/personal).

Kind regards,

The team at Macquarie

\* Interest rates are advertised on an 'at maturity' basis unless specified otherwise. The interest rate quoted above reflects the selected interest payment frequency and may differ from advertised rates if you have selected an alternative interest frequency.

Macquarie Bank Limited  
ABN 46 008 583 542  
AFSL 237502

1 Shelley Street  
Sydney NSW 2000  
GPO Box 2520  
Sydney NSW 2001

Telephone (61) 1300 739 980 (Client Service)  
Email [termdeposits@macquarie.com](mailto:termdeposits@macquarie.com)  
Internet <http://www.macquarie.com>

Offices also in Adelaide, Brisbane, Gold Coast, Melbourne, Newcastle, Perth and Western Sydney

17 January 2022



443116-001 000570(570) R

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Norman Cairns Pty Ltd ATF Norman Cairns Fund  
92 Osborne Drive  
BURPENGARY QLD 4505



### Your term deposit is maturing soon

Good news, your term deposit will mature on 07 February 2022. Here are the details.

<b>Account Number:</b>	261191647
<b>Account Name:</b>	NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND
<b>Current balance:</b>	\$250,000.00
<b>Interest rate:</b>	3.05%pa*
<b>Interest payments:</b>	Transfer to nominated bank account
<b>Interest frequency:</b>	Yearly
<b>Estimated interest:</b>	\$38,166.78
<b>Term:</b>	5 year
<b>Distribution payment:</b>	0%pa
<b>TFN, ABN or exemption</b>	Yes

#### What happens next?

When your term deposit matures, the funds will be invested according to your instructions. If you'd like to change your instructions, go to [macquarie.com/personal](http://macquarie.com/personal) or email us at [termdeposits@macquarie.com](mailto:termdeposits@macquarie.com). We'll also send you a reinvestment notice if you choose to reinvest this term deposit for another term.

#### Check your term deposit options

Unless you give us alternative instructions by the maturity date, your term deposit will automatically roll over for the same term at the applicable interest rate offered on that maturity date. Interest rates are subject to change so the interest rate you receive on your new term deposit may be lower than your current interest rate. Rates may vary for balances above \$1 million and a higher interest rate may be available on a different term. For our latest rates, visit [macquarie.com/termdeposits](http://macquarie.com/termdeposits)

#### Making changes after maturity

You can amend your term deposit within five business days of the start of the new term, including adding or withdrawing funds. Any changes made during this time may be subject to an interest adjustment. To change the term or maturity instructions during this five day period, you can either email [termdeposits@macquarie.com](mailto:termdeposits@macquarie.com) or call us on **1300 739 980**.

#### Accessing your funds prior to maturity

Need access to your term deposit funds before the maturity date? For deposits invested for terms greater than 30 days, you'll need to provide us with 31 days' notice (except in limited hardship related circumstances). After this notice period, we'll end your term deposit and it will be subject to an interest adjustment. If you think you may need access to your funds prior to your maturity date, get in touch with us now to find out more about other suitable deposit products.

#### Tax file number

You don't have to provide us with your tax file number (TFN). If you don't claim an exemption or quote your TFN, tax may be withheld from the interest paid to you at the highest marginal tax rate plus the Medicare levy.

#### Need help?

For more information, read our Product Information Statement available at [macquarie.com/personal](http://macquarie.com/personal).

Kind regards,  
The team at Macquarie

\* Interest rates are advertised on an 'at maturity' basis unless specified otherwise. The interest rate quoted above reflects the selected interest payment frequency and may differ from advertised rates if you have selected an alternative interest frequency.



SHOP 1075  
WESTFIELD NORTH LAKES  
NORTH LAKES DRIVE  
NORTH LAKES QLD 4509  
T: 13 13 12 nab.com.au  
From overseas: +61 3 8641 9083  
4-261

3 June 2022



036/2407  
NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

## HERE ARE THE DETAILS OF YOUR NAB TERM DEPOSIT

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

NAB Term Deposit account 27-000-0190	
Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN D
Amount	\$12,700.00
Term	3 years
Interest rate p.a.	1.15%
Interest frequency	Yearly
Interest	\$438.56
Start date	5 December 2019
Maturity date	5 December 2022



### What you've instructed us to do at maturity

#### Term Deposit \$12,700.00

To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

#### Interest \$438.56

To be paid to account 084-261 12-806-5874



### Important Information

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

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

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

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WESTFIELD NORTH LAKES  
NORTH LAKES DRIVE  
NORTH LAKES QLD 4509  
T: 13 13 12 nab.com.au  
From overseas: +61 3 8641 9083  
4-261

16 November 2022



036/6369  
NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

## YOUR NAB TERM DEPOSIT WILL MATURE SOON

We're writing to remind you that your NAB Term Deposit will mature on 5 December 2022 and to confirm your maturity instructions.

### NAB Term Deposit account 27-000-0190

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN
	D
Amount	\$12,700.00
Term	3 years
Current term interest rate p.a.	1.15%
Interest frequency	Yearly
Interest	\$145.68
Start date	5 December 2019
Maturity date	5 December 2022

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WESTFIELD NORTH LAKES  
NORTH LAKES DRIVE  
NORTH LAKES QLD 4509  
T: 13 13 12 nab.com.au  
From overseas: +61 3 8641 9083  
4-261

6 December 2022



036/2638  
NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

## HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Your NAB Term Deposit matured on 5 December 2022. Following your instructions we:

- Reinvested \$12,700.00 into a new NAB Term Deposit, and paid you an interest amount of \$145.68 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 12 December 2022.

### NAB Term Deposit account 27-000-0190

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN D
Amount	\$12,700.00
Term	3 years
Interest rate p.a.	4.00%
Interest frequency	Yearly
Interest	\$1,525.40
Start date	5 December 2022
Maturity date	5 December 2025



6 September 2021

Shop 1075  
Westfield North Lakes Shopping  
North Lakes Drive  
NORTH LAKES QLD 4509  
T 13 13 12 nab.com.au  
From overseas +61 3 8641 9083

4-261



036 / 01266

NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

### Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 3 September 2021. Following your instructions we:

- Reinvested \$5,588.00 into a new NAB Term Deposit, plus an interest amount of \$47.50

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 10 September 2021.

#### NAB Term Deposit account 91-774-4124

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN
Amount	\$5,635.50
Term	1 year
Interest rate p.a.	0.25%
Interest frequency	At maturity
Interest	\$14.09
Start date	3 September 2021
Maturity date	3 September 2022



#### What you've instructed us to do at next maturity

**Term Deposit and interest \$5,649.59**  
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



#### Important information

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

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

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

**Update your term deposit** with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

249VNTM01/01266/003499



SHOP 1075  
WESTFIELD NORTH LAKES  
NORTH LAKES DRIVE  
NORTH LAKES QLD 4509  
T: 13 13 12 nab.com.au  
From overseas: +61 3 8641 9083  
4-261



3 March 2022



036/1257  
NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

## HERE ARE THE DETAILS OF YOUR NAB TERM DEPOSIT

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

### NAB Term Deposit account 91-774-4124

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN
Amount	\$5,635.50
Term	1 year
Interest rate p.a.	0.25%
Interest frequency	At maturity
Interest	\$14.09
Start date	3 September 2021
Maturity date	3 September 2022



#### What you've instructed us to do at maturity

**Term Deposit and interest \$5,649.59**  
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



#### Important Information

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

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

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

The current terms and conditions for NAB Term Deposits are available at [nab.com.au/termdeposits](http://nab.com.au/termdeposits)

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4-261



17 August 2022



036/5703

NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505



Hi Mr & Mrs Kenning

## YOUR NAB TERM DEPOSIT WILL MATURE SOON

We're writing to remind you that your NAB Term Deposit will mature on 3 September 2022 and to confirm your maturity instructions.

### NAB Term Deposit account 91-774-4124

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN
Amount	\$5,635.50
Term	1 year
Current term interest rate p.a.	0.25%
Interest frequency	At maturity
Interest	\$14.09
Start date	3 September 2021
Maturity date	3 September 2022

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4-261

6 September 2022



036/2540

NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

## HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Your NAB Term Deposit matured on 3 September 2022. Following your instructions we:

- Reinvested \$5,635.50 into a new NAB Term Deposit, plus an interest amount of \$14.09

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 10 September 2022.

NAB Term Deposit account 91-774-4124	
Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN
Amount	\$5,649.59
Term	1 year
Interest rate p.a.	3.00%
Interest frequency	At maturity
Interest	\$169.49
Start date	3 September 2022
Maturity date	3 September 2023

## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

**Address** Rabobank Online Savings  
GPO Box 4715  
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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19126G3KRL

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			3,000.00
06-05-2022	Term Deposit Interest		90.00	3,090.00
06-05-2022	Net Interest to 142201008516500	90.00		3,000.00
30-06-2022	Closing balance			3,000.00

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## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19217YCG7J

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			10,200.00
30-06-2022	Closing balance			10,200.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20127D033B

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			22,621.94
06-05-2022	Term Deposit Interest		531.62	23,153.56
06-05-2022	Net Interest to 142201008516500	531.62		22,621.94
30-06-2022	Closing balance			22,621.94

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20248K320V

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			3,091.21
30-06-2022	Closing balance			3,091.21

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA203001S5B3

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			2,431.00
30-06-2022	Closing balance			2,431.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2022 to 31-03-2022  
**Statement Date** 04-04-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA22075FSQGS

Date	Transaction Details	Debit	Credit	Balance
16-03-2022	Opening balance			0.00
16-03-2022	New Term Deposit AA22075FSQGS @ 1.35% maturing on 16-03-2027		23,173.70	23,173.70
31-03-2022	Closing balance			23,173.70

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA22075FSQGS

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			23,173.70
30-06-2022	Closing balance			23,173.70

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## Term Deposit Statement

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA21055D48WR

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			28,949.00
30-06-2022	Closing balance			28,949.00

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## Term Deposit Statement

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**Statement Period** 01-07-2021 to 30-09-2021  
**Statement Date** 05-10-2021  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA21221XSYFN

Date	Transaction Details	Debit	Credit	Balance
09-08-2021	Opening balance			0.00
09-08-2021	New Term Deposit AA21221XSYFN @ 1.25% maturing on 10-08-2026		15,600.00	15,600.00
30-09-2021	Closing balance			15,600.00

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-10-2021 to 31-12-2021  
**Statement Date** 08-01-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA21221XSYFN

Date	Transaction Details	Debit	Credit	Balance
01-10-2021	Opening balance			15,600.00
31-12-2021	Closing balance			15,600.00

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## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2022 to 31-03-2022  
**Statement Date** 04-04-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA21221XSYFN

Date	Transaction Details	Debit	Credit	Balance
01-01-2022	Opening balance			15,600.00
31-03-2022	Closing balance			15,600.00

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA21221XSYFN

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			15,600.00
30-06-2022	Closing balance			15,600.00

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# Rabobank

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA22045S6N4K

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			261,611.17
30-06-2022	Closing balance			261,611.17

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA22171P4XTZ

Date	Transaction Details	Debit	Credit	Balance
20-06-2022	Opening balance			0.00
20-06-2022	New Term Deposit AA22171P4XTZ @ 3.6% maturing on 22-06-2026		3,484.20	3,484.20
30-06-2022	Closing balance			3,484.20

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**Telephone** 1800 445 445  
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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B4G17TDDYD6D8ALS

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			12,000.00
30-06-2022	Closing balance			12,000.00

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## Term Deposit Statement

The Trustees  
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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B6H08TDTNQ49R2D4

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			14,900.00
30-06-2022	Closing balance			14,900.00



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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B6K21TDEPP5PVH2R

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			3,000.00
30-06-2022	Closing balance			3,000.00

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**Statement Period** 01-01-2022 to 31-03-2022  
**Statement Date** 04-04-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7C14TDPV67T0FWL

Date	Transaction Details	Debit	Credit	Balance
01-01-2022	Opening balance			1,000.00
15-03-2022	Term Deposit Interest		33.00	1,033.00
15-03-2022	Net Interest to 142201008516500	33.00		1,000.00
15-03-2022	Rollover @ 1.35% maturing on 15-03-2027			1,000.00
16-03-2022	Early Withdrawal			1,000.00
16-03-2022	Term Deposit Interest		0.03	1,000.03
16-03-2022	Net Interest to 142201008516500	0.03		1,000.00
16-03-2022	Term Deposit Principal to 142201008516500	1,000.00		0.00
16-03-2022	Closing balance			0.00

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**Statement Period** 01-01-2022 to 31-03-2022  
**Statement Date** 04-04-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7C14TDPVG5T1N4C

Date	Transaction Details	Debit	Credit	Balance
01-01-2022	Opening balance			19,000.00
15-03-2022	Term Deposit Interest		627.00	19,627.00
15-03-2022	Net Interest to 142201008516500	627.00		19,000.00
15-03-2022	Rollover @ 1.35% maturing on 15-03-2027			19,000.00
16-03-2022	Early Withdrawal			19,000.00
16-03-2022	Term Deposit Interest		0.65	19,000.65
16-03-2022	Loyalty Bonus Interest		0.05	19,000.70
16-03-2022	Net Loyalty Bonus Interest to 142201008516500	0.05		19,000.65
16-03-2022	Net Interest to 142201008516500	0.65		19,000.00
16-03-2022	Term Deposit Principal to 142201008516500	19,000.00		0.00
16-03-2022	Closing balance			0.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7H07TDWYP9FBLVR

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			14,500.00
30-06-2022	Closing balance			14,500.00

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7J23TDLIN9FOUAS

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			3,300.00
30-06-2022	Closing balance			3,300.00

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7L06TDRRJ67V0WZ

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			10,600.00
30-06-2022	Closing balance			10,600.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8C12TDEAA9DFUE7

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			22,301.00
30-06-2022	Closing balance			22,301.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8H01TDJV239DX30

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			268,300.00
30-06-2022	Closing balance			268,300.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8J31TDQUJ9VMALR

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			10,900.00
30-06-2022	Closing balance			10,900.00

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8K14TDJYJ5RRPPA

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			14,598.00
30-06-2022	Closing balance			14,598.00

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B9B25TDXAN5JKX7D

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			10,900.00
30-06-2022	Closing balance			10,900.00

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B9C12TDTYX7F37E8

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			36,075.00
30-06-2022	Closing balance			36,075.00

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**Statement Period** 01-07-2021 to 30-09-2021  
**Statement Date** 05-10-2021  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
01-07-2021	Opening balance			2,596.95
20-09-2021	Rollover @ 0.6% maturing on 20-06-2022			2,596.95
20-09-2021	Term Deposit Interest		11.65	2,608.60
20-09-2021	Loyalty Bonus Interest		1.94	2,610.54
30-09-2021	Closing balance			2,610.54

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**Statement Period** 01-10-2021 to 31-12-2021  
**Statement Date** 08-01-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
01-10-2021	Opening balance			2,610.54
31-12-2021	Closing balance			2,610.54

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2022 to 31-03-2022  
**Statement Date** 04-04-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
01-01-2022	Opening balance			2,610.54
31-03-2022	Closing balance			2,610.54

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

**Address** Rabobank Online Savings  
GPO Box 4715  
Sydney NSW 2001  
**Telephone** 1800 445 445  
**Fax** 1800 121 615  
**E-mail** [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com)  
**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			2,610.54
20-06-2022	Early Withdrawal			2,610.54
20-06-2022	Term Deposit Interest		9.76 ✓	2,620.30
20-06-2022	Loyalty Bonus Interest		1.95 ✓	2,622.25
20-06-2022	Term Deposit Principal to 142201008516500	2,622.25		0.00
20-06-2022	Closing balance			0.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2022 to 31-03-2022  
**Statement Date** 04-04-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B2B13ZY0000A09VJ

Date	Transaction Details	Debit	Credit	Balance
01-01-2022	Opening balance			250,000.00
14-02-2022	Early Withdrawal			250,000.00
14-02-2022	Term Deposit Interest		8,227.40	258,227.40
14-02-2022	Loyalty Bonus Interest		249.32	258,476.72
14-02-2022	Net Loyalty Bonus Interest to 142201008516500	249.32		258,227.40
14-02-2022	Net Interest to 142201008516500	8,227.40		250,000.00
14-02-2022	Term Deposit Principal to 142201008516500	250,000.00		0.00
14-02-2022	Closing balance			0.00

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# Rabobank

## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA202302WTZP

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			47,633.76
30-06-2022	Closing balance			47,633.76

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## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B5H10TDGZ79SUVLG

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			23,708.00
30-06-2022	Closing balance			23,708.00

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## Term Deposit Statement

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**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B6E05TDXCR01S78W

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			30,000.00
05-05-2022	Term Deposit Interest		210.00	30,210.00
05-05-2022	Loyalty Bonus Interest		30.00	30,240.00
05-05-2022	Net Loyalty Bonus Interest to 142201008516500	30.00		30,210.00
05-05-2022	Net Interest to 142201008516500	210.00		30,000.00
30-06-2022	Closing balance			30,000.00

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2022 to 30-06-2022  
**Statement Date** 05-07-2022  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B2J17TDXPF6GJLNC

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			64,725.53
30-06-2022	Closing balance			64,725.53

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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## Fixed Term Deposit Interest Advice



036  
NORMAN CAIRNS PTY LTD (ACN 153 548 380)  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

**BSB: 484-799 Account No: 029224521**

**Statement Period: 2 May 2021 - 1 Nov 2021**

### ACCOUNT INFORMATION:

Interest Earned Year to Date: ..... \$

Information about your Term Deposit Account

From 5 October 2021, we will no longer allow Term Deposit Accounts with a 24 month term or longer to automatically renew upon maturity. Updated copies of the Fixed Term Deposit Product Information Document will be available from this date at [www.suncorp.com.au/documents](http://www.suncorp.com.au/documents). For further information contact us on 13 11 55 or visit your nearest branch.

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance .....			5,085.00
	<b>CLOSING BALANCE</b> .....			<b>5,085.00</b>

**Notes:** Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

#### Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit [www.suncorp.com.au/contact-us/customer-relations](http://www.suncorp.com.au/contact-us/customer-relations) or lodge your complaint with the Australian Financial Complaints Authority by visiting [www.afca.org.au](http://www.afca.org.au), calling 1800 931 678, emailing [info@afca.org.au](mailto:info@afca.org.au) or sending a letter to GPO Box 3, Melbourne VIC

306ST1DL035138PR-E1662 S2569815175-

## Fixed Term Deposit Interest Advice



036  
NORMAN CAIRNS PTY LTD (ACN 153 548 380)  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

**BSB: 484-799 Account No: 029224521**

**Statement Period: 2 Nov 2021 - 1 May 2022**

### ACCOUNT INFORMATION:

Interest Earned Year to Date: ..... \$17.79

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance .....			5,085.00
1 May 2022	INTEREST .....		17.79	5,102.79
	<b>CLOSING BALANCE .....</b>			<b>5,102.79</b>

#### Term Deposit Renewal Confirmation

Your renewed term deposit details are outlined below.

Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit	029224521
Amount	\$5,102.79
Term	12 months
Interest Payments	On Maturity
Interest Rate **	.95% p.a.
Next Maturity Date	1 May 2023
Total Interest*	\$48.47
Grace Period End Date	14 May 2022

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on **07 5457 6622**

\* Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at another frequency.

\*\* A higher interest rate may be available on another Suncorp Bank deposit product. You can check our current interest rates on the Suncorp Bank website, by calling 13 11 55, or visiting a store.

#### Important information – Breaking Your Term

Your term deposit has the benefit of a 14 calendar day grace period which started on the maturity date (being the End Date of the Statement Period as listed above). During the grace period you can make changes (including withdrawals and transfers) without incurring any penalties.

After the grace period ends, you cannot withdraw all or any part of your deposit unless we agree. If we agree, the funds will only be available to you after 31 days has expired from the date we agree to your early withdrawal request. A \$30 Early Withdrawal Administration Fee will apply and you will also be charged an interest adjustment which is made according to the proportion of the term completed as outlined in the table below.

Proportion of term completed	Interest Adjustment
0% - 25%	80% of interest earned up to the date we allow you to withdraw your deposit
26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit
51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit
76% - 100%	20% of interest earned up to the date we allow you to withdraw your deposit

Details are continued on the back of this page

# 77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MPL.AX	Medibank Private Limited	2470.000000	\$8,151.00	2470.000000	\$7,805.20	4.43%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		2470.000000	\$8,151.00	2470.000000	\$7,805.20	

## Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- Holding Balance - Medibank.pdf

## Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy









Norman Cairns Trust Fund  
**Investment Movement Report**

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		10,900.00							10,900.00	10,900.00
Suncorp T/D 029224521		5,085.00		17.79					5,102.79	5,102.79
		<b>2,178,169.51</b>		<b>315,786.10</b>		<b>(272,622.98)</b>			<b>2,221,332.63</b>	<b>2,221,332.63</b>
<b>Shares in Listed Companies (Australian)</b>										
MPL.AX - Medibank Private Limited										
	2,470.00	4,940.00						2,470.00	4,940.00	8,027.50
		<b>4,940.00</b>							<b>4,940.00</b>	<b>8,027.50</b>
		<b>2,392,899.00</b>		<b>895,422.26</b>		<b>(755,033.61)</b>			<b>2,533,287.65</b>	<b>2,536,375.15</b>



# Norman Cairns Trust Fund

## Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
<b>60400</b>	<b>Bank Accounts</b>						
CBA10287300	CBA Cash Investment A/C 10287300					9.75	
ING60489657	ING Direct A/C 60489657					14.69	
NAB123132038	NAB Business Cash Maximiser A/C 12-313-2038					4,629.86	
NAB128065874	NAB Business Cheque A/C 12-806-5874					539.96	
PIB008516500	Rabo Direct Savings A/C 008516500					0.22	
MET452670542	Suncorp Business Saver A/C 452670542					301,820.54	
<b>60800</b>	<b>Term Deposits</b>						
CBATD50071723	CBA T/D 50071723					60,109.38	
CBATD50075679	CBA T/D 50075679					383,763.49	
CBATD50076559	CBA T/D 50076559					56,192.69	
ING82881005	ING T/D 82881005					346,098.47	
ING83372799	ING T/D 83372799					26,286.95	
ING83450930	ING T/D 83450930					52,373.51	
ING83897570	ING T/D 83897570					19,433.91	
ING84040864	ING T/D 84040864					42,032.43	
MBLTD261191647	MacQuarie Bank T/D 261191647					250,000.00	
NABTD270000190	NAB T/D 27-000-0190					12,700.00	
NABTD917744124	NAB T/D 91-774-4124					5,635.50	
PIBAA19126G3KR L	RaboDirect T/D 19126G3KRL					3,000.00	

# Norman Cairns Trust Fund Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
PIBAA19217YCG7 J	RaboDirect T/D 19217YCG7J					10,200.00	
PIBTDAA202302W TZP	RaboDirect T/D 202302WTZP					47,633.76	
PIBAA203001S5B 3	RaboDirect T/D 203001S5B3					2,431.00	
PIBAA21221XSYF N	RaboDirect T/D 21XSYFN					15,600.00	
PIBAA20127D033 B	RaboDirect T/D 27D033B					22,621.94	
PIBAA22045S6N4 K	RaboDirect T/D 45S6N4K					261,611.17	
PIBAA20248K320 V	RaboDirect T/D 48K320V					3,091.21	
PIBAA21055D48W R	RaboDirect T/D 5D48WR					28,949.00	
PIBAA22171P4XT Z	RaboDirect T/D 71P4XTZ					3,484.20	
PIBB4G17TDDYD 6D8ALS	RaboDirect T/D DYD6D8ALS					12,000.00	
PIBB8C12TDEAA9 DFUE7	RaboDirect T/D EAA9DFUE7					22,301.00	
PIBB6K21TDEPP5 PVH2R	RaboDirect T/D EPP5PVH2R					3,000.00	
PIBTDGZ79SUJL G	RaboDirect T/D GZ79SUJLG					23,708.00	
PIBB8K14TDJYJ5 RRPPA	RaboDirect T/D JYJ5RRPPA					14,598.00	
PIBB7J23TDLIN9F OUAS	RaboDirect T/D LIN9F0UAS					3,300.00	
PIBB7L06TDRRJ6 7V0WZ	RaboDirect T/D RRJ67V0WZ					10,600.00	
PIBB6H08TDTNQ 49RSD4	RaboDirect T/D TNQ49R2D4					14,900.00	
PIBB9C12TDTYX7 F37E8	RaboDirect T/D TYX7F37E8					36,075.00	

# Norman Cairns Trust Fund

## Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
PIBB7H07TDWYP 9FBLVR	RaboDirect T/D WYP9FBLVR					14,500.00	
PIBB9B25TDXAN5 JKX7D	RaboDirect T/D XAN5JKX7D					10,900.00	
PIBTDXCR01S78 W	RaboDirect T/D XCR01S78W					30,000.00	
PIBTDXPF6GJLN	RaboDirect T/D XPF6GJLNC					64,725.53	
PIBAA2075FSQG S	RaboDirect TD 75FSQGS					23,173.70	
PIBB8H01TDJV23 9DX30	RaboDirect TD JV239DX30					268,300.00	
PIBB8J31TDQUJ9 VMALR	RaboDirect TD QUJ9VMALR					10,900.00	
MET029224521	Suncorp T/D 029224521					5,102.79	
<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>						
MPL.AX	Medibank Private Limited				Setup	2,470.0000	<b>2,470.0000</b>

Date: 3/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**MEDIBANK PRIVATE LIMITED  
MPL ORDINARY FULLY PAID SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
NORMAN CAIRNS PTY LTD J*****7386	Issuer Sponsored	VIC	2470
		<b>Total</b>	<b>2470</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

# 85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$5,492.00	(\$4,464.76)	(223.01)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$5,492.00	(\$4,464.76)	

## Supporting Documents

- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- ATO - Integrated Client Account.pdf
- ATO - Income Tax Account.pdf
- ATO - PAYG Instalment Report.pdf

## Standard Checklist

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

Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

---

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 02 July 2019 to 30 June 2020</b>						
<b><u>Label C</u></b>						
	11/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	68.72		
	31/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.04		
	31/07/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	13/08/2019	25000/ING82881005	ING T/D 82881005	9,366.05		
	27/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	84.27		
	29/08/2019	25000/CBATD50076559	CBA T/D 50076559	737.28		
	31/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.07		
	31/08/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	05/09/2019	25000/CBATD50075679	CBA T/D 50075679	1,704.04		
	14/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14		
	30/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.30		
	30/09/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	17/10/2019	25000/ING83897570	ING T/D 83897570	530.04		
	20/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14		
	31/10/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	31/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.17		
	20/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	1,836.69		
	26/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	38.91		
	27/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	2,782.15		
	29/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	40.14		
	30/11/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		

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Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label C</b>						
	30/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.06		
	05/12/2019	25000/NABTD270000190	NAB T/D 27-000-0190	406.42		
	11/12/2019	25000/MET603739554	Suncorp T/D 603739554	550.25		
	19/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	188.66		
	28/12/2019	25000/CBATD50075951	CBA T/D 50075951	408.97		
	30/12/2019	25000/ING83450930	ING T/D 83450930	1,470.52		
	31/12/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	31/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.16		
	12/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	55.07		
	22/01/2020	25000/CBATD50073868	CBA T/D 50073868	1,244.24		
	30/01/2020	25000/CBA50067185	CBA T/D 50067185	8,520.19		
	31/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03		
	31/01/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
	01/02/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	2.26		
	05/02/2020	25000/CBATD50075679	CBA T/D 50075679	392.54		
	06/02/2020	25000/MBLTD261191647	MacQuarie Bank T/D 261191647	7,625.00		
	28/02/2020	25000/PIBTDAA19240YVDJ	RaboDirect T/D 19240YVDJS	13.80		
	28/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.24		
	29/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03		
	29/02/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
	01/03/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	22.10		
	01/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	690.91		
	19/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	113.22		

Norman Cairns Trust Fund

## Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label C</b>						
	31/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	5.50		
	31/03/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
	19/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	56.66		
	21/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.02		
	22/04/2020	25000/ING84040864	ING T/D 84040864	1,091.57		
	25/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	19.15		
	30/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.50		
	21/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	622.57		
	27/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	28.07		
	29/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	24.75		
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	29.11		
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	1.05		
	04/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	266.89		
	05/06/2020	25000/ING83372799	ING T/D 83372799	563.99		
	07/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	446.96		
	21/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.65		
	30/06/2020	25000/PIBTDXPF6GJLNC	RaboDirect T/D XPF6GJLNC	2,342.90		
	30/06/2020	25000/PIB008516500	Rabo Direct Savings A/C 008516500	10.38		
	30/06/2020	25000/PIBB8H01TDJV239D	RaboDirect TD JV239DX30	9,658.81		
	30/06/2020	25000/PIBB7H07TDWYP9F	RaboDirect T/D WYP9FBLVR	478.51		
	30/06/2020	25000/PIBB5B17TDHZZ7F1	RaboDirect T/D HZZ7F1WCQ	566.45		
	30/06/2020	25000/PIBB6H08TDTNQ49	RaboDirect T/D TNQ49R2D4	491.71		
	30/06/2020	25000/PIBB7C14TDPVG5T1	RaboDirect T/D PVG5T1N4C	630.45		



Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label C</b>						
	30/06/2020	25000/PIBB7J23TDLIN9F0U	RaboDirect T/D LIN9F0UAS	107.26		
	30/06/2020	25000/PIBB8J31TDQUJ9VM	RaboDirect TD QUJ9VMALR	370.61		
	30/06/2020	25000/PIBB9C12TDTYX7F3	RaboDirect T/D TYX7F37E8	1,193.75		
	30/06/2020	25000/PIBB5E05TDWCA54	RaboDirect T/D WCA54NKVI	631.73		
	30/06/2020	25000/PIBB4G17TDDYD6D	RaboDirect T/D DYD6D8ALS	552.01		
	30/06/2020	25000/PIBB6K21TDEPP5PV	RaboDirect T/D EPP5PVH2R	99.01		
	30/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	3.53		
	30/06/2020	25000/PIBB5B06TDVA53B0	RaboDirect T/D VA53B0J2Y	777.87		
	30/06/2020	25000/PIBB7L06TDRRJ67V	RaboDirect T/D RRJ67V0WZ	344.51		
	30/06/2020	25000/PIBAA19308KSKY2	RaboDirect T/D 19308KSKY2	23.58		
	30/06/2020	25000/CBATD50071723	CBA T/D 50071723	1,681.19		
	30/06/2020	25000/PIBRABOTDA09VJ	RaboDirect T/D ABOTDA09VJ	8,500.00		
	30/06/2020	25000/PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	1,050.00		
	30/06/2020	25000/PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	90.25		
	30/06/2020	25000/PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2	647.54		
	30/06/2020	25000/CBA50077797	CBA TD 50077797	164.06		
	30/06/2020	25000/PIBB9B25TDXAN5JK	RaboDirect T/D XAN5JKX7D	348.81		
	30/06/2020	25000/PIBTDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	457.50		
	30/06/2020	25000/PIBB8K14TDJYJ5RRP	RaboDirect T/D JYJ5RRPPA	510.94		
	30/06/2020	25000/PIBB8C12TDEAA9D	RaboDirect T/D EAA9DFUE7	704.42		
	30/06/2020	25000/PIBB7C14TDPV67T0	RaboDirect T/D PV67T0FWL	33.19		
			<b>Total</b>	74,756.32	49.040 %	<b>36,660.50</b>
<b>Label K</b>						

Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label K</b>						
	26/09/2019	23900/MPL.AX	Medibank Private Limited	244.53		
	26/03/2020	23900/MPL.AX	Medibank Private Limited	140.79		
			<b>Total</b>	385.32	49.040 %	<b>188.97</b>
<b>Label L</b>						
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80		
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34		
			<b>Total</b>	165.14	49.040 %	<b>80.99</b>
					<b>Total Segment ECPI *</b>	<b>36,930.46</b>
					<b>SMSF Annual Return Rounding</b>	<b>2.46</b>
					<b>Total ECPI</b>	<b>36,928.00</b>

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

Norman Cairns Trust Fund

# Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 02 July 2019 to 30 June 2020</b>							
<b>Label A</b>							
	30/06/2020	37700	Interest Paid - ATO General Interest	5.70			
			<b>Total</b>	5.70	49.040 %	2.90	2.80
<b>Label H</b>							
	31/05/2020	30700	Auditor's Remuneration	495.00			
			<b>Total</b>	495.00	49.040 %	252.25	242.75
<b>Label J</b>							
	30/09/2019	31500	Bank Charges	5.00			
	18/06/2020	30100	Accountancy Fees	235.00			
	08/10/2019	31500	Bank Charges	(5.00)			
	22/10/2019	30800	ASIC Fees	54.00			
			<b>Total</b>	289.00	49.040 %	147.28	141.72
	30/06/2020	30400	ATO Supervisory Levy	259.00			
			<b>Total</b>	259.00	0.000 %	259.00	0.00
			<b>Label Total</b>			406.28	141.72
			<b>Total Segment Expenses</b>			<b>661.43</b>	<b>387.27</b>

**Norman Cairns Trust Fund**

**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

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Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				<b>Total Expenses *</b>	<b>661.43</b>	<b>387.27</b>

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\* General expense percentage - 49.040 %

\* Investment expense percentage - 49.040 %

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**Norman Cairns Trust Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2022

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	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	0.00
<b>Add</b>	
Pension Payments	1,061,154.15
	<u>1,061,154.15</u>
<b>Taxable Income or Loss</b>	<u>                    </u>
Income Tax on Taxable Income or Loss	0.00
	<u>                    </u>
<b>CURRENT TAX OR REFUND</b>	<u>0.00</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(5,492.00)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(5,233.00)</u>

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Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	11/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	68.72
	31/07/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.04
	13/08/2019	25000/ING82881005	ING T/D 82881005	9,366.05
	27/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	84.27
	29/08/2019	25000/CBATD50076559	CBA T/D 50076559	737.28
	31/08/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.07
	05/09/2019	25000/CBATD50075679	CBA T/D 50075679	1,704.04
	14/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14
	30/09/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	30/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.30
	17/10/2019	25000/ING83897570	ING T/D 83897570	530.04
	20/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14
	31/10/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.17
	20/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	1,836.69
	26/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	38.91
	27/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	2,782.15
	29/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	40.14
	30/11/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	30/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.06
	05/12/2019	25000/NABTD270000190	NAB T/D 27-000-0190	406.42
	11/12/2019	25000/MET603739554	Suncorp T/D 603739554	550.25
	19/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	188.66
	28/12/2019	25000/CBATD50075951	CBA T/D 50075951	408.97
	30/12/2019	25000/ING83450930	ING T/D 83450930	1,470.52
	31/12/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.16
	12/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	55.07
	22/01/2020	25000/CBATD50073868	CBA T/D 50073868	1,244.24
	30/01/2020	25000/CBA50067185	CBA T/D 50067185	8,520.19
	31/01/2020	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03
	01/02/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	2.26
	05/02/2020	25000/CBATD50075679	CBA T/D 50075679	392.54

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	06/02/2020	25000/MBLTD261191647	MacQuarie Bank T/D 261191647	7,625.00
	28/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.24
	28/02/2020	25000/PIBTDA19240YVD JS	RaboDirect T/D 19240YVDJS	13.80
	29/02/2020	25000/ING60489657	ING Direct A/C 60489657	0.01
	29/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03
	01/03/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	22.10
	01/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	690.91
	19/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	113.22
	31/03/2020	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	5.50
	19/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	56.66
	21/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.02
	22/04/2020	25000/ING84040864	ING T/D 84040864	1,091.57
	25/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	19.15
	30/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.50
	21/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	622.57
	27/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	28.07
	29/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	24.75
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	1.05
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	29.11
	04/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	266.89
	05/06/2020	25000/ING83372799	ING T/D 83372799	563.99
	07/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	446.96
	21/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.65
	30/06/2020	25000/CBA50077797	CBA TD 50077797	164.06
	30/06/2020	25000/CBATD50071723	CBA T/D 50071723	1,681.19
	30/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	3.53
	30/06/2020	25000/PIB008516500	Rabo Direct Savings A/C 008516500	10.38
	30/06/2020	25000/PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	90.25
	30/06/2020	25000/PIBRABOTDA09VJ	RaboDirect T/D ABOTDA09VJ	8,500.00
	30/06/2020	25000/PIBTDXPF6GJLNC	RaboDirect T/D XPF6GJLNC	2,342.90
	30/06/2020	25000/PIBB4G17TDDYD6 D8ALS	RaboDirect T/D DYD6D8ALS D8ALS	552.01
	30/06/2020	25000/PIBB5B06TDVA53B 0J2Y	RaboDirect T/D VA53B0J2Y 0J2Y	777.87
	30/06/2020	25000/PIBB5B17TDHZT	RaboDirect T/D HZT7F1WCQ	566.45

# Norman Cairns Trust Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
		7F1WCQ		
	30/06/2020	25000/PIBB5E05TDWCA5 4NKVI	RaboDirect T/D WCA54NKVI	631.73
	30/06/2020	25000/PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2	647.54
	30/06/2020	25000/PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	1,050.00
	30/06/2020	25000/PIBB6H08TDTNQ49 RSD4	RaboDirect T/D TNQ49R2D4	491.71
	30/06/2020	25000/PIBB6K21TDEPP5P VH2R	RaboDirect T/D EPP5PVH2R	99.01
	30/06/2020	25000/PIBB7C14TDPVG5T 1N4C	RaboDirect T/D PVG5T1N4C	630.45
	30/06/2020	25000/PIBB7J23TDLIN9F0 UAS	RaboDirect T/D LIN9F0UAS	107.26
	30/06/2020	25000/PIBB7L06TDRRJ67 V0WZ	RaboDirect T/D RRJ67V0WZ	344.51
	30/06/2020	25000/PIBB8C12TDEAA9D FUE7	RaboDirect T/D EAA9DFUE7	704.42
	30/06/2020	25000/PIBB8H01TDJV239 DX30	RaboDirect TD JV239DX30	9,658.81
	30/06/2020	25000/PIBB8J31TDQUJ9V MALR	RaboDirect TD QUJ9VMALR	370.61
	30/06/2020	25000/PIBB8K14TDJYJ5R RPPA	RaboDirect T/D JYJ5RRPPA	510.94
	30/06/2020	25000/PIBB9B25TDXAN5J KX7D	RaboDirect T/D XAN5JKX7D	348.81
	30/06/2020	25000/PIBB9C12TDTYX7F 37E8	RaboDirect T/D TYX7F37E8	1,193.75
	30/06/2020	25000/PIBTDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	457.50
	30/06/2020	25000/PIBB7C14TDPV67T 0FWL	RaboDirect T/D PV67T0FWL	33.19
	30/06/2020	25000/PIBB7H07TDWYP9 FBLVR	RaboDirect T/D WYP9FBLVR	478.51
	30/06/2020	25000/PIBAA19308KSky2	RaboDirect T/D 19308KSKY2	23.58
<b>Sub-Total</b>				<b>74,756.32</b>
<b>Ignore Cents</b>				<b>0.32</b>
<b>Total</b>				<b>74,756.00</b>
<b>K - Franked dividend amount</b>				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	244.53
	26/03/2020	23900/MPL.AX	Medibank Private Limited	140.79
<b>Sub-Total</b>				<b>385.32</b>
<b>Ignore Cents</b>				<b>0.32</b>
<b>Total</b>				<b>385.00</b>
<b>L - Income - Dividend franking credit</b>				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34
<b>Sub-Total</b>				<b>165.14</b>
<b>Ignore Cents</b>				<b>0.14</b>
<b>Total</b>				<b>165.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				



Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				75,306.00
<b>Sub-Total</b>				<b>75,306.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>75,306.00</b>
<b>Y - Income - Exempt current pension income</b>				
				36,928.00
<b>Sub-Total</b>				<b>36,928.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>36,928.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				38,378.00
<b>Sub-Total</b>				<b>38,378.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>38,378.00</b>
<b>A1 - Expenses - Interest expenses within Australia</b>				
	30/06/2020	37700	Interest Paid - ATO General Interest	2.90
<b>Sub-Total</b>				<b>2.90</b>
<b>Ignore Cents</b>				<b>0.90</b>
<b>Total</b>				<b>2.00</b>
<b>A2 - Expenses - Interest expenses within Australia non deductible</b>				
	30/06/2020	37700	Interest Paid - ATO General Interest	2.80
<b>Sub-Total</b>				<b>2.80</b>
<b>Ignore Cents</b>				<b>0.80</b>
<b>Total</b>				<b>2.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	31/05/2020	30700	Auditor's Remuneration	252.25
<b>Sub-Total</b>				<b>252.25</b>
<b>Ignore Cents</b>				<b>0.25</b>
<b>Total</b>				<b>252.00</b>
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
	31/05/2020	30700	Auditor's Remuneration	242.75
<b>Sub-Total</b>				<b>242.75</b>
<b>Ignore Cents</b>				<b>0.75</b>
<b>Total</b>				<b>242.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	30/09/2019	31500	Bank Charges	2.55
	08/10/2019	31500	Bank Charges	(2.55)
	22/10/2019	30800	ASIC Fees	27.52
	18/06/2020	30100	Accountancy Fees	119.76
	30/06/2020	30400	ATO Supervisory Levy	259.00

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J1 - Expenses - Management and administration expenses</b>				
<b>Sub-Total</b>				<b>406.27</b>
<b>Ignore Cents</b>				<b>0.27</b>
<b>Total</b>				<b>406.00</b>
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	30/09/2019	31500	Bank Charges	2.45
	08/10/2019	31500	Bank Charges	(2.45)
	22/10/2019	30800	ASIC Fees	26.48
	18/06/2020	30100	Accountancy Fees	115.24
<b>Sub-Total</b>				<b>141.73</b>
<b>Ignore Cents</b>				<b>0.73</b>
<b>Total</b>				<b>141.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				660.00
<b>Sub-Total</b>				<b>660.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>660.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				385.00
<b>Sub-Total</b>				<b>385.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>385.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				37,718.00
<b>Sub-Total</b>				<b>37,718.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>37,718.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				1,045.00
<b>Sub-Total</b>				<b>1,045.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,045.00</b>
<b>A - Taxable income</b>				
				37,718.00
<b>Sub-Total</b>				<b>37,718.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>37,718.00</b>
<b>T1 - Tax on taxable income</b>				
				5,657.70

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>T1 - Tax on taxable income</b>				
Sub-Total				5,657.70
Ignore Cents				0.00
<b>Total</b>				<b>5,657.70</b>
<b>B - Gross Tax</b>				
				5,657.70
Sub-Total				5,657.70
Ignore Cents				0.00
<b>Total</b>				<b>5,657.70</b>
<b>T2 - SUBTOTAL</b>				
				5,657.70
Sub-Total				5,657.70
Ignore Cents				0.00
<b>Total</b>				<b>5,657.70</b>
<b>T3 - SUBTOTAL 2</b>				
				5,657.70
Sub-Total				5,657.70
Ignore Cents				0.00
<b>Total</b>				<b>5,657.70</b>
<b>E1 - Complying fund's franking credits tax offset</b>				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34
Sub-Total				165.14
Ignore Cents				0.00
<b>Total</b>				<b>165.14</b>
<b>E - Refundable tax offsets</b>				
				165.14
Sub-Total				165.14
Ignore Cents				0.00
<b>Total</b>				<b>165.14</b>
<b>T5 - TAX PAYABLE</b>				
				5,492.56
Sub-Total				5,492.56
Ignore Cents				0.00
<b>Total</b>				<b>5,492.56</b>
<b>K - PAYG instalments raised</b>				
	08/10/2019	85000	Income Tax Payable/Refundable	336.00
	18/02/2020	85000	Income Tax Payable/Refundable	336.00
	28/04/2020	85000	Income Tax Payable/Refundable	336.00
	30/06/2020	85000	Income Tax Payable/Refundable	336.00

**Norman Cairns Trust Fund**

**Tax Reconciliation Report**

For the year ended 30 June 2020

<b>Tax Return Label</b>	<b>Date</b>	<b>Account Code</b>	<b>Account Name</b>	<b>Amount</b> <b>\$</b>
<hr/>				
<b>K - PAYG instalments raised</b>				
<b>Sub-Total</b>				<b>1,344.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,344.00</b>
<hr/>				
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<hr/>				
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				4,407.56
<b>Sub-Total</b>				<b>4,407.56</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>4,407.56</b>

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## Income tax 551

Date generated	27 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

7 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Jul 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$4,407.56		\$4,407.56 DR
2 Aug 2021	1 Jul 2021	General interest charge			\$4,407.56 DR
17 Aug 2021	16 Aug 2021	Payment received		\$4,407.56	\$0.00
17 Aug 2021	17 Aug 2021	General interest charge			\$0.00
6 Jun 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,723.76		\$4,723.76 DR
30 Jun 2022	29 Jun 2022	Payment received		\$4,723.76	\$0.00
30 Jun 2022	30 Jun 2022	General interest charge			\$0.00



## Activity statement 001

Date generated	27 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$1,138.00 CR

## Transactions

11 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Dec 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,373.00		\$1,373.00 DR
4 Jan 2022	4 Jan 2022	General interest charge			\$1,373.00 DR
18 Jan 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,373.00		\$2,746.00 DR
21 Jan 2022	20 Jan 2022	Payment received		\$1,373.00	\$1,373.00 DR
1 Feb 2022	1 Feb 2022	General interest charge			\$1,373.00 DR
8 Mar 2022	7 Mar 2022	Payment received		\$1,373.00	\$0.00
8 Mar 2022	8 Mar 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,373.00		\$1,373.00 DR
2 May 2022	2 May 2022	General interest charge			\$1,373.00 DR
27 May 2022	26 May 2022	Payment received		\$1,373.00	\$0.00
27 May 2022	27 May 2022	General interest charge			\$0.00



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2022

**Tax Agent** 74856004

**Last Updated** 18/02/2023

<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>
930711144	THE TRUSTEE FOR NORMAN CAIRNS TRUST FUND	1,373.00	1,373.00	1,373.00	1,373.00	5,492.00

**Total No of Clients: 1**

# 86000 - PAYG Instalment Payable

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$1,373.00)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,373.00)		

## Supporting Documents

No supporting documents

## Standard Checklist

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



# 88000 - Sundry Creditors

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$13,853.00)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$13,853.00)		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

## Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
Sundry Creditors (88000)					
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving			13,853.00	13,853.00 CR
				<b>13,853.00</b>	<b>13,853.00 CR</b>

**Total Debits: 0.00**

**Total Credits: 13,853.00**

# 88010 - Creditors - ATO

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
88010	Creditors - ATO		(\$4,413.26)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$4,413.26)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

## Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Creditors - ATO (88010)</b>					
<u>Creditors - ATO (88010)</u>					
01/07/2021	Opening Balance				4,413.26 CR
16/08/2021	Internet Bpay 2020 Tax Office Payments 551009307111448021		4,407.56		5.70 CR
29/06/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 67940722 taxman		4,723.76		4,718.06 DR
30/06/2022	2021 Income Tax			4,723.76	5.70 CR
30/06/2022	2019 Amended IT Return Amended - Claimed as interest in error June 2020		5.70		0.00 DR
			<b>9,137.02</b>	<b>4,723.76</b>	<b>0.00 DR</b>

**Total Debits: 9,137.02**

**Total Credits: 4,723.76**

# A - Financial Statements

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

## Supporting Documents

- 3. Financial Statements.pdf
- 5. INVESTMENT STRATEGY.pdf
- 4. 2022 Income Tax.pdf

## Standard Checklist

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

# Norman Cairns Trust Fund

## **Financial Statements & Reports** for the year ended 30 June 2022



**Sam Greco & Co**  
Level 1, 1355 Gympie Road, ASPLEY QLD 4032  
PO Box 354, ASPLEY QLD 4034  
ABN: 16230504491  
Phone 07 3263 5200 Fax 07 3263 4830  
Email: [info@taxonline.com.au](mailto:info@taxonline.com.au)

**Norman Cairns Trust Fund**  
**Operating Statement**  
For the year ended 30 June 2022

	Note	2022 \$	2021 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	7	321.10	298.87
Interest Received		48,365.10	58,353.08
Other Investment Income		12.01	0.00
<b>Investment Gains</b>			
Changes in Market Values	8	222.30	419.90
<b>Contribution Income</b>			
Personal Concessional		27,500.00	30,000.00
Personal Non Concessional		233,853.00	61,300.00
<b>Other Income</b>			
Interest Received ATO		5.70	0.00
<b>Total Income</b>		<u>310,279.21</u>	<u>150,371.85</u>
<b>Expenses</b>			
Accountancy Fees		3,190.00	7,639.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		440.00	440.00
ASIC Fees		56.00	55.00
		<u>3,945.00</u>	<u>8,393.00</u>
<b>Member Payments</b>			
Pensions Paid		152,726.24	213,402.91
<b>Total Expenses</b>		<u>156,671.24</u>	<u>221,795.91</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>153,607.97</u>	<u>(71,424.06)</u>
Income Tax Expense	9	4,495.89	4,464.76
<b>Benefits accrued as a result of operations</b>		<u>149,112.08</u>	<u>(75,888.82)</u>

*The accompanying notes form part of these financial statements.*

*Refer to compilation report*

# Norman Cairns Trust Fund

## Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	8,027.50	7,805.20
<b>Total Investments</b>		<u>8,027.50</u>	<u>7,805.20</u>
<b>Other Assets</b>			
NAB Business Cash Maximiser A/C 12-313-2038		4,629.86	508.86
NAB Business Cheque A/C 12-806-5874		539.96	87.66
CBA Cash Investment A/C 10287300		9.75	9.75
Suncorp Business Saver A/C 452670542		301,820.54	204,591.77
ING Direct A/C 60489657		14.69	14.69
Rabo Direct Savings A/C 008516500		0.22	4,576.76
RaboDirect T/D XPF6GJLNC		64,725.53	64,725.53
RaboDirect T/D GZ79SUVLG		23,708.00	23,708.00
RaboDirect T/D XCR01S78W		30,000.00	30,000.00
MacQuarie Bank T/D 261191647		250,000.00	250,000.00
RaboDirect T/D ABOTDA09VJ		0.00	250,000.00
CBA T/D 50071723		60,109.38	59,927.85
ING T/D 82881005		346,098.47	339,145.98
ING T/D 83372799		26,286.95	26,208.33
ING T/D 83450930		52,373.51	52,216.86
ING T/D 83897570		19,433.91	19,117.59
ING T/D 84040864		42,032.43	41,906.71
RaboDirect T/D DYD6D8ALS		12,000.00	12,000.00
CBA T/D 50075679		383,763.49	380,340.47
NAB T/D 27-000-0190		12,700.00	12,700.00
RaboDirect T/D TNQ49R2D4		14,900.00	14,900.00
RaboDirect T/D EPP5PVH2R		3,000.00	3,000.00
RaboDirect T/D PV67T0FWL		0.00	1,000.00
RaboDirect T/D PVG5T1N4C		0.00	19,000.00
CBA T/D 50076559		56,192.69	55,636.33
RaboDirect T/D WYP9FBLVR		14,500.00	14,500.00
RaboDirect T/D LIN9F0UAS		3,300.00	3,300.00
RaboDirect T/D EAA9DFUE7		22,301.00	22,301.00
RaboDirect T/D RRJ67V0WZ		10,600.00	10,600.00
RaboDirect TD JV239DX30		268,300.00	268,300.00
RaboDirect TD QUJ9VMALR		10,900.00	10,900.00
RaboDirect T/D JYJ5RRPPA		14,598.00	14,598.00
RaboDirect T/D XAN5JKX7D		10,900.00	10,900.00

*The accompanying notes form part of these financial statements.*

*Refer to compilation report*



# Norman Cairns Trust Fund

## Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
RaboDirect T/D TYX7F37E8		36,075.00	36,075.00
RaboDirect T/D 19126G3KRL		3,000.00	3,000.00
NAB T/D 91-774-4124		5,635.50	5,588.00
Suncorp T/D 029224521		5,102.79	5,085.00
RaboDirect T/D 27D033B		22,621.94	22,621.94
RaboDirect T/D 20079JBC4C		0.00	2,561.95
RaboDirect T/D 19217YCG7J		10,200.00	10,200.00
RaboDirect T/D 202302WTZP		47,633.76	47,633.76
RaboDirect T/D 48K320V		3,091.21	3,091.21
RaboDirect T/D 203001S5B3		2,431.00	2,431.00
RaboDirect T/D 5D48WR		28,949.00	28,949.00
RaboDirect T/D 45S6N4K		261,611.17	0.00
RaboDirect T/D 71P4XTZ		3,484.20	0.00
RaboDirect T/D 21XSYFN		15,600.00	0.00
RaboDirect TD 75FSQGS		23,173.70	0.00
Income Tax Refundable		996.11	0.00
<b>Total Other Assets</b>		<u>2,529,343.76</u>	<u>2,387,959.00</u>
<b>Total Assets</b>		<u>2,537,371.26</u>	<u>2,395,764.20</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0.00	4,464.76
PAYG Instalment Payable		1,373.00	0.00
Creditors - ATO		0.00	4,413.26
<b>Total Liabilities</b>		<u>1,373.00</u>	<u>8,878.02</u>
<b>Net assets available to pay benefits</b>		<u>2,535,998.26</u>	<u>2,386,886.18</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Kenning, Barry Norman - Pension (Pension)		0.00	770,548.10
Kenning, Barry Norman - Accumulation		0.00	11,258.88
Kenning, Barry Norman - Pension (Account Based Pension 3)		0.00	275,452.73
Kenning, Barry Norman - Pension (Account Based Pension 4)		993,289.78	0.00
Kenning, Janet Cairns - Pension (Pension - 2)		43,073.92	43,368.89
Kenning, Janet Cairns - Accumulation		212,610.82	76,322.15
Kenning, Janet Cairns - Pension (Account Based Pension 5)		239,430.97	241,084.64
Kenning, Janet Cairns - Pension (Account Based Pension 6)		923,739.77	968,850.79

The accompanying notes form part of these financial statements.

Refer to compilation report

Norman Cairns Trust Fund  
**Statement of Financial Position**

As at 30 June 2022

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	Note	2022	2021
		\$	\$
Contribution and Investment Reserves		123,853.00	0.00
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>2,535,998.26</u>	<u>2,386,886.18</u>

*The accompanying notes form part of these financial statements.*

*Refer to compilation report*

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# Notes to the Financial Statements

For the year ended 30 June 2022

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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 accompanying Regulations, the trust deed of the fund and the needs of members.

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

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 their market values, 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 values have 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 are 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.

*Refer to compilation report*

# Notes to the Financial Statements

For the year ended 30 June 2022

## 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 are 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 the investment was 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. 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: Shares in Listed Companies (Australian)

	2022 \$	2021 \$
Medibank Private Limited	8,027.50	7,805.20
	8,027.50	7,805.20

## Note 4: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	2,386,886.18	2,462,775.00
Benefits accrued as a result of operations	149,112.08	(75,888.82)
Contribution and Investment Reserves	123,853.00	0.00

Refer to compilation report

## Norman Cairns Trust Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

Current year member movements	(123,853.00)	0.00
Liability for accrued benefits at end of year	2,535,998.26	2,386,886.18

### Note 5: Vested Benefits

Vested benefits are benefits which 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.

	2022 \$	2021 \$
Vested Benefits	2,535,998.26	2,386,886.18

### Note 6: Guaranteed Benefits

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

### Note 7: Dividends

	2022 \$	2021 \$
Medibank Private Limited	321.10	298.87
	321.10	298.87

### Note 8: Changes in Market Values Unrealised Movements in Market Value

	2022 \$	2021 \$
<b>Shares in Listed Companies (Australian)</b>		
Medibank Private Limited	222.30	419.90
	222.30	419.90
<b>Total Unrealised Movement</b>	222.30	419.90
<b>Realised Movements in Market Value</b>		
	2022 \$	2021 \$
<b>Total Realised Movement</b>	0.00	0.00

Refer to compilation report

Norman Cairns Trust Fund

**Notes to the Financial Statements**

For the year ended 30 June 2022

<b>Total Market Movement</b>	222.30	419.90
<b>Note 9: Income Tax Expense</b>		
The components of tax expense comprise	<b>2022</b> \$	<b>2021</b> \$
Current Tax	4,495.89	4,464.76
Income Tax Expense	4,495.89	4,464.76
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%	23,041.20	(10,713.61)
Less:		
Tax effect of:		
Non Taxable Contributions	35,077.95	9,195.00
Increase in MV of Investments	33.35	62.99
Exempt Pension Income	6,733.35	8,664.15
Add:		
Tax effect of:		
Pension non deductible expenses	507.30	1,198.80
Pension Payments	22,908.94	32,010.44
Franking Credits	20.64	19.21
Rounding	0.07	0.15
Income Tax on Taxable Income or Loss	4,633.50	4,592.85
Less credits:		
Franking Credits	137.61	128.09
Current Tax or Refund	4,495.89	4,464.76

Refer to compilation report

# Norman Cairns Trust Fund

## Investment Performance

As at 30 June 2022

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
<b>Bank Accounts</b>									
CBA Cash Investment A/C 10287300	9.75	0.00	0.00	9.75	0.00	0.00	0.00	0.00	0.00 %
ING Direct A/C 60489657	14.69	0.00	0.00	14.69	0.00	0.00	0.00	0.00	0.00 %
NAB Business Cash Maximiser A/C 12-313-2038	508.86	0.00	0.00	4,629.86	0.00	0.00	0.00	0.00	0.00 %
NAB Business Cheque A/C 12-806-5874	87.66	0.00	0.00	539.96	0.00	0.00	12.01	12.01	13.70 %
Rabo Direct Savings A/C 008516500	4,576.76	0.00	0.00	0.22	0.00	0.00	5.00	5.00	0.11 %
Suncorp Business Saver A/C 452670542	204,591.77	0.00	0.00	301,820.54	0.00	0.00	2,028.77	2,028.77	0.99 %
	<b>209,789.49</b>	<b>0.00</b>	<b>0.00</b>	<b>307,015.02</b>	<b>0.00</b>	<b>0.00</b>	<b>2,045.78</b>	<b>2,045.78</b>	<b>0.98 %</b>
<b>Term Deposits</b>									
CBA T/D 50071723	59,927.85	0.00	0.00	60,109.38	0.00	0.00	181.53	181.53	0.30 %
CBA T/D 50075679	380,340.47	0.00	0.00	383,763.49	0.00	0.00	3,423.02	3,423.02	0.90 %
CBA T/D 50076559	55,636.33	0.00	0.00	56,192.69	0.00	0.00	556.36	556.36	1.00 %
ING T/D 82881005	339,145.98	0.00	0.00	346,098.47	0.00	0.00	6,952.49	6,952.49	2.05 %
ING T/D 83372799	26,208.33	0.00	0.00	26,286.95	0.00	0.00	78.62	78.62	0.30 %
ING T/D 83450930	52,216.86	0.00	0.00	52,373.51	0.00	0.00	156.65	156.65	0.30 %
ING T/D 83897570	19,117.59	0.00	0.00	19,433.91	0.00	0.00	316.32	316.32	1.65 %
ING T/D 84040864	41,906.71	0.00	0.00	42,032.43	0.00	0.00	125.72	125.72	0.30 %
MacQuarie Bank T/D 261191647	250,000.00	0.00	0.00	250,000.00	0.00	0.00	7,604.11	7,604.11	3.04 %
NAB T/D 27-000-0190	12,700.00	0.00	0.00	12,700.00	0.00	0.00	145.64	145.64	1.15 %
NAB T/D 91-774-4124	5,588.00	0.00	0.00	5,635.50	0.00	0.00	47.50	47.50	0.85 %
RaboDirect T/D 19126G3KRL	3,000.00	0.00	0.00	3,000.00	0.00	0.00	90.00	90.00	3.00 %
RaboDirect T/D 19217YCG7J	10,200.00	0.00	0.00	10,200.00	0.00	0.00	219.30	219.30	2.15 %
RaboDirect T/D 20079JBC4C	2,561.95	0.00	0.00	0.00	0.00	0.00	60.30	60.30	2.35 %

# Norman Cairns Trust Fund

## Investment Performance

As at 30 June 2022

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
RaboDirect T/D 202302WTZP	47,633.76	0.00	0.00	47,633.76	0.00	0.00	571.61	571.61	1.20 %
RaboDirect T/D 203001S5B3	2,431.00	0.00	0.00	2,431.00	0.00	0.00	24.31	24.31	1.00 %
RaboDirect T/D 21XSYFN	0.00	0.00	0.00	15,600.00	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 27D033B	22,621.94	0.00	0.00	22,621.94	0.00	0.00	531.62	531.62	2.35 %
RaboDirect T/D 45S6N4K	0.00	0.00	0.00	261,611.17	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 48K320V	3,091.21	0.00	0.00	3,091.21	0.00	0.00	37.30	37.30	1.21 %
RaboDirect T/D 5D48WR	28,949.00	0.00	0.00	28,949.00	0.00	0.00	260.54	260.54	0.90 %
RaboDirect T/D 71P4XTZ	0.00	0.00	0.00	3,484.20	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D ABOTDA09VJ	250,000.00	0.00	0.00	0.00	0.00	0.00	8,476.72	8,476.72	3.39 %
RaboDirect T/D DYD6D8ALS	12,000.00	0.00	0.00	12,000.00	0.00	0.00	271.48	271.48	2.26 %
RaboDirect T/D EAA9DFUE7	22,301.00	0.00	0.00	22,301.00	0.00	0.00	706.33	706.33	3.17 %
RaboDirect T/D EPP5PVH2R	3,000.00	0.00	0.00	3,000.00	0.00	0.00	98.73	98.73	3.29 %
RaboDirect T/D GZ79SUVLG	23,708.00	0.00	0.00	23,708.00	0.00	0.00	284.50	284.50	1.20 %
RaboDirect T/D JYJ5RRPPA	14,598.00	0.00	0.00	14,598.00	0.00	0.00	509.53	509.53	3.49 %
RaboDirect T/D LIN9F0UAS	3,300.00	0.00	0.00	3,300.00	0.00	0.00	107.84	107.84	3.27 %
RaboDirect T/D PV67T0FWL	1,000.00	0.00	0.00	0.00	0.00	0.00	33.03	33.03	3.30 %
RaboDirect T/D PVG5T1N4C	19,000.00	0.00	0.00	0.00	0.00	0.00	627.70	627.70	3.30 %
RaboDirect T/D RRJ67V0WZ	10,600.00	0.00	0.00	10,600.00	0.00	0.00	343.56	343.56	3.24 %
RaboDirect T/D TNQ49R2D4	14,900.00	0.00	0.00	14,900.00	0.00	0.00	490.35	490.35	3.29 %
RaboDirect T/D TYX7F37E8	36,075.00	0.00	0.00	36,075.00	0.00	0.00	1,197.00	1,197.00	3.32 %
RaboDirect T/D WYP9FBLVR	14,500.00	0.00	0.00	14,500.00	0.00	0.00	481.12	481.12	3.32 %
RaboDirect T/D XAN5JKX7D	10,900.00	0.00	0.00	10,900.00	0.00	0.00	348.80	348.80	3.20 %



# Norman Cairns Trust Fund

## Investment Performance

As at 30 June 2022

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
RaboDirect T/D XCR01S78W	30,000.00	0.00	0.00	30,000.00	0.00	0.00	240.00	240.00	0.80 %
RaboDirect T/D XPF6GJLNC	64,725.53	0.00	0.00	64,725.53	0.00	0.00	711.99	711.99	1.10 %
RaboDirect TD 75FSQGS	0.00	0.00	0.00	23,173.70	0.00	0.00	0.00	0.00	0.00 %
RaboDirect TD JV239DX30	268,300.00	0.00	0.00	268,300.00	0.00	0.00	9,632.34	9,632.34	3.59 %
RaboDirect TD QUJ9VMALR	10,900.00	0.00	0.00	10,900.00	0.00	0.00	369.58	369.58	3.39 %
Suncorp T/D 029224521	5,085.00	0.00	0.00	5,102.79	0.00	0.00	17.79	17.79	0.35 %
	<b>2,178,169.51</b>	<b>0.00</b>	<b>0.00</b>	<b>2,221,332.63</b>	<b>0.00</b>	<b>0.00</b>	<b>46,331.33</b>	<b>46,331.33</b>	<b>2.13 %</b>
<b>Shares in Listed Companies (Australian)</b>									
MPL.AX Medibank Private Limited	7,805.20	0.00	0.00	8,027.50	0.00	222.30	458.71	681.01	8.73 %
	<b>7,805.20</b>	<b>0.00</b>	<b>0.00</b>	<b>8,027.50</b>	<b>0.00</b>	<b>222.30</b>	<b>458.71</b>	<b>681.01</b>	<b>8.73 %</b>
	<b>2,395,764.20</b>	<b>0.00</b>	<b>0.00</b>	<b>2,536,375.15</b>	<b>0.00</b>	<b>222.30</b>	<b>48,835.82</b>	<b>49,058.12</b>	<b>2.05 %</b>

# Norman Cairns Trust Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
CBA Cash Investment A/C 10287300		9.750000	9.75	9.75	9.75			0.00 %
CBA T/D 50071723		60,109.380000	60,109.38	60,109.38	60,109.38			2.37 %
CBA T/D 50075679		383,763.490000	383,763.49	383,763.49	383,763.49			15.13 %
CBA T/D 50076559		56,192.690000	56,192.69	56,192.69	56,192.69			2.22 %
ING Direct A/C 60489657		14.690000	14.69	14.69	14.69			0.00 %
ING T/D 82881005		346,098.470000	346,098.47	346,098.47	346,098.47			13.65 %
ING T/D 83372799		26,286.950000	26,286.95	26,286.95	26,286.95			1.04 %
ING T/D 83450930		52,373.510000	52,373.51	52,373.51	52,373.51			2.06 %
ING T/D 83897570		19,433.910000	19,433.91	19,433.91	19,433.91			0.77 %
ING T/D 84040864		42,032.430000	42,032.43	42,032.43	42,032.43			1.66 %
MacQuarie Bank T/D 261191647		250,000.000000	250,000.00	250,000.00	250,000.00			9.86 %
NAB Business Cash Maximiser A/C 12-313-2038		4,629.860000	4,629.86	4,629.86	4,629.86			0.18 %
NAB Business Cheque A/C 12- 806-5874		539.960000	539.96	539.96	539.96			0.02 %
NAB T/D 27-000-0190		12,700.000000	12,700.00	12,700.00	12,700.00			0.50 %
NAB T/D 91-774-4124		5,635.500000	5,635.50	5,635.50	5,635.50			0.22 %
Rabo Direct Savings A/C 008516500		0.220000	0.22	0.22	0.22			0.00 %
RaboDirect T/D 19126G3KRL		3,000.000000	3,000.00	3,000.00	3,000.00			0.12 %
RaboDirect T/D 19217YCG7J		10,200.000000	10,200.00	10,200.00	10,200.00			0.40 %
RaboDirect T/D 202302WTZP		47,633.760000	47,633.76	47,633.76	47,633.76			1.88 %
RaboDirect T/D 203001S5B3		2,431.000000	2,431.00	2,431.00	2,431.00			0.10 %
RaboDirect T/D 21XSYFN		15,600.000000	15,600.00	15,600.00	15,600.00			0.62 %
RaboDirect T/D 27D033B		22,621.940000	22,621.94	22,621.94	22,621.94			0.89 %
RaboDirect T/D 45S6N4K		261,611.170000	261,611.17	261,611.17	261,611.17			10.31 %
RaboDirect T/D 48K320V		3,091.210000	3,091.21	3,091.21	3,091.21			0.12 %

# Norman Cairns Trust Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
RaboDirect T/D 5D48WR		28,949.000000	28,949.00	28,949.00	28,949.00			1.14 %	
RaboDirect T/D 71P4XTZ		3,484.200000	3,484.20	3,484.20	3,484.20			0.14 %	
RaboDirect T/D DYD6D8ALS		12,000.000000	12,000.00	12,000.00	12,000.00			0.47 %	
RaboDirect T/D EAA9DFUE7		22,301.000000	22,301.00	22,301.00	22,301.00			0.88 %	
RaboDirect T/D EPP5PVH2R		3,000.000000	3,000.00	3,000.00	3,000.00			0.12 %	
RaboDirect T/D GZ79SUVLG		23,708.000000	23,708.00	23,708.00	23,708.00			0.93 %	
RaboDirect T/D JYJ5RRPPA		14,598.000000	14,598.00	14,598.00	14,598.00			0.58 %	
RaboDirect T/D LIN9F0UAS		3,300.000000	3,300.00	3,300.00	3,300.00			0.13 %	
RaboDirect T/D RRJ67V0WZ		10,600.000000	10,600.00	10,600.00	10,600.00			0.42 %	
RaboDirect T/D TNQ49R2D4		14,900.000000	14,900.00	14,900.00	14,900.00			0.59 %	
RaboDirect T/D TYX7F37E8		36,075.000000	36,075.00	36,075.00	36,075.00			1.42 %	
RaboDirect T/D WYP9FBLVR		14,500.000000	14,500.00	14,500.00	14,500.00			0.57 %	
RaboDirect T/D XAN5JKX7D		10,900.000000	10,900.00	10,900.00	10,900.00			0.43 %	
RaboDirect T/D XCR01S78W		30,000.000000	30,000.00	30,000.00	30,000.00			1.18 %	
RaboDirect T/D XPF6GJLNC		64,725.530000	64,725.53	64,725.53	64,725.53			2.55 %	
RaboDirect TD 75FSQGS		23,173.700000	23,173.70	23,173.70	23,173.70			0.91 %	
RaboDirect TD JV239DX30		268,300.000000	268,300.00	268,300.00	268,300.00			10.58 %	
RaboDirect TD QUJ9VMALR		10,900.000000	10,900.00	10,900.00	10,900.00			0.43 %	
Suncorp Business Saver A/C 452670542		301,820.540000	301,820.54	301,820.54	301,820.54			11.90 %	
Suncorp T/D 029224521		5,102.790000	5,102.79	5,102.79	5,102.79			0.20 %	
			<b>2,528,347.65</b>		<b>2,528,347.65</b>			<b>99.68 %</b>	
<b>Shares in Listed Companies (Australian)</b>									
MPL.AX	Medibank Private Limited	2,470.00	3.250000	8,027.50	2.00	4,940.00	3,087.50	62.50 %	0.32 %
				<b>8,027.50</b>		<b>4,940.00</b>	<b>3,087.50</b>	<b>62.50 %</b>	<b>0.32 %</b>
			<b>2,536,375.15</b>		<b>2,533,287.65</b>	<b>3,087.50</b>	<b>0.12 %</b>	<b>100.00 %</b>	

# Norman Cairns Trust Fund Investment Income Report

As at 30 June 2022

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>												
NAB Business Cheque A/C 12-806-5874	12.01							12.01				
Rabo Direct Savings A/C 008516500	5.00			5.00	0.00	0.00	0.00	5.00			0.00	0.00
Suncorp Business Saver A/C 452670542	2,028.77			2,028.77	0.00	0.00	0.00	2,028.77			0.00	0.00
	<b>2,045.78</b>			<b>2,033.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,045.78</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
MPL.AX Medibank Private Limited	321.10	321.10	0.00		137.61			458.71		0.00		
	<b>321.10</b>	<b>321.10</b>	<b>0.00</b>		<b>137.61</b>			<b>458.71</b>		<b>0.00</b>		
<b>Term Deposits</b>												
CBA T/D 50071723	181.53			181.53	0.00	0.00	0.00	181.53			0.00	0.00
CBA T/D 50075679	3,423.02			3,423.02	0.00	0.00	0.00	3,423.02			0.00	0.00
CBA T/D 50076559	556.36			556.36	0.00	0.00	0.00	556.36			0.00	0.00
ING T/D 82881005	6,952.49			6,952.49	0.00	0.00	0.00	6,952.49			0.00	0.00
ING T/D 83372799	78.62			78.62	0.00	0.00	0.00	78.62			0.00	0.00
ING T/D 83450930	156.65			156.65	0.00	0.00	0.00	156.65			0.00	0.00
ING T/D 83897570	316.32			316.32	0.00	0.00	0.00	316.32			0.00	0.00
ING T/D 84040864	125.72			125.72	0.00	0.00	0.00	125.72			0.00	0.00
MacQuarie Bank T/D 261191647	7,604.11			7,604.11	0.00	0.00	0.00	7,604.11			0.00	0.00
NAB T/D 27-000-0190	145.64			145.64	0.00	0.00	0.00	145.64			0.00	0.00
NAB T/D 91-774-4124	47.50			47.50	0.00	0.00	0.00	47.50			0.00	0.00
RaboDirect T/D 19126G3KRL	90.00			90.00	0.00	0.00	0.00	90.00			0.00	0.00
RaboDirect T/D 19217YCG7J	219.30			219.30	0.00	0.00	0.00	219.30			0.00	0.00
RaboDirect T/D 20079JBC4C	60.30			60.30	0.00	0.00	0.00	60.30			0.00	0.00
RaboDirect T/D 202302WTZP	571.61			571.61	0.00	0.00	0.00	571.61			0.00	0.00
RaboDirect T/D 203001S5B3	24.31			24.31	0.00	0.00	0.00	24.31			0.00	0.00
RaboDirect T/D 27D033B	531.62			531.62	0.00	0.00	0.00	531.62			0.00	0.00
RaboDirect T/D 48K320V	37.30			37.30	0.00	0.00	0.00	37.30			0.00	0.00

# Norman Cairns Trust Fund Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
RaboDirect T/D 5D48WR	260.54			260.54	0.00	0.00	0.00	260.54			0.00	0.00
RaboDirect T/D ABOTDA09VJ	8,476.72			8,476.72	0.00	0.00	0.00	8,476.72			0.00	0.00
RaboDirect T/D DYD6D8ALS	271.48			271.48	0.00	0.00	0.00	271.48			0.00	0.00
RaboDirect T/D EAA9DFUE7	706.33			706.33	0.00	0.00	0.00	706.33			0.00	0.00
RaboDirect T/D EPP5PVH2R	98.73			98.73	0.00	0.00	0.00	98.73			0.00	0.00
RaboDirect T/D GZ79SUVLG	284.50			284.50	0.00	0.00	0.00	284.50			0.00	0.00
RaboDirect T/D JYJ5RRPPA	509.53			509.53	0.00	0.00	0.00	509.53			0.00	0.00
RaboDirect T/D LIN9F0UAS	107.84			107.84	0.00	0.00	0.00	107.84			0.00	0.00
RaboDirect T/D PV67T0FWL	33.03			33.03	0.00	0.00	0.00	33.03			0.00	0.00
RaboDirect T/D PVG5T1N4C	627.70			627.70	0.00	0.00	0.00	627.70			0.00	0.00
RaboDirect T/D RRJ67V0WZ	343.56			343.56	0.00	0.00	0.00	343.56			0.00	0.00
RaboDirect T/D TNQ49R2D4	490.35			490.35	0.00	0.00	0.00	490.35			0.00	0.00
RaboDirect T/D TYX7F37E8	1,197.00			1,197.00	0.00	0.00	0.00	1,197.00			0.00	0.00
RaboDirect T/D WYP9FBLVR	481.12			481.12	0.00	0.00	0.00	481.12			0.00	0.00
RaboDirect T/D XAN5JKX7D	348.80			348.80	0.00	0.00	0.00	348.80			0.00	0.00
RaboDirect T/D XCR01S78W	240.00			240.00	0.00	0.00	0.00	240.00			0.00	0.00
RaboDirect T/D XPF6GJLNC	711.99			711.99	0.00	0.00	0.00	711.99			0.00	0.00
RaboDirect TD JV239DX30	9,632.34			9,632.34	0.00	0.00	0.00	9,632.34			0.00	0.00
RaboDirect TD QUJ9VMALR	369.58			369.58	0.00	0.00	0.00	369.58			0.00	0.00
Suncorp T/D 029224521	17.79			17.79	0.00	0.00	0.00	17.79			0.00	0.00
	<b>46,331.33</b>			<b>46,331.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>46,331.33</b>			<b>0.00</b>	<b>0.00</b>
	<b>48,698.21</b>	<b>321.10</b>	<b>0.00</b>	<b>48,365.10</b>	<b>137.61</b>	<b>0.00</b>	<b>0.00</b>	<b>48,835.82</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **48,835.82**

Net Capital Gain **0.00**

**Total Assessable Income 48,835.82**

\* 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.

# Norman Cairns Trust Fund

## Compilation Report

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We have compiled the accompanying special purpose financial statements of the Norman Cairns Trust Fund which comprise the statement of financial position as at 30 June 2022 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

### The Responsibility of the Trustee

The Trustee of Norman Cairns Trust Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

### Our Responsibility

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

### Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: *Sam Greco*

Dated: 05-04-2023

**Norman Cairns Trust Fund**  
**Norman Cairns Pty Ltd ACN: 153548380**  
**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.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2022 and the results of its operations for the year then ended 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 2022.

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

*Barry Kenning*

.....  
Barry Norman Kenning  
Norman Cairns Pty Ltd  
Director

*Janet Kenning*

.....  
Janet Cairns Kenning  
Norman Cairns Pty Ltd  
Director

24-04-2023

Dated this ..... day of .....



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

held on \_\_\_\_\_ at 92 Osbourne Drive, Burpengary, Queensland 4505

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<b>PRESENT:</b>	Barry Norman Kenning and Janet Cairns Kenning
<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 2022 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 2022, 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>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
<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 2022.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
<b>AUDITORS:</b>	It was resolved that Super Audits Pty Ltd of 5A Broadway, Glenelg South, South Australia 5045 act as auditors of the Fund for the next financial year.
<b>TAX AGENTS:</b>	It was resolved that Sam Greco & Co Chartered Accountants act as tax agents of the Fund for the next financial year.
<b>TRUSTEE STATUS:</b>	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.

# Minutes of a meeting of the Director(s)

held on \_\_\_\_\_ at 92 Osbourne Drive, Burpengary, Queensland 4505

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**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.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**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 –

*Barry Kenning*

.....

Barry Norman Kenning

Chairperson

# Norman Cairns Trust Fund

## Members Statement

Barry Norman Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	26/08/1945	Nominated Beneficiaries:	N/A
Age:	76	Nomination Type:	N/A
Tax File Number:	480457270	Vested Benefits:	993,289.78
Date Joined Fund:	04/10/2011		
Service Period Start Date:			
Date Left Fund:			
Member Code:	KENBAR00805P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 4		

### Your Balance

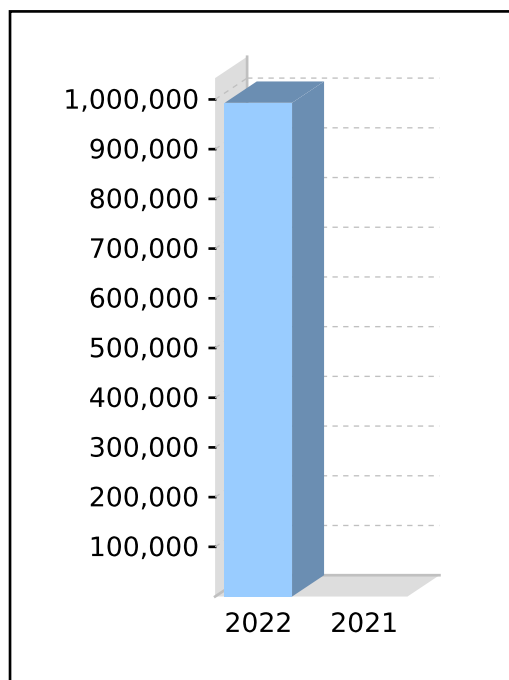
Total Benefits 993,289.78

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 993,289.78  
 Restricted Non Preserved

#### Tax Components

Tax Free (95.03%) 943,935.60  
 Taxable 49,354.18



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	19,030.07
Internal Transfer In	1,057,259.71
<u>Decreases to Member account during the period</u>	
Pensions Paid	83,000.00
Contributions Tax	
Income Tax	
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 30/06/2022	993,289.78

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	10/12/1947	Nominated Beneficiaries:	Barry Norman Kenning
Age:	74	Nomination Type:	N/A
Tax File Number:	486752568	Vested Benefits:	43,073.92
Date Joined Fund:	04/10/2011	Total Death Benefit:	43,073.92
Service Period Start Date:	04/10/2011	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	KENJAN00002P	Disability Benefit:	0.00
Account Start Date:	01/07/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension - 2		

### Your Balance

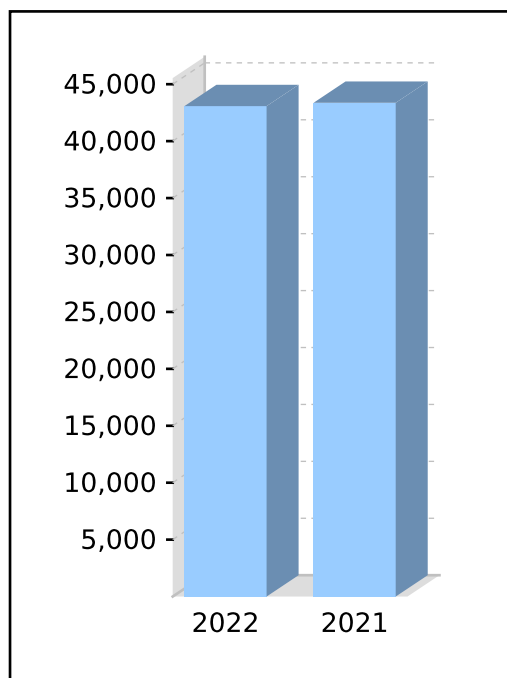
Total Benefits 43,073.92

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 43,073.92  
 Restricted Non Preserved

#### Tax Components

Tax Free (99.68%) 42,936.06  
 Taxable 137.86



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	43,368.89
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	785.03
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	1,080.00
Contributions Tax	
Income Tax	
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 30/06/2022	43,073.92

# Norman Cairns Trust Fund Members Statement

Janet Cairns Kenning  
92 Osbourne Drive  
Burpengary, Queensland, 4505, Australia

## Your Details

Date of Birth : 10/12/1947  
Age: 74  
Tax File Number: 486752568  
Date Joined Fund: 04/10/2011  
Service Period Start Date:  
Date Left Fund:  
Member Code: KENJAN00005A  
Account Start Date: 04/10/2011  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries: N/A  
Nomination Type: N/A  
Vested Benefits: 212,610.82

## Your Balance

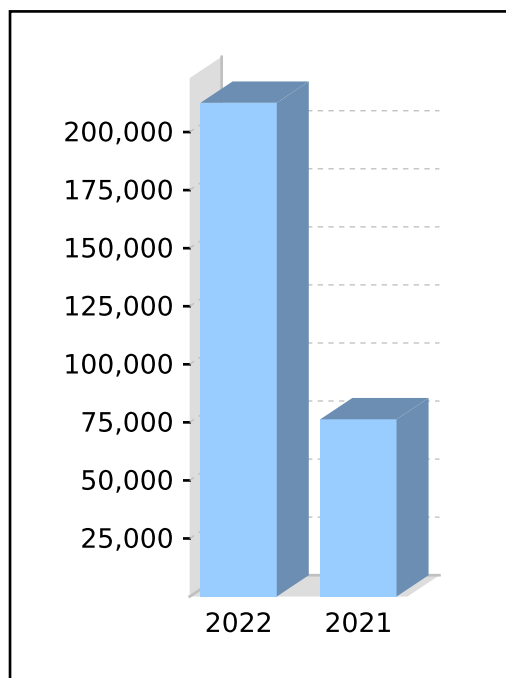
Total Benefits 212,610.82

### Preservation Components

Preserved  
Unrestricted Non Preserved 212,610.82  
Restricted Non Preserved

### Tax Components

Tax Free 164,300.00  
Taxable 48,310.82



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	76,322.15
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	27,500.00
Personal Contributions (Non Concessional)	110,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	3,422.17
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	4,125.00
Income Tax	508.50
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 30/06/2022	212,610.82

# Norman Cairns Trust Fund Members Statement

Janet Cairns Kenning  
92 Osbourne Drive  
Burpengary, Queensland, 4505, Australia

## Your Details

Date of Birth : 10/12/1947  
Age: 74  
Tax File Number: 486752568  
Date Joined Fund: 04/10/2011  
Service Period Start Date:  
Date Left Fund:  
Member Code: KENJAN00007P  
Account Start Date: 01/07/2017  
Account Phase: Retirement Phase  
Account Description: Account Based Pension 5

Nominated Beneficiaries: Barry Norman Kenning  
Nomination Type: N/A  
Vested Benefits: 239,430.97

## Your Balance

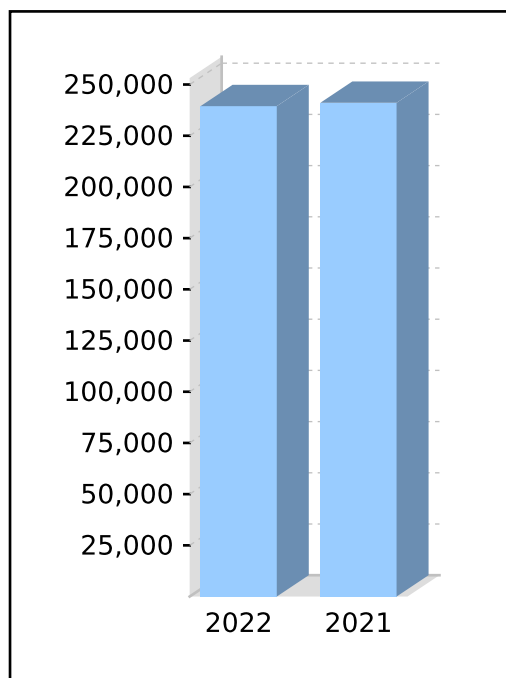
Total Benefits 239,430.97

### Preservation Components

Preserved  
Unrestricted Non Preserved 239,430.97  
Restricted Non Preserved

### Tax Components

Tax Free (97.06%) 232,390.69  
Taxable 7,040.28



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	241,084.64
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	4,376.33
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	6,030.00
Contributions Tax	
Income Tax	
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 30/06/2022	239,430.97

# Norman Cairns Trust Fund Members Statement

Janet Cairns Kenning  
92 Osbourne Drive  
Burpengary, Queensland, 4505, Australia

## Your Details

Date of Birth : 10/12/1947  
Age: 74  
Tax File Number: 486752568  
Date Joined Fund: 04/10/2011  
Service Period Start Date:  
Date Left Fund:  
Member Code: KENJAN00192P  
Account Start Date: 01/07/2020  
Account Phase: Retirement Phase  
Account Description: Account Based Pension 6

Nominated Beneficiaries: N/A  
Nomination Type: N/A  
Vested Benefits: 923,739.77

## Your Balance

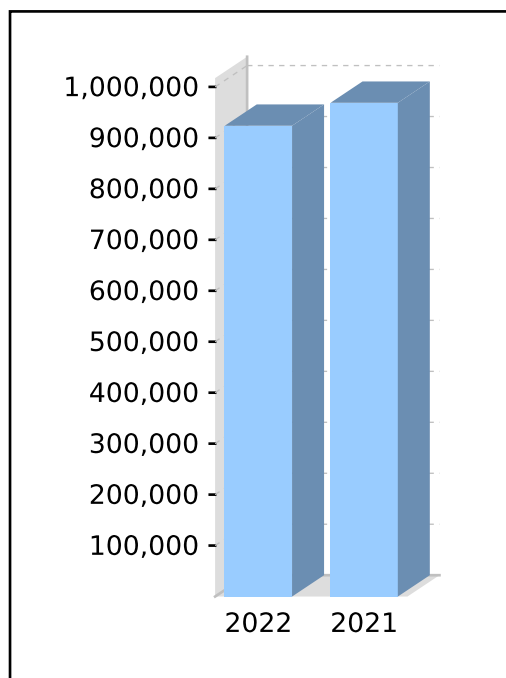
Total Benefits 923,739.77

### Preservation Components

Preserved  
Unrestricted Non Preserved 923,739.77  
Restricted Non Preserved

### Tax Components

Tax Free (74.00%) 683,545.04  
Taxable 240,194.73



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	968,850.79
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	17,505.22
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	62,616.24
Contributions Tax	
Income Tax	
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 30/06/2022	923,739.77

Norman Cairns Trust Fund  
Barry Norman Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 01/07/2021 with \$1,057,259.71 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

This balance contains:  
a Taxable Balance of: \$52,533.49; and  
a Tax Free Balance of: \$1,004,726.22.  
Tax Free proportion: 95.03%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw my minimum pension of \$31,720.00 but will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

*Barry Kenning*

.....  
Barry Norman Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505



# Minutes of a Meeting of the Director(s)

held on \_\_\_\_\_ at 92 Osbourne Drive, Burpengary, Queensland 4505

---

**PRESENT:**

Barry Norman Kenning and Janet Cairns Kenning

**PENSION COMMENCEMENT:**

Barry Norman Kenning wishes to commence a new Account Based Pension with a commencement date of 01/07/2021.

The Pension Account Balance used to support this pension will be \$1,057,259.71, consisting of:

- Taxable amount of \$52,533.49; and
  - Tax Free amount of \$1,004,726.22
- Tax Free proportion: 95.03%.

**CONDITION OF RELEASE:**

It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE  
ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**REVERSIONARY:**

The pension does not have a reversionary beneficiary.

**PAYMENT:**

It was resolved that the trustees have agreed to pay the pension payment for the current year of \$31,720.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

*Barry Kenning*

.....  
Barry Norman Kenning  
Chairperson

Norman Cairns Trust Fund  
Barry Norman Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund  
Commencement of Account Based Pension**

Barry Norman Kenning and Janet Cairns Kenning as trustee for Norman Cairns Trust Fund acknowledges that Barry Norman Kenning has advised their intention to commence a new Account Based Pension on 01/07/2021. The pension does not have a reversionary beneficiary.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of \$31,720.00 in the frequency of at least an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

*Barry Kenning*

.....  
Barry Norman Kenning

*Janet Kenning*

.....  
Janet Cairns Kenning

Norman Cairns Trust Fund  
Janet Cairns Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2021. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2022.

Your balance contains:

- a Taxable Balance of: \$138.80; and
- a Tax Free Balance of: \$43,230.09

Tax Free proportion: 99.68%.

Your Minimum income stream applicable is \$1,080.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

*Janet Kenning*

.....  
Janet Cairns Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

Norman Cairns Trust Fund  
Janet Cairns Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2021. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2022.

Your balance contains:

- a Taxable Balance of: \$7,088.90; and
- a Tax Free Balance of: \$233,995.74

Tax Free proportion: 97.06%.

Your Minimum income stream applicable is \$6,030.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

*Janet Kenning*

.....  
Janet Cairns Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

Norman Cairns Trust Fund  
Janet Cairns Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2021. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2022.

Your balance contains:

- a Taxable Balance of: \$251,923.59; and
- a Tax Free Balance of: \$716,927.20

Tax Free proportion: 74.00%.

Your Minimum income stream applicable is \$24,220.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

*Janet Kenning*

.....  
Janet Cairns Kenning  
92 Osbourne Drive, Burpengary, Queensland 4505

## Minutes of a Meeting of the Director(s)

held on \_\_\_\_\_ at 92 Osbourne Drive, Burpengary, Queensland 4505

---

**PRESENT:**

Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:**

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2014. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2021 \$43,368.89, consisting of:

- Taxable amount of \$138.80; and
  - Tax Free amount of \$43,230.09
- Tax Free proportion: 99.68%.

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$1,080.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

*Barry Kenning*

.....  
Barry Norman Kenning  
Chairperson

**Norman Cairns Trust Fund**

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

held on \_\_\_\_\_ at 92 Osbourne Drive, Burpengary, Queensland 4505

---

**PRESENT:** Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:** Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2021 \$241,084.64, consisting of:

- Taxable amount of \$7,088.90; and
  - Tax Free amount of \$233,995.74
- Tax Free proportion: 97.06%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$6,030.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Barry Kenning*

.....  
Barry Norman Kenning  
Chairperson

Norman Cairns Trust Fund

# Minutes of a Meeting of the Director(s)

held on \_\_\_\_\_ at 92 Osbourne Drive, Burpengary, Queensland 4505

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**PRESENT:** Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:** Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2020. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2021 \$968,850.79, consisting of:

- Taxable amount of \$251,923.59; and
  - Tax Free amount of \$716,927.20
- Tax Free proportion: 74.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$24,220.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Barry Kenning*

.....  
Barry Norman Kenning  
Chairperson



# Minutes of a Meeting of the Director(s)

held on / / at 92 Osbourne Drive, Burpengary, Queensland 4505

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**PRESENT:** Barry Norman Kenning and Janet Cairns Kenning

**PENSION COMMUTATION:** Barry Norman Kenning has requested to commute the following account(s) to an existing accumulation account on 01/07/2021.

Account Code: KENBAR00001P  
Account Description: Pension  
Balance to Commute: \$770,548.10

Account Code: KENBAR00754P  
Account Description: Account Based Pension 3  
Balance to Commute: \$275,452.73

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The Member's balance(s) has been updated for any contributions, withdrawals and earnings
- The fund's trust deed provides for the transfer to take place
- Any existing pensions for the above mentioned accounts have been ceased and that the pro-rated minimum amount has been met where necessary

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Barry Kenning*

.....  
Barry Norman Kenning  
Chairperson

/ /

Mr Barry Norman Kenning  
92 Osbourne Drive  
Burpengary, Queensland 4505

Dear Barry Norman Kenning

**Norman Cairns Trust Fund  
Commutation of Account Based Pension**

We confirm that the full commutation of your Account Based Pension (KENBAR00001P) and Account Based Pension (KENBAR00754P) has been completed.

An amount of \$1,046,000.83 has been transferred to your accumulation account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

*Barry Kenning*

.....  
Mr Barry Norman Kenning  
Trustee  
92 Osbourne Drive  
Burpengary, Queensland 4505

# Norman Cairns Trust Fund Deductions Notice Letter

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I, Janet Cairns Kenning as a member of Norman Cairns Trust Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$27500.00

for contributions paid in the year ended 30 June 2022.

*Janet Kenning*

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Janet Cairns Kenning

Date: 24-04-2023  
/ /

# Norman Cairns Trust Fund Deductions Notice Letter

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Norman Cairns Pty Ltd as trustee for Norman Cairns Trust Fund acknowledges that

## Janet Cairns Kenning

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

\$27500.00

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

*Barry Kenning*

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Barry Norman Kenning

Date: 12-04-2023

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

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

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

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

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

*Janet Kenning*

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Janet Cairns Kenning

Date: 24-04-2023  
/ /

**Norman Cairns Trust Fund**  
**Pension Summary**

As at 30 June 2022

**Member Name :** Kenning, Barry Norman

**Member Age :** 75\* (Date of Birth : 26/08/1945)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENBAR00001P	Account Based Pension	01/07/2013 <i>End: 01/07/2021</i>	94.89%	3.00%	\$60.00*	N/A	\$0.00	\$0.00	\$0.00	\$60.00

\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENBAR00754P	Account Based Pension	01/07/2020 <i>End: 01/07/2021</i>	96.78%	3.00%	\$20.00*	N/A	\$0.00	\$0.00	\$0.00	\$20.00
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENBAR00805P	Account Based Pension	01/07/2021	95.03%	3.00%	\$31,720.00*	N/A	\$83,000.00	\$0.00	\$83,000.00	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$31,800.00</b>	<b>\$0.00</b>	<b>\$83,000.00</b>	<b>\$0.00</b>	<b>\$83,000.00</b>	<b>\$80.00</b>
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**Member Name :** Kenning, Janet Cairns

**Member Age :** 73\* (Date of Birth : 10/12/1947)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENJANO0002P	Account Based Pension	01/07/2014	99.68%	2.50%	\$1,080.00*	N/A	\$1,080.00	\$0.00	\$1,080.00	\$0.00

\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENJANO0007P	Account Based Pension	01/07/2017	97.06%	2.50%	\$6,030.00*	N/A	\$6,030.00	\$0.00	\$6,030.00	\$0.00
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

**Norman Cairns Trust Fund**  
**Pension Summary**

As at 30 June 2022

KENJAN0 0192P	Account Based Pension	01/07/2020	74.00%	2.50%	\$24,220.00*	N/A	\$62,616.24	\$0.00	\$62,616.24	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$31,330.00</b>	<b>\$0.00</b>	<b>\$69,726.24</b>	<b>\$0.00</b>	<b>\$69,726.24</b>	<b>\$0.00</b>
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**Total :**

					<b>\$63,130.00</b>	<b>\$0.00</b>	<b>\$152,726.24</b>	<b>\$0.00</b>	<b>\$152,726.24</b>	<b>\$80.00</b>
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\*Age as at 01/07/2021 or pension start date for new pensions.

Norman Cairns Trust Fund

# Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Kenning, Barry Norman	KENBAR00805P	Account Based Pension	01/07/2021	76	993,289.78	29,800.00	N/A	95.03	28,318.94	1,481.06
					<b>993,289.78</b>	<b>29,800.00</b>			<b>28,318.94</b>	<b>1,481.06</b>
Kenning, Janet Cairns	KENJAN00002P	Account Based Pension	01/07/2014	74	43,073.92	1,080.00	N/A	99.68	1,076.54	3.46
Kenning, Janet Cairns	KENJAN00007P	Account Based Pension	01/07/2017	74	239,430.97	5,990.00	N/A	97.06	5,813.89	176.11
Kenning, Janet Cairns	KENJAN00192P	Account Based Pension	01/07/2020	74	923,739.77	23,090.00	N/A	74.00	17,086.60	6,003.40
					<b>1,206,244.66</b>	<b>30,160.00</b>			<b>23,977.03</b>	<b>6,182.97</b>
					<b>2,199,534.44</b>	<b>59,960.00</b>			<b>52,295.97</b>	<b>7,664.03</b>

\* COVID-19 50% reduction has been applied to the minimum pension amount

Norman Cairns Trust Fund

92 Osbourne Drive, Burpengary, Queensland, 4505

Mr Anthony Boys  
Super Audits Pty Ltd  
PO Box 3376  
Rundle Mall SA 5000

Dear Sir,

Norman Cairns Trust Fund

### **Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of Norman Cairns Trust Fund for the year ended 30 June 2022, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

#### **Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

#### **Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

#### **Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.



### **Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

### **Investments**

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

### **Superannuation Industry (Supervision) Act and Regulations**

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.
- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

### **Commitments**

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

### **Taxation**

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

### **Related Parties**

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

### **Fair Value Measurements and Disclosures**

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

### **Fraud and Error**

- (a) There has been no:
  - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

### **Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

## General

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

## Additional Matters

There are no additional matters.

Signed by the Directors of Norman Cairns Pty Ltd as Trustee for the Norman Cairns Trust Fund

*Barry Kenning*

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**Director / Trustee**

Barry Norman Kenning

*Janet Kenning*

---

**Director / Trustee**

Norman Cairns Trust Fund

Dear Norman Cairns Pty Ltd

Norman Cairns Trust Fund

## **Audit Engagement Letter**

### **Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2022. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

### **Our Responsibilities**

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 as to 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 implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

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 will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

### **Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
  - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

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

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

### **Audit of SIS Compliance**

For the year ended 30 June 2022, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

### **Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

### **Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

### **Limitation of Liability**

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

### **Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

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.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Norman Cairns Pty Ltd as trustee for the Norman Cairns Trust Fund

**Signed &  
Dated**

*Barry Kenning*

*Janet Kenning*

12-04-2023

24-04-2023

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR




**DATED:**

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000



# Signature Certificate

Reference number: W87DR-ZGYWI-TW8T5-WSP5A

Signer	Timestamp	Signature
<b>Sam Greco</b> Email: samg@taxonline.com.au Sent: 05 Apr 2023 03:39:45 UTC Viewed: 05 Apr 2023 05:43:54 UTC Signed: 05 Apr 2023 05:44:34 UTC <b>Recipient Verification:</b> ✓ Email verified 05 Apr 2023 05:43:54 UTC		 IP address: 14.201.8.205 Location: Brisbane, Australia
<b>Barry Kenning</b> Email: edithturnbull@gmail.com Sent: 05 Apr 2023 03:39:45 UTC Viewed: 08 Apr 2023 08:19:32 UTC Signed: 17 Apr 2023 23:15:54 UTC <b>Recipient Verification:</b> ✓ Email verified 08 Apr 2023 08:19:32 UTC		 IP address: 45.134.20.87 Location: Sydney, Australia
<b>Janet Kenning</b> Email: janbar4505@gmail.com Sent: 05 Apr 2023 03:39:45 UTC Viewed: 24 Apr 2023 03:49:28 UTC Signed: 24 Apr 2023 03:54:02 UTC <b>Recipient Verification:</b> ✓ Email verified 24 Apr 2023 03:49:28 UTC		 IP address: 45.134.20.83 Location: Sydney, Australia

Document completed by all parties on:  
24 Apr 2023 03:54:02 UTC

Page 1 of 1



Signed with PandaDoc

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**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

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  Year

Name of partnership, trust, fund or entity

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:**

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

Signature of partner,  
trustee or director

*Barry Kenning*

Date

**PART B 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 lodgment 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.

Agent's reference number

Account Name

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

Signature

*Barry Kenning*

Date

# Self-managed superannuation fund annual return

# 2022

## 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 2022 (NAT 71287).

Return year 

The Self-managed superannuation fund annual return instructions 2022 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT3036).

## Section A: Fund information

### 1 Tax file number (TFN)

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





### 5 Annual return status

Is this an amendment to the SMSF's 2022 return?

 A  N

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

 B  N

### 6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?

 N

Postal address





Date audit was completed

 A 

Was Part A of the audit report qualified?

 B  N

Was Part B of the audit report qualified?

 C  N

If Part B of the audit report was qualified,  
have the reported issues been rectified?

 D 

Sensitive (when completed)

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 Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 084261 Fund account number 128065874

Fund account name Norman Cairns Trust Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

Use Agent Trust Account? [ ]

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [ ] Account number [ ]

Account name [ ]

C Electronic service address alias

Provide the electronic service address alias(ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

BGLSF360

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure

B A

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which the fund was wound up Day Month Year [ ]

Have all tax lodgment and payment obligations been met? [ ]

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

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.

If No, Go to Section B: Income

If Yes Exempt current pension income amount A 44,894

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

Segregated assets method B [ ]

Unsegregated assets method C X

Was an actuarial certificate obtained? D [ ] Print Y for yes

Did the fund have any other income that was assessable? E Y Print Y for yes or N for no. If Yes, go to Section B: Income

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.

Sensitive (when completed)

**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**  **N**  Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M**  Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2022.

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**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**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**

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

**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 (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#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** (Sum of labels A to U) **W**  Loss

Exempt current pension income **Y**

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

Sensitive (when completed)

Fund's tax file number (TFN)

**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	<b>A1</b>	<input type="text"/>	<b>A2</b>	<input type="text"/>
Interest expenses overseas	<b>B1</b>	<input type="text"/>	<b>B2</b>	<input type="text"/>
Capital works expenditure	<b>D1</b>	<input type="text"/>	<b>D2</b>	<input type="text"/>
Decline in value of depreciating assets	<b>E1</b>	<input type="text"/>	<b>E2</b>	<input type="text"/>
Insurance premiums – members	<b>F1</b>	<input type="text"/>	<b>F2</b>	<input type="text"/>
SMSF auditor fee	<b>H1</b>	<input type="text" value="35"/>	<b>H2</b>	<input type="text" value="404"/>
Investment expenses	<b>I1</b>	<input type="text"/>	<b>I2</b>	<input type="text"/>
Management and administration expenses	<b>J1</b>	<input type="text" value="521"/>	<b>J2</b>	<input type="text" value="2,983"/>
Forestry managed investment scheme expense	<b>U1</b>	<input type="text"/>	<b>U2</b>	<input type="text"/>
Other amounts	<b>L1</b>	<input type="text"/> <small>Code <input type="text"/></small>	<b>L2</b>	<input type="text" value="4,464"/> <small>Code <input type="text" value="0"/></small>
Tax losses deducted	<b>M1</b>	<input type="text"/>		

**TOTAL DEDUCTIONS**  
**N**   
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y**   
 (Total A2 to L2)

**#TAXABLE INCOME OR LOSS** Loss  
**O**    
**(TOTAL ASSESSABLE INCOME**  
**TOTAL DEDUCTIONS)** less

**TOTAL SMSF EXPENSES**  
**Z**   
 (N plus Y)

#This is a mandatory label.

**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 2022 on how to complete the calculation statement.

#Taxable income	<b>A</b>	<input type="text" value="30,890"/>	(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1</b>	<input type="text" value="4,633.50"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J</b>	<input type="text" value="0.00"/>	(an amount must be included even if it is zero)
<b>Gross tax</b>	<b>B</b>	<input type="text" value="4,633.50"/>	(T1 plus J)

Sensitive (when completed)

Foreign income tax offset	<b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b>
Rebates and tax offsets	<b>C2</b> <input type="text"/>	
		<b>C</b> <input type="text" value="0.00"/>
		(C1 plus C2)

**SUBTOTAL 1**

**T2**

(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b> <input type="text"/>	
Early stage investor tax offset	<b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b> <input type="text"/>	
		<b>D</b> <input type="text" value="0.00"/>
		(D1 plus D2 plus D3 plus D4)

**SUBTOTAL 2**

**T3**

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	<b>E1</b> <input type="text" value="137.61"/>	<b>Refundable tax offsets</b>
No-TFN tax offset	<b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b> <input type="text"/>	
Exploration credit tax offset	<b>E4</b> <input type="text"/>	
		<b>E</b> <input type="text" value="137.61"/>
		(E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5**

(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**

**G**

Sensitive (when completed)

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest

**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)

**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets)

**I**

(unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax refundable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2022.

Tax losses carried forward to later income years

**U**

Net capital losses carried forward to later income years

**V**

Net capital losses brought forward from prior years

Non-Collectables   
Collectables

Net capital losses carried forward to later income years

**Sensitive (when completed)**

Section F / Section G: **Member Information**

	See the Privacy note in the Declaration.	Member
Title	Mr <input style="width: 200px;" type="text"/>	Member'sTFN <input style="width: 150px;" type="text"/>
Family name	Kenning	Member <input style="width: 50px; text-align: center;" type="text" value="1"/>
First given name	Barry	Account status
Other given names	Norman	<input type="radio"/> Code
Date of birth	<input style="width: 150px;" type="text" value="26/08/1945"/>	If deceased, date of death <input style="width: 150px;" type="text"/>

**Contributions**

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels.

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**

**TOTAL CONTRIBUTIONS** **N**

(Sum of labels A to M)

Proceeds from primary residence disposal

**H**

Receipt date

**H1**

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 Amounts)

**M**

**Other transactions**

Accumulation phase account balance

**S1**

Retirement phase account balance - Non CDBIS

**S2**

Retirement phase account balance - CDBIS

**S3**

TRIS Count

Allocated earnings or losses

**O**

Loss

Inward rollovers and transfers

**P**

Outward rollovers and transfers

**Q**

Lump Sum payments

**R1**

Code

Income stream payments

**R2**

Code

**CLOSING ACCOUNT BALANCE** **S**

(S1 plus S2 plus S3)

Accumulation phase value

**X1**

Retirement phase value

**X2**

Outstanding limited recourse borrowing arrangement amount

**Y**

**Sensitive (when completed)**



Fund's tax file number (TFN)

See the Privacy note in the Declaration.

Title Mrs  
 Family name Kenning  
 First given name Janet  
 Other given names Cairns

Member's TFN  
 Member 2  
 Account status 0 Code

Date of birth 10/12/1947  
 If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE 1,329,626.47

Refer to instructions for completing these labels.

Employer contributions  
**A**

ABN of principal employer  
**A1**

Personal contributions  
**B** 261,353.00

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**

Proceeds from primary residence disposal

**H**

Receipt date  
**H1**

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 Amounts)  
**M**

TOTAL CONTRIBUTIONS **N** 261,353.00  
 (Sum of labels A to M)

Other transactions

Accumulation phase account balance  
**S1** 336,463.82

Retirement phase account balance - Non CDBIS  
**S2** 1,206,244.66

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

0 TRIS Count

Allocated earnings or losses  
**O** 21,455.25 Loss

Inward rollovers and transfers  
**P**

Outward rollovers and transfers  
**Q**

Lump Sum payments  
**R1** Code

Income stream payments  
**R2** 69,726.24 Code M

CLOSING ACCOUNT BALANCE **S** 1,542,708.48  
 (S1 plus S2 plus S3)

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

Section H: **Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	<input type="text"/>
Unlisted trusts	<b>B</b>	<input type="text"/>
Insurance policy	<b>C</b>	<input type="text"/>
Other managed investments	<b>D</b>	<input type="text"/>

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="2,528,347"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text"/>
Listed shares	<b>H</b>	<input type="text" value="8,027"/>
Unlisted shares	<b>I</b>	<input type="text"/>

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1**

Australian non-residential real property  
**J2**

Overseas real property  
**J3**

Australian shares  
**J4**

Overseas shares  
**J5**

Other  
**J6**

Property count  
**J7**

Limited recourse borrowing arrangements **J**

Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="996"/>

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
(Sum of labels A to T)

15e 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**  Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print **Y** for yes or **N** for no.

**Sensitive (when completed)**

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>	
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="0"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES Z**

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 2021–22 income year, write 2022). **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 2022. **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 2022 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022. **D**

Sensitive (when completed)

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.

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.

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.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein.

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

Barry Kenning

Date 29/03/2023

Preferred trustee or director contact details:

Title Mr

Family name Kenning

First given name Barry

Other given names Norman

Phone number Area code 07 Number 38881033

Email address

Non-individual trustee name (if applicable) Norman Cairns Pty Ltd

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.

TAX AGENT'S DECLARATION:

I, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2022 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 Sam Greco

Date 29/03/2023

Tax agent's contact details

Title Mr

Family name Greco

First given name Sam

Other given names

Tax agent's practice SAM GRECO & CO

Tax agent's phone number Area code 07 Number 32635200

Tax agent number 74856004

Reference number NORM0005

Sensitive (when completed)



# Signature Certificate

Reference number: W87DR-ZGYWI-TW8T5-WSP5A

## Signer

## Timestamp

## Signature

### Sam Greco

Email: samg@taxonline.com.au

Sent: 05 Apr 2023 03:39:45 UTC  
Viewed: 05 Apr 2023 05:43:54 UTC  
Signed: 05 Apr 2023 05:44:34 UTC



### Recipient Verification:

✓ Email verified 05 Apr 2023 05:43:54 UTC

IP address: 14.201.8.205  
Location: Brisbane, Australia

### Barry Kenning

Email: edithturnbull@gmail.com

Sent: 05 Apr 2023 03:39:45 UTC  
Viewed: 08 Apr 2023 08:19:32 UTC  
Signed: 17 Apr 2023 23:15:54 UTC



### Recipient Verification:

✓ Email verified 08 Apr 2023 08:19:32 UTC

IP address: 45.134.20.87  
Location: Sydney, Australia

Document completed by all parties on:

17 Apr 2023 23:15:54 UTC

Page 1 of 1



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# Norman Cairns Trust Fund

92 Osbourne Drive  
Burpengary QLD 4505

## Investment Strategy

### INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

### RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees will seek financial advice where necessary. **The trustees wish to minimise the exposure of risk of the portfolio and have elected to hold the majority of investments in cash and fixed term deposits.** The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	90% to 100%
Australian Fixed Interest	0% to 20%
Australian Managed Funds	0% to 20%
Direct and Indirect Property	0% to 0%
Australian Shares	0% to 20%
International Shares	0% to 20%

Additionally the trustees may use derivatives where appropriate as a means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

**LIQUIDITY**

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

**INSURANCE COVER:**

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

**REVIEW:**

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.

*Barry Kenning*

12-04-2023

Date: \_\_\_\_\_

Barry Norman Kenning

*Janet Kenning*

24-04-2023

Date: \_\_\_\_\_


Janet Cairns Kenning



# Signature Certificate

Reference number: W87DR-ZGYWI-TW8T5-WSP5A

Signer	Timestamp	Signature
<b>Barry Kenning</b> Email: edithturnbull@gmail.com		
Sent:	05 Apr 2023 03:39:45 UTC	
Viewed:	08 Apr 2023 08:19:32 UTC	
Signed:	17 Apr 2023 23:15:54 UTC	
<b>Recipient Verification:</b>		IP address: 45.134.20.87 Location: Sydney, Australia
✓ Email verified	08 Apr 2023 08:19:32 UTC	

<b>Janet Kenning</b> Email: janbar4505@gmail.com		
Sent:	05 Apr 2023 03:39:45 UTC	
Viewed:	24 Apr 2023 03:49:28 UTC	
Signed:	24 Apr 2023 03:54:02 UTC	
<b>Recipient Verification:</b>		IP address: 45.134.20.83 Location: Sydney, Australia
✓ Email verified	24 Apr 2023 03:49:28 UTC	

Document completed by all parties on:

24 Apr 2023 03:54:02 UTC

Page 1 of 1



Signed with PandaDoc

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# B - Permanent Documents

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

- Fund Summary Report Report
- ASIC.pdf
- ATO Complying Fund Status.pdf

## Standard Checklist

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



**Norman Cairns Trust Fund**

**Fund Summary Report**

As at 30/06/2022

- Variable does not exist	
Error - «item_RelationShips.RelationShipType» - Variable does not exist	Error - «item_RelationShips.RelationShipTypeContact» - Variable does not exist

Inquires 1300 300 630

Issue date 04 Oct 18

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 99702136

## Check this statement carefully

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

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

ACN 153 548 380  
FOR NORMAN CAIRNS PTY LTD

REVIEW DATE: 04 October 18

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

## Company Statement

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

**1 Registered office**  
SAM GRECO & CO 1355 GYMPIE ROAD ASPLEY QLD 4034

**2 Principal place of business**  
92 OSBOURNE DRIVE BURPENGARY QLD 4505

**3 Officeholders**

Name:	BARRY NORMAN KENNING
Born:	BRISBANE QLD
Date of birth:	26/08/1945
Address:	92 OSBOURNE DRIVE BURPENGARY QLD 4505
Office(s) held:	DIRECTOR, APPOINTED 04/10/2011; SECRETARY, APPOINTED 04/10/2011
Name:	JANET CAIRNS KENNING
Born:	BRISBANE QLD
Date of birth:	10/12/1947
Address:	92 OSBOURNE DRIVE BURPENGARY QLD 4505
Office(s) held:	DIRECTOR, APPOINTED 04/10/2011
Name:	RAQUEL JANET KENNING
Born:	BRISBANE QLD
Date of birth:	21/02/1970
Address:	4 COOTAMUNDRA CRESCENT NARANGBA QLD 4504
Office(s) held:	DIRECTOR, APPOINTED 04/10/2011

**4 Company share structure**

These details continue on the next page

NORMAN CAIRNS PTY LTD ACN 153 548 380

## Company statement continued

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	3	\$3.00	\$0.00

### 5 Members

Name: BARRY NORMAN KENNING

Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

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

Name: JANET CAIRNS KENNING

Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

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

Name: RAQUEL JANET KENNING

Address: 4 COOTAMUNDRA CRESCENT NARANGBA QLD 4504

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

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

## End of company statement

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

## Additional company information

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

### 6 Contact address for ASIC use only

Registered agent name: SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS

Registered agent number: 9932

Address: PO BOX 354 ASPLEY QLD 4034

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

NORMAN CAIRNS PTY LTD  
 SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS  
 PO BOX 354  
 ASPLEY QLD 4034

**INVOICE STATEMENT**

Issue date 04 Oct 18

**NORMAN CAIRNS PTY LTD**

ACN 153 548 380

Account No. 22 153548380

**Summary**

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$53.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

Immediately	<b>\$0.00</b>
By 04 Dec 18	<b>\$53.00</b>

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****NORMAN CAIRNS PTY LTD**

ACN 153 548 380

Account No: 22 153548380



22 153548380

<b>TOTAL DUE</b>	<b>\$53.00</b>
Immediately	<b>\$0.00</b>
By 04 Dec 18	<b>\$53.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291535483807



\*814 129 0002291535483807 64

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	<b>Unpaid or partially paid</b>		
2018-10-04	Annual Review - Special Purpose Pty Co	2X9900565480P A	\$53.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5354 8380 764

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

	<b>Bill Code:</b> 17301 <b>Ref:</b> 2291535483807
<b>Telephone &amp; Internet Banking – BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	

# Annual Company Statement

Extract of Particulars – s346A(1) Corporations Act 2001

This Annual Company Statement is generated from the data in our Corporate Database. Please check this statement carefully. Do not return this Statement to ASIC.

## Check this statement carefully

**You are legally obligated to ensure that all your company details are complete and correct. This is required under s346C (1) and/or s346B and s346c (2) of the Corporations Act 2001.**

Failure to notify the ASIC of incorrect details or missing data in this Statement may result in substantial penalties.

If you have any questions about this form or if any of the data in this form is incorrect, please contact us.

Company Name

**NORMAN CAIRNS PTY LTD**

ACN

**153 548 380**

Annual Review Date

**04/10/2018**

## Agent Information

ASIC Registered Agent Name	Sam Greco & Co Business Focus Solution
ASIC Registered Agent Number	9932
Address	Level 1, Mitcham House,, 1355 Gympie Road, ASPLEY, QLD 4034
Telephone	
Email	info@taxonline.com.au

## Address Information

Registered Office Address	SAM GRECO & CO, 1355 GYMPIE ROAD, ASPLEY, QLD 4034
Principal Place of Business	92 OSBOURNE DRIVE, BURPENGARY, QLD 4505



### Company Officers

Name RAQUEL JANET KENNING  
 Address 4 COOTAMUNDRA CRESCENT, NARANGBA, QLD 4504  
 Date of Birth 21/02/1970  
 Place of Birth BRISBANE, QLD  
 Offices held Director Appointed: 04/10/2011

Name JANET CAIRNS KENNING  
 Address 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505  
 Date of Birth 10/12/1947  
 Place of Birth BRISBANE, QLD  
 Offices held Director Appointed: 04/10/2011

Name BARRY NORMAN KENNING  
 Address 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505  
 Date of Birth 26/08/1945  
 Place of Birth BRISBANE, QLD  
 Offices held Director Appointed: 04/10/2011  
 Secretary Appointed: 04/10/2011

### Company Share Structure

Share Class	Shares description	Number Issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	3	\$3.00	\$0.00

### Company Shareholders

Shareholder	Class Code	Total Number of shares held	Are shares fully paid?	Are shares beneficially owned?
RAQUEL JANET KENNING 4 COOTAMUNDRA CRESCENT, NARANGBA, QLD 4504	ORD	1	Yes	Yes
JANET CAIRNS KENNING 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505	ORD	1	Yes	Yes
BARRY NORMAN KENNING 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505	ORD	1	Yes	Yes



## The trustee for Norman Cairns Trust Fund

ABN:	53 515 635 204
ABN Status:	Active from 04 Oct 2011
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	92 OSBORNE DR BURPENGARY QLD 4505 AUSTRALIA
Status:	Complying

ABN last updated: 27 Jun 2019

Record extracted: 11 May 2020

### What does 'Complying' mean?

A 'Complying' SMSF:

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

### APRA Funds

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

### Superannuation guarantee payments

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

### Tax rates

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

Also refer to [frequently asked questions](#).

## Disclaimer

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

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

## C - Other Documents

2022 Financial Year

---

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

### Supporting Documents

- 2022 BGL General Ledger.pdf

### Standard Checklist

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

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Dividends Received (23900)</b>					
<u>Medibank Private Limited (MPL.AX)</u>					
30/09/2021	SEP21/00864222 Medibank Div 458106 [System Matched Income Data]			170.43	170.43 CR
24/03/2022	MAR22/00863256 Medibank Div 458106 [System Matched Income Data]			150.67	321.10 CR
				<b>321.10</b>	<b>321.10 CR</b>
<b>Contributions (24200)</b>					
<u>(Contributions) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
02/07/2021	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 39276300 supper			100,000.00	100,000.00 CR
16/08/2021	Online B2566234655 taxman Kenning Bn,J			5,000.00	105,000.00 CR
22/09/2021	Online Q7123256351 supper audits Kenning Bn,J			440.00	105,440.00 CR
28/09/2021	Online D8386675438 pay sam Super Fund			500.00	105,940.00 CR
09/11/2021	Online E2493745342 taxman Kenning Bn,J			40.00	105,980.00 CR
20/01/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 29726312 taxman			1,373.00	107,353.00 CR
26/03/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 28324532 saving			12,000.00	119,353.00 CR
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving			42,000.00	161,353.00 CR
18/05/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 18937711 saving			100,000.00	261,353.00 CR
				<b>261,353.00</b>	<b>261,353.00 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
01/07/2021	Revaluation - 01/07/2021 @ \$3.140000 (System Price) - 2,470.000000 Units on hand (MPL.AX)		49.40		49.40 DR
30/06/2022	Revaluation - 29/06/2022 @ \$3.300000 (System Price) - 2,470.000000 Units on hand (MPL.AX)			345.80	296.40 CR
30/06/2022	Revaluation - 30/06/2022 @ \$3.250000 (System Price) - 2,470.000000 Units on hand (MPL.AX)		74.10		222.30 CR
			<b>123.50</b>	<b>345.80</b>	<b>222.30 CR</b>
<b>Interest Received (25000)</b>					
<u>CBA T/D 50071723 (CBATD50071723)</u>					
30/06/2022	T/D Interest Received			181.53	181.53 CR
				<b>181.53</b>	<b>181.53 CR</b>
<u>CBA T/D 50075679 (CBATD50075679)</u>					
30/06/2022	T/D Interest Received			3,423.02	3,423.02 CR
				<b>3,423.02</b>	<b>3,423.02 CR</b>
<u>CBA T/D 50076559 (CBATD50076559)</u>					
30/06/2022	T/D Interest Received			556.36	556.36 CR
				<b>556.36</b>	<b>556.36 CR</b>
<u>ING T/D 82881005 (ING82881005)</u>					
30/06/2022	T/D Interest Received			6,952.49	6,952.49 CR
				<b>6,952.49</b>	<b>6,952.49 CR</b>
<u>ING T/D 83372799 (ING83372799)</u>					
30/06/2022	T/D Interest Received			78.62	78.62 CR

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
				<b>78.62</b>	<b>78.62 CR</b>
<u>ING T/D 83450930 (ING83450930)</u>					
30/06/2022	T/D Interest Received			156.65	156.65 CR
				<b>156.65</b>	<b>156.65 CR</b>
<u>ING T/D 83897570 (ING83897570)</u>					
30/06/2022	T/D Interest Received			316.32	316.32 CR
				<b>316.32</b>	<b>316.32 CR</b>
<u>ING T/D 84040864 (ING84040864)</u>					
30/06/2022	T/D Interest Received			125.72	125.72 CR
				<b>125.72</b>	<b>125.72 CR</b>
<u>MacQuarie Bank T/D 261191647 (MBLTD261191647)</u>					
07/02/2022	182-222 261191647 MacQuarie Bank 015925			7,604.11	7,604.11 CR
				<b>7,604.11</b>	<b>7,604.11 CR</b>
<u>Suncorp T/D 029224521 (MET029224521)</u>					
30/06/2022	T/D Interest Received			17.79	17.79 CR
				<b>17.79</b>	<b>17.79 CR</b>
<u>Suncorp Business Saver A/C 452670542 (MET452670542)</u>					
12/07/2021	CREDIT INTEREST			393.42	393.42 CR
15/07/2021	CREDIT INTEREST			15.86	409.28 CR
31/07/2021	CREDIT INTEREST			2.72	412.00 CR
31/08/2021	CREDIT INTEREST			0.01	412.01 CR
02/09/2021	CREDIT INTEREST			14.83	426.84 CR
15/09/2021	CREDIT INTEREST			216.78	643.62 CR
22/09/2021	CREDIT INTEREST			99.63	743.25 CR
30/09/2021	CREDIT INTEREST			0.22	743.47 CR
29/11/2021	CREDIT INTEREST			577.42	1,320.89 CR
30/11/2021	CREDIT INTEREST			6.48	1,327.37 CR
03/12/2021	CREDIT INTEREST			6.65	1,334.02 CR
13/12/2021	CREDIT INTEREST			0.08	1,334.10 CR
31/12/2021	CREDIT INTEREST			0.02	1,334.12 CR
06/01/2022	CREDIT INTEREST			228.08	1,562.20 CR
16/01/2022	CREDIT INTEREST			13.43	1,575.63 CR
31/01/2022	CREDIT INTEREST			1.10	1,576.73 CR
03/03/2022	CREDIT INTEREST			16.21	1,592.94 CR
05/03/2022	CREDIT INTEREST			0.02	1,592.96 CR
17/03/2022	CREDIT INTEREST			68.10	1,661.06 CR
24/03/2022	CREDIT INTEREST			31.21	1,692.27 CR
31/03/2022	CREDIT INTEREST			0.11	1,692.38 CR
04/04/2022	CREDIT INTEREST			2.94	1,695.32 CR
27/04/2022	CREDIT INTEREST			119.88	1,815.20 CR
27/04/2022	CREDIT INTEREST			3.93	1,819.13 CR
18/05/2022	CREDIT INTEREST			96.96	1,916.09 CR
18/05/2022	CREDIT INTEREST			3.33	1,919.42 CR
18/05/2022	CREDIT INTEREST			0.54	1,919.96 CR
18/05/2022	CREDIT INTEREST			5.40	1,925.36 CR
18/05/2022	CREDIT INTEREST			69.74	1,995.10 CR

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
18/06/2022	CREDIT INTEREST			3.47	1,998.57 CR
18/06/2022	CREDIT INTEREST			10.32	2,008.89 CR
18/06/2022	CREDIT INTEREST			1.29	2,010.18 CR
18/06/2022	CREDIT INTEREST			4.51	2,014.69 CR
29/06/2022	CREDIT INTEREST			14.08	2,028.77 CR
				<b>2,028.77</b>	<b>2,028.77 CR</b>
<u>NAB T/D 27-000-0190 (NABTD270000190)</u>					
06/12/2021	T/D Interest From A/C 27-000-0190			145.64	145.64 CR
				<b>145.64</b>	<b>145.64 CR</b>
<u>NAB T/D 91-774-4124 (NABTD917744124)</u>					
03/09/2021	TD Interest			47.50	47.50 CR
				<b>47.50</b>	<b>47.50 CR</b>
<u>Rabo Direct Savings A/C 008516500 (PIB008516500)</u>					
31/07/2021	Credit Interest			1.00	1.00 CR
31/08/2021	Credit Interest			0.85	1.85 CR
30/09/2021	Credit Interest			0.20	2.05 CR
31/10/2021	Credit Interest			0.27	2.32 CR
30/11/2021	Credit Interest			0.51	2.83 CR
31/12/2021	Credit Interest			0.65	3.48 CR
31/01/2022	Credit Interest			0.67	4.15 CR
28/02/2022	Credit Interest			0.30	4.45 CR
31/03/2022	Credit Interest			0.09	4.54 CR
31/05/2022	Credit Interest [Credit Interest]			0.24	4.78 CR
30/06/2022	Credit Interest			0.22	5.00 CR
				<b>5.00</b>	<b>5.00 CR</b>
<u>RaboDirect T/D 19126G3KRL (PIBAA19126G3KRL)</u>					
06/05/2022	Interest from Term Deposit AA19126G3KRL			90.00	90.00 CR
				<b>90.00</b>	<b>90.00 CR</b>
<u>RaboDirect T/D 19217YCG7J (PIBAA19217YCG7J)</u>					
05/08/2021	Interest from Term Deposit AA19217YCG7J			219.30	219.30 CR
				<b>219.30</b>	<b>219.30 CR</b>
<u>RaboDirect T/D 27D033B (PIBAA20127D033B)</u>					
06/05/2022	Interest from Term Deposit AA20127D033B			531.62	531.62 CR
				<b>531.62</b>	<b>531.62 CR</b>
<u>RaboDirect T/D 48K320V (PIBAA20248K320V)</u>					
06/09/2021	Interest from Term Deposit			37.30	37.30 CR
				<b>37.30</b>	<b>37.30 CR</b>
<u>RaboDirect T/D 203001S5B3 (PIBAA203001S5B3)</u>					
26/10/2021	Interest from Term Deposit AA203001S5B3			24.31	24.31 CR
				<b>24.31</b>	<b>24.31 CR</b>
<u>RaboDirect T/D 5D48WR (PIBAA21055D48WR)</u>					
24/02/2022	Interest from Term Deposit AA21055D48WR			260.54	260.54 CR
				<b>260.54</b>	<b>260.54 CR</b>

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>RaboDirect T/D DYD6D8ALS (PIBB4G17TDDYD6D8ALS)</u>					
19/07/2021	Interest from Term Deposit B4G17TDDYD6D8ALS			271.48	271.48 CR
				<b>271.48</b>	<b>271.48 CR</b>
<u>RaboDirect T/D TNQ49R2D4 (PIBB6H08TDTNQ49RSD4)</u>					
09/08/2021	Interest from Term Deposit B6H08TDTNQ49R2D4			490.35	490.35 CR
				<b>490.35</b>	<b>490.35 CR</b>
<u>RaboDirect T/D EPP5PVH2R (PIBB6K21TDEPP5PVH2R)</u>					
22/11/2021	Interest from Term Deposit B6K21TDEPP5PVH2R			98.73	98.73 CR
				<b>98.73</b>	<b>98.73 CR</b>
<u>RaboDirect T/D PV67T0FWL (PIBB7C14TDPV67T0FWL)</u>					
15/03/2022	Interest from Term Deposit B7C14TDPV67T0FWL			33.00	33.00 CR
16/03/2022	Rabobank Interest			0.03	33.03 CR
				<b>33.03</b>	<b>33.03 CR</b>
<u>RaboDirect T/D PVG5T1N4C (PIBB7C14TDPV67T0FWL)</u>					
15/03/2022	Interest from Term Deposit B7C14TDPV67T0FWL			627.00	627.00 CR
16/03/2022	Rabobank Interest			0.70	627.70 CR
				<b>627.70</b>	<b>627.70 CR</b>
<u>RaboDirect T/D WYP9FBLVR (PIBB7H07TDWYP9FBLVR)</u>					
09/08/2021	Interest from Term Deposit B7H07TDWYP9FBLVR			481.12	481.12 CR
				<b>481.12</b>	<b>481.12 CR</b>
<u>RaboDirect T/D LIN9F0UAS (PIBB7J23TDLIN9F0UAS)</u>					
25/10/2021	Interest from Term Deposit B7J23TDLIN9F0UAS			107.84	107.84 CR
				<b>107.84</b>	<b>107.84 CR</b>
<u>RaboDirect T/D RRJ67V0WZ (PIBB7L06TDRRJ67V0WZ)</u>					
06/12/2021	Interest from Term Deposit B7L06TDRRJ67V0WZ			343.56	343.56 CR
				<b>343.56</b>	<b>343.56 CR</b>
<u>RaboDirect T/D EAA9DFUE7 (PIBB8C12DEAA9DFUE7)</u>					
14/03/2022	Interest from Term Deposit B8C12DEAA9DFUE7			706.33	706.33 CR
				<b>706.33</b>	<b>706.33 CR</b>
<u>RaboDirect TD JV239DX30 (PIBB8H01TDJV239DX30)</u>					
02/08/2021	Interest from Term Deposit B8H01TDJV239DX30			9,632.34	9,632.34 CR
				<b>9,632.34</b>	<b>9,632.34 CR</b>
<u>RaboDirect TD QUJ9VMALR (PIBB8J31TDQUJ9VMALR)</u>					
01/11/2021	Interest from Term Deposit B8J31TDQUJ9VMALR			369.58	369.58 CR
				<b>369.58</b>	<b>369.58 CR</b>
<u>RaboDirect T/D JYJ5RRPPA (PIBB8K14TDJYJ5RRPPA)</u>					
15/11/2021	Interest from Term Deposit B8K14TDJYJ5RRPPA			509.53	509.53 CR
				<b>509.53</b>	<b>509.53 CR</b>
<u>RaboDirect T/D XAN5JKX7D (PIBB9B25TDXAN5JKX7D)</u>					
25/02/2022	Interest from Term Deposit B9B25TDXAN5JKX7D			348.80	348.80 CR

# Norman Cairns Trust Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
				<b>348.80</b>	<b>348.80 CR</b>
<u>RaboDirect T/D TYX7F37E8 (PIBB9C12TDTYX7F37E8)</u>					
14/03/2022	Interest from Term Deposit B9C12TDTYX7F37E8			1,197.00	1,197.00 CR
				<b>1,197.00</b>	<b>1,197.00 CR</b>
<u>RaboDirect T/D 20079JBC4C (PIBBAA20079JBC4C)</u>					
02/07/2021	Rabobank Interest (2021)			35.00	35.00 CR
20/09/2021	Rabobank Interest			13.59	48.59 CR
30/06/2022	Rabobank Interest			11.71	60.30 CR
				<b>60.30</b>	<b>60.30 CR</b>
<u>RaboDirect T/D ABOTDA09VJ (PIBRABOTDA09VJ)</u>					
14/02/2022	Interest from Term Deposit B2B13ZY0000A09VJ			8,476.72	8,476.72 CR
				<b>8,476.72</b>	<b>8,476.72 CR</b>
<u>RaboDirect T/D 202302WTZP (PIBTDA202302WTZP)</u>					
17/08/2021	Interest from Term Deposit AA202302WTZP			571.61	571.61 CR
				<b>571.61</b>	<b>571.61 CR</b>
<u>RaboDirect T/D GZ79SUVLG (PIBTDGZ79SUVLG)</u>					
10/08/2021	Interest from Term Deposit B5H10TDGZ79SUVLG			284.50	284.50 CR
				<b>284.50</b>	<b>284.50 CR</b>
<u>RaboDirect T/D XCR01S78W (PIBTDXCR01S78W)</u>					
05/05/2022	Interest from Term Deposit B6E05TDXCR01S78W			240.00	240.00 CR
				<b>240.00</b>	<b>240.00 CR</b>
<u>RaboDirect T/D XPF6GJLNC (PIBTDXPF6GJLNC)</u>					
19/10/2021	Interest from Term Deposit B2J17TDXPF6GJLNC			711.99	711.99 CR
				<b>711.99</b>	<b>711.99 CR</b>
<b>Interest Received ATO (25100)</b>					
<u>Interest Received ATO (25100)</u>					
30/06/2022	2019 Amended IT Return Amended - Claimed as interest in error June 2020			5.70	5.70 CR
				<b>5.70</b>	<b>5.70 CR</b>
<b>Other Investment Income (26500)</b>					
<u>NAB Business Cheque A/C 12-806-5874 (NAB128065874)</u>					
02/12/2021	Transfeerefund Cust Remediation 434165			12.01	12.01 CR
				<b>12.01</b>	<b>12.01 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
07/09/2021	Internet Transfer NORM0005		500.00		500.00 DR
28/09/2021	Internet Transfer NORM0005		500.00		1,000.00 DR
18/10/2021	Internet Transfer NORM0005		600.00		1,600.00 DR
09/11/2021	Internet Transfer NORM0005		240.00		1,840.00 DR
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension		1,350.00		3,190.00 DR
			<b>3,190.00</b>		<b>3,190.00 DR</b>



# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2022	2021 Income Tax		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
22/09/2021	Internet Transfer norman cairns supp		440.00		440.00 DR
			<b>440.00</b>		<b>440.00 DR</b>
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
09/11/2021	Internet Bpay Asic 2291535483807		56.00		56.00 DR
			<b>56.00</b>		<b>56.00 DR</b>
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Kenning, Barry Norman - Pension (Account Based Pension 4) (KENBAR00805P)</u>					
26/03/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 2251530 pension		12,000.00		12,000.00 DR
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension		21,000.00		33,000.00 DR
18/05/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 581711 penson		50,000.00		83,000.00 DR
			<b>83,000.00</b>		<b>83,000.00 DR</b>
<u>(Pensions Paid) Kenning, Janet Cairns - Pension (Pension - 2) (KENJAN00002P)</u>					
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension		1,003.76		1,003.76 DR
29/06/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 67940722 taxman		76.24		1,080.00 DR
			<b>1,080.00</b>		<b>1,080.00 DR</b>
<u>(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 5) (KENJAN00007P)</u>					
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension		6,030.00		6,030.00 DR
			<b>6,030.00</b>		<b>6,030.00 DR</b>
<u>(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 6) (KENJAN00192P)</u>					
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension		12,616.24		12,616.24 DR
18/05/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 581711 penson		50,000.00		62,616.24 DR
			<b>62,616.24</b>		<b>62,616.24 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			137.61	137.61 CR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022		4,633.50		4,495.89 DR
			<b>4,633.50</b>	<b>137.61</b>	<b>4,495.89 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					

# Norman Cairns Trust Fund

## General Ledger

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Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021			21.88	21.88 CR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021			0.90	22.78 CR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021			1.58	24.36 CR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021			4.99	29.35 CR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021			20.05	49.40 CR
02/07/2021	System Member Journals		100,000.00		99,950.60 DR
16/08/2021	System Member Journals		5,000.00		104,950.60 DR
22/09/2021	System Member Journals		440.00		105,390.60 DR
28/09/2021	System Member Journals		500.00		105,890.60 DR
09/11/2021	System Member Journals		40.00		105,930.60 DR
20/01/2022	System Member Journals		1,167.05		107,097.65 DR
26/03/2022	System Member Journals			12,000.00	95,097.65 DR
26/03/2022	System Member Journals		10,200.00		105,297.65 DR
27/04/2022	System Member Journals			21,000.00	84,297.65 DR
27/04/2022	System Member Journals			1,003.76	83,293.89 DR
27/04/2022	System Member Journals			6,030.00	77,263.89 DR
27/04/2022	System Member Journals			12,616.24	64,647.65 DR
27/04/2022	System Member Journals		39,880.95		104,528.60 DR
18/05/2022	System Member Journals		100,000.00		204,528.60 DR
18/05/2022	System Member Journals			50,000.00	154,528.60 DR
18/05/2022	System Member Journals			50,000.00	104,528.60 DR
29/06/2022	System Member Journals			76.24	104,452.36 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		19,051.95		123,504.31 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		785.93		124,290.24 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		3,423.75		127,713.99 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		4,381.32		132,095.31 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		17,525.27		149,620.58 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			508.50	149,112.08 DR
			<b>302,396.22</b>	<b>153,284.14</b>	<b>149,112.08 DR</b>
<u>Opening Balance (50010)</u>					
<u>(Opening Balance) Kenning, Barry Norman - Pension (Pension) (KENBAR00001P)</u>					
01/07/2021	Opening Balance				774,048.24 CR
01/07/2021	Close Period Journal		3,500.14		770,548.10 CR
			<b>3,500.14</b>		<b>770,548.10 CR</b>
<u>(Opening Balance) Kenning, Barry Norman - Accumulation (KENBAR00003A)</u>					
01/07/2021	Opening Balance				294,689.98 CR
01/07/2021	Close Period Journal		283,431.10		11,258.88 CR
			<b>283,431.10</b>		<b>11,258.88 CR</b>
<u>(Opening Balance) Kenning, Barry Norman - Pension (Account Based Pension 3) (KENBAR00754P)</u>					
01/07/2021	Close Period Journal			275,452.73	275,452.73 CR
				<b>275,452.73</b>	<b>275,452.73 CR</b>

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Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Opening Balance) Kenning, Janet Cairns - Pension (Pension - 2) (KENJAN00002P)</u>					
01/07/2021	Opening Balance				106,974.16 CR
01/07/2021	Close Period Journal		63,605.27		43,368.89 CR
			<b>63,605.27</b>		<b>43,368.89 CR</b>
<u>(Opening Balance) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
01/07/2021	Opening Balance				1,002,157.12 CR
01/07/2021	Close Period Journal		925,834.97		76,322.15 CR
			<b>925,834.97</b>		<b>76,322.15 CR</b>
<u>(Opening Balance) Kenning, Janet Cairns - Pension (Account Based Pension 5) (KENJAN00007P)</u>					
01/07/2021	Opening Balance				284,905.50 CR
01/07/2021	Close Period Journal		43,820.86		241,084.64 CR
			<b>43,820.86</b>		<b>241,084.64 CR</b>
<u>(Opening Balance) Kenning, Janet Cairns - Pension (Account Based Pension 6) (KENJAN00192P)</u>					
01/07/2021	Close Period Journal			968,850.79	968,850.79 CR
				<b>968,850.79</b>	<b>968,850.79 CR</b>
<b>Contributions (52420)</b>					
<u>(Contributions) Kenning, Barry Norman - Accumulation (KENBAR00003A)</u>					
01/07/2021	Opening Balance				12,000.00 CR
01/07/2021	Close Period Journal		12,000.00		0.00 DR
			<b>12,000.00</b>		<b>0.00 DR</b>
<u>(Contributions) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
01/07/2021	Opening Balance				79,300.00 CR
01/07/2021	Close Period Journal		79,300.00		0.00 DR
02/07/2021	System Member Journals			100,000.00	100,000.00 CR
16/08/2021	System Member Journals			5,000.00	105,000.00 CR
22/09/2021	System Member Journals			440.00	105,440.00 CR
28/09/2021	System Member Journals			500.00	105,940.00 CR
09/11/2021	System Member Journals			40.00	105,980.00 CR
20/01/2022	System Member Journals			1,373.00	107,353.00 CR
26/03/2022	System Member Journals			12,000.00	119,353.00 CR
27/04/2022	System Member Journals			18,147.00	137,500.00 CR
			<b>79,300.00</b>	<b>137,500.00</b>	<b>137,500.00 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Kenning, Barry Norman - Pension (Pension) (KENBAR00001P)</u>					
01/07/2021	Opening Balance				15,983.86 CR
01/07/2021	Close Period Journal		15,983.86		0.00 DR
			<b>15,983.86</b>		<b>0.00 DR</b>
<u>(Share of Profit/(Loss)) Kenning, Barry Norman - Accumulation (KENBAR00003A)</u>					
01/07/2021	Opening Balance				10.16 CR
01/07/2021	Close Period Journal		10.16		0.00 DR
			<b>10.16</b>		<b>0.00 DR</b>
<u>(Share of Profit/(Loss)) Kenning, Barry Norman - Pension (Account Based Pension 3) (KENBAR00754P)</u>					
01/07/2021	Opening Balance				6,091.75 CR
01/07/2021	Close Period Journal		6,091.75		0.00 DR
			<b>6,091.75</b>		<b>0.00 DR</b>

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Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Share of Profit/(Loss)) Kenning, Barry Norman - Pension (Account Based Pension 4) (KENBAR00805P)</u>					
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021		21.88		21.88 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			19,051.95	19,030.07 CR
			<b>21.88</b>	<b>19,051.95</b>	<b>19,030.07 CR</b>
<u>(Share of Profit/(Loss)) Kenning, Janet Cairns - Pension (Pension - 2) (KENJAN00002P)</u>					
01/07/2021	Opening Balance				2,123.73 CR
01/07/2021	Close Period Journal		2,123.73		0.00 DR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021		0.90		0.90 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			785.93	785.03 CR
			<b>2,124.63</b>	<b>785.93</b>	<b>785.03 CR</b>
<u>(Share of Profit/(Loss)) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
01/07/2021	Opening Balance				863.72 CR
01/07/2021	Close Period Journal		863.72		0.00 DR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021		1.58		1.58 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			3,423.75	3,422.17 CR
			<b>865.30</b>	<b>3,423.75</b>	<b>3,422.17 CR</b>
<u>(Share of Profit/(Loss)) Kenning, Janet Cairns - Pension (Account Based Pension 5) (KENJAN00007P)</u>					
01/07/2021	Opening Balance				5,040.05 CR
01/07/2021	Close Period Journal		5,040.05		0.00 DR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021		4.99		4.99 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			4,381.32	4,376.33 CR
			<b>5,045.04</b>	<b>4,381.32</b>	<b>4,376.33 CR</b>
<u>(Share of Profit/(Loss)) Kenning, Janet Cairns - Pension (Account Based Pension 6) (KENJAN00192P)</u>					
01/07/2021	Opening Balance				20,693.67 CR
01/07/2021	Close Period Journal		20,693.67		0.00 DR
01/07/2021	Create Entries - Profit/Loss Allocation - 01/07/2021		20.05		20.05 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			17,525.27	17,505.22 CR
			<b>20,713.72</b>	<b>17,525.27</b>	<b>17,505.22 CR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Kenning, Barry Norman - Accumulation (KENBAR00003A)</u>					
01/07/2021	Opening Balance				1.28 DR
01/07/2021	Close Period Journal			1.28	0.00 DR
				<b>1.28</b>	<b>0.00 DR</b>
<u>(Income Tax) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
01/07/2021	Opening Balance				91.57 DR
01/07/2021	Close Period Journal			91.57	0.00 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		508.50		508.50 DR
			<b>508.50</b>	<b>91.57</b>	<b>508.50 DR</b>
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Kenning, Barry Norman - Accumulation (KENBAR00003A)</u>					
01/07/2021	Opening Balance				750.00 DR

# Norman Cairns Trust Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Close Period Journal			750.00	0.00 DR
				<b>750.00</b>	<b>0.00 DR</b>
<u>(Contributions Tax) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
01/07/2021	Opening Balance				3,750.00 DR
01/07/2021	Close Period Journal			3,750.00	0.00 DR
20/01/2022	System Member Journals		205.95		205.95 DR
26/03/2022	System Member Journals		1,800.00		2,005.95 DR
27/04/2022	System Member Journals		2,119.05		4,125.00 DR
			<b>4,125.00</b>	<b>3,750.00</b>	<b>4,125.00 DR</b>
<b>Pensions Paid (54160)</b>					
<u>(Pensions Paid) Kenning, Barry Norman - Pension (Pension) (KENBAR00001P)</u>					
01/07/2021	Opening Balance				19,484.00 DR
01/07/2021	Close Period Journal			19,484.00	0.00 DR
				<b>19,484.00</b>	<b>0.00 DR</b>
<u>(Pensions Paid) Kenning, Barry Norman - Pension (Account Based Pension 3) (KENBAR00754P)</u>					
01/07/2021	Opening Balance				25,329.00 DR
01/07/2021	Close Period Journal			25,329.00	0.00 DR
				<b>25,329.00</b>	<b>0.00 DR</b>
<u>(Pensions Paid) Kenning, Barry Norman - Pension (Account Based Pension 4) (KENBAR00805P)</u>					
26/03/2022	System Member Journals		12,000.00		12,000.00 DR
27/04/2022	System Member Journals		21,000.00		33,000.00 DR
18/05/2022	System Member Journals		50,000.00		83,000.00 DR
			<b>83,000.00</b>		<b>83,000.00 DR</b>
<u>(Pensions Paid) Kenning, Janet Cairns - Pension (Pension - 2) (KENJAN00002P)</u>					
01/07/2021	Opening Balance				65,729.00 DR
01/07/2021	Close Period Journal			65,729.00	0.00 DR
27/04/2022	System Member Journals		1,003.76		1,003.76 DR
29/06/2022	System Member Journals		76.24		1,080.00 DR
			<b>1,080.00</b>	<b>65,729.00</b>	<b>1,080.00 DR</b>
<u>(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 5) (KENJAN00007P)</u>					
01/07/2021	Opening Balance				48,860.91 DR
01/07/2021	Close Period Journal			48,860.91	0.00 DR
27/04/2022	System Member Journals		6,030.00		6,030.00 DR
			<b>6,030.00</b>	<b>48,860.91</b>	<b>6,030.00 DR</b>
<u>(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 6) (KENJAN00192P)</u>					
01/07/2021	Opening Balance				54,000.00 DR
01/07/2021	Close Period Journal			54,000.00	0.00 DR
27/04/2022	System Member Journals		12,616.24		12,616.24 DR
18/05/2022	System Member Journals		50,000.00		62,616.24 DR
			<b>62,616.24</b>	<b>54,000.00</b>	<b>62,616.24 DR</b>
<b>Internal Transfers In (56100)</b>					
<u>(Internal Transfers In) Kenning, Barry Norman - Accumulation (KENBAR00003A)</u>					
01/07/2021	Commutation			770,548.10	770,548.10 CR
01/07/2021	Commutation			275,452.73	1,046,000.83 CR
				<b>1,046,000.83</b>	<b>1,046,000.83 CR</b>

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Internal Transfers In) Kenning, Barry Norman - Pension (Account Based Pension 3) (KENBAR00754P)</u>					
01/07/2021	Opening Balance				294,689.98 CR
01/07/2021	Close Period Journal		294,689.98		0.00 DR
			<b>294,689.98</b>		<b>0.00 DR</b>
<u>(Internal Transfers In) Kenning, Barry Norman - Pension (Account Based Pension 4) (KENBAR00805P)</u>					
01/07/2021	New Pension Member			1,057,259.71	1,057,259.71 CR
				<b>1,057,259.71</b>	<b>1,057,259.71 CR</b>
<u>(Internal Transfers In) Kenning, Janet Cairns - Pension (Account Based Pension 6) (KENJAN00192P)</u>					
01/07/2021	Opening Balance				1,002,157.12 CR
01/07/2021	Close Period Journal		1,002,157.12		0.00 DR
			<b>1,002,157.12</b>		<b>0.00 DR</b>
<b>Internal Transfers Out (57100)</b>					
<u>(Internal Transfers Out) Kenning, Barry Norman - Pension (Pension) (KENBAR00001P)</u>					
01/07/2021	Commutation		770,548.10		770,548.10 DR
			<b>770,548.10</b>		<b>770,548.10 DR</b>
<u>(Internal Transfers Out) Kenning, Barry Norman - Accumulation (KENBAR00003A)</u>					
01/07/2021	Opening Balance				294,689.98 DR
01/07/2021	Close Period Journal			294,689.98	0.00 DR
01/07/2021	New Pension Member		1,057,259.71		1,057,259.71 DR
			<b>1,057,259.71</b>	<b>294,689.98</b>	<b>1,057,259.71 DR</b>
<u>(Internal Transfers Out) Kenning, Barry Norman - Pension (Account Based Pension 3) (KENBAR00754P)</u>					
01/07/2021	Commutation		275,452.73		275,452.73 DR
			<b>275,452.73</b>		<b>275,452.73 DR</b>
<u>(Internal Transfers Out) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
01/07/2021	Opening Balance				1,002,157.12 DR
01/07/2021	Close Period Journal			1,002,157.12	0.00 DR
				<b>1,002,157.12</b>	<b>0.00 DR</b>
<b>Contribution Reserve (59200)</b>					
<u>(Contribution Reserve) Kenning, Janet Cairns - Accumulation (KENJAN00005A)</u>					
27/04/2022	System Member Journals			23,853.00	23,853.00 CR
18/05/2022	System Member Journals			100,000.00	123,853.00 CR
				<b>123,853.00</b>	<b>123,853.00 CR</b>
<b>Bank Accounts (60400)</b>					
<u>CBA Cash Investment A/C 10287300 (CBA10287300)</u>					
01/07/2021	Opening Balance				9.75 DR
					<b>9.75 DR</b>
<u>ING Direct A/C 60489657 (ING60489657)</u>					
01/07/2021	Opening Balance				14.69 DR
					<b>14.69 DR</b>
<u>Suncorp Business Saver A/C 452670542 (MET452670542)</u>					
01/07/2021	Opening Balance				204,591.77 DR
02/07/2021	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 39276300 supper		100,000.00		304,591.77 DR
12/07/2021	CREDIT INTEREST		393.42		304,985.19 DR
15/07/2021	CREDIT INTEREST		15.86		305,001.05 DR

# Norman Cairns Trust Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/07/2021	CREDIT INTEREST		2.72		305,003.77 DR
31/08/2021	CREDIT INTEREST		0.01		305,003.78 DR
02/09/2021	CREDIT INTEREST		14.83		305,018.61 DR
15/09/2021	CREDIT INTEREST		216.78		305,235.39 DR
22/09/2021	CREDIT INTEREST		99.63		305,335.02 DR
30/09/2021	CREDIT INTEREST		0.22		305,335.24 DR
29/11/2021	CREDIT INTEREST		577.42		305,912.66 DR
30/11/2021	CREDIT INTEREST		6.48		305,919.14 DR
03/12/2021	CREDIT INTEREST		6.65		305,925.79 DR
13/12/2021	CREDIT INTEREST		0.08		305,925.87 DR
31/12/2021	CREDIT INTEREST		0.02		305,925.89 DR
06/01/2022	CREDIT INTEREST		228.08		306,153.97 DR
16/01/2022	CREDIT INTEREST		13.43		306,167.40 DR
20/01/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 29726312 taxman		1,373.00		307,540.40 DR
20/01/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 58397321 taxman			1,373.00	306,167.40 DR
31/01/2022	CREDIT INTEREST		1.10		306,168.50 DR
03/03/2022	CREDIT INTEREST		16.21		306,184.71 DR
05/03/2022	CREDIT INTEREST		0.02		306,184.73 DR
17/03/2022	CREDIT INTEREST		68.10		306,252.83 DR
24/03/2022	CREDIT INTEREST		31.21		306,284.04 DR
26/03/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 2251530 pension			12,000.00	294,284.04 DR
26/03/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 28324532 saving		12,000.00		306,284.04 DR
31/03/2022	CREDIT INTEREST		0.11		306,284.15 DR
04/04/2022	CREDIT INTEREST		2.94		306,287.09 DR
27/04/2022	CREDIT INTEREST		119.88		306,406.97 DR
27/04/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 96645611 pension			42,000.00	264,406.97 DR
27/04/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 82635610 saving		42,000.00		306,406.97 DR
27/04/2022	CREDIT INTEREST		3.93		306,410.90 DR
18/05/2022	CREDIT INTEREST		96.96		306,507.86 DR
18/05/2022	CREDIT INTEREST		3.33		306,511.19 DR
18/05/2022	CREDIT INTEREST		0.54		306,511.73 DR
18/05/2022	CREDIT INTEREST		5.40		306,517.13 DR
18/05/2022	CREDIT INTEREST		69.74		306,586.87 DR
18/05/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 581711 pension			100,000.00	206,586.87 DR
18/05/2022	INTERNET TRANSFER CREDIT FROM 41782415 REF NO 18937711 saving		100,000.00		306,586.87 DR
18/06/2022	CREDIT INTEREST		4.51		306,591.38 DR
18/06/2022	CREDIT INTEREST		3.47		306,594.85 DR
18/06/2022	CREDIT INTEREST		10.32		306,605.17 DR
18/06/2022	CREDIT INTEREST		1.29		306,606.46 DR
29/06/2022	CREDIT INTEREST		14.08		306,620.54 DR
29/06/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 67940722 taxman			4,800.00	301,820.54 DR

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>257,401.77</b>	<b>160,173.00</b>	<b>301,820.54 DR</b>
<u>NAB Business Cash Maximiser A/C 12-313-2038 (NAB123132038)</u>					
01/07/2021	Opening Balance				508.86 DR
28/09/2021	Online K9786988438 pay Sam account Kenning Bn,J [Internet Transfer NORM0005]		500.00		1,008.86 DR
28/09/2021	Online D8386675438 pay sam Super Fund [Online D8386675438 pay sam Super Fund]			500.00	508.86 DR
18/10/2021	Online L6186248906 sam greco a/c Super Fund [Online L6186248906 sam greco a/c Super Fund]			250.00	258.86 DR
09/11/2021	Online J9798958342 taxman Super Fund [Online J9798958342 taxman Super Fund]			256.00	2.86 DR
08/02/2022	Online A6143565766 taxman Super Fund [Online A6143565766 taxman Super Fund]		6,000.00		6,002.86 DR
26/05/2022	Online T9946110424 supper tax Super Fund [Online T9946110424 supper tax Super Fund]			1,373.00	4,629.86 DR
			<b>6,500.00</b>	<b>2,379.00</b>	<b>4,629.86 DR</b>
<u>NAB Business Cheque A/C 12-806-5874 (NAB128065874)</u>					
01/07/2021	Opening Balance				87.66 DR
16/08/2021	Online B2566234655 taxman Kenning Bn,J		5,000.00		5,087.66 DR
16/08/2021	Internet Bpay 2020 Tax Office Payments 551009307111448021			4,407.56	680.10 DR
07/09/2021	Internet Transfer NORM0005			500.00	180.10 DR
22/09/2021	Online Q7123256351 supper audits Kenning Bn,J		440.00		620.10 DR
22/09/2021	Internet Transfer norman cairns supp			440.00	180.10 DR
28/09/2021	Online D8386675438 pay sam Super Fund [Online D8386675438 pay sam Super Fund]		500.00		680.10 DR
28/09/2021	Online K9786988438 pay Sam account Kenning Bn,J [Internet Transfer NORM0005]			500.00	180.10 DR
28/09/2021	Online D8386675438 pay sam Super Fund		500.00		680.10 DR
28/09/2021	Internet Transfer NORM0005			500.00	180.10 DR
30/09/2021	SEP21/00864222 Medibank Div 458106 [System Matched Income Data]		170.43		350.53 DR
18/10/2021	Online L6186248906 sam greco a/c Super Fund [Online L6186248906 sam greco a/c Super Fund]		250.00		600.53 DR
18/10/2021	Internet Transfer NORM0005			600.00	0.53 DR
09/11/2021	Online J9798958342 taxman Super Fund [Online J9798958342 taxman Super Fund]		256.00		256.53 DR
09/11/2021	Online E2493745342 taxman Kenning Bn,J		40.00		296.53 DR
09/11/2021	Internet Bpay Asic 2291535483807			56.00	240.53 DR
09/11/2021	Internet Transfer NORM0005			240.00	0.53 DR
02/12/2021	Transfeerefund Cust Remediation 434165		12.01		12.54 DR
06/12/2021	T/D Interest From A/C 27-000-0190		145.64		158.18 DR
07/02/2022	182-222 261191647 MacQuarie Bank 015925		7,604.11		7,762.29 DR
08/02/2022	Online A6143565766 taxman Super Fund [Online A6143565766 taxman Super Fund]			6,000.00	1,762.29 DR
07/03/2022	Internet Bpay Tax Office Payments 001535156352043060			1,373.00	389.29 DR



# Norman Cairns Trust Fund

## General Ledger

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Transaction Date	Description	Units	Debit	Credit	Balance \$
24/03/2022	MAR22/00863256 Medibank Div 458106 [System Matched Income Data]		150.67		539.96 DR
26/05/2022	Online T9946110424 supper tax Super Fund [Online T9946110424 supper tax Super Fund]		1,373.00		1,912.96 DR
26/05/2022	Internet Bpay Tax Office Payments 001535156352043060			1,373.00	539.96 DR
			<b>16,441.86</b>	<b>15,989.56</b>	<b>539.96 DR</b>
<u>Rabo Direct Savings A/C 008516500 (PIB008516500)</u>					
01/07/2021	Opening Balance				4,576.76 DR
19/07/2021	Interest from Term Deposit B4G17TDDYD6D8ALS		271.48		4,848.24 DR
31/07/2021	Credit Interest		1.00		4,849.24 DR
02/08/2021	Interest from Term Deposit B8H01TDJVV239DX30		9,632.34		14,481.58 DR
05/08/2021	Interest from Term Deposit AA19217YCG7J		219.30		14,700.88 DR
09/08/2021	Interest from Term Deposit B7H07TDWYP9FBLVR		481.12		15,182.00 DR
09/08/2021	Interest from Term Deposit B6H08TDTNQ49R2D4		490.35		15,672.35 DR
09/08/2021	New Term Deposit AA21221XSYFN			15,600.00	72.35 DR
10/08/2021	Interest from Term Deposit B5H10TDGZ79SUVLG		284.50		356.85 DR
17/08/2021	Interest from Term Deposit AA202302WTZP		571.61		928.46 DR
31/08/2021	Credit Interest		0.85		929.31 DR
06/09/2021	Interest from Term Deposit		37.30		966.61 DR
30/09/2021	Credit Interest		0.20		966.81 DR
19/10/2021	Interest from Term Deposit B2J17TDXPF6GJLNC		711.99		1,678.80 DR
25/10/2021	Interest from Term Deposit B7J23TDLIN9F0UAS		107.84		1,786.64 DR
26/10/2021	Interest from Term Deposit AA203001S5B3		24.31		1,810.95 DR
31/10/2021	Credit Interest		0.27		1,811.22 DR
01/11/2021	Interest from Term Deposit B8J31TDQUJ9VMALR		369.58		2,180.80 DR
15/11/2021	Interest from Term Deposit B8K14TDJYJ5RRPPA		509.53		2,690.33 DR
22/11/2021	Interest from Term Deposit B6K21TDEPP5PVH2R		98.73		2,789.06 DR
30/11/2021	Credit Interest		0.51		2,789.57 DR
06/12/2021	Interest from Term Deposit B7L06TDRRJ67V0WZ		343.56		3,133.13 DR
31/12/2021	Credit Interest		0.65		3,133.78 DR
31/01/2022	Credit Interest		0.67		3,134.45 DR
14/02/2022	Interest from Term Deposit B2B13ZY0000A09VJ		8,476.72		11,611.17 DR
14/02/2022	Term Deposit Matured B2B13ZY0000A09VJ		250,000.00		261,611.17 DR
14/02/2022	New Term Deposit AA22045S6N4K			261,611.17	0.00 DR
24/02/2022	Interest from Term Deposit AA21055D48WR		260.54		260.54 DR
25/02/2022	Interest from Term Deposit B9B25TDXAN5JKX7D		348.80		609.34 DR
28/02/2022	Credit Interest		0.30		609.64 DR
14/03/2022	Interest from Term Deposit B8C12TDEAA9DFUE7		706.33		1,315.97 DR
14/03/2022	Interest from Term Deposit B9C12TDTYX7F37E8		1,197.00		2,512.97 DR
15/03/2022	Interest from Term Deposit B7C14TDPV67T0FWL		33.00		2,545.97 DR

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/03/2022	Interest from Term Deposit B7C14TDPVG5T1N4C		627.00		3,172.97 DR
16/03/2022	Term Deposit Matured B7C14TDPV67T0FWL		1,000.03		4,173.00 DR
16/03/2022	Term Deposit Matured B7C14TDPVG5T1N4C		19,000.70		23,173.70 DR
16/03/2022	New Term Deposit AA22075FSQGS			23,173.70	0.00 DR
31/03/2022	Credit Interest		0.09		0.09 DR
05/05/2022	Interest from Term Deposit B6E05TDXCR01S78W		240.00		240.09 DR
06/05/2022	Interest from Term Deposit AA19126G3KRL		90.00		330.09 DR
06/05/2022	Interest from Term Deposit AA20127D033B		531.62		861.71 DR
31/05/2022	Credit Interest [Credit Interest]		0.24		861.95 DR
20/06/2022	Term Deposit Matured AA20079JBC4C		2,622.25		3,484.20 DR
20/06/2022	New Term Deposit AA22171P4XTZ			3,484.20	0.00 DR
30/06/2022	Credit Interest		0.22		0.22 DR
			<b>299,292.53</b>	<b>303,869.07</b>	<b>0.22 DR</b>
<b>Term Deposits (60800)</b>					
<u>CBA T/D 50071723 (CBATD50071723)</u>					
01/07/2021	Opening Balance				59,927.85 DR
30/06/2022	T/D Interest Received		181.53		60,109.38 DR
			<b>181.53</b>		<b>60,109.38 DR</b>
<u>CBA T/D 50075679 (CBATD50075679)</u>					
01/07/2021	Opening Balance				380,340.47 DR
30/06/2022	T/D Interest Received		3,423.02		383,763.49 DR
			<b>3,423.02</b>		<b>383,763.49 DR</b>
<u>CBA T/D 50076559 (CBATD50076559)</u>					
01/07/2021	Opening Balance				55,636.33 DR
30/06/2022	T/D Interest Received		556.36		56,192.69 DR
			<b>556.36</b>		<b>56,192.69 DR</b>
<u>ING T/D 82881005 (ING82881005)</u>					
01/07/2021	Opening Balance				339,145.98 DR
30/06/2022	T/D Interest Received		6,952.49		346,098.47 DR
			<b>6,952.49</b>		<b>346,098.47 DR</b>
<u>ING T/D 83372799 (ING83372799)</u>					
01/07/2021	Opening Balance				26,208.33 DR
30/06/2022	T/D Interest Received		78.62		26,286.95 DR
			<b>78.62</b>		<b>26,286.95 DR</b>
<u>ING T/D 83450930 (ING83450930)</u>					
01/07/2021	Opening Balance				52,216.86 DR
30/06/2022	T/D Interest Received		156.65		52,373.51 DR
			<b>156.65</b>		<b>52,373.51 DR</b>
<u>ING T/D 83897570 (ING83897570)</u>					
01/07/2021	Opening Balance				19,117.59 DR
30/06/2022	T/D Interest Received		316.32		19,433.91 DR
			<b>316.32</b>		<b>19,433.91 DR</b>
<u>ING T/D 84040864 (ING84040864)</u>					

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Opening Balance				41,906.71 DR
30/06/2022	T/D Interest Received		125.72		42,032.43 DR
			<b>125.72</b>		<b>42,032.43 DR</b>
<u>MacQuarie Bank T/D 261191647 (MBLTD261191647)</u>					
01/07/2021	Opening Balance				250,000.00 DR
					<b>250,000.00 DR</b>
<u>Suncorp T/D 029224521 (MET029224521)</u>					
01/07/2021	Opening Balance				5,085.00 DR
30/06/2022	T/D Interest Received		17.79		5,102.79 DR
			<b>17.79</b>		<b>5,102.79 DR</b>
<u>NAB T/D 27-000-0190 (NABTD270000190)</u>					
01/07/2021	Opening Balance				12,700.00 DR
					<b>12,700.00 DR</b>
<u>NAB T/D 91-774-4124 (NABTD917744124)</u>					
01/07/2021	Opening Balance				5,588.00 DR
03/09/2021	TD Interest		47.50		5,635.50 DR
			<b>47.50</b>		<b>5,635.50 DR</b>
<u>RaboDirect T/D 19126G3KRL (PIBAA19126G3KRL)</u>					
01/07/2021	Opening Balance				3,000.00 DR
					<b>3,000.00 DR</b>
<u>RaboDirect T/D 19217YCG7J (PIBAA19217YCG7J)</u>					
01/07/2021	Opening Balance				10,200.00 DR
					<b>10,200.00 DR</b>
<u>RaboDirect T/D 27D033B (PIBAA20127D033B)</u>					
01/07/2021	Opening Balance				22,621.94 DR
					<b>22,621.94 DR</b>
<u>RaboDirect T/D 48K320V (PIBAA20248K320V)</u>					
01/07/2021	Opening Balance				3,091.21 DR
					<b>3,091.21 DR</b>
<u>RaboDirect T/D 203001S5B3 (PIBAA203001S5B3)</u>					
01/07/2021	Opening Balance				2,431.00 DR
					<b>2,431.00 DR</b>
<u>RaboDirect TD 75FSQGS (PIBAA2075FSQGS)</u>					
16/03/2022	New Term Deposit AA22075FSQGS		23,173.70		23,173.70 DR
			<b>23,173.70</b>		<b>23,173.70 DR</b>
<u>RaboDirect T/D 5D48WR (PIBAA21055D48WR)</u>					
01/07/2021	Opening Balance				28,949.00 DR
					<b>28,949.00 DR</b>
<u>RaboDirect T/D 21XSYFN (PIBAA21221XSYFN)</u>					
09/08/2021	New Term Deposit AA21221XSYFN		15,600.00		15,600.00 DR
			<b>15,600.00</b>		<b>15,600.00 DR</b>
<u>RaboDirect T/D 45S6N4K (PIBAA22045S6N4K)</u>					
14/02/2022	New Term Deposit AA22045S6N4K		261,611.17		261,611.17 DR
			<b>261,611.17</b>		<b>261,611.17 DR</b>

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>RaboDirect T/D 71P4XTZ (PIBAA22171P4XTZ)</u>					
20/06/2022	New Term Deposit AA22171P4XTZ		3,484.20		3,484.20 DR
			<b>3,484.20</b>		<b>3,484.20 DR</b>
<u>RaboDirect T/D DYD6D8ALS (PIBB4G17TDDYD6D8ALS)</u>					
01/07/2021	Opening Balance				12,000.00 DR
					<b>12,000.00 DR</b>
<u>RaboDirect T/D TNQ49R2D4 (PIBB6H08TDTNQ49RSD4)</u>					
01/07/2021	Opening Balance				14,900.00 DR
					<b>14,900.00 DR</b>
<u>RaboDirect T/D EPP5PVH2R (PIBB6K21TDEPP5PVH2R)</u>					
01/07/2021	Opening Balance				3,000.00 DR
					<b>3,000.00 DR</b>
<u>RaboDirect T/D PV67T0FWL (PIBB7C14TDPV67T0FWL)</u>					
01/07/2021	Opening Balance				1,000.00 DR
16/03/2022	Term Deposit Matured B7C14TDPV67T0FWL			1,000.03	0.03 CR
16/03/2022	Rabobank Interest		0.03		0.00 DR
			<b>0.03</b>	<b>1,000.03</b>	<b>0.00 DR</b>
<u>RaboDirect T/D PVG5T1N4C (PIBB7C14TDPVG5T1N4C)</u>					
01/07/2021	Opening Balance				19,000.00 DR
16/03/2022	Term Deposit Matured B7C14TDPVG5T1N4C			19,000.70	0.70 CR
16/03/2022	Rabobank Interest		0.70		0.00 DR
			<b>0.70</b>	<b>19,000.70</b>	<b>0.00 DR</b>
<u>RaboDirect T/D WYP9FBLVR (PIBB7H07TDWYP9FBLVR)</u>					
01/07/2021	Opening Balance				14,500.00 DR
					<b>14,500.00 DR</b>
<u>RaboDirect T/D LIN9F0UAS (PIBB7J23TDLIN9F0UAS)</u>					
01/07/2021	Opening Balance				3,300.00 DR
					<b>3,300.00 DR</b>
<u>RaboDirect T/D RRJ67V0WZ (PIBB7L06TDRRJ67V0WZ)</u>					
01/07/2021	Opening Balance				10,600.00 DR
					<b>10,600.00 DR</b>
<u>RaboDirect T/D EAA9DFUE7 (PIBB8C12DEAA9DFUE7)</u>					
01/07/2021	Opening Balance				22,301.00 DR
					<b>22,301.00 DR</b>
<u>RaboDirect TD JV239DX30 (PIBB8H01TDJV239DX30)</u>					
01/07/2021	Opening Balance				268,300.00 DR
					<b>268,300.00 DR</b>
<u>RaboDirect TD QUJ9VMALR (PIBB8J31TDQUJ9VMALR)</u>					
01/07/2021	Opening Balance				10,900.00 DR
					<b>10,900.00 DR</b>
<u>RaboDirect T/D JYJ5RRPPA (PIBB8K14TDJYJ5RRPPA)</u>					
01/07/2021	Opening Balance				14,598.00 DR
					<b>14,598.00 DR</b>
<u>RaboDirect T/D XAN5JKX7D (PIBB9B25TDXAN5JKX7D)</u>					

# Norman Cairns Trust Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Opening Balance				10,900.00 DR
					<b>10,900.00 DR</b>
<u>RaboDirect T/D TYX7F37E8 (PIBB9C12TDTYX7F37E8)</u>					
01/07/2021	Opening Balance				36,075.00 DR
					<b>36,075.00 DR</b>
<u>RaboDirect T/D 20079JBC4C (PIBBAA20079JBC4C)</u>					
01/07/2021	Opening Balance				2,561.95 DR
02/07/2021	Rabobank Interest (2021)		35.00		2,596.95 DR
20/09/2021	Rabobank Interest		13.59		2,610.54 DR
20/06/2022	Term Deposit Matured AA20079JBC4C			2,622.25	11.71 CR
30/06/2022	Rabobank Interest		11.71		0.00 DR
			<b>60.30</b>	<b>2,622.25</b>	<b>0.00 DR</b>
<u>RaboDirect T/D ABOTDA09VJ (PIBRABOTDA09VJ)</u>					
01/07/2021	Opening Balance				250,000.00 DR
14/02/2022	Term Deposit Matured B2B13ZY0000A09VJ			250,000.00	0.00 DR
				<b>250,000.00</b>	<b>0.00 DR</b>
<u>RaboDirect T/D 202302WTZP (PIBTDA202302WTZP)</u>					
01/07/2021	Opening Balance				47,633.76 DR
					<b>47,633.76 DR</b>
<u>RaboDirect T/D GZ79SUVLG (PIBTDGZ79SUVLG)</u>					
01/07/2021	Opening Balance				23,708.00 DR
					<b>23,708.00 DR</b>
<u>RaboDirect T/D XCR01S78W (PIBTDXCR01S78W)</u>					
01/07/2021	Opening Balance				30,000.00 DR
					<b>30,000.00 DR</b>
<u>RaboDirect T/D XPF6GJLNC (PIBTDXPF6GJLNC)</u>					
01/07/2021	Opening Balance				64,725.53 DR
					<b>64,725.53 DR</b>
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>Medibank Private Limited (MPL.AX)</u>					
01/07/2021	Opening Balance	2,470.00			7,805.20 DR
01/07/2021	Revaluation - 01/07/2021 @ \$3.140000 (System Price) - 2,470.000000 Units on hand			49.40	7,755.80 DR
30/06/2022	Revaluation - 29/06/2022 @ \$3.300000 (System Price) - 2,470.000000 Units on hand		345.80		8,101.60 DR
30/06/2022	Revaluation - 30/06/2022 @ \$3.250000 (System Price) - 2,470.000000 Units on hand			74.10	8,027.50 DR
		<b>2,470.00</b>	<b>345.80</b>	<b>123.50</b>	<b>8,027.50 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				4,464.76 CR
20/01/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 58397321 taxman		1,373.00		3,091.76 CR
07/03/2022	Internet Bpay Tax Office Payments 001535156352043060		1,373.00		1,718.76 CR

## Norman Cairns Trust Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
26/05/2022	Internet Bpay Tax Office Payments 001535156352043060		1,373.00		345.76 CR
30/06/2022	2021 Income Tax		4,464.76		4,119.00 DR
30/06/2022	June 2022 PAYG Instalment Payable		1,373.00		5,492.00 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		137.61		5,629.61 DR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022			4,633.50	996.11 DR
			<b>10,094.37</b>	<b>4,633.50</b>	<b>996.11 DR</b>
<b>PAYG Instalment Payable (86000)</b>					
<u>PAYG Instalment Payable (86000)</u>					
30/06/2022	June 2022 PAYG Instalment Payable			1,373.00	1,373.00 CR
				<b>1,373.00</b>	<b>1,373.00 CR</b>
<b>Creditors - ATO (88010)</b>					
<u>Creditors - ATO (88010)</u>					
01/07/2021	Opening Balance				4,413.26 CR
16/08/2021	Internet Bpay 2020 Tax Office Payments 551009307111448021		4,407.56		5.70 CR
29/06/2022	INTERNET TRANSFER DEBIT TO 41782415 REFERENCE NO 67940722 taxman		4,723.76		4,718.06 DR
30/06/2022	2021 Income Tax			4,723.76	5.70 CR
30/06/2022	2019 Amended IT Return Amended - Claimed as interest in error June 2020		5.70		0.00 DR
			<b>9,137.02</b>	<b>4,723.76</b>	<b>0.00 DR</b>
<b>Total Debits:</b>	<b>6,398,639.97</b>				
<b>Total Credits:</b>	<b>6,398,639.97</b>				

# D - Pension Documentation

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report

## Standard Checklist

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

Norman Cairns Trust Fund

# Pension Summary

As at 30 June 2022

**Member Name :** Kenning, Barry Norman

**Member Age :** 75\* (Date of Birth : 26/08/1945)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENBAR 00001P	Account Based Pension	01/07/2013 <i>End: 01/07/2021</i>	94.89%	3.00%	\$60.00*	N/A	\$0.00	\$0.00	\$0.00	\$60.00

\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENBAR 00754P	Account Based Pension	01/07/2020 <i>End: 01/07/2021</i>	96.78%	3.00%	\$20.00*	N/A	\$0.00	\$0.00	\$0.00	\$20.00
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENBAR 00805P	Account Based Pension	01/07/2021	95.03%	3.00%	\$31,720.00*	N/A	\$83,000.00	\$0.00	\$83,000.00	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$31,800.00</b>	<b>\$0.00</b>	<b>\$83,000.00</b>	<b>\$0.00</b>	<b>\$83,000.00</b>	<b>\$80.00</b>
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**Member Name :** Kenning, Janet Cairns

**Member Age :** 73\* (Date of Birth : 10/12/1947)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENJANO 0002P	Account Based Pension	01/07/2014 <i>End: 01/07/2021</i>	99.68%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL

KENJANO 0007P	Account Based Pension	01/07/2017 <i>End: 01/07/2021</i>	97.06%	2.50%	\$20.00*	N/A	\$0.00	\$0.00	\$0.00	\$20.00
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\*COVID-19 50% reduction has been applied to the minimum pension amount.



Norman Cairns Trust Fund  
**Pension Summary**

As at 30 June 2022

KENJANO 0192P	Account Based Pension	01/07/2020  <i>End: 01/07/2021</i>	74.00%	2.50%	\$70.00*	N/A	\$0.00	\$0.00	\$0.00	\$70.00
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENJANO 0224P	Account Based Pension	01/07/2021	78.85%	2.50%	\$33,240.00*	N/A	\$69,726.24	\$0.00	\$69,726.24	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$33,330.00</b>	<b>\$0.00</b>	<b>\$69,726.24</b>	<b>\$0.00</b>	<b>\$69,726.24</b>	<b>\$90.00</b>
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**Total :**

					<b>\$65,130.00</b>	<b>\$0.00</b>	<b>\$152,726.24</b>	<b>\$0.00</b>	<b>\$152,726.24</b>	<b>\$170.00</b>
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\*Age as at 01/07/2021 or pension start date for new pensions.

**Norman Cairns Trust Fund**

**Transfer Balance Account Summary**

For The Period 01 July 2021 - 30 June 2022

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Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Barry Norman  
Kenning

Janet Cairns  
Kenning

# E - Estate Planning

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

No supporting documents

## Standard Checklist

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