
Workpapers - 2022 Financial Year

Bruce Shepherd Family SMSF

Preparer: Desiree Yutuc

Reviewer: Steven Lee

Printed: 12 October 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24700	Changes in Market Values of Investments		(\$37,775.68)	100%	Completed
25000	Interest Received	(\$4.21)		100%	Completed
28000	Property Income	(\$17,696.18)	(\$16,043.90)	10.3%	Completed
30100	Accountancy Fees	\$572.00	\$620.00	(7.74)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
41930	Property Expenses - Agents Management Fees	\$1,655.73	\$1,427.77	15.97%	Completed
41960	Property Expenses - Council Rates	\$3,067.75	\$2,939.60	4.36%	Completed
41980	Property Expenses - Insurance Premium	\$2,250.29	\$1,961.21	14.74%	Completed
42060	Property Expenses - Repairs Maintenance	\$4,250.10	\$1,476.57	187.84%	Completed
48500	Income Tax Expense	\$764.40	\$4,813.92	(84.12)%	Completed
49000	Profit/Loss Allocation Account	\$4,331.12	\$39,871.51	(89.14)%	Completed
50000	Members	(\$336,606.86)	(\$332,275.74)	1.3%	Completed
60400	Bank Accounts	\$12,157.25	\$8,029.33	51.41%	Completed
68000	Sundry Debtors	\$446.00		100%	Completed
77200	Real Estate Properties (Australian - Residential)	\$330,418.02	\$330,418.02	0%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
85000	Income Tax Payable /Refundable	\$271.60	(\$1,036.35)	(126.21)%	Completed
86000	PAYG Payable	(\$259.00)		100%	Completed
88000	Sundry Creditors	(\$2,649.44)	(\$1,357.69)	95.14%	Completed
89000	Deferred Tax Liability/Asset	(\$3,777.57)	(\$3,777.57)	0%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments		(\$37,775.68)	100%
TOTAL		CY Balance	LY Balance	
			(\$37,775.68)	

Supporting Documents

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

Bruce Shepherd Family SMSF
Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SHSA178TRU - 178 Truro Street, Urangan, QLD 4655 (83%)										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	330,418.02	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	330,418.02	0.00	0.00	0.00
Total Market Movement					0.00				0.00	0.00

Bruce Shepherd Family SMSF

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Bruce Shepherd Family SMSF

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Note

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

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

25000 - Interest Received

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBADIA5472	CBA Direct Investment Account 10315472	(\$4.21)		100%
TOTAL		CY Balance	LY Balance	
		(\$4.21)		

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

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

Bruce Shepherd Family SMSF
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
CBADIA5472 CBA Direct Investment Account 10315472					
01/08/2021	0.24	0.24			
01/10/2021	0.36	0.36			
01/11/2021	0.45	0.45			
01/12/2021	0.43	0.43			
01/02/2022	0.40	0.40			
01/03/2022	0.43	0.43			
01/04/2022	0.52	0.52			
01/05/2022	0.51	0.51			
01/06/2022	0.87	0.87			
	4.21	4.21			
	4.21	4.21			
TOTAL	4.21	4.21			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	4.21	11C

28000 - Property Income

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	(\$17,696.18)	(\$16,043.90)	10.3%
TOTAL		CY Balance	LY Balance	
		(\$17,696.18)	(\$16,043.90)	

Supporting Documents

- General Ledger [Report](#)
- 2022_Rent Summary Jan2022 to July 2022.pdf [SHSA178TRU](#)
- 2022_Rent Summary July2021 to Dec2021.pdf [SHSA178TRU](#)
- 2022_Rent WPs.xlsx [SHSA178TRU](#)

Standard Checklist

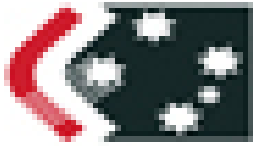
- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
178 Truro Street, Urangan, QLD 4655 (83%) (SHSA178TRU)					
10/07/2021	Transfer from xx2268 NetBank hervey bay rent			2,301.70	2,301.70 CR
03/08/2021	Transfer from xx2268 NetBank per cent rent [Transfer from xx2268 NetBan]			633.21	2,934.91 CR
06/09/2021	Transfer from xx2268 NetBank percent of rent			1,193.50	4,128.41 CR
05/10/2021	Transfer from xx2268 NetBank hervey bay rent			353.83	4,482.24 CR
04/11/2021	Transfer from xx2268 NetBank percent of rent			414.10	4,896.34 CR
07/12/2021	Transfer from xx2268 NetBank percent of rent			444.65	5,340.99 CR
04/01/2022	Transfer from xx2268 NetBank hervey bay rent			2,228.50	7,569.49 CR
09/02/2022	Transfer from xx2268 NetBank hervey bay rent			950.40	8,519.89 CR
16/02/2022	Transfer from xx2268 NetBank hervey bay rent			754.40	9,274.29 CR
02/03/2022	Transfer from xx2268 NetBank hervey bay rent			768.40	10,042.69 CR
17/03/2022	Transfer from xx2268 NetBank hervey bay rent			279.20	10,321.89 CR
04/04/2022	Transfer from xx2268 NetBank per cent rent [Transfer from xx2268 NetBan]			958.50	11,280.39 CR
05/05/2022	Transfer from xx2268 NetBank 83percent rent			1,279.20	12,559.59 CR
18/05/2022	Transfer from xx2268 NetBank percent rent			351.30	12,910.89 CR
02/06/2022	Transfer from xx2268 NetBank 83percent rent			939.75	13,850.64 CR
16/06/2022	Transfer from xx2268 NetBank 83percent rent			320.75	14,171.39 CR
30/06/2022	Net rent payable		2,381.04		11,790.35 CR
30/06/2022	Property Expenses as per Rental Summary (83%)			5,905.83	17,696.18 CR
			2,381.04	20,077.22	17,696.18 CR
Total Debits:	2,381.04				
Total Credits:	20,077.22				



A Chris Couper & Assoc

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11 Bideford St
Torquay QLD 4655
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Licence: 3331791

BRUCE & ADRIANA SHEPHERD
8 GRAY PLACE SUNSHINE
BAY NSW 2536

Folio Summary

Folio: OWN00157
From: 1/07/2021
To: 30/06/2022
Created: 1/07/2022

Money In	Money Out	Balance
\$10,120.00	\$1,805.00	\$8,315.00

Account	Included Tax	Money Out	Money In
178 TRURO STREET , URANGAN QLD			
Jan 2022			
Rent			\$1,130.00
Management Fees	\$5.02	\$55.20	
		<u>\$55.20</u>	<u>\$1,130.00</u>
Feb 2022			
Rent			\$1,660.00
Management Fees	\$9.18	\$100.80	
		<u>\$100.80</u>	<u>\$1,660.00</u>
Mar 2022			
Rent			\$2,520.00
Management Fees	\$15.30	\$168.00	
		<u>\$168.00</u>	<u>\$2,520.00</u>
Apr 2022			
Rent			\$1,680.00
Management Fees	\$9.17	\$100.80	
Repairs & Maintenance	\$80.00	\$880.00	
		<u>\$980.80</u>	<u>\$1,680.00</u>
May 2022			
Rent			\$1,870.00
Management Fees	\$15.57	\$171.20	
		<u>\$171.20</u>	<u>\$1,870.00</u>
Jun 2022			
Rent			\$1,260.00
Management Fees	\$13.31	\$146.40	
Repairs & Maintenance	\$14.60	\$160.60	
		<u>\$307.00</u>	<u>\$1,260.00</u>
Subtotal		<u>\$1,783.00</u>	<u>\$10,120.00</u>

Account	Included Tax	Money Out	Money In
Account Transactions			
Feb 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Mar 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Apr 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
May 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Jun 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Subtotal		<u>\$22.00</u>	<u>\$0.00</u>
Total		<u>\$1,805.00</u>	<u>\$10,120.00</u>
Total Tax on Money Out: \$164.15			

Chris Couper & Associates - Hervey Bay

Ironsides Holdings Pty. Ltd. T/As

A.B.N. 43 290 926 087 A.C.N. 070 831 408 Ph: 07 4125 1458

11 Bideford Street Fax: 07 4194 6749

TORQUAY

Email: chriscouper@bigpond.com

TO: BRUCE & ADRIANA SHEPHERD
 8 GRAY PLACE
 SUNSHINE BAY NSW 2536

Financial Year Summary

For The Year Ending 2022

	Debits	Credits
<u>178 TRURO STREET, URANGAN, 4655</u>		
Income		
Rental Income		\$11,200.70
Other Income		\$0.00
Expenses		
Management Fees	\$896.06	
Repairs & Maintenance	\$4,080.00	
Sundry Expenses	\$275.00	
<u>Other Items</u>		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credits		\$0.00
Administration Fee	\$59.40	
Other Account Debits	\$0.00	
Total Payments To Owner	\$5,890.24	

Property WP

Financial Year Summary

	83%			
	Total	1st half	2nd half	SMSF Share
Rental Income	21,320.70	11,200.70	10,120.00	17,696.18
Expenses	7,115.46	5,310.46	1,805.00	5,905.83
Administration Fee	81.40	59.40	22.00	67.56
Management Fees	1,638.46	896.06	742.40	1,359.92
Repair & Maintenance	5,120.60	4,080.00	1,040.60	4,250.10
Others	275.00	275.00		228.25
Net	14,205.24	5,890.24	8,315.00	11,790.35
Actual cash received	<u>14,171.39</u>			
Dr/(cr) to sundry	<u>(2,381.04)</u>			1,655.73

Expenses paid from bank account

		83%		
	Date	Amount	SMSF Share	Receivable
1300.00	Council rates	1,233.35	1,023.68	209.67
	Council rates	1,230.38	1,021.22	209.16
	Council rates	1,232.35	1,022.85	209.50
0.00	Landlord insurance	1,767.50	1,467.03	300.47
36.70	Landlord insurance	943.75	783.31	160.44
0.00		<u>6,407.33</u>	<u>5,318.09</u>	<u>1,089.24</u>
	Dr/(cr) to sundry			<u>1,089.24</u>

30100 - Accountancy Fees

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$572.00	\$620.00	(7.74)%
TOTAL		CY Balance	LY Balance	
		\$572.00	\$620.00	

Supporting Documents

- General Ledger [Report](#)
- 2022_INV-0231.pdf [30100](#)

Standard Checklist

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

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/11/2021	Transfer To Superhelp Australia NetBank SMSF		572.00		572.00 DR
			572.00		572.00 DR

Total Debits: 572.00

Total Credits: 0.00



TAX INVOICE

Bruce Shepherd Family

Invoice Date
18 Nov 2021

Invoice Number
INV-0231

ABN
60 061 126 663

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

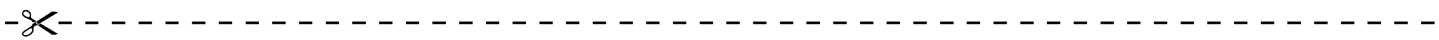
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
MISC	Property Valuation	1.00	22.00	10%	22.00
INCLUDES GST 10%					102.00
TOTAL AUD					1,122.00
Less Amount Paid					1,122.00
AMOUNT DUE AUD					0.00

Due Date: 2 Dec 2021

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

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

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



PAYMENT ADVICE

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

Customer Bruce Shepherd Family
Invoice Number INV-0231

Amount Due **0.00**
Due Date 2 Dec 2021

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009635793049621 tax		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- YML Invoice INV-12083.pdf [30700](#)

Standard Checklist

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

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
30/11/2021	Transfer To Superhelp Australia NetBank SMSF		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

Bruce Shepherd Family SMSF

Invoice Date
29 Oct 2021

Invoice Number
INV-12083

ABN
81 523 295 035

YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Description	GST	Amount AUD
Professional charges for Audit Service for the Financial Year ended 30 June 2021.	10%	500.00
	Subtotal	500.00
	TOTAL GST 10%	50.00
	TOTAL AUD	550.00

Due Date: 5 Nov 2021

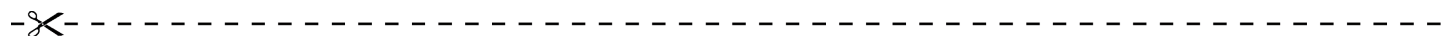
ACCTPRO Financial Services P/L trading as YML Super Solutions

Account Name: ACCTPRO Financial Services P/L

BSB: 082-140

Account Number: 772982366

Please include the Invoice Number as the Reference



PAYMENT ADVICE

To: YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Customer Bruce Shepherd Family
SMSF

Invoice Number INV-12083

Amount Due 550.00

Due Date 5 Nov 2021

Amount Enclosed

Enter the amount you are paying above

41930 - Property Expenses - Agents Management Fees

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	\$1,655.73	\$1,427.77	15.97%
TOTAL		CY Balance	LY Balance	
		\$1,655.73	\$1,427.77	

Supporting Documents

- General Ledger [Report](#)
- 2022_Rent WPs.xlsx [SHSA178TRU](#)
- 2022_Rent Summary Jan2022 to July 2022.pdf [SHSA178TRU](#)
- 2022_Rent Summary July2021 to Dec2021.pdf [SHSA178TRU](#)

Standard Checklist

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

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>178 Truro Street, Urangan, QLD 4655 (83%) (SHSA178TRU)</u>					
30/06/2022	Property Expenses as per Rental Summary (83%)		1,655.73		1,655.73 DR
			1,655.73		1,655.73 DR
Total Debits:	1,655.73				
Total Credits:	0.00				

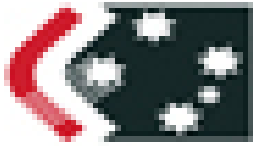
Property WP

Financial Year Summary

	83%			
	Total	1st half	2nd half	SMSF Share
Rental Income	21,320.70	11,200.70	10,120.00	17,696.18
Expenses	7,115.46	5,310.46	1,805.00	5,905.83
Administration Fee	81.40	59.40	22.00	67.56
Management Fees	1,638.46	896.06	742.40	1,359.92
Repair & Maintenance	5,120.60	4,080.00	1,040.60	4,250.10
Others	275.00	275.00		228.25
Net	14,205.24	5,890.24	8,315.00	11,790.35
Actual cash received	<u>14,171.39</u>			
Dr/(cr) to sundry	<u>(2,381.04)</u>			1,655.73

Expenses paid from bank account

		83%		
	Date	Amount	SMSF Share	Receivable
1300.00	Council rates	1,233.35	1,023.68	209.67
	Council rates	1,230.38	1,021.22	209.16
	Council rates	1,232.35	1,022.85	209.50
0.00	Landlord insurance	1,767.50	1,467.03	300.47
36.70	Landlord insurance	943.75	783.31	160.44
0.00		<u>6,407.33</u>	<u>5,318.09</u>	<u>1,089.24</u>
	Dr/(cr) to sundry			<u>1,089.24</u>



A Chris Couper & Assoc

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BRUCE & ADRIANA SHEPHERD
8 GRAY PLACE SUNSHINE
BAY NSW 2536

Folio Summary

Folio: OWN00157
From: 1/07/2021
To: 30/06/2022
Created: 1/07/2022

Money In	Money Out	Balance
\$10,120.00	\$1,805.00	\$8,315.00

Account	Included Tax	Money Out	Money In
178 TRURO STREET , URANGAN QLD			
Jan 2022			
Rent			\$1,130.00
Management Fees	\$5.02	\$55.20	
		<u>\$55.20</u>	<u>\$1,130.00</u>
Feb 2022			
Rent			\$1,660.00
Management Fees	\$9.18	\$100.80	
		<u>\$100.80</u>	<u>\$1,660.00</u>
Mar 2022			
Rent			\$2,520.00
Management Fees	\$15.30	\$168.00	
		<u>\$168.00</u>	<u>\$2,520.00</u>
Apr 2022			
Rent			\$1,680.00
Management Fees	\$9.17	\$100.80	
Repairs & Maintenance	\$80.00	\$880.00	
		<u>\$980.80</u>	<u>\$1,680.00</u>
May 2022			
Rent			\$1,870.00
Management Fees	\$15.57	\$171.20	
		<u>\$171.20</u>	<u>\$1,870.00</u>
Jun 2022			
Rent			\$1,260.00
Management Fees	\$13.31	\$146.40	
Repairs & Maintenance	\$14.60	\$160.60	
		<u>\$307.00</u>	<u>\$1,260.00</u>
Subtotal		<u>\$1,783.00</u>	<u>\$10,120.00</u>

Account	Included Tax	Money Out	Money In
Account Transactions			
Feb 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Mar 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Apr 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
May 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Jun 2022			
Administration Fees	\$0.40	\$4.40	
		<u>\$4.40</u>	<u>\$0.00</u>
Subtotal		<u>\$22.00</u>	<u>\$0.00</u>
Total		<u>\$1,805.00</u>	<u>\$10,120.00</u>
Total Tax on Money Out: \$164.15			

Chris Couper & Associates - Hervey Bay

Ironsides Holdings Pty. Ltd. T/As

A.B.N. 43 290 926 087 A.C.N. 070 831 408 Ph: 07 4125 1458

11 Bideford Street Fax: 07 4194 6749

TORQUAY

Email: chriscouper@bigpond.com

TO: BRUCE & ADRIANA SHEPHERD
 8 GRAY PLACE
 SUNSHINE BAY NSW 2536

Financial Year Summary

For The Year Ending 2022

	Debits	Credits
<u>178 TRURO STREET, URANGAN, 4655</u>		
Income		
Rental Income		\$11,200.70
Other Income		\$0.00
Expenses		
Management Fees	\$896.06	
Repairs & Maintenance	\$4,080.00	
Sundry Expenses	\$275.00	
<u>Other Items</u>		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credits		\$0.00
Administration Fee	\$59.40	
Other Account Debits	\$0.00	
Total Payments To Owner	\$5,890.24	

41960 - Property Expenses - Council Rates

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	\$3,067.75	\$2,939.60	4.36%
TOTAL		CY Balance	LY Balance	
		\$3,067.75	\$2,939.60	

Supporting Documents

- General Ledger [Report](#)
- 2022_Rate Notice_02.pdf [SHSA178TRU](#)
- 2022_Rate Notice 03.pdf [SHSA178TRU](#)
- 2022_Rate Notice.pdf [SHSA178TRU](#)
- 2022_Rent WPs.xlsx [SHSA178TRU](#)

Standard Checklist

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

Bruce Shepherd Family SMSF**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>178 Truro Street, Urangan, QLD 4655 (83%) (SHSA178TRU)</u>					
27/07/2021	RATE PAYMENTS NetBank BPAY 6395 606855		1,023.68		1,023.68 DR
02/12/2021	RATE PAYMENTS NetBank BPAY 6395 606855		1,021.22		2,044.90 DR
14/04/2022	RATE PAYMENTS NetBank BPAY 6395 606855		1,022.85		3,067.75 DR
			3,067.75		3,067.75 DR

Total Debits: 3,067.75**Total Credits: 0.00**

RATES AND CHARGES

Rate Notice 2 of 3 2021/2022 Financial Year



Ph. 1300 79 49 29 | enquiry@frasercoast.qld.gov.au
PO BOX 1943 HERVEY BAY QLD 4655
www.frasercoast.qld.gov.au

153611/XE/002217

BRUCE L SHEPHERD &
ADRIANA SHEPHERD & 2 others...
AS TTE FOR BRUCE SHEPHERD FAMILY SMSF
8 GRAY PLACE
SUNSHINE BAY NSW 2536

batemansbay@cartridgeworldnsw.com.au

Total Amount Due: \$1,230.38

Due Date for Payment: 02/12/2021

Payment Reference No: 606855

NOTICE SUMMARY

Previous Notice Total	\$1,233.35
Payments and Adjustments	CR \$1,233.35
Opening Balance of this Notice as at 21/10/2021	\$0.00

New Rates and Charges	\$1,230.38
Concessions	\$0.00
Total New Rates and Charges	\$1,230.38

Total Amount Due \$1,230.38

Interest charges apply to overdue rates and charges. If this notice has an opening balance, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Issue Date 01/11/2021

This Notice Billing Period 01/11/2021 to 28/02/2022

Notice 1	Notice 2	Notice 3
01/07/2021 to 31/10/2021	01/11/2021 to 28/02/2022	01/03/2022 to 30/06/2022

Rateable Valuation \$152,500

Legal Description Lot 70 RP 152770

Property Address 178 TRURO STREET
URANGAN QLD 4655

IMPORTANT INFORMATION

Payment: Payment can be made using the below Payment Options. There is no surcharge for credit card payments.

Amount Due: If the opening balance of this notice has recently been paid, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Interest: Compound interest is payable on all overdue rates at 8% P.A. Any rates or charges left unpaid, immediately after the due date for payment of this notice, will attract interest.

Where overdue rates are included in the opening balance of this notice, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Overdue Amounts: Please note that all overdue rates and charges are subject to Council's Debt Recovery Policy. For further information please contact Council on 1300 79 49 29 or visit our website at www.frasercoast.qld.gov.au.

Updating Your Details: It is the property owner's responsibility to notify Council in writing or by telephone of any change of address. Failure to do so may result in notices not being received. If you wish to receive notices by email, please contact Council on 1300 79 49 29 to request.

Council Office Locations: Any enquiry regarding this notice should be referred to Council on 1300 79 49 29 during office hours. Phones open at 8:15am and close at 4:45pm.

- 77 Tavistock Street Torquay Hervey Bay (Office Hours: 8:15am to 4:30pm)
- 211-213 Adelaide Street Maryborough (Office Hours: 8:15am to 4:30pm)

Waste Utility Charges: Council, as the operator of a leviable waste disposal site, is liable to pay a waste levy to the State under the *Waste Reduction and Recycling Act 2011*. For the financial year 2021/2022, the State will pay Council, as a local government affected by the waste levy, an annual payment of \$3,583,176. The purpose of the payment is to mitigate any direct impacts of the waste levy on households in Council's local government area.

PAYMENT OPTIONS

ONLINE (Visa or Mastercard)
frasercoast.qld.gov.au Biller Code: 0425 Ref: 606855

PHONE PAY (Visa or Mastercard)
Call 1300 361 496 Biller Code: 0425 Ref: 606855

DIRECT DEBIT
Application Form available at frasercoast.qld.gov.au

IN PERSON
At a Council Customer Service Centre or any Australia Post Office

BY MAIL
Note your reference number and post with your cheque payable to "Fraser Coast Regional Council"
PO BOX 1943 HERVEY BAY QLD 4655

IB PAY Biller Code: 6395 Ref: 606855

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au

POST billpay Biller Code: 0425 Ref: 606855



RATES PAYMENT CARD

Accepted at all Council Customer Service Centres and Australia Post



*0425 606855



433

153611/XE

NOTICE BREAKDOWN

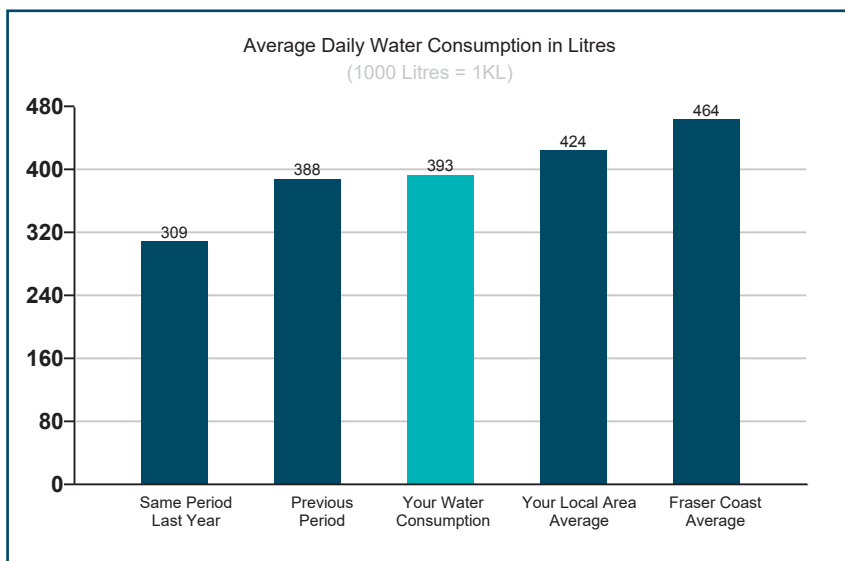
Rates and Charges	Annual Amount	This Notice Amount
Rates & Levies		
General Rate - Category 2a 0.9432c/\$	\$1,438.38	\$479.46
Infrastructure Levy	\$75.00	\$25.00
Disaster Management Levy	\$21.00	\$7.00
Utility Charges		
Water Charge - Domestic 1 Charge/s @ \$167.10	\$501.30	\$167.10
Standard Waste Service Charge 1 Service/s @ \$122.50	\$367.50	\$122.50
Wastewater Charge - Domestic 1 Charge/s @ \$262.10	\$786.30	\$262.10
Consumption		
Water Consumption Charge 46kL @ \$1.97 per kL	-	\$90.62
State Government Charges		
State Gov Emergency, Fire & Rescue Levy Group 2	\$229.80	\$76.60
Annual Total	\$3,419.28	
Annual amounts are for your information only and may change between notices.		

Total New Rates and Charges \$1,230.38

Please note interest charges apply to all late payments. Payments must be received by Council on or before the due date.

WATER METER USAGE - YOUR METER READINGS

METER NUMBER	PREVIOUS READ	KL	CURRENT READ	KL	NUMBER OF DAYS	USAGE
07W062266	08/04/2021	2231	03/08/2021	2277	117	46 KL



DO YOU HAVE A WATER Leak?

It could be costing you money...

One dripping tap can waste more than 2,000 litres of water a month.

If your toilet is running constantly, it could be costing you up to \$900.00 per year.

To check if you have a water leak:

1. Take a reading from your water meter
2. Do not use any water for at least two hours
3. Take another reading
4. If the reading has increased, you likely have a leak.

For more information and water saving tips, visit frasercoast.qld.gov.au/water

RATES AND CHARGES

Rate Notice 3 of 3

2021/2022 Financial Year



Ph. 1300 79 49 29 | enquiry@frasercoast.qld.gov.au
PO BOX 1943 HERVEY BAY QLD 4655
www.frasercoast.qld.gov.au

155072/XE/013270

BRUCE L SHEPHERD &
ADRIANA SHEPHERD & 2 others...
AS TTE FOR BRUCE SHEPHERD FAMILY SMSF
8 GRAY PLACE
SUNSHINE BAY NSW 2536

batemansbay@cartridgeworldnsw.com.au

Total Amount Due: \$1,232.35

Due Date for Payment: 22/04/2022

Payment Reference No: 606855

NOTICE SUMMARY

Previous Notice Total	\$1,230.38
Payments and Adjustments	CR \$1,230.38
Opening Balance of this Notice as at 24/02/2022	\$0.00

New Rates and Charges	\$1,232.35
Concessions	\$0.00
Total New Rates and Charges	\$1,232.35

Total Amount Due \$1,232.35

Interest charges apply to overdue rates and charges. If this notice has an opening balance, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Issue Date 07/03/2022

This Notice Billing Period 01/03/2022 to 30/06/2022

Notice 1	Notice 2	Notice 3
01/07/2021 to 31/10/2021	01/11/2021 to 28/02/2022	01/03/2022 to 30/06/2022

Rateable Valuation \$152,500

Legal Description Lot 70 RP 152770

Property Address 178 TRURO STREET
URANGAN QLD 4655

IMPORTANT INFORMATION

Payment: Payment can be made using the below Payment Options. There is no surcharge for credit card payments.

Amount Due: If the opening balance of this notice has recently been paid, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Interest: Compound interest is payable on all overdue rates at 8% P.A. Any rates or charges left unpaid, immediately after the due date for payment of this notice, will attract interest.

Where overdue rates are included in the opening balance of this notice, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Overdue Amounts: Please note that all overdue rates and charges are subject to Council's Debt Recovery Policy. For further information please contact Council on 1300 79 49 29 or visit our website at www.frasercoast.qld.gov.au.

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- 77 Tavistock Street Torquay Hervey Bay (Office Hours: 8:15am to 4:30pm)
- 211-213 Adelaide Street Maryborough (Office Hours: 8:15am to 4:30pm)

Waste Utility Charges: Council, as the operator of a leviable waste disposal site, is liable to pay a waste levy to the State under the Waste Reduction and Recycling Act 2011. For the financial year 2021/2022, the State will pay Council, as a local government affected by the waste levy, an annual payment of \$3,583,176. The purpose of the payment is to mitigate any direct impacts of the waste levy on households in Council's local government area.

PAYMENT OPTIONS

ONLINE (Visa or Mastercard)
frasercoast.qld.gov.au Biller Code: 0425 Ref: 606855

PHONE PAY (Visa or Mastercard)
Call 1300 361 496 Biller Code: 0425 Ref: 606855

DIRECT DEBIT
Application Form available at frasercoast.qld.gov.au

IN PERSON
At a Council Customer Service Centre or any Australia Post Office

BY MAIL
Note your reference number and post with your cheque payable to "Fraser Coast Regional Council"
PO BOX 1943 HERVEY BAY QLD 4655

IB PAY Biller Code: 6395 Ref: 606855

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au

POST billpay Biller Code: 0425 Ref: 606855



RATES PAYMENT CARD

Accepted at all Council Customer Service Centres and Australia Post



*0425 606855



539

155072/XE

NOTICE BREAKDOWN

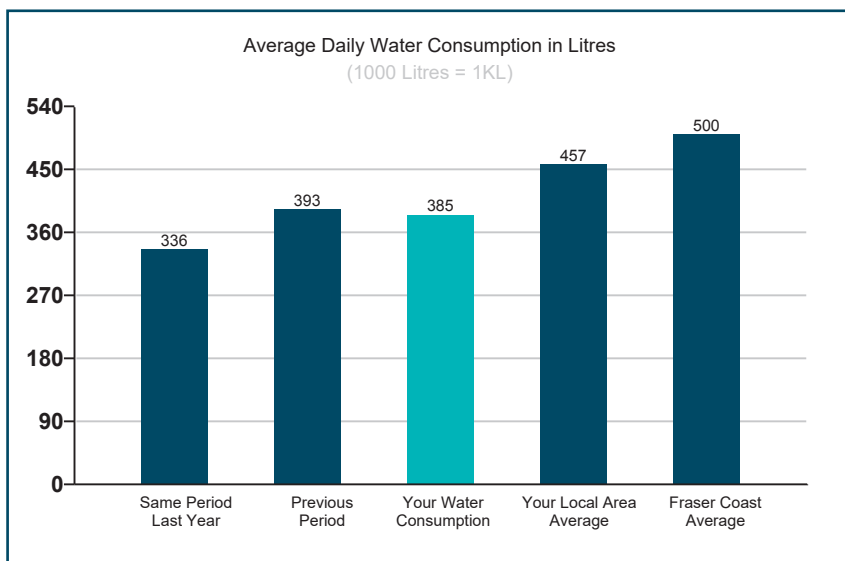
Rates and Charges	Annual Amount	This Notice Amount
Rates & Levies		
General Rate - Category 2a 0.9432c/\$	\$1,438.38	\$479.46
Infrastructure Levy	\$75.00	\$25.00
Disaster Management Levy	\$21.00	\$7.00
Utility Charges		
Water Charge - Domestic 1 Charge/s @ \$167.10	\$501.30	\$167.10
Standard Waste Service Charge 1 Service/s @ \$122.50	\$367.50	\$122.50
Wastewater Charge - Domestic 1 Charge/s @ \$262.10	\$786.30	\$262.10
Consumption		
Water Consumption Charge 47kL @ \$1.97 per kL	-	\$92.59
State Government Charges		
State Gov Emergency, Fire & Rescue Levy Group 2	\$229.80	\$76.60
Annual Total	\$3,419.28	
Annual amounts are for your information only and may change between notices.		

Total New Rates and Charges \$1,232.35

Please note interest charges apply to all late payments. Payments must be received by Council on or before the due date.

WATER METER USAGE - YOUR METER READINGS

METER NUMBER	PREVIOUS READ	KL	CURRENT READ	KL	NUMBER OF DAYS	USAGE
07W062266	03/08/2021	2277	03/12/2021	2324	122	47 KL



DO YOU HAVE A WATER Leak?

It could be costing you money...

One dripping tap can waste more than 2,000 litres of water a month.

If your toilet is running constantly, it could be costing you up to \$900.00 per year.

To check if you have a water leak:

1. Take a reading from your water meter
2. Do not use any water for at least two hours
3. Take another reading
4. If the reading has increased, you likely have a leak.

For more information and water saving tips, visit frasercoast.qld.gov.au/water

RATES AND CHARGES

Rate Notice 1 of 3

2021/2022 Financial Year



Ph. 1300 79 49 29 | enquiry@frasercoast.qld.gov.au
PO BOX 1943 HERVEY BAY QLD 4655
www.frasercoast.qld.gov.au

152854/XE/012577

BRUCE L SHEPHERD &
ADRIANA SHEPHERD & 2 others...
AS TTE FOR BRUCE SHEPHERD FAMILY SMSF
8 GRAY PLACE
SUNSHINE BAY NSW 2536

batemansbay@cartridgeworldnsw.com.au

Total Amount Due: **\$1,233.35**

Due Date for Payment: **26/08/2021**

Payment Reference No: **606855**

NOTICE SUMMARY

Previous Notice Total	\$1,180.08
Payments and Adjustments	CR \$1,180.08
Opening Balance of this Notice as at 15/07/2021	\$0.00

New Rates and Charges	\$1,233.35
Concessions	\$0.00
Total New Rates and Charges	\$1,233.35

Total Amount Due **\$1,233.35**

Interest charges apply to overdue rates and charges. If this notice has an opening balance, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Issue Date 26/07/2021

This Notice Billing Period 01/07/2021 to 31/10/2021

Notice 1	Notice 2	Notice 3
01/07/2021 to 31/10/2021	01/11/2021 to 28/02/2022	01/03/2022 to 30/06/2022

Rateable Valuation \$152,500

Legal Description Lot 70 RP 152770

Property Address 178 TRURO STREET
URANGAN QLD 4655

IMPORTANT INFORMATION

Payment: Payment can be made using the below Payment Options. There is no surcharge for credit card payments.

Amount Due: If the opening balance of this notice has recently been paid, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Interest: Compound interest is payable on all overdue rates at 8% P.A. Any rates or charges left unpaid, immediately after the due date for payment of this notice, will attract interest.

Where overdue rates are included in the opening balance of this notice, please contact Council on 1300 79 49 29 to obtain an updated payment amount.

Overdue Amounts: Please note that all overdue rates and charges are subject to Council's Debt Recovery Policy. For further information please contact Council on 1300 79 49 29 or visit our website at www.frasercoast.qld.gov.au.

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Council Office Locations: Any enquiry regarding this notice should be referred to Council on 1300 79 49 29 during office hours. Phones open at 8:15am and close at 4:45pm.

- 77 Tavistock Street Torquay Hervey Bay (Office Hours: 8:15am to 4:30pm)
- 211-213 Adelaide Street Maryborough (Office Hours: 8:15am to 4:30pm)

Waste Utility Charges: Council, as the operator of a leviable waste disposal site, is liable to pay a waste levy to the State under the *Waste Reduction and Recycling Act 2011*. For the financial year 2021/2022, the State will pay Council, as a local government affected by the waste levy, an annual payment of \$3,583,176. The purpose of the payment is to mitigate any direct impacts of the waste levy on households in Council's local government area.

PAYMENT OPTIONS

ONLINE (Visa or Mastercard)
frasercoast.qld.gov.au **Bill Code: 0425 Ref: 606855**

PHONE PAY (Visa or Mastercard)
Call 1300 361 496 **Bill Code: 0425 Ref: 606855**

DIRECT DEBIT
Application Form available at frasercoast.qld.gov.au

IN PERSON
At a Council Customer Service Centre or any Australia Post Office

BY MAIL
Note your reference number and post with your cheque payable to "Fraser Coast Regional Council"
PO BOX 1943 HERVEY BAY QLD 4655

Bill Code: 6395 Ref: 606855

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au

POST billpay **Bill Code: 0425 Ref: 606855**



RATES PAYMENT CARD

Accepted at all Council Customer Service Centres and Australia Post



*0425 606855

NOTICE BREAKDOWN

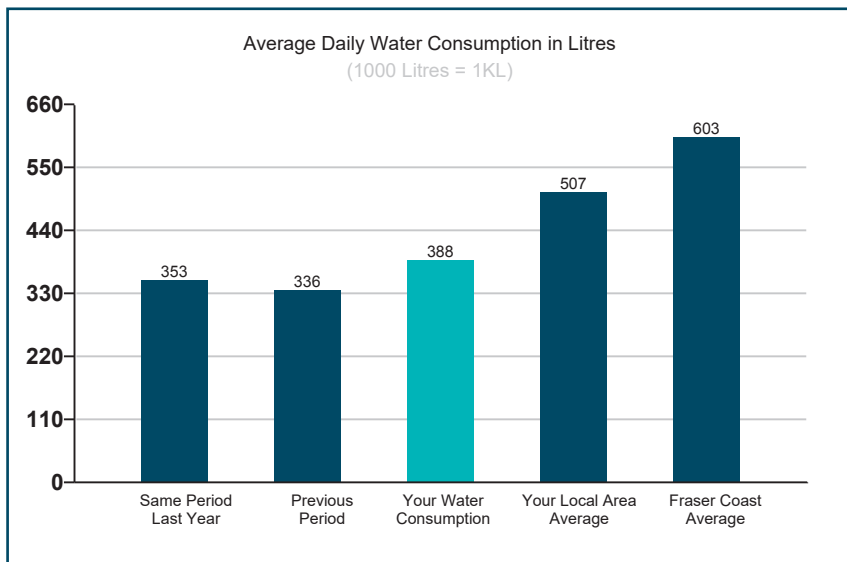
Rates and Charges	Annual Amount	This Notice Amount
Rates & Levies		
General Rate - Category 2a 0.9432c/\$	\$1,438.38	\$479.46
Infrastructure Levy	\$75.00	\$25.00
Disaster Management Levy	\$21.00	\$7.00
Utility Charges		
Water Charge - Domestic 1 Charge/s @ \$167.10	\$501.30	\$167.10
Standard Waste Service Charge 1 Service/s @ \$122.50	\$367.50	\$122.50
Wastewater Charge - Domestic 1 Charge/s @ \$262.10	\$786.30	\$262.10
Consumption		
Water Consumption Charge 49kL @ \$1.91 per kL	-	\$93.59
State Government Charges		
State Gov Emergency, Fire & Rescue Levy Group 2	\$229.80	\$76.60
Annual Total	\$3,419.28	
Annual amounts are for your information only and may change between notices.		

Total New Rates and Charges \$1,233.35

Please note interest charges apply to all late payments. Payments must be received by Council on or before the due date.

WATER METER USAGE - YOUR METER READINGS

METER NUMBER	PREVIOUS READ	KL	CURRENT READ	KL	NUMBER OF DAYS	USAGE
07W062266	03/12/2020	2182	08/04/2021	2231	126	49 KL



DO YOU HAVE A WATER Leak?

It could be costing you money...

One dripping tap can waste more than 2,000 litres of a water a month.
If your toilet is running constantly, it could be costing you up to \$900.00 per year.

To check if you have a water leak:

1. Take a reading from your water meter
2. Do not use any water for at least two hours
3. Take another reading
4. If the reading has increased, you likely have a leak.

For more information and water saving tips, visit frasercoast.qld.gov.au/water

Property WP

Financial Year Summary

	83%			
	Total	1st half	2nd half	SMSF Share
Rental Income	21,320.70	11,200.70	10,120.00	17,696.18
Expenses	7,115.46	5,310.46	1,805.00	5,905.83
Administration Fee	81.40	59.40	22.00	67.56
Management Fees	1,638.46	896.06	742.40	1,359.92
Repair & Maintenance	5,120.60	4,080.00	1,040.60	4,250.10
Others	275.00	275.00		228.25
Net	14,205.24	5,890.24	8,315.00	11,790.35
Actual cash received	<u>14,171.39</u>			
Dr/(cr) to sundry	<u>(2,381.04)</u>			1,655.73

Expenses paid from bank account

		83%		
	Date	Amount	SMSF Share	Receivable
1300.00	Council rates	1,233.35	1,023.68	209.67
	Council rates	1,230.38	1,021.22	209.16
	Council rates	1,232.35	1,022.85	209.50
0.00	Landlord insurance	1,767.50	1,467.03	300.47
36.70	Landlord insurance	943.75	783.31	160.44
0.00		<u>6,407.33</u>	<u>5,318.09</u>	<u>1,089.24</u>
	Dr/(cr) to sundry			<u>1,089.24</u>

41980 - Property Expenses - Insurance Premium

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	\$2,250.29	\$1,961.21	14.74%
TOTAL		CY Balance	LY Balance	
		\$2,250.29	\$1,961.21	

Supporting Documents

- General Ledger [Report](#)
- 2022_Rent WPs.xlsx [SHSA178TRU](#)
- 2022_MGA Insurance Urangan.pdf [SHSA178TRU](#)

Standard Checklist

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

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
<u>178 Truro Street, Urangan, QLD 4655 (83%) (SHSA178TRU)</u>					
16/07/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		156.66		156.66 DR
18/08/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		156.66		313.32 DR
17/09/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		156.66		469.98 DR
18/10/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		156.66		626.64 DR
18/11/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		156.66		783.30 DR
17/12/2021	Direct Debit 320228 MGA EziPay Pty L 000002102104		209.57		992.87 DR
18/01/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		209.57		1,202.44 DR
18/02/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		209.57		1,412.01 DR
18/03/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		209.57		1,621.58 DR
14/04/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		209.57		1,831.15 DR
18/05/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		209.57		2,040.72 DR
17/06/2022	Dirct Debit320228 MGA EziPay fty L 000002102104 Direct Debit 320228 MGA EziPay Pty L 000002102104		209.57		2,250.29 DR
			2,250.29		2,250.29 DR

Total Debits: 2,250.29

Total Credits: 0.00

Property WP

Financial Year Summary

	83%			
	Total	1st half	2nd half	SMSF Share
Rental Income	21,320.70	11,200.70	10,120.00	17,696.18
Expenses	7,115.46	5,310.46	1,805.00	5,905.83
Administration Fee	81.40	59.40	22.00	67.56
Management Fees	1,638.46	896.06	742.40	1,359.92
Repair & Maintenance	5,120.60	4,080.00	1,040.60	4,250.10
Others	275.00	275.00		228.25
Net	14,205.24	5,890.24	8,315.00	11,790.35
Actual cash received	<u>14,171.39</u>			
Dr/(cr) to sundry	<u>(2,381.04)</u>			1,655.73

Expenses paid from bank account

	83%			
	Date	Amount	SMSF Share	Receivable
1300.00 Council rates	1-Aug-21	1,233.35	1,023.68	209.67
Council rates	2-Dec-21	1,230.38	1,021.22	209.16
Council rates	22-Apr-22	1,232.35	1,022.85	209.50
0.00 Landlord insurance	Monthly * 7	1,767.50	1,467.03	300.47
36.70 Landlord insurance	Monthly * 5	943.75	783.31	160.44
0.00		<u>6,407.33</u>	<u>5,318.09</u>	<u>1,089.24</u>
Dr/(cr) to sundry				<u>1,089.24</u>



MGA Insurance Brokers Pty. Ltd.
167 Carp Street
BEGA NSW 2550

Website: www.mga.com

AFS Licence No. 244601
ABN 29 008 096 277

INVOICE
Issued 07.12.2021

Bruce & Adriana Shepherd
178 Truro Street
URANGAN QLD 4655

Total Payable*

A\$ 3,030.00

includes GST of 253.33

Pay By

18th December 2021

or within 7 days of invoice receipt

Our Reference

I3938347

Policy Number

06L2131857

Class: Landlords

PROTECTING AUSTRALIANS SINCE 1975

MGA Insurance Brokers is one of the top 10 Insurance Brokerages in Australia with 40 offices and over 200 personnel Australia wide



IMPORTANT INFORMATION

Please review your policy documents carefully and contact us immediately if any details are incorrect, other changes are required or if you have any questions regarding your policy.

Renewal For: 178 Truro St, Urangan

As requested the premium will be deducted from your nominated account by monthly instalment amounts of \$252.50.

If you should have any queries, please contact:
Sally Lawler on (02) 6494 8464 or 1300 662 772

Claims, or circumstances that may give rise to a claim, must be notified immediately as late notification may cause denial of liability in some instances. Refer to your policy for more details.

*Please refer to the enclosed Tax Invoice for a detailed breakdown of the above Total Payable amount.



Payment Options:



Billers Code: **36160**
Reference: **039383470071**
From savings or cheque account



Pay in person at any Australia Post outlet or at your local MGA Office.



Post your cheque with this payment slip to:
MGA Insurance Brokers Pty. Ltd.
PO Box 414
BEGA NSW 2550



Payment can be made by credit card - an administration charge will apply to all transactions:
Visa / Mastercard 1.5% (Inc GST)
Amex / Diners 3.5% (Inc GST)



Pay in person at any Australia Post outlet using cash, cheque or EFTPOS.



Pay using internet banking by entering the below BSB, account and reference details:
BSB: 085-456
Account: 766991649
Reference: I3938347



*2871 039383470071

Total Payable A\$ 3,030.00

Broker: Sally Lawler
MGA BGA S1151 1377844/004 I3938347



OUR PRIVACY POLICY

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APP's). Where required, we will provide you with a Collection Notice which outlines how we collect, disclose and handle your information.

You can also refer to our Privacy Policy available on our website or by contacting us for more information about our privacy practices including how we collect, use or disclose your information, how to access or seek correction to your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

YOUR DUTY OF DISCLOSURE

You have a duty of disclosure under the Insurance Contracts Act 1984.

When applying for insurance and answering any questions, you need to advise anything you know, or that a reasonable person in the circumstances would know, that may affect or be relevant to the insurer's decision to insure you and on what terms.

You must comply with your duty of disclosure until the insurer agrees to insure you (including any renewal, extension, variation or reinstatement as applicable), and if anything that you have disclosed to us changes before that time, you also need to tell us.

The duty applies to you and anyone else that you want to be covered by the contract.

If you are in doubt tell us and we can help.

NON-DISCLOSURE

If you fail to comply, the insurer may reduce its liability under the contract in respect of a claim, cancel the contract or both. If your failure is fraudulent, they may also avoid the contract from its beginning.

AVERAGE OR CO-INSURANCE

Check your sums insured are adequate to cover the full replacement value of your items in the event of a claim. Where the contract of insurance includes an Average or Co-Insurance provision, you will be considered your own Insurer for the difference between the sum insured at the time of loss and the specified percentage of the true value of the property lost or damaged. The effect of the Average or Co-Insurance provision is that you will bear a rateable proportion of any loss in the event of any under-insurance.

THIRD PARTY INTERESTS

You should advise the Insurer of the interest of all third parties (e.g. financiers, lessors, mortgagees) in the subject matter of policy. The interest of such third parties may only be protected if it is noted on the policy.

HOLD BLAMELESS OR PREVENTING THE RIGHT OF RECOVERY

Please be aware that if you are a party to any agreement or understanding that has the effect of excluding or limiting the insurer's rights of recovery from a third party, the insurer may have the right to refuse to indemnify you for such loss if it is shown that Insurer's rights of recovery has been prejudiced by your action.

ASSOCIATIONS WITH RELATED BODIES CORPORATE

We are members of the Austbrokers network of insurance brokers. MGA Insurance Brokers is an equity member within the Austbrokers network. AUB Group Limited (ABN 60 000 000 715) (AUB) is a sole shareholder of Austbrokers Member Services Pty Ltd ACN 123 717 653, a company that provides marketing, distribution and training services to members of Austbrokers.

MGA Insurance Brokers Pty Ltd and MGA EziPay Pty Ltd (ABN 12 119 047 960) are wholly owned subsidiaries of MGA Management Services Pty Ltd (ABN 47 008 210 482).

ASSOCIATION WITH AN UNDERWRITING AGENCY

We have an association with Millennium Underwriting Agencies Pty Ltd (ABN 38 079 194 095). MGA Insurance Brokers Pty Ltd and Millennium Underwriting Agencies Pty Ltd have some common directors and a proportion of the shares of each company have some common beneficial ownership.

IMPORTANT INFORMATION

This document provides only brief details of the insurance. The full terms and conditions are contained in the policy documents and it is essential that you read these carefully. Should you have any questions about the scope of cover provided, please contact your local MGA office for an explanation.

MGA subscribes to the Australian Financial Complaints Authority (AFCA). Should you have any complaint about MGA please contact our office immediately. The latest version of our Financial Services Guide is available on our website www.mga.com

LEGAL LIABILITY OR INDEMNITY INSURANCE

Should the policy state that the cover is written on a "Claims Made" basis or "Claims Made and Notified" basis, it is imperative that the Insurer be notified immediately of any claim, incident or circumstances that may result in a claim during the currency of the policy or any permitted extended disclosure period (if applicable).

NON RETURN OF BROKERAGE

The charges detailed on this invoice include the commission and fee income earned by this office for the placement of the risk insured. Our fees or commission may not be refunded to you if the policy is cancelled prior to expiry.

COOLING OFF PERIOD

Some policies are subject to a cooling off period (the policy will state if this is the case and the applicable notice period). Where a cooling off period applies you can check that the policy meets your needs during the notice period and if not, you may be able to cancel the policy (except in some circumstances, for example, if you have made a claim) and receive a full refund of any premium paid (less certain deductions permitted by law). You may still have rights to cancel the policy after any cooling off period ends.

For more information, please contact our office, refer to your policy documents or visit our website www.mga.com for the Financial Services Guide and Privacy Policy.

MGA Insurance Brokers Pty. Ltd.
167 Carp Street
BEGA NSW 2550

ABN 29 008 096 277
Australian Financial Services Licence No. 244601

TAX INVOICE
Issued 07.12.2021

Client : Bruce & Adriana Shepherd
178 Truro Street
URANGAN QLD 4655

ABN :

Class : Landlords

Insurer : Millennium Underwriting Agencies

Policy Number : 06L2131857

Period : 18.12.2021 to 18.12.2022 at 4pm

Invoice Number : I3938347

MGA Reference : MGA BGA S1151 1377844/004

Premium 2,458.07

GST 245.80

Stamp Duty* 243.35

Broker Service Fee 75.25

Fee GST 7.53

Total Payable (incl GST) A\$ 3,030.00

GST Total 253.33

* Not a taxable supply
This is only a Tax Invoice once payment is received.

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
167 Carp Street
BEGA NSW 2550

Phone: 1300 662 772
PO Box 414
BEGA NSW 2550

COVERAGE SUMMARY

Bruce & Adriana Shepherd
Landlords

LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s) - BRUCE & ADRIANA SHEPHERD

Situation 1 - 178 TRURO ST, URANGAN, QLD 4655

	SUM INSURED

BUILDINGS (including Replacement Benefit)	\$617,900
CONTENTS	Not Insured
SPECIAL CONTENTS	Not Insured
LOSS OF RENT	\$19,100
RENT DEFAULT AND THEFT BY A TENANT	Insured

Excess applicable to all above \$1,000
Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.

LIABILITY	\$20,000,000
WORKERS' COMPENSATION	Not Insured

POLICY VARIATIONS AND EXTENSIONS

Excess Change

We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

Important Information

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

(1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?

COVERAGE SUMMARY

Bruce & Adriana Shepherd
Landlords

(2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?

(3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

INTERIM COVER

If this renewal invitation is not accepted by the expiry date of the current policy, we will provide you with 'interim cover' on the terms and conditions set out in this renewal invitation. The interim cover will commence on expiry of the current policy and will end at the earliest of:

- 4pm 60 calendar days from the expiry date of the current policy;
- the date the renewal invitation is accepted;
- the date insurance cover commences under another contract that is intended to replace the current policy or the interim cover; or
- the date we cancel the interim cover.

Where you advise us the renewal invitation has been declined by the customer we will not provide any interim cover.

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a

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COVERAGE SUMMARY

Bruce & Adriana Shepherd
Landlords

claim under the policy.

Workers' Compensation insurance is compulsory if you have employees. This cover is not provided unless specifically shown on the schedule. CGU Insurance can arrange separate cover in those states where legislation permits.

IMPORTANT CHANGE TO YOUR POLICY

There have been some changes to the cover under your policy. These changes are described below in this document. This document should be read in conjunction with your policy booklet as the terms described now form part of your policy. The following additional exclusion now applies to all sections of this policy, other than Workers' Compensation. Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

We will continue to cover losses, such as property damage, from other forms of terrorism, in accordance with your policy's existing terms and conditions.

To provide some protection against increased costs, the sum insured on Buildings &/or Contents has been increased. You may select different sums insured if you wish.

Your renewal

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us:

By phone on 131532, or

By writing to Insurance Australia Limited, GPO Box 9902 in your Capital City, or

By completing our e-Form or e-Mail at www.cgu.com.au

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COVERAGE SUMMARY

Bruce & Adriana Shepherd
Landlords

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE
MONITOR - FOR RISKS IN NSW

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact your broker in the first instance if you have questions about your policy.

Information about the Insurance Monitor can be found at:
www.eslinsurancemonitor.nsw.gov.au

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. This SPDS was prepared on 14 May 2021 and will apply to the Landlord Residential Property Insurance policies with a renewal effective date on or after 19 June 2021 and to any amendments made to the 'Rent default and theft by a tenant' optional cover effective on or after 19 June 2021.

**

The information in this SPDS updates and should be read with the PDS and any other applicable SPDS except SPDS CGU3440 REV0 04/20 which is replaced by this SPDS.

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
167 Carp Street
BEGA NSW 2550

Phone: 1300 662 772
PO Box 414
BEGA NSW 2550

COVERAGE SUMMARY

Bruce & Adriana Shepherd
Landlords

**

Changes to your PDS

Your PDS is amended to reinstate the optional cover of 'Rent default and theft by a tenant' and reinstate all other references to this optional cover in the policy.

INSURER	POLICY NUMBER	PROPORTION
Millennium Underwriting Agencies A.B.N. 38 079 194 095 277 Magill Road TRINITY GARDENS SA 5068 AFS Licence No 246721	06L2131857	100.0000%
* SUPPORTING INSURERS		
- Insurance Australia Limited 388 George Street SYDNEY NSW 2000 AFS Licence No 227681 ABN 11 000 016 722	100.0000%	

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
AFS Licence No. 244601

GENERAL ADVICE

This is an important document. You should read it carefully and ensure that you understand it.

Client	:Bruce & Adriana Shepherd	
Insurer	:Millennium Underwriting Agencies	
Class of Risk	:Landlords	
Policy Number	:06L2131857	
Period of Cover	:18.12.2021 to 18.12.2022	Our Ref :MGA BGA S1151 1377844/004/01

In accordance with FSR legislation we are required to advise you that in this instance we are giving you "general advice".

General Advice means:

1. We have not taken into account your objectives, financial situation or needs.
2. You should consider whether this advice is suitable for your objectives, financial situation or needs before acting on it.
3. You should also obtain a product disclosure statement before making a decision about any financial product to which the advice relates.

We confirm we have reviewed the Insurer's Target Market Determination (TMD) for this product and have assessed that you fall within the target market for this financial product. On the basis of our assessment, we consider that the product has therefore been issued to you consistently with the TMD provided by the Insurer. Please ask us if you would like a copy of the TMD.

Some personnel receive an annual salary that may include bonuses based on performance criteria and achievement of company goals. They may also receive certain soft dollar benefits of the type described in this document.

The Representative providing the advice for this insurance receives a payment for this advice of 47.5% of the broker's remuneration.

The total amount invoiced includes the remuneration for advice of \$ 310.13

Our remuneration covers:

- A. The fee to our representative for advice and services rendered to you; and
- B. Our back office and administration costs and profit.

In certain circumstances our representatives may receive from us additional payments to cover costs of back office and administration functions being performed on our behalf.

From time to time we and our representatives may also receive what are commonly referred to as "soft dollar benefits" from product issuers and other financial service providers we deal with. Soft dollar benefits that we or our representatives receive that are reasonably estimated to exceed \$300 per item or event are potentially material. They may include such benefits as conference attendances, free meals or accommodation and must be disclosed to our Compliance Department in writing, who will determine if appropriate procedures are in place to manage or avoid any potential conflicts of interest which might arise.

PRIVACY COLLECTION NOTICE

MGA Insurance Brokers Pty Ltd (ACN 008 096 277) collects your personal information (which in some instances may be sensitive information) so we can identify you, determine which products and services we can provide to you, administer services to you, and provide you with information in relation to our services. We may collect your personal information by telephone, email or in writing. We will not collect sensitive information without your consent.

The MGA Privacy Policy available at www.mga.com/privacy outlines how we collect, hold, use and disclose your personal information in accordance with the Privacy Act 1989 (Cth) and the Australian Privacy Principles. By providing us with your personal information, you consent to the terms of the MGA Privacy Policy.

In particular, the MGA Privacy Policy addresses the following matters:

- who we collect personal information from;
- circumstances where we may be required by Australian law or court or tribunal order to deal with your personal information in a particular way;
- the purposes for which we collect your personal information;
- the consequences if you do not provide required personal information to us;
- other parties to whom we may disclose information;
- how we handle possible cross border disclosures of information;
- how you can access and/or correct your personal information; and
- our procedures for handling complaints about how we deal with your personal information.

If you have any queries in relation to the MGA Privacy Policy and our handling of your personal information, you can contact our Privacy Officer using the following details:

Mail:	Att: Privacy Officer MGA Insurance Brokers PO Box 309 KENT TOWN SA 5071
Telephone:	+61 8 8291 2300
Facsimile:	+61 8 8333 0318
Email:	pat.warren@mga.com

42060 - Property Expenses - Repairs Maintenance

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	\$4,250.10	\$1,476.57	187.84%
TOTAL		CY Balance	LY Balance	
		\$4,250.10	\$1,476.57	

Supporting Documents

- General Ledger [Report](#)
- bank_statement_report-wp-2022.pdf [SHSA178TRU](#)
- 2022_Rent Summary July2021 to Dec2021.pdf [SHSA178TRU](#)
- 2022_Rent WPs.xlsx [SHSA178TRU](#)

Standard Checklist

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

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
<u>178 Truro Street, Urangan, QLD 4655 (83%) (SHSA178TRU)</u>					
30/06/2022	Property Expenses as per Rental Summary (83%)		4,250.10		4,250.10 DR
			4,250.10		4,250.10 DR
Total Debits:			4,250.10		
Total Credits:			0.00		

Bruce Shepherd Family SMSF Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBADIA5472

Account Name: CBA Direct Investment Account 10315472

BSB and Account Number: 062650 10315472

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 8,029.33		\$ 10,998.08		\$ 15,126.00		\$ 12,157.25	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			8,029.33		
10/07/2021	Transfer from xx2268 NetBank hervey bay rent		2,301.70	10,331.03		
16/07/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,142.28		
27/07/2021	RATE PAYMENTS NetBank BPAY 6395 606855	1,233.35		8,908.93		
01/08/2021	Credit Interest		0.24	8,909.17		
03/08/2021	Transfer from xx2268 NetBank per cent rent [Transfer from xx2268 NetBan]		633.21	9,542.38		
18/08/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		9,353.63		
06/09/2021	Transfer from xx2268 NetBank percent of rent		1,193.50	10,547.13		
17/09/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,358.38		
01/10/2021	Credit Interest		0.36	10,358.74		
05/10/2021	Transfer from xx2268 NetBank hervey bay rent		353.83	10,712.57		
18/10/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,523.82		
01/11/2021	Credit Interest		0.45	10,524.27		
04/11/2021	Transfer from xx2268 NetBank percent of rent		414.10	10,938.37		
18/11/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,749.62		
24/11/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 004307847552204660 tax	261.00		10,488.62		
30/11/2021	Transfer To Superhelp Australia NetBank SMSF	1,122.00		9,366.62		

Bruce Shepherd Family SMSF
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/12/2021	Credit Interest		0.43	9,367.05		
02/12/2021	RATE PAYMENTS NetBank BPAY 6395 606855	1,230.38		8,136.67		
07/12/2021	Transfer from xx2268 NetBank percent of rent		444.65	8,581.32		
17/12/2021	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		8,328.82		
04/01/2022	Transfer from xx2268 NetBank hervey bay rent		2,228.50	10,557.32		
18/01/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		10,304.82		
01/02/2022	Credit Interest		0.40	10,305.22		
09/02/2022	Transfer from xx2268 NetBank hervey bay rent [Transfer to CBA A/c NetBank hervey bay rent]	950.40		9,354.82		
09/02/2022	Transfer from xx2268 NetBank hervey bay rent [Transfer to CBA A/c NetBank hervey bay rent]		950.40	10,305.22		
09/02/2022	Transfer from xx2268 NetBank hervey bay rent		950.40	11,255.62		
16/02/2022	Transfer from xx2268 NetBank hervey bay rent		754.40	12,010.02		
18/02/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		11,757.52		
25/02/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4307847552204660	261.00		11,496.52		
01/03/2022	Credit Interest		0.43	11,496.95		
02/03/2022	Transfer from xx2268 NetBank hervey bay rent		768.40	12,265.35		
17/03/2022	Transfer from xx2268 NetBank hervey bay rent		279.20	12,544.55		
18/03/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		12,292.05		
01/04/2022	Credit Interest		0.52	12,292.57		
04/04/2022	Transfer from xx2268 NetBank per cent rent [Transfer from xx2268 NetBan]		958.50	13,251.07		
14/04/2022	RATE PAYMENTS NetBank BPAY 6395 606855	1,232.35		12,018.72		
14/04/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		11,766.22		

Bruce Shepherd Family SMSF
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/05/2022	Credit Interest		0.51	11,766.73		
05/05/2022	Transfer from xx2268 NetBank 83percent rent		1,279.20	13,045.93		
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009635793049621 tax	1,295.35		11,750.58		
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 202382009293360	446.00		11,304.58		
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4307847552204660	255.00		11,049.58		
18/05/2022	Transfer from xx2268 NetBank percent rent		351.30	11,400.88		
18/05/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		11,148.38		
01/06/2022	Credit Interest		0.87	11,149.25		
02/06/2022	Transfer from xx2268 NetBank 83percent rent		939.75	12,089.00		
16/06/2022	Transfer from xx2268 NetBank 83percent rent		320.75	12,409.75		
17/06/2022	Dirct Debit320228 MGA EziPay fty L 000002102104 Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		12,157.25		
30/06/2022	CLOSING BALANCE			12,157.25		
		<u>10,998.08</u>	<u>15,126.00</u>			

Chris Couper & Associates - Hervey Bay

Ironsides Holdings Pty. Ltd. T/As

A.B.N. 43 290 926 087 A.C.N. 070 831 408 Ph: 07 4125 1458

11 Bideford Street Fax: 07 4194 6749

TORQUAY

Email: chriscouper@bigpond.com

TO: BRUCE & ADRIANA SHEPHERD
 8 GRAY PLACE
 SUNSHINE BAY NSW 2536

Financial Year Summary

For The Year Ending 2022

	Debits	Credits
<u>178 TRURO STREET, URANGAN, 4655</u>		
Income		
Rental Income		\$11,200.70
Other Income		\$0.00
Expenses		
Management Fees	\$896.06	
Repairs & Maintenance	\$4,080.00	
Sundry Expenses	\$275.00	
<u>Other Items</u>		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credits		\$0.00
Administration Fee	\$59.40	
Other Account Debits	\$0.00	
Total Payments To Owner	\$5,890.24	

Property WP

Financial Year Summary

	83%				
	Total	1st half	2nd half	SMSF Share	
Rental Income	21,320.70	11,200.70	10,120.00	17,696.18	8820.00
Expenses	7,115.46	5,310.46	1,805.00	5,905.83	
Administration Fee	81.40	59.40	22.00	67.56	22.00
Management Fees	1,638.46	896.06	742.40	1,359.92	705.70
Repair & Maintenance	5,120.60	4,080.00	1,040.60	4,250.10	1040.60
Others	275.00	275.00		228.25	
Net	14,205.24	5,890.24	8,315.00	11,790.35	
Actual cash received	<u>14,171.39</u>				
Dr/(cr) to sundry	<u>(2,381.04)</u>			1,655.73	

Expenses paid from bank account

	83%			
	Date	Amount	SMSF Share	Receivable
1300.00 Council rates	1-Aug-21	1,233.35	1,023.68	209.67
Council rates	2-Dec-21	1,230.38	1,021.22	209.16
Council rates	22-Apr-22	1,232.35	1,022.85	209.50
0.00 Landlord insurance	Monthly * 7	1,767.50	1,467.03	300.47
36.70 Landlord insurance	Monthly * 5	943.75	783.31	160.44
0.00		<u>6,407.33</u>	<u>5,318.09</u>	<u>1,089.24</u>
Dr/(cr) to sundry				<u>1,089.24</u>

48500 - Income Tax Expense

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$764.40	\$4,813.92	(84.12)%
TOTAL		CY Balance	LY Balance	
		\$764.40	\$4,813.92	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$4,331.12	\$39,871.51	(89.14)%
TOTAL		CY Balance	LY Balance	
		\$4,331.12	\$39,871.51	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
SHEADR00001A	Shepherd, Adriana - Accumulation (Accumulation)	(\$129,233.37)		(\$1,981.65)		\$297.28	(\$130,917.74)	1.3%
SHEBRU00001A	Shepherd, Bruce - Accumulation (Accumulation)	(\$203,042.37)		(\$3,113.87)		\$467.12	(\$205,689.12)	1.3%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$332,275.74)		(\$5,095.52)		\$764.40	(\$336,606.86)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Bruce Shepherd Family SMSF Members Statement

Adriana Shepherd
8 Gray Place
Sunshine Bay, New South Wales, 2536, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	51	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	130,917.74
Date Joined Fund:	22/06/2015	Total Death Benefit:	130,917.74
Service Period Start Date:	27/03/1995	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	SHEADR00001A	Disability Benefit:	0.00
Account Start Date:	22/06/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	130,917.74
<u>Preservation Components</u>	
Preserved	130,917.74
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	58,823.73
Taxable	72,094.01

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	129,233.37	113,727.34
<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	1,981.65	17,378.16
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	297.28	1,872.13
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	130,917.74	129,233.37

Bruce Shepherd Family SMSF
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Adriana Shepherd
Trustee

Bruce Shepherd
Trustee

Bruce Shepherd Family SMSF Members Statement

Bruce Shepherd
8 Gray Place
Sunshine Bay, New South Wales, 2536, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	48	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	205,689.12
Date Joined Fund:	22/06/2015	Total Death Benefit:	205,689.12
Service Period Start Date:	12/06/1996	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	SHEBRU00001A	Disability Benefit:	0.00
Account Start Date:	22/06/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	205,689.12
<u>Preservation Components</u>	
Preserved	205,689.12
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	6,717.90
Taxable	198,971.22

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	203,042.37	178,676.89
<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	3,113.87	27,307.27
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	467.12	2,941.79
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	205,689.12	203,042.37

Bruce Shepherd Family SMSF
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Adriana Shepherd
Trustee

Bruce Shepherd
Trustee

Bruce Shepherd Family SMSF
Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Adriana Shepherd (Age: 51)											
SHEADR00001A - Accumulation											
129,233.37			1,981.65				297.28				130,917.74
129,233.37			1,981.65				297.28				130,917.74
Bruce Shepherd (Age: 48)											
SHEBRU00001A - Accumulation											
203,042.37			3,113.87				467.12				205,689.12
203,042.37			3,113.87				467.12				205,689.12
332,275.74			5,095.52				764.40				336,606.86

60400 - Bank Accounts

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBADIA5472	CBA Direct Investment Account 10315472	\$12,157.25	\$8,029.33	51.41%
TOTAL		CY Balance	LY Balance	
		\$12,157.25	\$8,029.33	

Supporting Documents

- Bank Statement Report [Report](#)
- 2022_Statement20220920.pdf [CBADIA5472](#)
- 2022_Statement20220616.pdf [CBADIA5472](#)
- 2022_Statement20211216.pdf [CBADIA5472](#)

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

Bruce Shepherd Family SMSF Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBADIA5472

Account Name: CBA Direct Investment Account 10315472

BSB and Account Number: 062650 10315472

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 8,029.33		\$ 10,998.08		\$ 15,126.00		\$ 12,157.25	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			8,029.33		
10/07/2021	Transfer from xx2268 NetBank hervey bay rent		2,301.70	10,331.03		
16/07/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,142.28		
27/07/2021	RATE PAYMENTS NetBank BPAY 6395 606855	1,233.35		8,908.93		
01/08/2021	Credit Interest		0.24	8,909.17		
03/08/2021	Transfer from xx2268 NetBank per cent rent [Transfer from xx2268 NetBan]		633.21	9,542.38		
18/08/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		9,353.63		
06/09/2021	Transfer from xx2268 NetBank percent of rent		1,193.50	10,547.13		
17/09/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,358.38		
01/10/2021	Credit Interest		0.36	10,358.74		
05/10/2021	Transfer from xx2268 NetBank hervey bay rent		353.83	10,712.57		
18/10/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,523.82		
01/11/2021	Credit Interest		0.45	10,524.27		
04/11/2021	Transfer from xx2268 NetBank percent of rent		414.10	10,938.37		
18/11/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		10,749.62		
24/11/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 004307847552204660 tax	261.00		10,488.62		
30/11/2021	Transfer To Superhelp Australia NetBank SMSF	1,122.00		9,366.62		

Bruce Shepherd Family SMSF
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/12/2021	Credit Interest		0.43	9,367.05		
02/12/2021	RATE PAYMENTS NetBank BPAY 6395 606855	1,230.38		8,136.67		
07/12/2021	Transfer from xx2268 NetBank percent of rent		444.65	8,581.32		
17/12/2021	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		8,328.82		
04/01/2022	Transfer from xx2268 NetBank hervey bay rent		2,228.50	10,557.32		
18/01/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		10,304.82		
01/02/2022	Credit Interest		0.40	10,305.22		
09/02/2022	Transfer from xx2268 NetBank hervey bay rent [Transfer to CBA A/c NetBank hervey bay rent]	950.40		9,354.82		
09/02/2022	Transfer from xx2268 NetBank hervey bay rent [Transfer to CBA A/c NetBank hervey bay rent]		950.40	10,305.22		
09/02/2022	Transfer from xx2268 NetBank hervey bay rent		950.40	11,255.62		
16/02/2022	Transfer from xx2268 NetBank hervey bay rent		754.40	12,010.02		
18/02/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		11,757.52		
25/02/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4307847552204660	261.00		11,496.52		
01/03/2022	Credit Interest		0.43	11,496.95		
02/03/2022	Transfer from xx2268 NetBank hervey bay rent		768.40	12,265.35		
17/03/2022	Transfer from xx2268 NetBank hervey bay rent		279.20	12,544.55		
18/03/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		12,292.05		
01/04/2022	Credit Interest		0.52	12,292.57		
04/04/2022	Transfer from xx2268 NetBank per cent rent [Transfer from xx2268 NetBan]		958.50	13,251.07		
14/04/2022	RATE PAYMENTS NetBank BPAY 6395 606855	1,232.35		12,018.72		
14/04/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		11,766.22		

Bruce Shepherd Family SMSF
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/05/2022	Credit Interest		0.51	11,766.73		
05/05/2022	Transfer from xx2268 NetBank 83percent rent		1,279.20	13,045.93		
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009635793049621 tax	1,295.35		11,750.58		
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 202382009293360	446.00		11,304.58		
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4307847552204660	255.00		11,049.58		
18/05/2022	Transfer from xx2268 NetBank percent rent		351.30	11,400.88		
18/05/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		11,148.38		
01/06/2022	Credit Interest		0.87	11,149.25		
02/06/2022	Transfer from xx2268 NetBank 83percent rent		939.75	12,089.00		
16/06/2022	Transfer from xx2268 NetBank 83percent rent		320.75	12,409.75		
17/06/2022	Dirct Debit320228 MGA EziPay fty L 000002102104 Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		12,157.25		
30/06/2022	CLOSING BALANCE			12,157.25		
		10,998.08	15,126.00			


CDIA 062-650 1031 5472

Available	\$14,417.89
Pending	\$0.00
Balance	\$14,417.89

Pay or transfer

Showing 40 transactions

Date	Description	Debit	Credit	Balance
Tue 20 Sep 2022	Transfer from xx2268 NetBank 83percent rent		+\$763.65	\$14,417.89
Fri 16 Sep 2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	-\$252.50		\$13,654.24
Fri 02 Sep 2022	Transfer from xx2268 NetBank 83percent rent		+\$1,249.20	\$13,906.74
Thu 01 Sep 2022	Credit Interest		+\$9.03	\$12,657.54
Tue 30 Aug 2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 004307847552204660	-\$259.00		\$12,648.51
Thu 18 Aug 2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	-\$252.50		\$12,907.51
Tue 16 Aug 2022	Transfer from xx2268 NetBank 83percent rent		+\$717.80	\$13,160.01
Mon 15 Aug 2022	RATE PAYMENTS NetBank BPAY 6395 606855	-\$1,260.50		\$12,442.21
Tue 02 Aug 2022	Transfer from xx2268 NetBank 83percent rent		+\$958.50	\$13,702.71
Mon 01 Aug 2022	Credit Interest		+\$4.32	\$12,744.21
Tue 26 Jul 2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 202382009293360 smsf payg tax	-\$446.00		\$12,739.89
Tue 19 Jul 2022	Transfer from xx2268 NetBank 83percent rent		+\$641.50	\$13,185.89
Mon 18 Jul 2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	-\$252.50		\$12,544.39
Mon 04 Jul 2022	Transfer from xx2268 NetBank 83percent rent		+\$637.80	\$12,796.89
Fri 01 Jul 2022	Credit Interest		+\$1.84	\$12,159.09
Fri 17 Jun 2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	-\$252.50		\$12,157.25
Thu 16 Jun 2022	Transfer from xx2268 NetBank 83percent rent		+\$320.75	\$12,409.75
Thu 02 Jun 2022	Transfer from xx2268 NetBank 83percent rent		+\$939.75	\$12,089.00
Wed 01 Jun 2022	Credit Interest		+\$0.87	\$11,149.25
Wed 18 May 2022	Direct Debit 320228 MGA EziPay Pty L 000002102104	-\$252.50		\$11,148.38
Wed 18 May 2022	Transfer from xx2268 NetBank 83 percent rent		+\$351.30	\$11,400.88



Account Number 06 2650 10315472

Statement Period 17 Dec 2021 - 16 Jun 2022

Closing Balance \$12,409.75 CR

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



020

THE TRUSTEE
 BRUCE SHEPHERD FAMILY SMSF
 8 GRAY PL
 SUNSHINE BAY NSW 2536

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

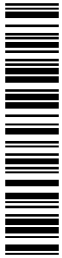
The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: BRUCE LEONARD SHEPHERD AND ADRIANA TERES
 A SHEPHERD AS TRUSTEES FOR BRUCE SHEPHERD
 D FAMILY SMSF

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

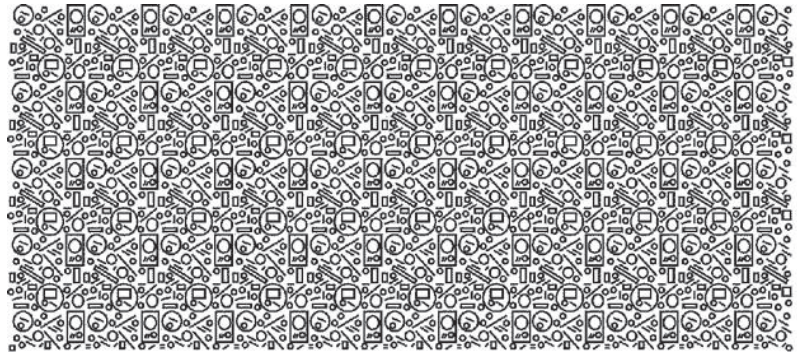
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
17 Dec	2021 OPENING BALANCE			\$8,581.32 CR
17 Dec	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		\$8,328.82 CR
04 Jan	Transfer from xx2268 NetBank hervey bay rent		2,228.50	\$10,557.32 CR
18 Jan	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		\$10,304.82 CR
01 Feb	Credit Interest		0.40	\$10,305.22 CR
09 Feb	Transfer to CBA A/c NetBank hervey bay rent	950.40		\$9,354.82 CR
09 Feb	Transfer from xx2268 NetBank hervey bay rent		950.40	\$10,305.22 CR
09 Feb	Transfer from xx2268 NetBank hervey bay rent		950.40	\$11,255.62 CR
16 Feb	Transfer from xx2268 NetBank hervey bay rent		754.40	\$12,010.02 CR
18 Feb	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		\$11,757.52 CR
25 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 4307847552204660	261.00		\$11,496.52 CR
01 Mar	Credit Interest		0.43	\$11,496.95 CR



Account Number

06 2650 10315472



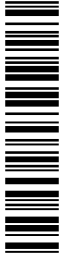
Date	Transaction	Debit	Credit	Balance
02 Mar	Transfer from xx2268 NetBank hervey bay rent		768.40	\$12,265.35 CR
17 Mar	Transfer from xx2268 NetBank hervey bay rent		279.20	\$12,544.55 CR
18 Mar	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		\$12,292.05 CR
01 Apr	Credit Interest		0.52	\$12,292.57 CR
04 Apr	Transfer from xx2268 NetBank 83 per cent rent		958.50	\$13,251.07 CR
14 Apr	RATE PAYMENTS NetBank BPAY 6395 606855	1,232.35		\$12,018.72 CR
14 Apr	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		\$11,766.22 CR
01 May	Credit Interest		0.51	\$11,766.73 CR
05 May	Transfer from xx2268 NetBank 83percent rent		1,279.20	\$13,045.93 CR
16 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009635793049621 tax	1,295.35		\$11,750.58 CR
16 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 202382009293360	446.00		\$11,304.58 CR
16 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 4307847552204660	255.00		\$11,049.58 CR
18 May	Transfer from xx2268 NetBank 83 percent rent		351.30	\$11,400.88 CR
18 May	Direct Debit 320228 MGA EziPay Pty L 000002102104	252.50		\$11,148.38 CR
01 Jun	Credit Interest		0.87	\$11,149.25 CR
02 Jun	Transfer from xx2268 NetBank 83percent rent		939.75	\$12,089.00 CR
16 Jun	Transfer from xx2268 NetBank 83percent rent		320.75	\$12,409.75 CR
16 Jun	2022 CLOSING BALANCE			\$12,409.75 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$8,581.32 CR		\$5,955.10		\$9,783.53		\$12,409.75 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
16 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.15%

Note. Interest rates are effective as at the date shown but are subject to change.



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

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, website for more information.

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

Email: info@afca.org.au

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

Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.

Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.





Account Number 06 2650 10315472

Statement Period 17 Jun 2021 - 16 Dec 2021

Closing Balance \$8,581.32 CR

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



020

THE TRUSTEE
 BRUCE SHEPHERD FAMILY SMSF
 8 GRAY PL
 SUNSHINE BAY NSW 2536

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

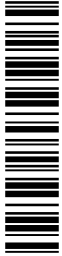
The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

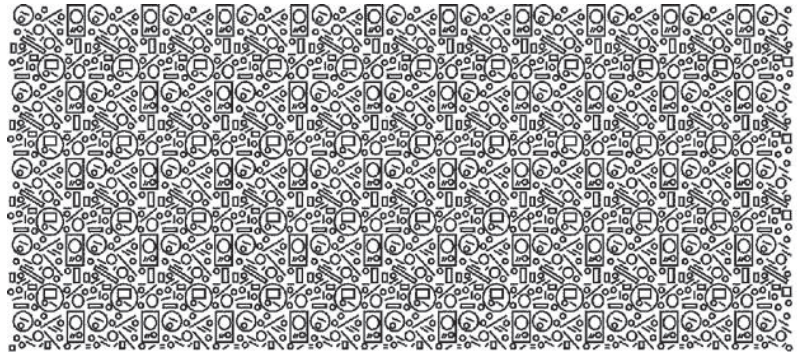
Name: BRUCE LEONARD SHEPHERD AND ADRIANA TERES
 A SHEPHERD AS TRUSTEES FOR BRUCE SHEPHERD
 D FAMILY SMSF

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
17 Jun	2021 OPENING BALANCE			\$8,218.08 CR
18 Jun	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		\$8,029.33 CR
10 Jul	Transfer from xx2268 NetBank hervey bay rent		2,301.70	\$10,331.03 CR
16 Jul	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		\$10,142.28 CR
27 Jul	RATE PAYMENTS NetBank BPAY 6395 606855	1,233.35		\$8,908.93 CR
01 Aug	Credit Interest		0.24	\$8,909.17 CR
03 Aug	Transfer from xx2268 NetBank 83 per cent rent		633.21	\$9,542.38 CR
18 Aug	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		\$9,353.63 CR
06 Sep	Transfer from xx2268 NetBank 83 percent of rent		1,193.50	\$10,547.13 CR
17 Sep	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		\$10,358.38 CR
01 Oct	Credit Interest		0.36	\$10,358.74 CR
05 Oct	Transfer from xx2268 NetBank hervey bay rent		353.83	\$10,712.57 CR





Date	Transaction	Debit	Credit	Balance			
18 Oct	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		\$10,523.82 CR			
01 Nov	Credit Interest		0.45	\$10,524.27 CR			
04 Nov	Transfer from xx2268 NetBank 83 percent of rent		414.10	\$10,938.37 CR			
18 Nov	Direct Debit 320228 MGA EziPay Pty L 000001102104	188.75		\$10,749.62 CR			
24 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 004307847552204660 tax	261.00		\$10,488.62 CR			
30 Nov	Transfer To Superhelp Australia NetBank SMSF	1,122.00		\$9,366.62 CR			
01 Dec	Credit Interest		0.43	\$9,367.05 CR			
02 Dec	RATE PAYMENTS NetBank BPAY 6395 606855	1,230.38		\$8,136.67 CR			
07 Dec	Transfer from xx2268 NetBank 83 percent of rent		444.65	\$8,581.32 CR			
16 Dec	2021 CLOSING BALANCE			\$8,581.32 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$8,218.08 CR		\$4,979.23		\$5,342.47		\$8,581.32 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
16 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

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

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, website for more information.

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

Email: info@afca.org.au

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



68000 - Sundry Debtors

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$446.00		100%
TOTAL		CY Balance	LY Balance	
		\$446.00		

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

Match to Source Documentation

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
Sundry Debtors (68000)					
16/07/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		32.09		32.09 DR
27/07/2021	RATE PAYMENTS NetBank BPAY 6395 606855		209.67		241.76 DR
18/08/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		32.09		273.85 DR
17/09/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		32.09		305.94 DR
18/10/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		32.09		338.03 DR
18/11/2021	Direct Debit 320228 MGA EziPay Pty L 000001102104		32.09		370.12 DR
02/12/2021	RATE PAYMENTS NetBank BPAY 6395 606855		209.16		579.28 DR
17/12/2021	Direct Debit 320228 MGA EziPay Pty L 000002102104		42.93		622.21 DR
18/01/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		42.93		665.14 DR
18/02/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		42.93		708.07 DR
18/03/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		42.93		751.00 DR
14/04/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		42.93		793.93 DR
14/04/2022	RATE PAYMENTS NetBank BPAY 6395 606855		209.50		1,003.43 DR
16/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 202382009293360		446.00		1,449.43 DR
18/05/2022	Direct Debit 320228 MGA EziPay Pty L 000002102104		42.93		1,492.36 DR
17/06/2022	Dirrcct Debit320228 MGA EziPay fty L 000002102104 Direct Debit 320228 MGA EziPay Pty L 000002102104		42.93		1,535.29 DR
30/06/2022	transferred to sundry creditor			1,089.29	446.00 DR
			1,535.29	1,089.29	446.00 DR

Total Debits: 1,535.29

Total Credits: 1,089.29

77200 - Real Estate Properties (Australian - Residential)

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1.000000	\$330,418.02	1.000000	\$330,418.02	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$330,418.02	1.000000	\$330,418.02	

Supporting Documents

◦ Investment Movement Report [Report](#)

Standard Checklist

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

Bruce Shepherd Family SMSF 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	
Bank Accounts										
CBA Direct Investment Account 10315472		8,029.33		15,126.00		(10,745.58)			12,409.75	12,409.75
		8,029.33		15,126.00		(10,745.58)			12,409.75	12,409.75
Real Estate Properties (Australian - Residential)										
SHSA178TRU - 178 Truro Street, Urangan, QLD 4655 (83%)	1.00	292,642.34						1.00	292,642.34	330,418.02
		292,642.34							292,642.34	330,418.02
		300,671.67		15,126.00		(10,745.58)			305,052.09	342,827.77

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$271.60	(\$1,036.35)	(126.21)%
TOTAL		CY Balance	LY Balance	
		\$271.60	(\$1,036.35)	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- 2022_ATO Income Tax.pdf
- 2022_ATO Intergrated Account.pdf
- 2022_ATO PAYG.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

Bruce Shepherd Family SMSF**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label B						
	10/07/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	2,301.70		
	03/08/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	633.21		
	06/09/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	1,193.50		
	05/10/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	353.83		
	04/11/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	414.10		
	07/12/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	444.65		
	04/01/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	2,228.50		
	09/02/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	950.40		
	16/02/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	754.40		
	02/03/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	768.40		
	17/03/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	279.20		
	04/04/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	958.50		
	05/05/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	1,279.20		
	18/05/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	351.30		
	02/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	939.75		
	16/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	320.75		
	30/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	(2,381.04)		
	30/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655	5,905.83		
			Total	17,696.18	0.000 %	0.00
Label C						
	01/08/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.24		

Bruce Shepherd Family SMSF
Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	01/10/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.36		
	01/11/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.45		
	01/12/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.43		
	01/02/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.40		
	01/03/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.43		
	01/04/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.52		
	01/05/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.51		
	01/06/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.87		
			Total	4.21	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* 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.

Bruce Shepherd Family SMSF

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label H							
	30/11/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	0.000 %	550.00	0.00

Label I

30/06/2022	42060/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	4,250.10
27/07/2021	41960/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,023.68
18/10/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
18/05/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
18/08/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
14/04/2022	41960/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,022.85
18/11/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
18/01/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
16/07/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
02/12/2021	41960/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,021.22
17/12/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
17/09/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
17/06/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
18/03/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57

Bruce Shepherd Family SMSF

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	12,604.87	1,036.35

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Bruce Shepherd Family SMSF
Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	5,095.52
SMSF Annual Return Rounding	0.48
Taxable Income or Loss	<u>5,096.00</u>
Income Tax on Taxable Income or Loss	764.40
 CURRENT TAX OR REFUND	 <u>764.40</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	<u>(1,036.00)</u>
AMOUNT DUE OR REFUNDABLE	<u>(12.60)</u>

Bruce Shepherd Family SMSF Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	10/07/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	2,301.70
	03/08/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	633.21
	06/09/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,193.50
	05/10/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	353.83
	04/11/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	414.10
	07/12/2021	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	444.65
	04/01/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	2,228.50
	09/02/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	950.40
	16/02/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	754.40
	02/03/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	768.40
	17/03/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	279.20
	04/04/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	958.50
	05/05/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,279.20
	18/05/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	351.30
	02/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	939.75
	16/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	320.75
	30/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	(2,381.04)
	30/06/2022	28000/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	5,905.83
Sub-Total				17,696.18
Ignore Cents				0.18
Total				17,696.00
C - Income - Gross interest				
	01/08/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.24
	01/10/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.36
	01/11/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.45
	01/12/2021	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.43
	01/02/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.40
	01/03/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.43
	01/04/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.52
	01/05/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.51
	01/06/2022	25000/CBADIA5472	CBA Direct Investment Account 10315472	0.87

Bruce Shepherd Family SMSF Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
Sub-Total				4.21
Ignore Cents				0.21
Total				4.00
W - GROSS INCOME (Sum of labels A to U)				
				17,700.00
Sub-Total				17,700.00
Ignore Cents				0.00
Total				17,700.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				17,700.00
Sub-Total				17,700.00
Ignore Cents				0.00
Total				17,700.00
H1 - Expenses - SMSF auditor fee				
	30/11/2021	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
I1 - Expenses - Investment expenses				
	18/11/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
	18/08/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
	18/03/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
	17/09/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
	18/10/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
	17/12/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
	18/02/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
	14/04/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
	18/05/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
	16/07/2021	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	156.66
	18/01/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
	14/04/2022	41960/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,022.85
	27/07/2021	41960/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,023.68
	02/12/2021	41960/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,021.22
	30/06/2022	42060/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	4,250.10
	30/06/2022	41930/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	1,655.73

Bruce Shepherd Family SMSF Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	17/06/2022	41980/SHSA178TRU	178 Truro Street, Urangan, QLD 4655 (83%)	209.57
Sub-Total				11,223.87
Ignore Cents				0.87
Total				11,223.00
J1 - Expenses - Management and administration expenses				
	30/11/2021	30100	Accountancy Fees	572.00
	16/05/2022	30400	ATO Supervisory Levy	259.00
Sub-Total				831.00
Ignore Cents				0.00
Total				831.00
L2 - Expenses - Other amounts (Non-deductible)				
	16/05/2022	85000	Income Tax Payable/Refundable	1,036.35
Sub-Total				1,036.35
Ignore Cents				0.35
Total				1,036.00
N - TOTAL DEDUCTIONS				
				12,604.00
Sub-Total				12,604.00
Ignore Cents				0.00
Total				12,604.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				1,036.00
Sub-Total				1,036.00
Ignore Cents				0.00
Total				1,036.00
O - TAXABLE INCOME OR LOSS				
				5,096.00
Sub-Total				5,096.00
Ignore Cents				0.00
Total				5,096.00
Z - TOTAL SMSF EXPENSES				
				13,640.00
Sub-Total				13,640.00
Ignore Cents				0.00
Total				13,640.00
A - Taxable income				
				5,096.00

Bruce Shepherd Family SMSF

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Taxable income				
Sub-Total				5,096.00
Ignore Cents				0.00
Total				5,096.00
T1 - Tax on taxable income				
				764.40
Sub-Total				764.40
Ignore Cents				0.00
Total				764.40
B - Gross Tax				
				764.40
Sub-Total				764.40
Ignore Cents				0.00
Total				764.40
T2 - SUBTOTAL				
				764.40
Sub-Total				764.40
Ignore Cents				0.00
Total				764.40
T3 - SUBTOTAL 2				
				764.40
Sub-Total				764.40
Ignore Cents				0.00
Total				764.40
T5 - TAX PAYABLE				
				764.40
Sub-Total				764.40
Ignore Cents				0.00
Total				764.40
K - PAYG instalments raised				
	24/11/2021	85000	Income Tax Payable/Refundable	261.00
	25/02/2022	85000	Income Tax Payable/Refundable	261.00
	16/05/2022	85000	Income Tax Payable/Refundable	255.00
	30/06/2022	85000	Income Tax Payable/Refundable	259.00
Sub-Total				1,036.00
Ignore Cents				0.00
Total				1,036.00
L - Supervisory levy				
				259.00

Bruce Shepherd Family SMSF
Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<hr/>				
L - Supervisory levy				
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
<hr/>				
S - AMOUNT DUE OR REFUNDABLE				
				(12.60)
Sub-Total				(12.60)
Ignore Cents				0.00
Total				(12.60)



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR BRUCE
SHEPHERDFAMILY SMSF
ABN 30 784 755 220
TFN 963 579 304

Income tax 002

Date generated	13/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **13 September 2020** to **13 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 May 2022	16 May 2022	Payment received		\$1,295.35	\$0.00
13 Dec 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,295.35		\$1,295.35 DR
9 Jun 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,303.30		\$0.00
9 Jun 2021	17 May 2021	Cancellation of Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$1,303.30	\$1,303.30 CR
14 May 2021	13 May 2021	Payment received		\$1,303.30	\$0.00
25 Jan 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,303.30		\$1,303.30 DR



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR BRUCE
SHEPHERDFAMILY SMSF
ABN 30 784 755 220
TFN 963 579 304

Activity statement 004

Date generated	13/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

19 results found - from **13 September 2020** to **13 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Aug 2022	31 Aug 2022	General interest charge			\$0.00
31 Aug 2022	30 Aug 2022	Payment received		\$259.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge			\$259.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$259.00		\$259.00 DR
17 May 2022	17 May 2022	General interest charge			\$0.00
17 May 2022	16 May 2022	Payment received		\$255.00	\$0.00
2 May 2022	2 May 2022	General interest charge			\$255.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$255.00		\$255.00 DR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$261.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Feb 2022	25 Feb 2022	Payment received		\$261.00	\$261.00 CR
25 Nov 2021	25 Nov 2021	General interest charge			\$0.00
25 Nov 2021	24 Nov 2021	Payment received		\$261.00	\$0.00
1 Nov 2021	1 Nov 2021	General interest charge			\$261.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$261.00		\$261.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21		\$0.00	\$0.00
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20		\$0.00	\$0.00
15 Oct 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20		\$0.00	\$0.00



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 72357001
Last Updated 10/09/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
963579304	THE TRUSTEE FOR BRUCE SHEPHERDFAMILY SMSF	261.00	261.00	255.00	259.00	1,036.00

Total No of Clients: 1

86000 - PAYG Payable

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$259.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$259.00)		

Supporting Documents

- 2022_ATO PAYG.pdf 86000
- 2022_ATO Intergrated Account.pdf 86000

Standard Checklist

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



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 72357001
Last Updated 10/09/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
963579304	THE TRUSTEE FOR BRUCE SHEPHERDFAMILY SMSF	261.00	261.00	255.00	259.00	1,036.00

Total No of Clients: 1



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR BRUCE
SHEPHERDFAMILY SMSF
ABN 30 784 755 220
TFN 963 579 304

Activity statement 004

Date generated	13/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

19 results found - from **13 September 2020** to **13 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
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7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$261.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
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31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$261.00		\$261.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21		\$0.00	\$0.00
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20		\$0.00	\$0.00
15 Oct 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20		\$0.00	\$0.00

88000 - Sundry Creditors

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$2,649.44)	(\$1,357.69)	95.14%
TOTAL		CY Balance	LY Balance	
		(\$2,649.44)	(\$1,357.69)	

Supporting Documents

- General Ledger [Report](#)
- 2022_Rent WPs.xlsx [88000](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Bruce Shepherd Family SMSF

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				1,357.69 CR
30/06/2022	Net rent payable			2,381.04	3,738.73 CR
30/06/2022	transferred to sundry creditor		1,089.29		2,649.44 CR
			1,089.29	2,381.04	2,649.44 CR

Total Debits: 1,089.29

Total Credits: 2,381.04

Property WP

Financial Year Summary

	83%			
	Total	1st half	2nd half	SMSF Share
Rental Income	21,320.70	11,200.70	10,120.00	17,696.18
Expenses	7,115.46	5,310.46	1,805.00	5,905.83
Administration Fee	81.40	59.40	22.00	67.56
Management Fees	1,638.46	896.06	742.40	1,359.92
Repair & Maintenance	5,120.60	4,080.00	1,040.60	4,250.10
Others	275.00	275.00		228.25
Net	14,205.24	5,890.24	8,315.00	11,790.35
Actual cash received	<u>14,171.39</u>			
Dr/(cr) to sundry	<u>(2,381.04)</u>			1,655.73

Expenses paid from bank account

		83%		
	Date	Amount	SMSF Share	Receivable
1300.00	Council rates	1,233.35	1,023.68	209.67
	Council rates	1,230.38	1,021.22	209.16
	Council rates	1,232.35	1,022.85	209.50
0.00	Landlord insurance	1,767.50	1,467.03	300.47
36.70	Landlord insurance	943.75	783.31	160.44
0.00		<u>6,407.33</u>	<u>5,318.09</u>	<u>1,089.24</u>
	Dr/(cr) to sundry			<u>1,089.24</u>

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$3,777.57)	(\$3,777.57)	0%
TOTAL		CY Balance	LY Balance	
		(\$3,777.57)	(\$3,777.57)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

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

Bruce Shepherd Family SMSF
Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Deferred Tax Liability (Asset) Summary					
Opening Balance		3,777.57			
Current Year Transactions		0.00			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		3,777.57			

A - Financial Statements

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report

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

Bruce Shepherd Family SMSF Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 12/06/2015
Tax File Number: Provided
ABN: 30784755220

Period: 01/07/2021 - 30/06/2022
Fund Type: SMSF
GST Registered: No

Postal Address:

8 Gray Place
Sunshine Bay, New South Wales 2536

Physical Address:

8 Gray Place
Sunshine Bay, New South Wales 2536

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Shepherd, Adriana	51	1	0	Provided	Not Provided
Shepherd, Bruce	48	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	YML Chartered Accountants
Fund Contact	Shepherd, Bruce
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Shepherd, Adriana
Trustee	Shepherd, Bruce

C - Other Documents

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

- Signed_Investment Strategy.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

Bruce Shepherd Family SMSF

Projected Investment Strategy

Overview

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

Investment Objectives

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

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

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

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

Investment Strategy

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

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 3 %	3 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 97 %	97 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

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

Insurance


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

Review and Monitoring


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

**Bruce Shepherd Family SMSF
Projected Investment Strategy**

Date: 26/9/22



.....
Adriana Shepherd



.....
Bruce Shepherd

D - Pension Documentation

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

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

Bruce Shepherd Family SMSF

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Adriana Shepherd

Bruce Shepherd

E - Estate Planning

2022 Financial Year

Preparer Desiree Yutuc

Reviewer Steven Lee

Status Completed

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