

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
Property - Residential	9	1,070,000 ⁵¹	2,170,000
Business Assets Not Leased	10	1,883	1,883
		1,071,883	2,171,883
OTHER ASSETS			
Cash at Bank	11	157,141 ^{8B}	215,473
		157,141	215,473
TOTAL ASSETS		1,229,024	2,387,356
LIABILITIES			
Provisions for Tax - Fund	12	1,579 ⁶⁰	2,515
		1,579	2,515
TOTAL LIABILITIES		1,579	2,515
NET ASSETS AVAILABLE TO PAY BENEFITS		1,227,445	2,384,841
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	13	1,227,445	2,384,841
		1,227,445	2,384,841

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Investment Revenue			
Property - Residential	2	34,977	88,206
		34,977	88,206
Contribution Revenue			
Self-Employed Concessional Contributions		55,000	50,000
		55,000	50,000
Other Revenue			
Cash at Bank	3	194	142
Market Movement Non-Realised	4	-	280,000
Market Movement Realised	5	151,778	40,380
		151,972	320,522
Total Revenue		241,949	458,728
EXPENSES			
General Expense			
Fund Administration Expenses	6	3,533	3,417
Property / Real Estate Expenses	7	28,002	18,691
		31,535	22,108
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		210,414	436,620
Tax Expense			
Fund Tax Expenses	8	5,365	6,302
		5,365	6,302
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		205,049	430,318

This Statement is to be read in conjunction with the notes to the Financial Statements

A Salter & Co Superannuation Fund

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Salter, Astrid (70)									
Accumulation									
Accum (00001)	-	6,948.38	27,500.00	(30,323.38)	4,125.00	-	-	-	-
Pension									
ABP (00037) - 12.61%	-	-	-	30,323.38	-	-	-	-	30,323.38
ABP (00013) - 89.82%	284,335.72	-	-	-	-	-	7,110.00	95,079.00	372,304.72
ABP (00032) - 54.05%	53,433.42	-	-	-	-	-	51,285.74	(2,147.68)	-
ABP (00028) - 57.22%	107,700.09	-	-	-	-	-	103,371.24	(4,328.85)	-
ABP (00025) - 3.02%	532,682.34	-	-	-	-	-	511,271.92	(21,410.42)	-
ABP (00035) - 0.00%	21,250.00	-	-	-	-	-	20,395.89	(854.11)	-
	999,401.57	6,948.38	27,500.00	30,323.38	4,125.00	-	693,434.79	66,337.94	402,628.10
	999,401.57	6,948.38	27,500.00	-	4,125.00	-	693,434.79	66,337.94	402,628.10
Salter, David (72)									
Accumulation									
Accum (00002)	-	234.83	27,500.00	(23,609.83)	4,125.00	-	-	-	-
Pension									
ABP (00029) - 54.23%	99,435.13	-	-	-	-	-	96,784.48	(2,650.65)	-
ABP (00014) - 100.00%	700,448.48	-	-	-	-	-	17,520.00	118,278.21	801,206.69
ABP (00033) - 54.05%	53,433.30	-	-	-	-	-	51,192.84	(2,240.46)	-
ABP (00024) - 2.46%	510,872.97	-	-	-	-	-	490,339.15	(20,533.82)	-
ABP (00036) - 0.00%	21,250.00	-	-	-	-	-	20,358.99	(891.01)	-
ABP (00038) - 0.06%	-	-	-	23,609.83	-	-	-	-	23,609.83
	1,385,439.88	234.83	27,500.00	23,609.83	4,125.00	-	676,195.46	91,962.27	824,816.52
	1,385,439.88	234.83	27,500.00	-	4,125.00	-	676,195.46	91,962.27	824,816.52
Reserve									
	2,384,841.45	7,183.21	55,000.00	-	8,250.00	-	1,369,630.25	158,300.21	1,227,444.62
TOTALS									

CALCULATED FUND EARNING RATE: APPLIED FUND EARNING RATE:

6.6378 % 6.6378 %

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
106	Pension Member Balance					
106 00013	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION			284,335.72		248,777.40
106 00014	Salter, David (00002) ACCOUNT RETIREMENT PENSION			700,448.48		612,858.40
106 00024	Salter, David (00002) ACCOUNT RETIREMENT PENSION			510,872.97		576,939.69
106 00025	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION			532,682.34		596,024.13
106 00028	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION			107,700.09		94,234.81
106 00029	Salter, David (00002) ACCOUNT RETIREMENT PENSION			99,435.13		87,004.13
106 00032	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION			53,433.42		46,752.12
106 00033	Salter, David (00002) ACCOUNT RETIREMENT PENSION			53,433.30		46,752.02
106 00035	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION			21,250.00		-
106 00036	Salter, David (00002) ACCOUNT RETIREMENT PENSION			21,250.00		-
211	Property - Residential					
211 0001	Land and Building- 7/262 Barkly St North		665,000.00		665,000.00	
211 0002	Land and Building- 9/123 Rose St Fitzroy		-		1,100,000.00	
211 0050	Land & Building -13B Dane St East Bendigo		405,000.00		405,000.00	
213	Business Assets Not Leased					
213 0001	Plant and Equipment	2.0000	1,882.90		1,882.90	
290	Cash at Bank					
290 0004	Cash at Bank - Bendigo Bank A/c 135006112		157,140.76		215,473.34	
450	Provisions for Tax - Fund					
450 0009	Provision for Income Tax			1,579.04		2,514.79
611	Property - Residential					
611 0001	Land and Building- 7/262 Barkly St North			14,324.32		24,700.00
611 0002	Asset Income Land and Building- 9/123 Rose St Fitzroy			4,782.26		33,600.00
611 0049	Land & Building -13A Dane St East Bendigo			-		12,232.67
611 0050	Land & Building -13B Dane St East Bendigo			15,870.63		17,673.03
690	Cash at Bank					
690 0004	Bank Interest - 5			194.14		142.13

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
704	Self-Employed Concessional Contributions					
704 00001	Salter, Astrid			27,500.00		25,000.00
704 00002	Salter, David			27,500.00		25,000.00
705	Member Rollovers Received					
705 00001	Salter, Astrid			6,948.38		-
705 00002	Salter, David			234.83		-
780	Market Movement Non-Realised					
780 0013	Market Movement Non-Realised Real Property			-		280,000.00
785	Market Movement Realised					
785 0013	Market Movement Realised Real Property			151,778.21		40,379.73
801	Fund Administration Expenses					
801 0005	Audit Fees			-		320.00
801 0011	Professional Fees		2,950.20			2,838.00
801 0017	Bank Charges		4.00			-
801 0019	Subscriptions and Registrations (Admin)		259.00			259.00
801 0022	Insurance (Admin)		320.00			-
804	Property / Real Estate Expenses					
804 0003	Real Property - Body Corporate Fees		2,895.24			4,011.65
804 0009	Insurance		950.00			842.00
804 0011	Real Property - Land Tax		3,103.00			2,730.00
804 0016	Real Property - Council Rates		3,207.52			5,835.57
804 0018	Repairs and Maintenance		15,831.86			1,478.00
804 0023	Water Charges		2,013.78			3,793.47
860	Fund Tax Expenses					
860 0004	Income Tax Expense		5,364.75			6,301.50
906	Pension Member Payments					
906 00013	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION		7,110.00			6,220.00
906 00014	Salter, David (00002) ACCOUNT RETIREMENT PENSION		17,520.00			15,330.00
906 00024	Salter, David (00002) ACCOUNT RETIREMENT PENSION		490,339.15			162,954.81
906 00025	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION		511,271.92			163,434.81
906 00028	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION		103,371.24			2,360.00
906 00029	Salter, David (00002) ACCOUNT RETIREMENT PENSION		96,784.48			2,180.00
906 00032	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION		51,285.74			1,170.00
906 00033	Salter, David (00002) ACCOUNT RETIREMENT PENSION		51,192.84			1,170.00

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
906 00035	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION		20,395.89		(21,250.00)	
906 00036	Salter, David (00002) ACCOUNT RETIREMENT PENSION		20,358.99		(21,250.00)	
906 00037	Salter, Astrid (00001) ACCOUNT RETIREMENT PENSION		(30,323.38)		-	
906 00038	Salter, David (00002) ACCOUNT RETIREMENT PENSION		(23,609.83)		-	
925	Accumulation Member Payments					
925 00001	Salter, Astrid		30,323.38		21,250.00	
925 00002	Salter, David		23,609.83		21,250.00	
			2,635,553.26	2,635,553.26	2,770,585.05	2,770,585.05

Tax Reconciliation

For the year ended 30 June 2022

INCOME

Gross Interest Income		194.00	
Gross Dividend Income			
Imputation Credits	-		
Franked Amounts	-		
Unfranked Amounts	-	-	
Gross Rental Income		34,977.00	
Gross Foreign Income		-	
Gross Trust Distributions		-	
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	-		
Member Contributions	55,000.00	55,000.00	
Gross Capital Gain			
Net Capital Gain	-		
Pension Capital Gain Revenue	-	-	
Non-arm's length income		-	
Net Other Income		-	
Gross Income			90,171.00
Less Exempt Current Pension Income		35,171.00	
ECPI Calculation Method = Deemed Segregation			55,000.00
Total Income			55,000.00
LESS DEDUCTIONS			
Other Deduction		19,235.00	
Total Deductions			19,235.00
TAXABLE INCOME			35,765.00
Gross Income Tax Expense (15% of Standard Component)		5,364.75	
(45% of Non-arm's length income)		-	
Less Foreign Tax Offset	-		
Less Other Tax Credit	-	-	
Tax Assessed			5,364.75
Less Imputed Tax Credit		-	
Less Amount Already paid (for the year)		-	
TAX DUE OR REFUNDABLE			5,364.75
Supervisory Levy			259.00
AMOUNT DUE OR REFUNDABLE			5,623.75

Sep PAYG1 (1,262)
 Dec PAYG1 (1,262)
 Mar PAYG1 (1,262)
 2022 tax 5,364.75
1,578.75

A Salter & Co Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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

a. Measurement of Investments

The fund initially recognises:

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

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

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

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

A Salter & Co Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

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

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. Liability for Accrued Benefits

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

g. Income Tax

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

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

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

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

A Salter & Co Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

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

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

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical Accounting Estimates and Judgments

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

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

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

A Salter & Co Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022	2021
	\$	\$
Note 2: Property - Residential		
Asset Income Land and Building- 9/123 Rose St Fitzroy	4,782	33,600
Land & Building -13A Dane St East Bendigo	-	12,233
Land & Building -13B Dane St East Bendigo	15,871	17,673
Land and Building- 7/262 Barkly St North	14,324	24,700
	34,977	88,206
Note 3: Cash at Bank		
Bank Interest - 5	194	142
	194	142
Note 4: Market Movement Non-Realised		
Market Movement Non-Realised Real Property	-	280,000
	-	280,000
Note 5: Market Movement Realised		
Market Movement Realised Real Property	151,778	40,380
	151,778	40,380
Note 6: Fund Administration Expenses		
Audit Fees	-	320
Bank Charges	4	-
Insurance (Admin)	320	-
Professional Fees	2,950	2,838
Subscriptions and Registrations (Admin)	259	259
	3,533	3,417
Note 7: Property / Real Estate Expenses		
Insurance	950	842
Real Property - Body Corporate Fees	2,895	4,012
Real Property - Council Rates	3,208	5,836
Real Property - Land Tax	3,103	2,730
Repairs and Maintenance	15,832	1,478
Water Charges	2,014	3,793
	28,002	18,691
Note 8: Fund Tax Expenses		
Income Tax Expense	5,365	6,302
	5,365	6,302

A Salter & Co Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022	2021
	\$	\$
Note 9: Property - Residential		
Land & Building -13B Dane St East Bendigo	405,000	405,000
Land and Building- 7/262 Barkly St North	665,000	665,000
Land and Building- 9/123 Rose St Fitzroy	-	1,100,000
	1,070,000	2,170,000
Note 10: Business Assets Not Leased		
Plant and Equipment	1,883	1,883
	1,883	1,883
Note 11: Cash at Bank		
Cash at Bank - Bendigo Bank A/c 135006112	157,141	215,473
	157,141	215,473
Note 12: Provisions for Tax - Fund		
Provision for Income Tax	1,579 ⁶⁵	2,515
	1,579	2,515
Note 13A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	2,384,841	2,309,343
Add: Increase (Decrease) in Members' Benefits	205,051	430,318
Less: Benefit Paid	1,362,447	354,820
Liability for Members' Benefits End	1,227,445	2,384,841
Note 13B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	1,227,445	2,384,841

Net Capital Gain/Loss Summary

For the year ended 30 June 2022

CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

Notes to the Tax Reconciliation

Other Deductions

For the year ended 30 June 2022

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
TOTALS										
-										

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2022

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
Assessable Revenue Accounts							
S 611 0001	Land and Building- 7/262 Barkly St North	30/06/2022	14,324.32	-	-	-	
S 611 0002	Asset Income Land and Building- 9/123 Rose St Flitroy	30/06/2022	4,782.26	-	-	-	
S 611 0050	Land & Building -138 Dane St East Bendigo	30/06/2022	15,870.63	-	-	-	
S 690 0004	Bank Interest - 5	30/06/2022	194.14	-	-	-	
	Total Assessable Revenue		35,171.35				
Non-assessable Revenue Accounts							
	Total Non-assessable Revenue						
	Total Revenue		35,171.35				

Notes:

FMIS - Forestry Managed Investment Scheme (FMIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

S - Segregated pension revenue

Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2022

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 611 0001	Land and Building- 7/262 Barkly St North	30/06/2022	14,324.32	-	-	-	-	-	-	-	14,324.32
S 611 0002	Asset Income Land and Building- 9/123 Rose St Fitzroy	30/06/2022	4,782.26	-	-	-	-	-	-	-	4,782.26
S 611 0050	Land & Building -13B Dane St East Bendigo	30/06/2022	15,870.63	-	-	-	-	-	-	-	15,870.63
S 690 0004	Bank Interest - 5	30/06/2022	-	-	-	-	-	-	194.14	-	194.14
TOTALS			34,977.21	-	-	-	-	-	194.14	-	35,171.35

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 1.000000000.

Gross Income which may be exempted:

Gross Income	90,171.00
LESS Gross Taxable Contributions	55,000.00
LESS Non-arm's length income	-
	<hr/>
	35,171.00

Exempt Current Pension Income

Gross Income which may be exempted	35,171.00
x Pension Exempt Factor	<hr/>
	1.0000000000
	<hr/>
	35,171.00

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	90,171.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	<u>90,171.00</u>

Reduced Fund Income:

Fund Income	90,171.00
LESS Exempt Current Pension Income	<u>35,171.00</u>
	55,000.00

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>55,000.00</u>
Fund Income	90,171.00
	<u>0.6099522019</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	90,171.00
LESS Gross Taxable Contributions	55,000.00
LESS Exempt Current Pension Income	<u>35,171.00</u>
	-

Total Investment Income:

Gross Income	90,171.00
LESS Gross Taxable Contributions	<u>55,000.00</u>
	35,171.00

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>0.00</u>
Total Investment Income	35,171.00
	<u>0.0000000000</u>

Accrued Capital Gains

For the year ended 30 June 2022

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets								
211 0001 Land and Building- 7/262 Barkly St North	30/06/2010	-	661,826.49	295,000.00	-	N/A	295,000.00	- \$
	30/06/2011	-	829.08	369.55	-	N/A	369.55	- \$
	30/06/2015	-	2,344.44	1,045.00	-	N/A	1,045.00	- \$
		-	665,000.01	296,414.55	-		296,414.55	-
211 0050 Land & Building -13B Dane St East Bendigo	26/09/2013	-	405,000.00	339,662.59	-	N/A	339,662.59	- \$
		-	405,000.00	339,662.59	-		339,662.59	-
		-	1,070,000.01	636,077.14	-		636,077.14	0.00
TOTALS								
Non Capital Gains Tax Assets								
2130001 Plant and Equipment	30/06/2010	1.0000	941.45	1,483.90	-	N/A	1,483.90	- \$
	30/06/2012	1.0000	941.45	399.00	-	N/A	399.00	- \$
		2.0000	1,882.90	1,882.90	-		1,882.90	-
			1,882.90	1,882.90	-		1,882.90	0.00
GRAND TOTAL								

Provision for Deferred Income Tax = 0.00 x 0.15 = 0.00

S = segregated pension asset

Market Value Movements

From 01/07/2021 to 30/06/2022

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
Property									
2110001	Land and Building- 7/262 Barkly St North		665,000.00	-	-	-	665,000.00	-	-
2110002	Land and Building- 9/123 Rose St Fitzroy		1,100,000.00	-	1,251,778.21	-	-	151,778.21	-
2110050	Land & Building -138 Dane St East Bendigo		405,000.00	-	-	-	405,000.00	-	-
	TOTALS		2,170,000.00	-	1,251,778.21	-	1,070,000.00	151,778.21	-
			2,170,000.00	-	1,251,778.21	-	1,070,000.00	151,778.21	-

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Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank - Bendigo Bank A/c 135006	-	-	157,140.76	-	157,140.76	157,140.76	-	-	12.79
			157,140.76			157,140.76			12.79
Property									
Land & Building - 13B Dane St East Bendigo	-	-	339,662.59	-	339,662.59	405,000.00	65,337.41	19.24	32.95
Land and Building- 7/262 Barkly St North	-	-	296,414.55	-	296,414.55	665,000.00	368,585.45	124.35	54.11
Plant and Equipment	-	-	1,882.90	-	1,882.90	1,882.90	-	-	0.15
			637,960.04		637,960.04	1,071,882.90	433,922.86	68.02	87.21
Total Investments			795,100.80		795,100.80	1,229,023.66	433,922.86	54.57	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.



Australian Government
Australian Taxation Office

Agent WALKER PARTNERS (AUST) PTY LTD
Client A SALTER & CO
 SUPERANNUATION FUND
ABN 11 405 842 717
TFN 97 457 127

Income tax 551

Date generated	16/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 May 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,511.50		\$1,511.50 DR
17 May 2022	16 May 2022	Payment received		\$1,511.50	\$0.00

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Australian Government
Australian Taxation Office

Agent WALKER PARTNERS (AUST) PTY LTD
Client A SALTER & CO
SUPERANNUATION FUND
ABN 11 405 842 717
TFN 97 457 127

Activity statement 001

Date generated	16/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.10 CR

Transactions

12 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Jul 2021	28 Jul 2021	Payment received		\$1,262.00	\$1,262.10 CR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,262.00		\$0.10 CR
2 Aug 2021	2 Aug 2021	General interest charge			\$0.10 CR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,262.00		\$1,261.90 DR
31 Oct 2021	31 Oct 2021	General interest charge			\$1,261.90 DR
2 Nov 2021	1 Nov 2021	Payment received		\$1,262.00	\$0.10 CR
2 Mar 2022	28 Feb 2022	Payment received		\$1,262.00	\$1,262.10 CR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,262.00		\$0.10 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.10 CR
29 Apr 2022	28 Apr 2022	Payment received		\$1,262.00	\$1,262.10 CR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,262.00		\$0.10 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 May 2022	3 May 2022	General interest charge			\$0.10 CR



Australian Government
Australian Taxation Office

Agent WALKER PARTNERS (AUST) PTY LTD
Client A SALTER & CO
SUPERANNUATION FUND
ABN 11 405 842 717

Print instalment

Account	Period	Document ID
Activity statement – 001 – A SALTER & CO SUPERANNUATION FUND	Apr 2022 – Jun 2022	47691870397

Receipt ID Unavailable
Date lodged 28 July 2022
Payment due date 28 July 2022

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
PAYG income tax instalment			
5A Owed to ATO		\$2,512.00	
T7 Instalment amount – Based on the notional tax \$ 6,301.50 from the 2021 assessment.	\$2,512.00		

Amount owing to ATO

\$2,512.00

BPAY®



Bill code 75556
Ref 114058427170160

Telephone and Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

For more information see www.bpay.com.au

Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

Payment reference number
114058427170160

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Jellis Craig

14th September 2021

To whom it may concern,

Re: 7/262 Barkly Street, Fitzroy North

Thank you for inviting Jellis Craig to appraise your property; we appreciate the opportunity to discuss your property's value.

We feel that based on comparable sales in 2020-21 and current market conditions your property would likely sell in the vicinity of \$650,000-\$680,000.

In arriving at this estimate, we have taken into consideration the style of the property, recent sales of comparable properties in the area, current local and broader market trends, and the level of demand for your kind of property.

Thank you again for the opportunity to appraise your property. Please do not hesitate to contact me to discuss this or any other property related matter.

Yours Sincerely,



Luke Dinakis
Sales Consultant
0421 832 006 | lukedinakis@jelliscraig.com.au
Jellis Craig Inner North
Fitzroy | Northcote | Brunswick

DISCLAIMER

This appraisal has been prepared solely for the information of the client and not for a third party. Although every care has been taken in arriving at this figure, we stress that it is an opinion only and not to be taken as a sworn valuation. We must add the warning that we shall not be responsible should the appraisal or any part thereof be incorrect or incomplete in any way.

Jellis Craig Fitzroy

189 Johnston Street
Fitzroy, Victoria 3065
F 03 8415 6100 | 03 9417 5779
E fitzroy@jelliscraig.com.au

Jellis Craig Brunswick

179 Sydney Road
Brunswick, Victoria 3056
F 03 9387 5888 | 03 9381 0919
E brunswick@jelliscraig.com.au

Jellis Craig Northcote

427-431 High Street
Northcote, Victoria 3070
F 03 9403 9300 | 03 9486 6575
E northcote@jelliscraig.com.au

jelliscraig.com.au

Jack Nelson

From: Oscar Altavilla
Sent: Monday, 13 September 2021 4:47 PM
To: Jack Nelson
Subject: FW: Appraisal - 13B Dane St Bendigo

From: A Kahn <akahn610@gmail.com>
Sent: Monday, 13 September 2021 4:32 PM
To: Oscar Altavilla <OscarA@wpaust.com.au>
Subject: Fwd: Appraisal - 13B Dane St Bendigo

Hi Oscar

This is sales appraisal I got from Bendigo agent who sold 13a Dane

Have asked Bendigo bank for statement again - should be available tomorrow

Cheers

----- Forwarded message -----

From: Bec Allen McKean McGregor Real Estate <bec@mckeanmcgregor.com.au>
Date: Tue, 25 May 2021 at 6:33 pm
Subject: Re: Appraisal - 13B Dane St Bendigo
To: A Kahn <akahn610@gmail.com>, Client Services <clientservices@mckeanmcgregor.com.au>

Great thank you

I think I would range in the hope to push into the \$4's.

Price range \$395,000-\$415,000

I'll get the girls to send through a sales proposal with commission & marketing if you need?

Thanks

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Bec Allen McKean McGregor Real Estate.
0438 528 091

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**Bec Allen McKean McGregor Real Estate.
0438 528 091**

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Date Generated: 24/09/2021

Settlement Completion Record**Settlement Details:**

Subscriber RJC LAND TRANSFER
 Subscriber Role: Proprietor on Title
 Subscriber Reference: RC2322
 For sale or refinance of: 123 ROSE Street FITZROY VIC 3065
 Land Title Reference: 10274/499
 Total funds settled via PEXA: \$ 1,275,709.39
 Funds not included in PEXA Financial Settlement: \$ 0.00
 Net Adjustments: \$ 0.00
 PEXA Workspace ID: PEXA216662944
 Settlement Date: 23/09/2021

Signature(s) on Settlement Statement:

Richard James Clarke - 23/09/2021 10:53 AEST

Other Workspace Participants

Incoming Mortgagee WESTPAC BANKING CORPORATION
 Incoming Proprietor PRIOR LAW

Details of Sale Price

	Dealing	Gross Consideration	Deposit Paid	Balance of Purchase
1	AU840690P	\$ 1,325,000.00	\$ 132,500.00	\$ 1,192,500.00

Source Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Client Name	Owner	Amount
1	PEXA216662944 S04I	Purchaser's Equity	-	-	-	WESTPAC BANKING CORPORATION	\$ 83,604.39
2	PEXA216662944 S01I	Loan Proceeds	-	-	-	WESTPAC BANKING CORPORATION	\$ 1,115,925.60
3	PEXA216662944 S03I	Funds for Lodgement Fee	-	-	-	WESTPAC BANKING CORPORATION	\$ 3,304.40
4	PEXA216662944 S02I	Funds for Stamp Duty	-	-	-	WESTPAC BANKING CORPORATION	\$ 72,875.00
					Total		\$ 1,275,709.39

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
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Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
1	PEXA216662944 D07F	Council Rates	YARRA CITY CNL RATES (171074)	2800605	PRIOR LAW	\$ 2,257.03
2	PEXA216662944 D08F	Water Rates	Greater Western Water 1 (8789)	123688262117	PRIOR LAW	\$ 615.88
3	PEXA216662944 D13F	Lodgement Fees	Lodgement Fee Account - VIC	-	WESTPAC BANKING CORPORATION	\$ 3,304.40
4	PEXA216662944 D12F	Stamp Duty Disbursement	State Revenue Office Victoria	-	PRIOR LAW	\$ 72,875.00
5	PEXA216662944 D05F	Professional Fees	RJC Land Transfer	033112 302741	RJC LAND TRANSFER	\$ 1,038.79
6	PEXA216662944 D04F	Other	-	-	PRIOR LAW	\$ 50,000.00
7	PEXA216662944 D02F	PEXA Fees	PEXA Fee Account	-	RJC LAND TRANSFER	\$ 117.92
8	PEXA216662944 D11F	Professional Fees	-	-	PRIOR LAW	\$ 2,970.00
9	PEXA216662944 D03F	PEXA Fees	PEXA Fee Account	-	PRIOR LAW	\$ 117.92
10	PEXA216662944 D09F	Professional Fees	-	-	PRIOR LAW	\$ 1,459.24
11	PEXA216662944 D06F	Vendor's Funds	A Salter Superannuation fund	633000 135006112	RJC LAND TRANSFER	\$ 1,140,953.21
				Total		\$ 1,275,709.39

Jack Nelson

From: Oscar Altavilla
Sent: Tuesday, 20 September 2022 2:16 PM
To: Jack Nelson
Subject: FW: A Salter Super - Sale 123 Rose St settled 23/9/21
Attachments: Salter Rose Street PEXA SettlementCompletionRecord (27).pdf; Contract and S32 Rose Street (1).pdf

Kind Regards

*Oscar A. NTAA
Walkers Accountants And Advisors
PO Box 706
HEIDELBERG VIC 3084*

*LEVEL 1
Suite 9-11
40 Burgundy Street
HEIDELBERG VIC 3084*

*Phone (03) 8414 6700
Fax (03) 8414 6750*

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From: Astrid Salter <asalter610@gmail.com>
Sent: Friday, 19 November 2021 2:15 PM
To: Oscar Altavilla <OscarA@wpaust.com.au>
Subject: A Salter Super - Sale 123 Rose St settled 23/9/21

Hi Oscar

attached please find the following:-

- a) Pexa statement
- b) contract of sale

There was some dispute as to title dimensions so we had to forego \$50,000 in order to settle - the purchasers wanted \$100,000 compensation but accepted 50%

Please advise what else you require
cheers Astrid

Vendor statement

Pursuant to section 32 Sale of Land Act 1962

And

Contract of sale of land

Property address: Unit 9/123 Rose Street, Fitzroy, Victoria 3065

Vendor: David Raymond Salter and Astrid Salter

Purchaser:

Prepared by
RJC Land Transfer
110 Tuscan Court
Heathcote VIC 3523
PO Box 214, Heathcote VIC 3523
Email: clarkecr1@gmail.com
Ref: RC:2322

Vendor statement

The vendor makes this statement in respect of the land in accordance with section 32 of the Sale of Land Act 1962.

This statement must be signed by, or on behalf of, the vendor and given to the purchaser before the purchaser signs the contract.

The parties may sign by electronic signature.

The purchaser acknowledges being given this statement signed by the vendor with the attached documents before the purchaser signed any contract.

Land: Unit 9/123 Rose Street, Fitzroy, Victoria 3065

SIGNED BY THE VENDOR

Name: **David Raymond Salter and Astrid Salter**

On ____ / ____ / 20 ____

State nature of authority if applicable, for example, 'director', 'attorney under power of attorney'

SIGNED BY THE PURCHASER

Name:

On ____ / ____ / 20 ____

State nature of authority if applicable, for example, 'director', 'attorney under power of attorney'

SUMMARY PAGE OF THE VENDOR STATEMENT *(Please tick)*

✓	Topic	✓	Topic	✓	Topic
✓	Attachments		Subdivision		Building insurance
✓	Title	✓	Owners corporation		Terms contract
✓	Land use & services		Notices		Sale subject to mortgage
✓	Planning		Building permits		(GAI) Growth areas infrastructure contribution
✓	Financial matters		Owner builder insurance		Disclosure of energy information

ATTACHMENTS

Any certificates, documents and other attachments may be annexed or further information added here.

Attached.

Further information:

TITLE

(a) Attached are copies of the following documents:

Register Search Statement and the document referred to as the diagram location in the Register Search Statement.

General Law Title.

The last conveyance in the chain of title or other document which gives evidence of the vendor's title to the land.

(b) Evidence of the vendor's right or power to sell where the vendor is not the registered proprietor or the owner in fee simple.

Not Applicable

LAND USE AND SERVICES

(a) Easements, covenants, or other similar restrictions

(i) A description of any easement, covenant or other similar restriction affecting the land, whether registered or unregistered:

Attached copies of title document/s.

OR

Full description:

Nil

(ii) Particulars of any existing failure to comply with that easement, covenant or other similar restriction are:

(b) Services

The following services are NOT connected to the land:

Electricity supply Gas supply Telephone Water supply Sewerage

(c) Road access Yes No

PLANNING

(a) Planning scheme

Attached is a certificate with the required specified information.

(b) Designated bushfire prone area

Yes No Under section 192A of the Building Act 1993

FINANCIAL MATTERS

(a) Particulars of the amount of any rates, taxes, charges or other similar outgoings including interest

Their total does not exceed: \$8,000.00

(b) Particulars of any charge under any Act

Amount owing: To charge:

Other particulars, including dates and times of payments:

OWNERS CORPORATION

(a) Owners corporation certificate

Not required – inactive* 2-lot subdivision.

** An owners corporation that is inactive includes an owners corporation that has not, in the previous 15 months, conducted an annual general meeting, fixed any fees, and held any insurance.*

Attached.

Required in all other cases, including inactive owners corporation of more than 2 lots in which case the vendor must provide the certificate.

(b) Insurance

Not required – no common property.

Not required – 2-lot subdivision.

Required* – See owners corporation certificate attached.

** Required in all other cases if there is common property.*

DUE DILIGENCE CHECKLIST

Consumer Affairs Victoria

What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting the [Due diligence checklist page on the Consumer Affairs Victoria website](http://consumer.vic.gov.au/duediligencechecklist) (consumer.vic.gov.au/duediligencechecklist).

Urban living

Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

Growth areas

Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

Flood and fire risk

Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

Rural properties

Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.
- Do you understand your obligations to manage weeds and pest animals?

Can you build new dwellings?

Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

Land boundaries

Do you know the exact boundary of the property?

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

Planning controls

Can you change how the property is used, or the buildings on it?

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

Are there any proposed or granted planning permits?

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

Safety

Is the building safe to live in?

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

Building permits

Have any buildings or retaining walls on the property been altered, or do you plan to alter them?

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

Are any recent building or renovation works covered by insurance?

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

Utilities and essential services

Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

Buyers' rights

Do you know your rights when buying a property?

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights.

Contract of sale of land

Property address: Unit 9/123 Rose Street, Fitzroy, Victoria 3065

The vendor agrees to sell and the purchaser agrees to buy the property, being the land and the goods, for the price and on the terms set out in this contract.

The terms of this contract are contained in the particulars of sale, the general conditions and any special conditions in that order of priority.

IMPORTANT NOTICE TO PURCHASERS

Cooling-off period

Section 31 of the Sale of Land Act 1962

You may end this contract within 3 clear business days of the day that you sign the contract if none of the exceptions listed below apply to you.

You must either give the vendor or their agent written notice that you are ending the contract or leave the notice at the address of the vendor or their agent to end this contract within this time in accordance with this cooling-off provision.

If you end the contract in this way, you are entitled to a refund of all the money you paid EXCEPT for \$100 or 0.2% of the purchase price, whichever is more.

Exceptions

The 3-day cooling-off period does not apply if:

- You bought the property at or within 3 clear business days before or after a publicly advertised auction; or
- The property is used primarily for industrial or commercial purposes; or
- The property is more than 20 hectares in size and is used primarily for farming; or
- You and the vendor have previously signed a contract for the sale of the same land in substantially the same terms; or
- You are an estate agent or a corporate body.

NOTICE TO PURCHASERS OF PROPERTY 'OFF-THE-PLAN'

Off-the-plan sales

Section 9AA(1A) of the Sale of Land Act 1962

You may negotiate with the vendor the amount of the deposit moneys payable under the contract of sale, up to 10% of the purchase price.

A substantial period of time may elapse between the day on which you sign the contract of sale and the day on which you become the registered proprietor of the lot.

The value of the lot may change between the day on which you sign the contract of sale of that lot and the day on which you become the registered proprietor.

**WARNING: THIS IS A LEGALLY BINDING AGREEMENT.
YOU SHOULD READ THIS CONTRACT BEFORE SIGNING IT.**

Purchasers should ensure that prior to signing this contract they have received:

- A copy of the section 32 statement required to be given by a vendor under section 32 of the Sale of Land Act 1962 in accordance with Division 2 of Part II of that Act; and
- A copy of the full terms of this contract.

The parties may sign by electronic signature.

The authority of the person signing for the vendor under a power of attorney, as a director of a company or as an agent duly authorised in writing must be noted beneath the signature.

Any person whose signature is secured by an estate agent acknowledges that the agent has given them, at the time of signing, a copy of the terms of this contract.

SIGNED BY THE PURCHASER

On ____ / ____ / 20 ____

Print name of person signing.

State nature of authority if applicable, for example, 'director', 'attorney under power of attorney'.

This offer will lapse unless accepted within [] clear business days – 3 clear business days if none specified.

SIGNED BY THE VENDOR

On ____ / ____ / 20 ____

Print name of person signing.

State nature of authority if applicable, for example, 'director', 'attorney under power of attorney'.

The **DAY OF SALE** is the date by which both parties have signed this contract.

PARTICULARS OF SALE

VENDOR'S AGENT				
Name	Jellis Craig Inner North Group	Phone	0421832006	Fax
Address	189 Johnston Street, Fitzroy, VIC 3065	Email	LukeDinakis@jelliscraig.com.au	

VENDOR		PRACTITIONER – SOLICITOR/CONVEYANCER		
Name	David Raymond Salter and Astrid Salter	Name	RJC Land Transfer	
		Address	110 Tuscan Court, Heathcote VIC 3523 PO Box 214, Heathcote VIC 3523	
Address	125 Old Dairy Flat Road, Heathcote, VIC 3523	Contact	Richard Clarke	
		Email	clarkecr1@gmail.com	
ACN/ABN		Phone	0414 868 814	Fax

PURCHASER		PRACTITIONER – SOLICITOR/CONVEYANCER		
Name		Name		
		Address		
Address		Contact		
		Email		
ACN/ABN		Phone		Fax
Guarantor				

LAND
General conditions 3 and 9

The land is described in the table below –

Certificate of Title reference		being lot	on plan
Volume 10274	Folio 499	9	PS345314B
Volume	Folio		

OR

The land includes all improvements and fixtures.

Property address

The address of the land is:

Unit 9/123 Rose Street, Fitzroy 3065

Goods sold with the land*General condition 2(a)(vi)*

Goods sold with land are:

 Listed in attached schedule.**OR** Listed as follows:

PAYMENT*General condition 11*

Price: \$

Plus GST: \$

Payable by purchaser in addition to price – Insert 'Nil' if no GST payable by purchaser

Total price: \$

Payable by purchaser

Deposit: \$

By / / 20 of which \$ has been paid

Balance: \$

Payable at settlement

Foreign resident vendor: Value \$750,000 or more*See general condition 15(f) and (g).*

GST*General condition 13* **No**, because: **Yes**, because: Vendor not registered or required to be registered Purchaser entitled to input tax credit Existing residential premises Purchaser **NOT** entitled to input tax credit Not in the course or furtherance of an enterprise Margin scheme applies Going concern Mixed supply Farmland used for farming business or sale of subdivided farmland to an associate

GST withholding*Notice is required if taxable supply of residential premises or potential residential land. General condition 13(g)*

Notice required to be given by vendor Yes No

Withholding required by purchaser Yes No

No withholding for residential premises because:

 Vendor not registered or required to be registered The premises are not new The premises were created by substantial renovation

No withholding for potential residential land because:

 Vendor not registered or required to be registered The land includes a building used for commercial purposes The purchaser is registered for GST and acquires the property for a creditable purpose

The premises are commercial residential premises

SETTLEMENT

General condition 10

Is due on / /20

Unless the land is a lot on an unregistered plan of subdivision, in which case settlement is due on the later of:

The above date; or

14 days after the vendor gives notice in writing to the purchaser of registration of the plan of subdivision.

The plan of subdivision must be registered within [18 months if no other period is stated] of the day of sale (the sunset date) otherwise general condition 9(a) or 9(b) shall apply.

LEASE

General conditions 1(a)(iii) and 22

At settlement the purchaser is:

Entitled to vacant possession.

OR

Subject to a lease, particulars of which are:

Attached; or

As follows:

TERMS CONTRACT

Add special conditions.

This contract is intended to be a terms contract within the meaning of the Sale of Land Act 1962.

Yes No

LOAN

General condition 14(a)-(d)

This contract is subject to a loan being approved within:

21 days **OR** 14 days from the contract date (approval period)

Lender:

Loan amount: \$

BUILDING AND PEST REPORT

General condition 14(e)-(f)

This contract is subject to:

Building report. Provider:

Pest report. Provider:

Special conditions

Yes No

1.

2.

3.

GENERAL CONDITIONS

The vendor warrants that these general conditions are identical to the general conditions of the By Lawyers contract of sale of land current as at the date of preparation of this contract. The parties agree that special conditions may be added to these general conditions but that these general conditions shall prevail in the case of any conflict between the general conditions and the special conditions.

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1. Encumbrances

- (a) The purchaser buys the property subject to:
- (i) Any encumbrance shown in the section 32 statement other than mortgages or caveats; and
 - (ii) Any reservations in the crown grant; and
 - (iii) Any lease referred to in the particulars of sale.
- (b) The purchaser indemnifies the vendor against all obligations under any lease that are to be performed by the landlord after settlement.

- (c) In this general condition 'section 32 statement' means a statement required to be given by a vendor under section 32 of the Sale of Land Act 1962 in accordance with Division 2 of Part II of that Act.

2. Vendor warranties

- (a) The vendor warrants that the vendor:
- (i) Has, or by the due date for settlement will have, the right to sell the land; and
 - (ii) Is under no legal disability; and
 - (iii) Is in possession of the land, either personally or through a tenant; and

- (iv) Has not previously sold or granted any option to purchase, agreed to a lease or granted a pre-emptive right which is current over the land and which gives another party rights which have priority over the interest of the purchaser; and
 - (v) Will at settlement be the holder of an unencumbered estate in fee simple in the land; and
 - (vi) Will at settlement be the unencumbered owner of any improvements, fixtures, fittings and goods sold with the land.
- (b) The vendor further warrants that the vendor has no knowledge of any of the following:
- (i) Public rights of way over the land;
 - (ii) Easements over the land;
 - (iii) Lease or other possessory agreement affecting the land;
 - (iv) Notice or order affecting the land which will not be dealt with at settlement, other than the usual rate notices and any land tax notices;
 - (v) Legal proceedings which would render the sale of the land void or voidable or capable of being set aside.
- (c) The above warranties are subject to any contrary provisions in this contract and disclosures in the section 32 statement.
- (d) If sections 137B and 137C of the Building Act 1993 apply to this contract, the vendor warrants that:
- (i) All domestic building work carried out in relation to the construction by or on behalf of the vendor of the home was carried out in a proper and workmanlike manner; and
 - (ii) All materials used in that domestic building work were good and suitable for the purpose for which they were used and that, unless otherwise stated in the contract, those materials were new; and
 - (iii) Domestic building work was carried out in accordance with all laws and legal requirements, including, without limiting the generality of this warranty, the Building

Act 1993 and regulations made under the Building Act 1993.

- (e) Words and phrases used in this general condition have the same meaning as in the Building Act 1993.

3. Identity of the land

- (a) An omission or mistake in the description of the property or any deficiency in the area, description or measurements of the land does not invalidate the sale.
- (b) The purchaser may not:
 - (i) Make any objection or claim for compensation for any alleged misdescription of the property or any deficiency in its area or measurements; or
 - (ii) Require the vendor to amend title or pay any cost of amending title.

4. Services

- (a) The vendor does not represent that the services are adequate for the purchaser's proposed use of the property and the vendor advises the purchaser to make appropriate inquiries. The condition of the services may change between the day of sale and settlement and the vendor does not promise that the services will be in the same condition at settlement as they were on the day of sale.
- (b) The purchaser is responsible for the connection of all services to the property after settlement and the payment of any associated cost.

5. Consents

The vendor must obtain any necessary consent or licence required for the sale. The contract will be at an end and all money paid must be refunded if any necessary consent or licence is not obtained by settlement.

6. Transfer

- (a) Unless settlement is to be conducted electronically, the transfer of land must be prepared by the purchaser and delivered to the vendor at least 10 days before settlement. The

delivery of the transfer of land document is not acceptance of title.

- (b) If settlement is to be conducted electronically the purchaser must create and sign the transfer of land in the workspace at least 10 days before settlement.
- (c) The vendor must create the Land Transfer Duties form required for assessment of duty on this transaction within 14 days of the day of sale and must have completed all the information required of the vendor at least 5 days before settlement.

7. Electronic settlement

- (a) The parties may agree to conduct settlement in accordance with the Electronic Conveyancing National Law.
- (b) The vendor must open the electronic workspace as soon as reasonably practicable and nominate a time of day for locking the workspace at least 7 days before the due date for settlement.
- (c) Settlement occurs when the workspace records that the exchange of funds or value between financial institutions in accordance with the instructions of the parties has occurred.

8. Builder warranty insurance

The vendor agrees to provide prior to settlement details of any current builder warranty insurance relating to the property if requested in writing to do so at least 21 days before settlement.

9. Off the plan

- (a) If the land is a lot on an unregistered plan of subdivision and the lot is proposed to be used for residential purposes then if the plan has not been registered or an occupancy permit has not been issued by the sunset date specified in the particulars of sale:
 - (i) The purchaser may at any time thereafter, but prior to the plan being registered or an occupancy permit being issued, rescind this contract by notice in writing;
 - (ii) The vendor may, prior to the plan being registered or an occupancy permit being issued, rescind this contract after obtaining

the written consent of each purchaser to the rescission after giving each purchaser at least 28 days written notice before the proposed rescission, pursuant to section 10B(3) of the Sale of Land Act 1962;

- (iii) Pursuant to section 10F(1) of the Sale of Land Act 1962, the vendor gives the purchaser notice that:
 - A. the vendor is required to give notice of a proposed rescission of the contract under the sunset clause; and
 - B. the purchaser has the right to consent to the proposed rescission of the contract but is not obliged to consent; and
 - C. the vendor has the right to apply to the Supreme Court for an order permitting the vendor to rescind the contract; and
 - D. the Supreme Court may make an order permitting the rescission of the contract if satisfied that making the order is just and equitable in all the circumstances.

- (b) If the land is a lot on an unregistered plan of subdivision and the lot is not proposed to be used for residential purposes then if the plan has not been registered by the sunset date specified in the particulars of sale either party may at any time thereafter, but prior to the plan being registered, rescind this contract by notice in writing.
- (c) If this contract includes the construction of any building on the land the purchaser will not be obliged to settle until 14 days after being provided with an occupancy permit in respect of that building.
- (d) If the building has not been constructed in accordance with the plans and specifications annexed to this contract or otherwise provided to the purchaser by the vendor, the purchaser may nominate an amount not exceeding \$5,000 to be held by a stakeholder to be appointed by the parties.
- (e) The nominated amount may be deducted from the amount due to the vendor at settlement and paid to the stakeholder, but only if the purchaser also pays an amount equal to the nominated amount to the stakeholder.

- (f) The stakeholder must pay the amounts withheld in accordance with the determination of the dispute, including any order for payment of the costs of the resolution of the dispute.

10. Settlement

- (a) At settlement:
- (i) The purchaser must pay the balance of purchase money; and
 - (ii) The vendor must:
 - A. Do all things necessary to enable the purchaser to become the registered proprietor of the land; and
 - B. Give either vacant possession or receipt of rents and profits in accordance with the particulars of sale; and
 - C. Ensure that keys enabling access to the property are available to the purchaser.
- (b) The vendor's obligations under this general condition continue after settlement.
- (c) Settlement must be conducted between the hours of 10 am and 4 pm unless the parties agree otherwise.

11. Payment

- (a) The purchaser must pay the deposit:
- (i) To the vendor's licensed estate agent; or
 - (ii) If there is no estate agent:
 - A. To the vendor's legal practitioner or conveyancer; or
 - B. If the vendor directs, into a special purpose account in an authorised deposit-taking institution in Victoria specified by the vendor in the joint names of the purchaser and the vendor.
- (b) The purchaser may, subject to the vendor's consent, pay the deposit by way of a deposit bond or bank guarantee.
- (c) If the land sold is a lot on an unregistered plan of subdivision, the deposit:
- (i) Must not exceed 10% of the price; and
 - (ii) Must be paid to the vendor's estate agent, legal practitioner or conveyancer and held by the estate agent, legal practitioner or conveyancer on trust for the purchaser until the registration of the plan of subdivision.
- (d) The purchaser must pay all money other than the deposit:
- (i) To the vendor, or the vendor's legal practitioner or conveyancer; or
 - (ii) In accordance with a written direction of the vendor or the vendor's legal practitioner or conveyancer.
- (e) Payments may be made or tendered:
- (i) In cash; or
 - (ii) By cheque drawn on an authorised deposit taking institution; or
 - (iii) At the direction of the vendor, by cheque drawn on a trust account; or
 - (iv) If the parties agree, by electronically transferring the payment in the form of cleared funds. The purchaser must provide evidence to the vendor or the vendor's legal practitioner or conveyancer that the electronic transfer has taken place.
- (f) At settlement, the purchaser must pay the fees on up to 3 cheques drawn on an authorised deposit-taking institution. If the vendor requests that any additional cheques be drawn on an authorised deposit-taking institution, the vendor must bear the fees incurred for additional cheques.
- (g) For the purpose of this contract 'authorised deposit-taking institution' means a body corporate in relation to which an authority under section 9(3) of the Banking Act 1959 (Cth) is in force.

12. Stakeholding

- (a) The deposit must not be released until general condition 14 and any special condition benefiting the purchaser have been satisfied.
- (b) Any objection to the vendor's title must be made within 28 days of the day of sale.
- (c) If the vendor gives notice that there is no mortgage or caveat, other than a purchaser's caveat, affecting the land the stakeholder is authorised to transfer the deposit to the vendor 28 days after the day of sale provided that:
 - (i) general condition 12(a) has been satisfied; and
 - (ii) the purchaser has not made a valid objection to title.
- (d) If there is mortgage or caveat, other than a purchaser's caveat, affecting the land the stakeholder is authorised to transfer the deposit to the vendor provided that:
 - (i) general condition 12(a) has been satisfied; and
 - (ii) the purchaser has not made a valid objection to title; and
 - (iii) the vendor has provided to the purchaser reasonable evidence that the total amount of secured debts does not exceed 70% of the sale price; and
 - (iv) 28 days have elapsed since providing that evidence.

13. Goods and Services Tax

- (a) Unless otherwise provided in the Particulars of Sale or the Special Conditions, the price includes any GST payable by the vendor.
- (b) Except when the margin scheme applies the vendor must on or before settlement provide the purchaser with a tax invoice for any GST included in the price.
- (c) If the sale is made as a taxable supply that subsequently proves not to be a taxable supply, then the vendor will repay to the purchaser any money paid on account of GST.
- (d) This clause applies if 'going concern' is specified in the particulars of sale.
 - (i) The purchaser warrants that it is registered for GST.
 - (ii) The parties agree that the vendor's supply of the property under this contract is the supply of a going concern under section 38.325 of the A New Tax System (Goods and Services Tax) Act 1999, and that the supply is GST free for the purposes of that Act.
 - (iii) The vendor must continue to carry on the enterprise until settlement.
 - (iv) If the vendor is served with a demand, assessment or other correspondence from the Australian Taxation Office indicating that a supply under this contract is not the supply of a going concern, then upon being served with a copy of the demand and a Tax Invoice the purchaser shall pay the amount of the GST to the vendor.
- (e) This clause applies if 'farm land used for farming business or sale of subdivided farm land to an associate' is specified in the particulars of sale.
 - (i) The vendor warrants that the property is land on which a farming business has been carried on for a period of 5 years preceding the date of supply.
 - (ii) The purchaser warrants that the purchaser intends that a farming business will be carried on after settlement on the property.
 - (iii) If the vendor is served with a demand, assessment or other correspondence from the Australian Taxation Office indicating that a supply under this contract is not the supply of a farming business then upon being served with a copy of the demand and a Tax Invoice the purchaser shall pay the amount of the GST to the vendor.
- (f) This clause applies if 'mixed supply' is specified in the particulars of sale.
 - (i) GST is included in the price.

- (ii) The parties agree that the property comprises two components, namely, a commercial building and a residential building.
- (iii) GST is payable by the vendor on settlement on the value of the commercial building and not the residential building, which is input taxed.
- (iv) The parties must agree the value of the commercial and residential components, failing which the vendor must deliver to the purchaser before settlement a copy of a valuation by a registered valuer showing the apportionment of the values.

(g) GST withholding - Residential premises or potential residential land

The following conditions apply if this sale includes a taxable supply of residential premises or potential residential land as defined in the GST Act:

(i) Vendor's notice

- A. If the particulars of sale indicates that no GST withholding under sub-division 14-E Taxation Administration Act 1953 is payable, the vendor hereby gives notice under s 14-255 that the purchaser is not required to make a GST withholding payment under s 14-250 for the reason indicated in the particulars of sale; otherwise
- B. The vendor shall give the purchaser notice of the GST withholding amount and particulars required by section 14-255 at least 14 days prior to settlement.

(ii) Amount to be withheld by the purchaser

- A. Where the margin scheme applies 7% of the purchase price; otherwise
- B. 1/11th of the consideration inclusive of GST (which may include non-cash consideration).

(iii) The purchaser must notify the Australian Taxation Office and obtain a payment reference number to accompany payment.

(iv) Purchaser to remit withheld amount

A. If settlement is conducted through an electronic conveyancing platform, the purchaser must remit the withheld amount to the Australian Taxation Office on settlement; and otherwise

B. The purchaser must give the vendor on settlement a cheque for the withheld amount, payable to the Australian Taxation Office and drawn on an authorised deposit taking institution. The vendor must immediately forward that cheque to the Australian Taxation Office with the payment reference number.

(v) Vendor to indemnify purchaser

In the event the purchaser is required to pay to the Australian Taxation Office an amount greater than the withheld amount, the vendor indemnifies the purchaser for such additional amount.

14. Loan, building report or pest report

(a) If the particulars of sale specify that this contract is subject to a loan being approved, this contract is subject to the lender approving the loan on the security of the property within 21 days of the day of sale (the approval date) or any later date in accordance with this general condition (the extended approval date).

(b) If the loan has not been approved by the approval date, the approval date is extended for a period of 14 days (the extended approval date).

(c) The vendor may end the contract after the approval date and before being advised that the loan has been approved by giving the purchaser 2 clear business days notice of its intention to end the contract unless the purchaser advises the vendor in writing before the expiration of those 2 clear business days that the loan has been approved or that the purchaser no longer relies on this condition.

(d) The purchaser may end the contract if the loan is not approved by the approval date, or the extended approval date (if applicable) but only if the purchaser:

- (i) applied for the loan; and

- (ii) did everything reasonably required to obtain approval of the loan; and
 - (iii) provides written proof to the vendor that the loan was not approved; and
 - (iv) serves written notice ending the contract on the vendor within 2 clear business days after the approval date or the extended approval date (if applicable); and
 - (v) is not in default under any other condition of this contract when the notice is given.
- (e) If the particulars of sale specify that this contract is subject to a building report or pest report being obtained, this contract is subject to the purchaser obtaining a building report and/or pest report satisfactory to the purchaser in relation to the property within 10 days of the day of sale (the satisfaction date) or any later date agreed by the vendor (the extended satisfaction date).
- (f) The purchaser may end the contract if a satisfactory report is not obtained by the satisfaction date, or the extended satisfaction date (if applicable) but only if the purchaser:
- (i) applied for the report; and
 - (ii) provides the vendor with a copy of the written report; and
 - (iii) serves written notice ending the contract on the vendor within 2 clear business days after the satisfaction date or extended satisfaction date (if applicable); and
 - (iv) is not in default under any other condition of this contract when the notice is given; and
- the building report reveals a defect, or the pest report reveals an infestation, either of which materially prejudices the purchaser and the purchaser, acting reasonably, would not have entered into the contract if the defect or infestation had been disclosed.
- (g) All deposit money must be immediately refunded to the purchaser if the contract is ended in accordance with this general condition.

15. Adjustments

- (a) All periodic outgoings payable by the vendor, and any rent and other income received in respect of the property must be apportioned between the parties on the settlement date and any adjustments paid and received as appropriate.
- (b) The periodic outgoings and rent and other income must be apportioned on the following basis:
 - (i) The vendor is liable for the periodic outgoings and entitled to the rent and other income up to and including the day of settlement; and
 - (ii) The land is treated as the only land of which the vendor is owner (as defined in the Land Tax Act 2005); and
 - (iii) The vendor is taken to own the land as a resident Australian beneficial owner; and
 - (iv) Any personal statutory benefit or burden applicable to either party is disregarded in calculating apportionment.
- (c) If requested by the vendor the purchaser must provide copies of all certificates and other information used to calculate adjustments.
- (d) If the purchaser takes possession of the property prior to settlement pursuant to a licence agreement then adjustments will be calculated from the date of possession.
- (e) If requested by the vendor, the purchaser will authorise the vendor to issue legal proceedings in the name of the purchaser against any tenant for any amount due by the tenant to the vendor pursuant to the lease as at the day of settlement. If requested by the purchaser, the vendor will provide the purchaser with an indemnity in respect of such proceedings.
- (f) If the price is \$750,000 or more the purchaser is entitled to deduct 12.5% of the price at settlement unless the vendor provides the purchaser with a clearance certificate issued pursuant to 14-235(2) in Schedule 1 Taxation Administration Act 1953 (Cth) at least 5 days before settlement.

- (g) The purchaser must pay any amount deducted pursuant to general condition 15(f) to the Commissioner pursuant to 14-200 in Schedule 1 Taxation Administration Act 1953 (Cth) at or immediately following settlement.
- (h) The amount to be adjusted shall not include GST if the party entitled to the adjustment is also entitled to an input tax credit for the GST on the outgoing or has a GST liability on the income.

16. Time

- (a) Time is of the essence of this contract.
- (b) Time is extended until the next business day if the time for performing any action falls on a Saturday, Sunday or bank holiday.
- (c) The parties may agree to reduce or extend the time for performance of any obligation pursuant to this contract. This agreement shall be binding when confirmed in writing by the parties, or their legal practitioner or conveyancer.

17. Service

- (a) Any document required to be served by or on any party may be served by or on the legal practitioner or conveyancer for that party.
- (b) A document is sufficiently served if served:
 - (i) Personally; or
 - (ii) By pre-paid post; or
 - (iii) By facsimile; or
 - (iv) by email.
- (c) Unless proven otherwise, any document sent by:
 - (i) Express post is taken to have been served on the next business day after posting;
 - (ii) Priority post is taken to have been served on the fourth business day after posting;
 - (iii) Regular post is taken to have been served on the sixth business day after posting;
 - (iv) Facsimile is taken to have been served at the end of the first day following the day on which the document is so faxed.

- (v) Email is taken to have been served at the time of receipt within the meaning of section 13A of the Electronic Transactions (Victoria) Act 2000.

- (d) The word 'document' includes any 'demand' or 'notice' and 'service' includes 'give'.

18. Nominee

The purchaser may nominate a substitute or additional transferee, but the named purchaser remains personally liable for the due performance of all the purchaser's obligations under this contract.

19. Liability of signatory

Any signatory for a proprietary limited company purchaser is personally liable for the due performance of the purchaser's obligations as if the signatory were the purchaser.

20. Guarantee

- (a) If the purchaser is a proprietary limited company, the vendor may require one or more directors of the purchaser to guarantee the purchaser's performance of this contract.
- (b) Failure to sign a guarantee in standard form submitted by the vendor will constitute a default pursuant to this contract by the purchaser.

21. Notices

- (a) The vendor is responsible for compliance with any notice, order, demand or levy imposing liability on the property that is issued or made before the day of sale that does not relate to periodic outgoings.
- (b) The purchaser is responsible for compliance with any notice, order demand or levy imposing liability on the property that is issued or made on or after the day of sale that does not relate to periodic outgoings.
- (c) The purchaser may enter the property to comply with that responsibility where action is required before settlement.

22. Lease

- (a) The vendor must provide the purchaser with an original copy of any written lease affecting the property and any assignments or sub-leases of the lease.
- (b) If the vendor is unable to provide an original lease then the vendor must provide a copy acknowledged by the current tenant as binding on the parties.

23. Loss or damage before settlement

- (a) The purchaser and/or another person authorised by the purchaser may inspect the property at any reasonable time during the 7 days preceding and including the settlement day.
- (b) The vendor carries the risk of loss or damage to the property until settlement and must deliver the property to the purchaser at settlement in the same condition it was in on the day of sale, except for fair wear and tear.
- (c) If one or more of the goods is not in the same condition it was in on the day of sale at settlement the purchaser must not delay settlement but may claim compensation from the vendor after settlement.
- (d) If the property is not in the same condition it was in on the day of sale at settlement the purchaser may nominate an amount not exceeding \$5,000 to be held by a stakeholder to be appointed by the parties.
- (e) The nominated amount may be deducted from the amount due to the vendor at settlement and paid to the stakeholder, but only if the purchaser also pays an amount equal to the nominated amount to the stakeholder.
- (f) The stakeholder must pay the amounts withheld in accordance with the determination of the dispute, including any order for payment of the costs of the resolution of the dispute.

24. Abandoned goods

Ownership of any goods owned by the vendor remaining on the premises after settlement passes to the purchaser.

25. Default

A party who defaults in the performance of this contract must pay to the other party, on demand:

- (a) At the time of settlement: any interest and costs pursuant to general conditions 27 & 28; and
- (b) After settlement: compensation for any reasonably foreseeable loss to the other party as a result of the default.

26. Interest

Interest at a rate of 2% per annum plus the rate for the time being fixed by section 2 of the Penalty Interest Rates Act 1983 is payable on any money owing under the contract during the period of default, without affecting any other rights of the offended party.

27. Default notice

- (a) A party is not entitled to exercise any rights arising from the other party's default, other than the right to receive interest and the right to sue for money owing, until the other party is given and fails to comply with a written default notice.
- (b) The default notice must:
 - (i) specify the particulars of the default; and
 - (ii) state that it is the offended party's intention to exercise the rights arising from the default unless, within 7 days of the notice being given:
 - A. the default is remedied; and
 - B. costs of \$440, including GST, are paid.
- (c) The party serving the default notice may extend performance of the default notice in writing.

28. Rescission notice

- (a) If the party in default has not remedied the default within 7 days the other party may give a rescission notice.
- (b) The rescission notice must:
 - (i) specify the particulars of the failure to comply with the default notice; and

- (ii) state that the contract will be ended in 10 days after the notice is given unless:
 - A. the default is remedied; and
 - B. further costs of \$440, including GST are paid.
- (c) The party serving the rescission notice may extend performance of the rescission notice in writing.
- (d) If the contract ends by a rescission notice given by the purchaser:
 - (i) The purchaser must be repaid any money paid under the contract and be paid any interest, costs and reasonable losses payable under the contract; and
 - (ii) All those amounts are a charge on the land until payment; and
 - (iii) The purchaser may also recover any loss otherwise recoverable.
- (e) If the contract ends by a rescission notice given by the vendor:
 - (i) The deposit is forfeited to the vendor as the vendor's absolute property, whether the deposit has been paid or not; and
 - (ii) The vendor is entitled to possession of the property; and
 - (iii) In addition to any other remedy, the vendor may within one year of the contract ending either:
 - A. Retain the property and sue for damages for breach of contract; or
 - B. Resell the property in any manner and recover any deficiency in the price on the resale and any resulting expenses by way of liquidated damages; and
 - (iv) The vendor may retain any part of the price paid until the vendor's damages have been determined and may apply that money towards those damages; and
 - (v) Any determination of the vendor's damages must take into account the amount forfeited to the vendor.



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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

**REGISTER SEARCH STATEMENT (Title Search) Transfer of
Land Act 1958**

Page 1 of 1

VOLUME 10274 FOLIO 499

Security no : 124091134684P
Produced 13/07/2021 12:22 PM

LAND DESCRIPTION

Lot 9 on Plan of Subdivision 345314B.
PARENT TITLE Volume 10213 Folio 309
Created by instrument PS345314B 15/03/1996

REGISTERED PROPRIETOR

Estate Fee Simple
Joint Proprietors
DAVID RAYMOND SALTER
ASTRID SALTER both of 52 KENT STREET KEW VIC 3101
AH536138X 05/10/2010

ENCUMBRANCES, CAVEATS AND NOTICES

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE PS345314B FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: 123 ROSE STREET FITZROY VIC 3065

OWNERS CORPORATIONS

The land in this folio is affected by
OWNERS CORPORATION PLAN NO. PS345314B

DOCUMENT END



Imaged Document Cover Sheet

The document following this cover sheet is an imaged document supplied by LANDATA®, Victorian Land Registry Services.

Document Type	Plan
Document Identification	PS345314B
Number of Pages (excluding this cover sheet)	4
Document Assembled	13/07/2021 12:46

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The document is invalid if this cover sheet is removed or altered.

PLAN OF SUBDIVISION	STAGE NO. <hr/>	LTO use only EDITION 2	Plan Number PS 345 314B
----------------------------	--------------------	----------------------------------	-----------------------------------

Location of Land
Parish: JIKA JIKA
Township:
Section:
Crown Allotment:
Crown Portion: 85 (PART)
LTO Base Record: CHART 120 (2796)
Title Reference: Vol. 10213 Fol. 309
Last Plan Reference: PC 355966M
Postal Address: 377 BRUNSWICK STREET
 (at time of subdivision) FITZROY 3065
AMG Co-ordinates E 322090 Zone: 55
 (of approx. centre of land in plan) N 5814740

Council Certificate and Endorsement
Council Name: CITY OF YARRA **Ref:**
 1. ~~This plan is certified under section 6 of the Subdivision Act 1988~~
 2. This plan is certified under section 11(7) of the Subdivision Act 1988.
 Date of original certification under section 6 **24 / 8 / 05**
 3. ~~This is a statement of compliance issued under section 21 of the Subdivision Act 1988.~~
OPEN SPACE
 (i) A requirement for public open space under section 18 of the Subdivision Act 1988 has/~~has not~~ been made.
 (ii) ~~The requirement has been satisfied.~~
 (iii) ~~The requirement is to be satisfied in Stage~~
 Council delegate
~~Council seal~~
 Date **10 / 9 / 05**
 Re-certified under section 11(7) of the Subdivision Act 1988
 Council Delegate
 Council Seal
 Date / /

Vesting of Roads and/or Reserves	
Identifier	Council/Body/Person
NIL	NIL

Notations

Staging This is/is not a staged subdivision
 Planning Permit No. _____

Depth Limitation DOES NOT APPLY

LOCATION OF BOUNDARIES DEFINED BY BUILDINGS :-
 EXTERNAL FACE:- BOUNDARIES MARKED F
 MEDIAN:- ALL OTHER BOUNDARIES

COMMON PROPERTY IS ALL THE LAND IN THE PLAN
 EXCEPT LOTS 1 TO 21 (BOTH INCLUSIVE)

Survey This plan is/~~is not~~ based on survey
 This survey has been connected to permanent marks no(s)
 In Proclaimed Survey Area No. _____

Easement Information

Legend: E - Encumbering Easement or Condition in Crown Grant in the Nature of an Easement
 A - Appurtenant Easement R - Encumbering Easement (Road)

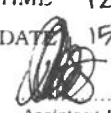
LTO use only

SECTION 12(2) OF THE SUBDIVISION ACT 1988 APPLIES TO THE LAND HEREIN

Statement of Compliance/
 Exemption Statement

Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of
NIL				

Received
 Date **13 / 3 / 06**

LTO use only
 PLAN REGISTERED
 TIME **12.20 PM**
 DATE **15 / 3 / 06**

 Assistant Registrar of Titles
 Sheet 1 of 3 Sheets

DI MASE BERRY & CO. PTY. LTD.
 142 SYDNEY ROAD BRUNSWICK 3056
 387 7577

LICENSED SURVEYOR (PRINT) **GEORGEY BERRY**
 SIGNATURE..... DATE **12 / 9 / 05**
 REF 6000 VERSION 2

DATE **10 / 9 / 05**
 COUNCIL DELEGATE SIGNATURE
 Original sheet size A3

AMENDMENTS	DATE
DIMENSIONS ADDED TO PLAN	12/9/95

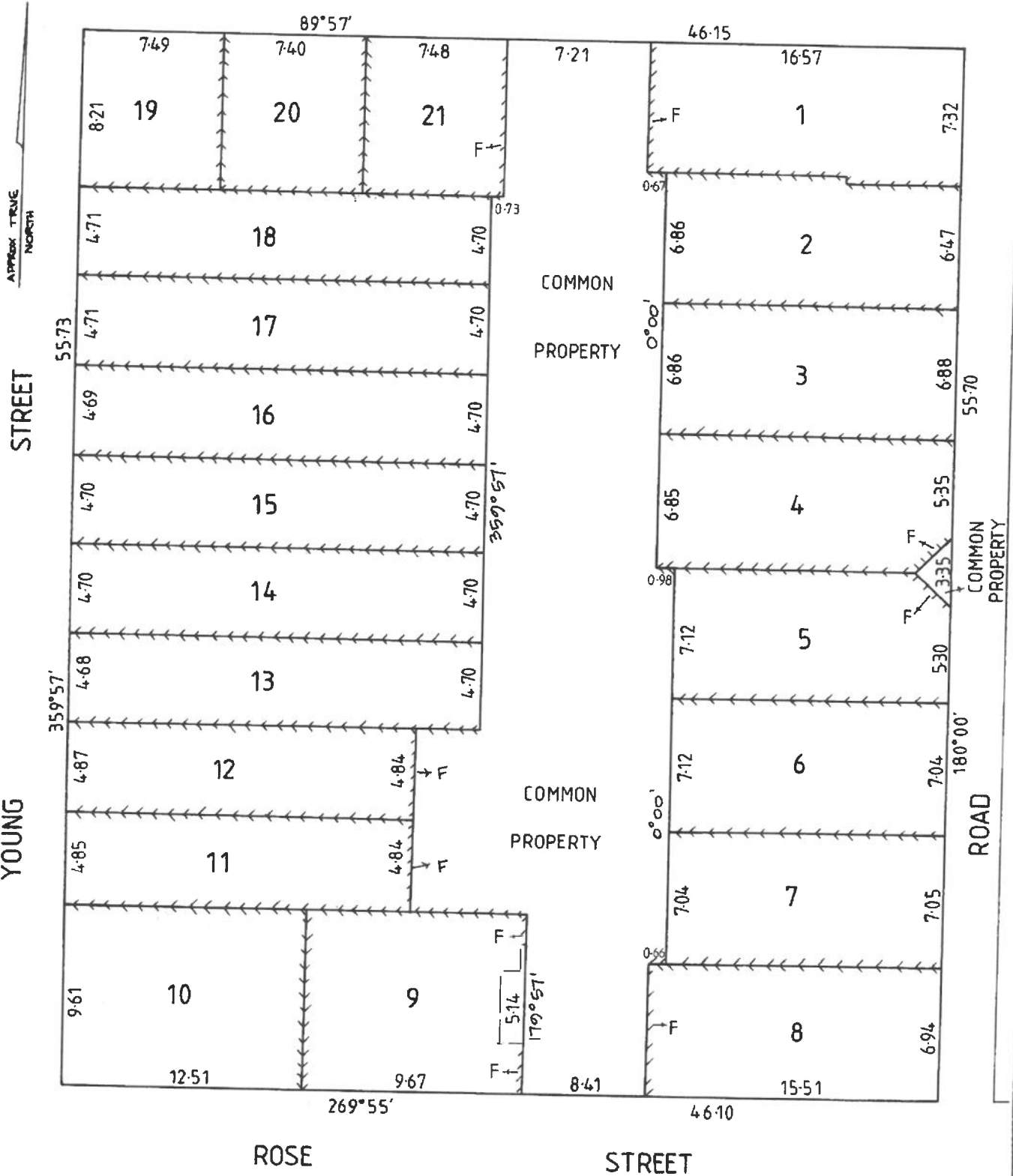
PLAN OF SUBDIVISION

Stage No.

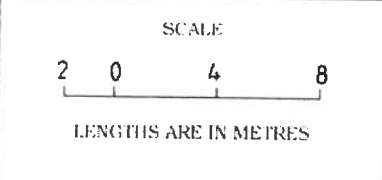
Plan Number

PS 345 314 B

LEICESTER STREET



ORIGINAL SCALE SHEET SIZE A3
1:200



LICENSED SURVEYOR (PRINT) **GEOFFREY BERRY**
 SIGNATURE DATE **12/ 9 / 95**
 REF 6000 VERSION 2

Sheet 2 of 3 sheets
 DATE **10/ 9 / 95**
 COUNCIL DELEGATE SIGNATURE
 Original Sheet Size A3

PS345314B

FOR CURRENT BODY CORPORATE DETAILS
SEE BODY CORPORATE SEARCH REPORT

Sheet 3

PO Box 168
 Richmond 3121
 03 9205 5555
 info@yarracity.vic.gov.au
 ABN 98 394 086 520

Valuation and Rates Notice

For the period 1 July 2020 to 30 June 2021

Date of Issue 29/08/2020



David R & Astrid Salter Atf A Salter &
 Co Superannuation Fun
 Po Box 127
 HEATHCOTE VIC 3523

033
 R4_2083

Property number 280060

1st Instalment: \$585.25

Direct Debit Date: 30/09/2020

For emailed notices:
 yarracity.enotices.com.au
 Reference No: 790513109G

Please be aware that due to COVID-19 restrictions, Council payment centres are temporarily closed. If you wish to pay in person you can pay at any Australia Post outlet.

Payments or changes made after 27 August 2020 may not be included in the Total Amount Due.

Property Location
 23 Rose St Fitzroy VIC 3065
 Lot 9 PS 345314B
 AVPCC
 112 - Semi-Detached/Terrace Home/Row House

Property Valuation
 Site Value \$580,000
 Capital Improved Value \$1,100,000
 Net Annual Value \$55,000

Rates and Charges

Fire Services Property Levy Residential Fixed	\$113.00
Fire Services Property Levy Residential Variable (.000054 x CIV)	\$59.40
General Rate 0.039415461 in \$ on NAV	\$2,167.85
Balance remaining for this financial year	\$2,340.25



This property is registered for four instalment direct debit payments. Payments will be deducted as per the schedule below (Option B). If you are experiencing financial hardship due to COVID-19, please visit yarracity.vic.gov.au/rateshardship to view your options.

Total \$2,340.25

Required Payment Options



Option A
 Pay in 10 monthly or four
 Direct Debit payments
 from your nominated
 bank account.
 Download a Direct Debit
 Request form at
 yarracity.vic.gov.au/
 directdebit



Biller Code* 171074
 Reference No:
280060 5
 BPAY View
 Reference No:
 171074
280060 5



2800 605



*3006 2800605
 Scan & Pay this invoice with your
 phone, iPad or Android device.
 Download the Australia Post mobile
 app today.

Option A Direct Debit

15/09/2020	\$234.25
15/10/2020	\$234.00
15/11/2020	\$234.00
15/12/2020	\$234.00
15/01/2021	\$234.00
15/02/2021	\$234.00
15/03/2021	\$234.00
15/04/2021	\$234.00
15/05/2021	\$234.00
15/06/2021	\$234.00

Please see reverse for details

Option B Four instalments

30/09/2020	\$585.25
30/11/2020	\$585.00
28/02/2021	\$585.00
21/05/2021	\$585.00

Please see reverse for details

FIRST INSTALLMENT DUE
 30 SEPTEMBER 2020

Detach slip and attach with cheque/money order payable to City of Yarra. Receipts will not be issued for mailed payments
 GPO BOX 5217 MELBOURNE VIC 3001

Property No. 280060
 Property Address 123 Rose St Fitzroy VIC 3065
 Ratepayer David R & Astrid Salter Atf A Salter &

Date
 Amount Paid



+000000002800605+ +00000000000000+ +005217+ +0000000000000+ +333+



City West Water™

My account number is

1236 8826 2117

Customer No.	T573868139
Customer Address	123 Rose Street Fitzroy Lot 9 Plan 345314
Statement	29 Jun 2021
Water & Sewerage for 1231 Units	132.642
Water & Sewerage	
Network Charges	
Other Charges	
Balance	131.691
Payment Terms	9313 8989
Post Address	GPO Box 1152 Melbourne Vic 3001
Contact Mail	Locked Bag 350 Sunshine Vic 3020

City West Water Corporation

citywestwater.com.au



402364-001 020669 (85291) R
EMBRIDGE CLOSE P/L
D & A SALTER
PO BOX 127
HEATHCOTE VIC 3523



AMOUNT DUE
\$141.93

PLEASE PAY BY
20 JUL 2021

Account summary

PREVIOUS BILL RECEIVED	\$141.93
BALANCE	\$0.00
NETWORK CHARGES	\$115.85
OTHER CHARGES	\$26.08
PLEASE PAY	\$141.93

Budigal pel

Page 1 of 4

F-D-003413-0001-00002-1-000000-R-AD00588409

2021-07-11 11:00 AM EST 21064022016680

Greater Western Water – a new era

On 1 July 2021 City West Water is joining with Western Water to become **Greater Western Water**.

Your next water account will come from Greater Western Water.

Learn more at citywestwater.com.au/gww



Property Clearance Certificate

Taxation Administration Act 1997



INFOTRACK / RJC LAND TRANSFER

Your Reference: 2322
 Certificate No: 48091885
 Issue Date: 13 JUL 2021
 Enquiries: ESYSPROD

Land Address: 123 ROSE STREET FITZROY VIC 3065

Land Id	Lot	Plan	Volume	Folio	Tax Payable
25523994	9	345314	10274	499	\$0.00

Vendor: ASTRID SALTER & DAVID RAYMOND SALTER
 Purchaser: FOR INFORMATION PURPOSES

Current Land Tax	Year	Taxable Value	Proportional Tax	Penalty/Interest	Total
A SALTER & CO SUPERANNUATION FU	2021	\$580,000	\$1,771.40	\$0.00	\$0.00

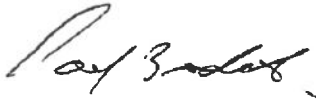
Comments: Land Tax of \$1,771.40 has been assessed for 2021, an amount of \$1,771.40 has been paid.

Current Vacant Residential Land Tax	Year	Taxable Value	Proportional Tax	Penalty/Interest	Total
-------------------------------------	------	---------------	------------------	------------------	-------

Comments:

Arrears of Land Tax	Year	Proportional Tax	Penalty/Interest	Total
---------------------	------	------------------	------------------	-------

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.


 Paul Broderick
 Commissioner of State Revenue

CAPITAL IMP VALUE:	\$1,100,000
SITE VALUE:	\$580,000
AMOUNT PAYABLE:	\$0.00

Notes to Certificates Under Section 95AA of the *Taxation Administration Act 1997*

Certificate No: 48091885

Power to issue Certificate

1. The Commissioner of State Revenue can issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows any land tax (including Vacant Residential Land Tax, interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue. In addition, it may show:
 - Land tax that has been assessed but is not yet due,
 - Land tax for the current tax year that has not yet been assessed, and
 - Any other information that the Commissioner sees fit to include, such as the amount of land tax applicable to the land on a single holding basis and other debts with respect to the property payable to the Commissioner.

Land tax is a first charge on land

3. Unpaid land tax (including Vacant Residential Land Tax, interest and penalty tax) is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any such unpaid land tax.

Information for the purchaser

4. If a purchaser of the land described in the Certificate has applied for and obtained a Certificate, the amount recoverable from the purchaser cannot exceed the 'amount payable' shown. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

5. Despite the issue of a Certificate, the Commissioner may recover a land tax liability from a vendor, including any amount identified on this Certificate.

General information

6. A Certificate showing no liability for the land does not mean that the land is exempt from land tax. It means that there is nothing to pay at the date of the Certificate.
7. An updated Certificate may be requested free of charge via our website, if:
 - The request is within 90 days of the original Certificate's issue date, and
 - There is no change to the parties involved in the transaction for which the Certificate was originally requested.

For Information Only

LAND TAX CALCULATION BASED ON SINGLE OWNERSHIP
Land Tax = \$935.00

Taxable Value = \$580,000

Calculated as \$275 plus (\$580,000 - \$250,000) multiplied by 0.200 cents.

Property Clearance Certificate - Payment Options

BPAY



Billers Code: 5249
Ref: 48091885

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

www.bpay.com.au

CARD



Ref: 48091885

Visa or Mastercard

Pay via our website or phone 13 21 61.
A card payment fee applies.

sro.vic.gov.au/paylandtax

Interim Statement *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
14 Jun 21	BILL PAYMENT 0127236668 BPAY TO: COLIBAN WATER	216.97		209,626.34
17 Jun 21	DIRECT CREDIT 123RoseStFitzroy LIPIARSKI A 0059196403		2,800.00	212,426.34
18 Jun 21	OSKO PAYMENT SAMUEL KNIPE S Knipe rent		1,477.00	213,903.34
30 Jun 21	DEPOSIT - CASH 7.262 BARKLY		1,900.00	215,803.34
1 Jul 21	INTEREST		25.55	215,828.89
1 Jul 21	BILL PAYMENT 0127698721 BPAY TO: DEFT PAYMENTS	761.91		215,066.98
5 Jul 21	BILL PAYMENT 0127653404 BPAY TO: DEFT PAYMENTS	1,000.00		214,066.98
8 Jul 21	BILL PAYMENT 0128010209 BPAY TO: GWW 1	234.18		213,832.80
9 Jul 21	BILL PAYMENT 0125589974 BPAY TO: SROVIC LAND TAX	3,103.00		210,729.80
16 Jul 21	OSKO PAYMENT SAMUEL KNIPE S Knipe rent		1,477.00	212,206.80
19 Jul 21	PAY ANYONE 0174786275Jellis Cra MBL3038031009/123 Rose St Fitz	6,672.83		205,533.97
19 Jul 21	DIRECT CREDIT 123RoseStFitzroy LIPIARSKI A 0066155421		2,800.00	208,333.97
20 Jul 21	BILL PAYMENT 0128379975 BPAY TO: GWW 1	141.93		208,192.04
28 Jul 21	BILL PAYMENT 0128112720 BPAY TO: TAX OFFICE PAYMENTS	1,262.00		206,930.04
30 Jul 21	DEPOSIT - CASH 7.262 BARKLY		1,900.00	208,830.04
1 Aug 21	INTEREST		19.08	208,849.12
2 Aug 21	OSKO PAYMENT D & A Salter ANZ pro Super to ANZ PS	20,000.00		188,849.12
3 Aug 21	PAY ANYONE 0174922449D & A SALT ANZ574689783SUPER TO ANZ PS	20,000.00		168,849.12
4 Aug 21	PAY ANYONE 0174922466D & A SALT ANZ574689783SUPER TO ANZ PS	20,000.00		148,849.12
5 Aug 21	PAY ANYONE 0174922480D & A SALT ANZ574689783SUPER TO ANZ PS	20,000.00		128,849.12

Interim Statement *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
6 Aug 21	PAY ANYONE 0174922492D & A SALT ANZ574689783SUPER TO ANZ PS	20,000.00		108,849.12
17 Aug 21	OSKO PAYMENT SAMUEL KNIPE S Knipe rent		1,477.00	110,326.12
20 Aug 21	OSKO PAYMENT MR ANTHONY JOSEPH LI Rent final		1,982.26	112,308.38
31 Aug 21	DEPOSIT - CASH 7.262 BARKLY		1,900.00	114,208.38
1 Sep 21	INTEREST		10.20	114,218.58
9 Sep 21	BILL PAYMENT 0129577042 BPAY TO: COLIBAN WATER	220.75		113,997.83
Transaction totals / Closing balance		\$371,636.93	\$441,903.89	\$113,997.83

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit [/mybusinesscard](#).

619BH108 / E-O / S-5587 / 0022253371007028

Making great things happen in your community.



8H



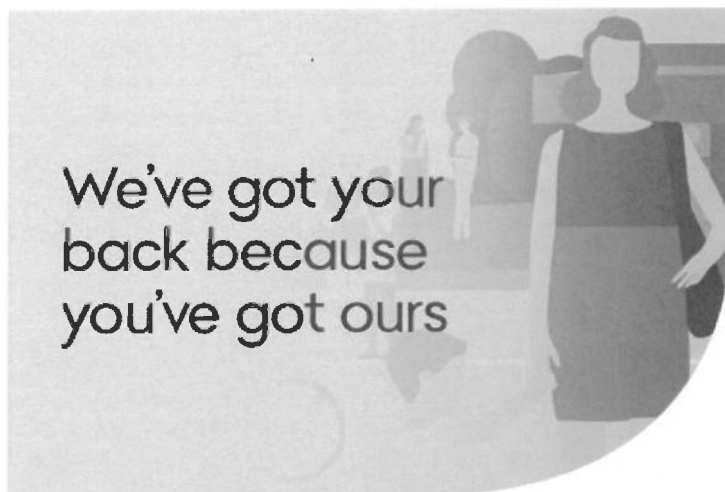
BOYD TOR M AD000 115 High 633 000 / 173 904 085	\$1,564.74	\$1,564.74
D R & A SALTER		
Bond Oval Cafe 111 High 633 000 / 167 590 330	\$4,096.42	\$4,096.42
Retirement account at call 3% 633 000 / 155 284 166	\$2,921.52	\$2,921.52
D R & A SALTER		
ASalter Superannuation fund 633 000 / 135 006 112	\$128,152.30	\$128,152.30

1st COGB 13b Dane	SEPTEMBER 23, 2021			
Direct Credit JENIS CRAIG 0081306233 / 1 07 CW6		+\$110,825.00	\$226,005.74	
EFT Credit Transfer Fee		-\$4.00	\$115,180.74	
EFT Credit Transfer 033-112 000302788 / D & A Salter		-\$1,140,953.21	\$115,184.74	
Pexa Auto Credit #1252		+\$1,140,953.21	\$1,256,137.95	
City West Water - 7 262 Barkly (Greater Western Water 1) CWV / B262 BARKLY 30/9/21	SEPTEMBER 16, 2021	-\$290.09	\$115,184.74	
SAMUEL KNIPE 54/9/21	SEPTEMBER 9, 2021	+\$1,477.00	\$115,474.83	
Coliban Water - 13b Dane St (COLIBAN REGION WATER AUTHORITY) Coliban 13b Dane to 11/8/21	SEPTEMBER 1, 2021	-\$220.75	\$113,997.83	
Interest		+\$10.20	\$114,218.58	

86

009131

 D R & A SALTER
 PO BOX 127
 HEATHCOTE VIC 3523



Your details at a glance

BSB number	633-000
Account number	135006112
Customer number	22253371/V501
Account title	DAVID RAYMOND SALTER & ASTRID SALTER ATF A SALTER & CO SUPERANNUATION FUND

Account summary

Statement period	26 Sep 2021 - 25 Mar 2022
Statement number	46
Opening balance on 26 Sep 2021	\$226,005.74
Deposits & credits	\$83,638.27
Withdrawals & debits	\$136,790.02
Closing Balance on 25 Mar 2022	\$172,853.99

Any questions?

Contact Teri Johnson at 2/119 High St, Heathcote 3523 on **03 5433 3115**, or call **1300 BENDIGO** (1300 236 344).

Bendigo EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$226,005.74
30 Sep 21	BILL PAYMENT 0129505876 BPAY TO: COGB - RATES PAYMNTS	451.00		225,554.74
30 Sep 21	BILL PAYMENT 0129506586 BPAY TO: YARRA CITY CNL RATES	349.82		225,204.92
30 Sep 21	DEPOSIT - CASH 7.262 BARKLY ST		1,900.00	227,104.92
30 Sep 21	DIRECT DEBIT RATES/SUNDRY DEBTO N YARRA CITY COUNC 0082791161	349.82		226,755.10
1 Oct 21	INTEREST		11.86	226,766.96
18 Oct 21	OSKO PAYMENT SAMUEL KNIPE S Knipe rent		1,477.00	228,243.96
1 Nov 21	INTEREST		19.31	228,263.27
1 Nov 21	DEPOSIT - CASH 7.262 BARKLY ST		1,900.00	230,163.27
1 Nov 21	BILL PAYMENT 0131536748 BPAY TO: TAX OFFICE PAYMENTS	1,262.00		228,901.27

244BH110 / E-0 / S-4204 / I-4204 / 0022253371008809

8F

Bendigo EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
8 Nov 21	PAY ANYONE 0175796830NAB D AND NAB797443123TO NAB CHQ D A SAL	11,000.00		217,901.27
10 Nov 21	OSKO PAYMENT A Salter		11,000.00	228,901.27
18 Nov 21	OSKO PAYMENT SAMUEL KNIPE S Knipe rent		1,477.00	230,378.27
19 Nov 21	OSKO PAYMENT SAMUEL KNIPE S Knipe rent		340.00	230,718.27
30 Nov 21	BILL PAYMENT 0129506286 BPAY TO: COGB - RATES PAYMNTS	451.00		230,267.27
1 Dec 21	INTEREST		18.82	230,286.09
1 Dec 21	PAY ANYONE 0176033439NAB D AND NAB797443123FROM SUPER TO NAB	20,000.00		210,286.09
2 Dec 21	PAY ANYONE 0176033455NAB D AND NAB7974431232ND TRF TO NAB	20,000.00		190,286.09
3 Dec 21	PAY ANYONE 0176033463NAB D AND NAB7974431233RD TRF TO NAB	14,000.00		176,286.09
3 Dec 21	DIRECT CREDIT 7/262 Barkly St RAINE & HORNE BR 0097482516		1,792.75	178,078.84
8 Dec 21	OSKO PAYMENT Walker Partners (Aus SAL01A A Salter Super Audit	2,950.20		175,128.64
8 Dec 21	BILL PAYMENT 0132533857 BPAY TO: Audit Shield	320.00		174,808.64
10 Dec 21	BILL PAYMENT 0132007166 BPAY TO: COLIBAN WATER	224.35		174,584.29
12 Dec 21	OSKO PAYMENT Walsh and Assoc Trus Salter to Schellenberger via >	15,000.00		159,584.29
13 Dec 21	PAY ANYONE 0176190725WALSH AND NAB288222699SALTER SCHELLENBER	20,000.00		139,584.29
14 Dec 21	PAY ANYONE 0176190737WALSH AND NAB288222699SALTER TO SCHELLEN	20,000.00		119,584.29
23 Dec 21	DIRECT CREDIT NAB to Super D A Salter NAB 0102098512		35,000.00	154,584.29
29 Dec 21	BILL PAYMENT 0132695235 BPAY TO: GWW 1	227.64		154,356.65

244BH110 / E-0 / S-4205 / 1-4-205 / 0022253371008809

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8E

Bendigo EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
30 Dec 21	DIRECT CREDIT NAB to Super Salter NAB 0103525700		20,000.00	174,356.65
1 Jan 22	INTEREST		13.14	174,369.79
4 Jan 22	BILL PAYMENT 0132535484 BPAY TO: DEFT PAYMENTS	1,133.33		173,236.46
4 Jan 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0104151340		1,253.63	174,490.09
7 Jan 22	DIRECT CREDIT 7/262 Barkly St RAINE & HORNE BR 0105126231		1,795.50	176,285.59
29 Jan 22	BILL PAYMENT 0133711591 BPAY TO: ADROIT INSURANCE	950.00		175,335.59
1 Feb 22	INTEREST		14.93	175,350.52
1 Feb 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0110326401		1,008.63	176,359.15
3 Feb 22	DIRECT CREDIT 7/262 Barkly St RAINE & HORNE BR 0111005826		1,795.50	178,154.65
15 Feb 22	OSKO PAYMENT D & A Salter ANZ pro Bal 2022 pension	5,821.00		172,333.65
28 Feb 22	BILL PAYMENT 0129506320 BPAY TO: COGB - RATES PAYMNTS	451.00		171,882.65
28 Feb 22	BILL PAYMENT 0132896410 BPAY TO: TAX OFFICE PAYMENTS	1,262.00		170,620.65
28 Feb 22	DIRECT DEBIT RATES/SUNDRY DEBTO N YARRA CITY COUNC 0116463456	350.18		170,270.47
1 Mar 22	INTEREST		13.43	170,283.90
1 Mar 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0116803970		1,466.20	171,750.10
3 Mar 22	DIRECT CREDIT 7/262 Barkly St RAINE & HORNE BR 0117470570		1,340.57	173,090.67
16 Mar 22	BILL PAYMENT 0134596935 BPAY TO: COLIBAN WATER	236.68		172,853.99
Transaction totals / Closing balance		\$136,790.02	\$83,638.27	\$172,853.99

244BH110 / E-O / S-4206 / I-4206 / 0022253371008809

Interim Statement

009131

 D R & A SALTER
 PO BOX 127
 HEATHCOTE VIC 3523

Your details at a glance

BSB number 633-000
Account number 135006112
 Customer number 22253371/V501
 Account title DAVID RAYMOND SALTER & ASTRID
 SALTER ATF A SALTER & CO SUPERANNUATION
 FUND

Account summary

Statement period 26 Mar 2022 - 19 Sep 2022
 Statement number 47
 Opening balance on 26 Mar 2022 \$172,853.99
 Deposits & credits \$14,125.68
 Withdrawals & debits \$58,827.37
Closing Balance on 19 Sep 2022 \$128,152.30



Any questions?

Contact Teri Johnson at 2/119 High St, Heathcote 3523
 on **03 5433 3115**, or call **1300 BENDIGO** (1300 236 344).

Interim Statement

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$172,853.99
1 Apr 22	INTEREST		14.68	172,868.67
1 Apr 22	BILL PAYMENT 0135096123 BPAY TO: GWW 1	213.81		172,654.86
1 Apr 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0124334746		1,529.47	174,184.33
22 Apr 22	OSKO PAYMENT Raine Home NPM pro Unit 7 262 Barkly st Nth Fitz>	6,320.00		167,864.33
28 Apr 22	BILL PAYMENT 0135363933 BPAY TO: TAX OFFICE PAYMENTS	1,262.00		166,602.33
1 May 22	INTEREST		14.15	166,616.48
2 May 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0131382526		1,443.85	168,060.33
15 May 22	BILL PAYMENT 0134187392 BPAY TO: TAX OFFICE PAYMENTS	1,511.50		166,548.83
31 May 22	BILL PAYMENT 0129506344 BPAY TO: COGB - RATES PAYMNTS	454.70		166,094.13

809BH109 / E-0 / S-2931 / 142931 / 0022253371007660

8C

Interim Statement *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
31 May 22	DIRECT DEBIT RATES/SUNDRY DEBTO N YARRA CITY COUNC 0137978074	350.00		165,744.13
1 Jun 22	INTEREST		18.99	165,763.12
1 Jun 22	BILL PAYMENT 0136706045 BPAY TO: RED ENERGY	31.86		165,731.26
1 Jun 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0138364291		1,443.85	167,175.11
14 Jun 22	BILL PAYMENT 0136802738 BPAY TO: COLIBAN WATER	224.35		166,950.76
16 Jun 22	OSKO PAYMENT Raine Horne NPM pro Bal Unit 7/262 Barkly St Nth >	9,480.00		157,470.76
1 Jul 22	INTEREST		36.37	157,507.13
1 Jul 22	BILL PAYMENT 0136802749 BPAY TO: DEFT PAYMENTS	1,066.66		156,440.47
1 Jul 22	BILL PAYMENT 0137455616 BPAY TO: GWW 1	208.35		156,232.12
1 Jul 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0145644081		1,443.85	157,675.97
15 Jul 22	DIRECT CREDIT 7/262 Barkly St RAINE & HORNE BR 0148828576		1,093.27	158,769.24
28 Jul 22	BILL PAYMENT 0138307856 BPAY TO: TAX OFFICE PAYMENTS	2,512.00		156,257.24
1 Aug 22	INTEREST		91.23	156,348.47
1 Aug 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0152579944		1,363.85	157,712.32
5 Aug 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0153809921		80.00	157,792.32
11 Aug 22	BILL PAYMENT 0138480727 BPAY TO: RED ENERGY	99.72		157,692.60
17 Aug 22	DIRECT CREDIT 7/262 Barkly St RAINE & HORNE BR 0156467141		1,971.27	159,663.87
1 Sep 22	INTEREST		165.73	159,829.60

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* Roy Morgan Risk Monitor, May 2022

Interim Statement *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Sep 22	DIRECT CREDIT RW Bendigo GREATER BENDIGO 0160318929		1,443.85	161,273.45
5 Sep 22	E-BANKING TFR 00172915681402 0310715609 Super to Bendigo	34,389.51		126,883.94
6 Sep 22	TRANSFER TOP UP	475.00		126,408.94
14 Sep 22	BILL PAYMENT 0139246877 BPAY TO: COLIBAN WATER	227.91		126,181.03
19 Sep 22	DIRECT CREDIT 7/262 Barkly St RAINE & HORNE BR 0164127428		1,971.27	128,152.30
Transaction totals / Closing balance		\$58,827.37	\$14,125.68	\$128,152.30

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: www.afca.org.au
 Telephone: 1800 931 678 (free call)
 Email: info@afca.org.au
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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* Roy Morgan Risk Monitor, May 2022

8A

809BH109 / E-0 / S-2933 / 1-2933 / 0022253371007660

General Ledger [Summary]Bendigo a/c
633 000 13500 6112

01/07/2021 To 30/06/2022

ABN: 11 405 842 717

Account	Account Name	Beginning Balance	Total Debit	Total Credit	Net Activity	Ending Balance
1-1110	Bendigo SUPER a/c 6112	\$215,803.34	\$1,352,949.56	\$1,411,612.14	\$58,662.58cr	\$157,140.76
1-1210	Less Prov'n for Doubtful Debts	\$0.00	\$330.00	\$0.00	\$330.00	\$330.00
3-1200	Members contributions	\$286,743.18cr	\$225,821.00	\$66,000.00	\$159,821.00	\$126,922.18cr
4-1000	7/262BA 437/1900 to 1/2/21	\$24,700.00cr	\$0.00	\$15,099.55	\$15,099.55cr	\$39,799.55cr
4-2000	x123 RO 646/2800 SOLD Aug21	\$33,600.00cr	\$1,140,953.21	\$1,256,560.47	\$115,607.26cr	\$149,207.26cr
4-4000	Dane 13b 340/1477 to 18/1/21	\$19,279.00cr	\$0.00	\$17,023.83	\$17,023.83cr	\$36,302.83cr
4-5000	BENDIGO INTEREST	\$142.13cr	\$0.00	\$194.14	\$194.14cr	\$336.27cr
6-0001	Bank fees	\$4.00	\$4.00	\$0.00	\$4.00	\$8.00
6-0004	Legal, Accounting, Brokerage	\$4,514.88	\$3,270.20	\$0.00	\$3,270.20	\$7,785.08
6-0006	Statement fees & postage	\$0.00	\$2.75	\$0.00	\$2.75	\$2.75
6-0008	SUPER TAX	\$5,017.85	\$6,559.50	\$0.00	\$6,559.50	\$11,577.35
6-1001	BA Body Corp 5297	\$2,000.00	\$2,133.33	\$0.00	\$2,133.33	\$4,133.33
6-1002	BA City Yarra rates	\$1,267.12	\$1,399.82	\$0.00	\$1,399.82	\$2,666.94
6-1003	BA CWW rates 4114	\$778.59	\$965.72	\$0.00	\$965.72	\$1,744.31
6-1004	BA Land Tax	\$531.07	\$595.55	\$0.00	\$595.55	\$1,126.62
6-1005	BA Repairs	\$624.00	\$16,191.86	\$0.00	\$16,191.86	\$16,815.86
6-1011	5.5% Raine & Horne Comm	\$0.00	\$412.48	\$0.00	\$412.48	\$412.48
6-2001	xRO Body Corp 345314B	\$2,011.65	\$761.91	\$0.00	\$761.91	\$2,773.56
6-2003	xRO CWW rates 2117	\$504.81	\$141.93	\$0.00	\$141.93	\$646.74
6-2004	xRO Land Tax	\$1,507.10	\$1,771.40	\$0.00	\$1,771.40	\$3,278.50
6-3004	xDane A Land Tax	\$347.35	\$369.55	\$0.00	\$369.55	\$716.90
6-4001	Dane B - Bendigo rates	\$1,807.20	\$1,807.70	\$0.00	\$1,807.70	\$3,614.90
6-4002	Dane B Insur Adroit to Jan 21	\$595.00	\$950.00	\$0.00	\$950.00	\$1,545.00
6-4003	Dane B Coliban water	\$912.52	\$906.13	\$0.00	\$906.13	\$1,818.65
6-4004	Dane B Land Tax	\$344.48	\$366.50	\$0.00	\$366.50	\$710.98
6-4010	Dane B 7.7% Commissions	\$233.47	\$578.75	\$110.00	\$468.75	\$702.22
6-4011	7.7% Ray White Comm	\$0.00	\$734.45	\$50.00	\$684.45	\$684.45
6-6005	Advertising marketing	\$0.00	\$6,672.83	\$0.00	\$6,672.83	\$6,672.83
		Total :	\$2,766,650.13	\$2,766,650.13		

This report includes Year-End Adjustments.

General Ledger [Detail]

Bendigo a/c
633 000 13500 6112
ABN: 11 405 842 717

July 2021 To June 2022

ID No.	Src	Date	Memo	Debit	Credit	Job No.	Net Activity	Ending Balance
1-1110			Bendigo SUPER a/c 6112					
Beginning Balance:			\$215,803.34					
Bpay	CD	01/07/2021	Vict Body Corp plumbing		\$761.91 ✓			\$215,041.43
CR000444	CR	01/07/2021	BB Int	\$25.55 ✓				\$215,066.98
Bpay	CD	05/07/2021	Ace BC - 7/262 Barkly st		\$1,000.00 ✓			\$214,066.98
Bpay	CD	08/07/2021	CWW to 30/6/21		\$234.18 ✓			\$213,832.80
Bpay	CD	09/07/2021	LAND TAX 2021		\$3,103.00 ✓			\$210,729.80
Jul-Aug	CR	16/07/2021	Dane 13B to 19/08	\$1,477.00 ✓				\$212,206.80
EFT	CD	19/07/2021	Jellis Craig - 9/123 Rose S		\$6,672.83 ✓			\$205,533.97
Jul-Aug	CR	19/07/2021	Rose to 21/08	\$2,800.00 ✓				\$208,333.97
Bpay	CD	20/07/2021	CWW 2117 R123 to 30/t		\$141.93 ✓			\$208,192.04
Bpay	CD	28/07/2021	PAYG Apr-June 21		\$1,262.00 ✓			\$206,930.04
Aug	CR	31/07/2021	Barkly St to 31/8	\$1,900.00 ✓				\$208,830.04
CR000449	CR	01/08/2021	BB Int	\$19.08 ✓				\$208,849.12
Trf * 5	CD	06/08/2021	Super to ANZ PS - better		\$100,000.00 ✓			\$108,849.12
Aug-Sept	CR	17/08/2021	Dane 13B to 19/09	\$1,477.00 ✓				\$110,326.12
EST	CR	20/08/2021	Rose to 20/8-13/9 = 23 d	\$1,982.26 ✓				\$112,308.38
Sept	CR	31/08/2021	Barkly St to 30/9	\$1,900.00 ✓				\$114,208.38
CR000451	CR	01/09/2021	BB Int	\$10.20 ✓				\$114,218.58
Bpay	CD	09/09/2021	13b Coliban water 15/5-1		\$220.75 ✓			\$113,997.83
Sept-Oct	CR	17/09/2021	Dane 13B to 19/10	\$1,477.00				\$115,474.83
10172	CD	23/09/2021	For bank Trf		\$4.00			\$115,470.83
Bpay	CD	23/09/2021	Greater western water 1/		\$290.09			\$115,180.74
EFT	CD	23/09/2021	To RJC to pay for 904		\$1,140,953.21			\$1,025,772.47cr
CR000452	CR	23/09/2021	J Craig paid dep less com	\$110,825.00				\$914,947.47cr
EFT	CR	23/09/2021	Purch pd Sale 123 Rose tr	\$1,140,953.21				\$226,005.74
1st	CD	30/09/2021	COGB rates 21-22		\$451.00			\$225,554.74
1st	CD	30/09/2021	C Yarra rates - BA		\$349.82			\$225,204.92
2nd	CD	30/09/2021	CY rates due 30/11		\$349.82			\$224,855.10
Oct	CR	30/09/2021	Barkly St to 31/10	\$1,900.00				\$226,755.10
CR000453	CR	01/10/2021	BB Int	\$11.86				\$226,766.96
10173	CD	16/10/2021	Needs Inspection		\$0.00			\$226,766.96
Oct-Nov	CR	20/10/2021	Dane 13B to 19/11	\$1,477.00				\$228,243.96
Jul-Sept	CD	28/10/2021	PAYG July-Sept21		\$1,262.00			\$226,981.96
CR000455	CR	01/11/2021	BB Int	\$19.31				\$227,001.27
Nov	CR	01/11/2021	Barkly St to 30/11	\$1,900.00				\$228,901.27
Trf	CD	08/11/2021	To NAB chq		\$11,000.00			\$217,901.27
Trf	CR	10/11/2021	From ANZ chq	\$11,000.00				\$228,901.27
Nov-Dec	CR	18/11/2021	Dane 13B to 19/12	\$1,477.00				\$230,378.27
1 wk	CR	19/11/2021	Dane 13b to 25/12	\$340.00				\$230,718.27
2nd	CD	30/11/2021	COGB rates 21-22		\$451.00			\$230,267.27
CR000458	CR	01/12/2021	BB Int	\$18.82				\$230,286.09
Trf	CD	02/12/2021	to NAB		\$54,000.00			\$176,286.09
Dec	CR	03/12/2021	Barkly St to 31/12	\$1,792.75				\$178,078.84
12910	CD	08/12/2021	Walker Partners EOY 2021		\$2,950.20			\$175,128.64
SAL01A	CD	08/12/2021	Audit shield tp 31/12/22		\$320.00			\$174,808.64
Bpay	CD	10/12/2021	13b Coliban water 12/8-1		\$224.35			\$174,584.29
Error	CD	14/12/2021	to NAB		\$55,000.00			\$119,584.29
Returned	CR	24/12/2021	Member contribution from	\$55,000.00				\$174,584.29
Bpay	CD	29/12/2021	Greater western water 1/		\$227.64			\$174,356.65
CR000463	CR	01/01/2022	BB Int	\$13.14				\$174,369.79
Bpay	CD	04/01/2022	Ace BC - 7/262 Barkly st		\$1,133.33			\$173,236.46
#1	CR	04/01/2022	Dane 13B to 25/1/22	\$1,253.63				\$174,490.09

* Year-End Adjustments

General Ledger [Detail]

July 2021 To June 2022

ID No.	Src	Date	Memo	Debit	Credit	Job No.	Net Activity	Ending Balance
Jan	CR	07/01/2022	Barkly St to 31/01	\$1,795.50				\$176,285.59
10179	CD	29/01/2022	Dane St Adroit insur		\$950.00			\$175,335.59
#2	CR	31/01/2022	Dane 13b to 25/2/22	\$1,008.63				\$176,344.22
CR000466	CR	01/02/2022	BB Int	\$14.93				\$176,359.15
Feb	CR	04/02/2022	Barkly St to 28/2/22	\$1,795.50				\$178,154.65
Trf	CD	15/02/2022	Super to ANZ PS -- bal Pe		\$5,821.00			\$172,333.65
10178	CD	28/02/2022	PAYG Oct-Dec 21		\$1,262.00			\$171,071.65
3rd	CD	28/02/2022	COGB rates 21-22		\$451.00			\$170,620.65
3rd DD	CD	28/02/2022	C Yarra rates		\$350.18			\$170,270.47
CR000467	CR	01/03/2022	BB Int	\$13.43				\$170,283.90
#3	CR	02/03/2022	Dane 13B to 26/3	\$1,466.20				\$171,750.10
#3	CR	04/03/2022	Barkly St to 28/03	\$1,340.57				\$173,090.67
Bpay	CD	16/03/2022	13b Coliban water 11/11-		\$236.68			\$172,853.99
Bpay	CD	01/04/2022	Greater western water 1/		\$213.81			\$172,640.18
#4	CR	01/04/2022	Dane 13B to 25/4	\$1,529.47				\$174,169.65
CR000468	CR	01/04/2022	BB Int	\$14.68				\$174,184.33
Trf	CD	22/04/2022	Deposit - NPR maint - Ra		\$6,320.00			\$167,864.33
Bpay	CD	28/04/2022	PAYG Jan - Mar 22		\$1,262.00			\$166,602.33
CR000471	CR	01/05/2022	BB Int	\$14.15				\$166,616.48
CR000469	CR	03/05/2022	Dane 13B to 25/5	\$1,443.85				\$168,060.33
Bpay	CD	16/05/2022	Super TAX & Levy 2021 R		\$1,511.50			\$166,548.83
4th	CD	31/05/2022	COGB rates 21-22		\$454.70			\$166,094.13
4th	CD	31/05/2022	C Yarra rates		\$350.00			\$165,744.13
10182	CD	01/06/2022	Red Energy - 21/4-12/5		\$31.86			\$165,712.27
CR000472	CR	01/06/2022	BB Int	\$18.99				\$165,731.26
#6	CR	02/06/2022	Dane 13B to 25/6	\$1,443.85				\$167,175.11
Bpay	CD	14/06/2022	13b Coliban water 15/2-1		\$224.35			\$166,950.76
EFT	CD	16/06/2022	Bal NPM prop services In		\$9,480.00			\$157,470.76
Bal	CD	24/06/2022157,470.76		\$0.00			\$157,470.76
10161	CD	30/06/2022	R Donald Inv 31 WC Blocl		\$330.00			\$157,140.76
Total :				\$1,352,949.56	\$1,411,612.14		\$58,662.58cr	\$157,140.76
1-1210 Less Prov'n for Doubtful Debts								
Beginning Balance: \$0.00								
10161	CD	30/06/2022	R Donald Inv 31 WC Blocl	\$330.00		xRO		\$330.00
Total :				\$330.00	\$0.00		\$330.00	\$330.00
3-1200 Members contributions								
Beginning Balance: \$286,743.18cr								
Trf * 5	CD	06/08/2021	Super to ANZ PS - better	\$100,000.00				\$186,743.18cr
Trf	CD	08/11/2021	To NAB chq	\$11,000.00				\$175,743.18cr
Trf	CR	10/11/2021	From ANZ chq		\$11,000.00			\$186,743.18cr
Trf	CD	02/12/2021	to NAB	\$54,000.00				\$132,743.18cr
Error	CD	14/12/2021	to NAB	\$55,000.00				\$77,743.18cr
Returned	CR	24/12/2021	Member contribution froi		\$55,000.00			\$132,743.18cr
Trf	CD	15/02/2022	Super to ANZ PS -- bal Pe	\$5,821.00				\$126,922.18cr
Total :				\$225,821.00	\$66,000.00		\$159,821.00	\$126,922.18cr
4-1000 7/262BA 437/1900 to 1/2/21								
Beginning Balance: \$24,700.00cr								
Aug	CR	31/07/2021	Barkly St to 31/8		\$1,900.00	BA		\$26,600.00cr
Sept	CR	31/08/2021	Barkly St to 30/9		\$1,900.00	BA		\$28,500.00cr
Oct	CR	30/09/2021	Barkly St to 31/10		\$1,900.00	BA		\$30,400.00cr
Nov	CR	01/11/2021	Barkly St to 30/11		\$1,900.00	BA		\$32,300.00cr

* Year-End Adjustments

General Ledger [Detail]

Bendigo a/c
633 000 13500 6112
ABN: 11 405 842 717

July 2021 To June 2022

ID No.	Src	Date	Memo	Debit	Credit	Job No.	Net Activity	Ending Balance
Dec	CR	03/12/2021	Barkly St to 31/12		\$1,900.00	BA		\$34,200.00cr
Jan	CR	07/01/2022	Barkly St to 31/01		\$1,900.00	BA		\$36,100.00cr
Feb	CR	04/02/2022	Barkly St to 28/2/22		\$1,900.00	BA		\$38,000.00cr
#3	CR	04/03/2022	Barkly St to 28/03		\$1,799.55	BA		\$39,799.55cr
Total :				\$0.00	\$15,099.55		\$15,099.55cr	\$39,799.55cr
4-2000		x123 RO 646/2800 SOLD Aug21						
Beginning Balance:		\$33,600.00cr						
Jul-Aug	CR	19/07/2021	Rose to 21/08		\$2,800.00	xRO		\$36,400.00cr
EST	CR	20/08/2021	Rose to 20/8-13/9 = 23 d		\$1,982.26	xRO		\$38,382.26cr
EFT	CD	23/09/2021	To RJC to pay for 904	\$1,140,953.21				\$1,102,570.95
CR000452	CR	23/09/2021	J Craig paid dep less com		\$110,825.00	xRO		\$991,745.95
EFT	CR	23/09/2021	Purch pd Sale 123 Rose tr		\$1,140,953.21	xRO		\$149,207.26cr
Total :				\$1,140,953.21	\$1,256,560.47		\$115,607.26cr	\$149,207.26cr
4-4000		Dane 13b 340/1477 to 18/1/21						
Beginning Balance:		\$19,279.00cr						
Jul-Aug	CR	16/07/2021	Dane 13B to 19/08		\$1,477.00	Dane 13t		\$20,756.00cr
Aug-Sept	CR	17/08/2021	Dane 13B to 19/09		\$1,477.00	Dane 13t		\$22,233.00cr
Sept-Oct	CR	17/09/2021	Dane 13B to 19/10		\$1,477.00	Dane 13t		\$23,710.00cr
Oct-Nov	CR	20/10/2021	Dane 13B to 19/11		\$1,477.00	Dane 13t		\$25,187.00cr
Nov-Dec	CR	18/11/2021	Dane 13B to 19/12		\$1,477.00	Dane 13t		\$26,664.00cr
1 wk	CR	19/11/2021	Dane 13b to 25/12		\$340.00	Dane 13t		\$27,004.00cr
#1	CR	04/01/2022	Dane 13B to 25/1/22		\$1,477.38	Dane 13t		\$28,481.38cr
#2	CR	31/01/2022	Dane 13b to 25/2/22		\$1,477.38	Dane 13t		\$29,958.76cr
#3	CR	02/03/2022	Dane 13B to 26/3		\$51.29	Dane 13t		\$30,010.05cr
#3	CR	02/03/2022	Dane 13B to 26/3		\$1,564.29	Dane 13t		\$31,574.34cr
#4	CR	01/04/2022	Dane 13B to 25/4		\$35.62	Dane 13t		\$31,609.96cr
#4	CR	01/04/2022	Dane 13B to 25/4		\$1,564.29	Dane 13t		\$33,174.25cr
CR000469	CR	03/05/2022	Dane 13B to 25/5		\$1,564.29	Dane 13t		\$34,738.54cr
#6	CR	02/06/2022	Dane 13B to 25/6		\$1,564.29	Dane 13t		\$36,302.83cr
Total :				\$0.00	\$17,023.83		\$17,023.83cr	\$36,302.83cr
4-5000		BENDIGO INTEREST						
Beginning Balance:		\$142.13cr						
CR000444	CR	01/07/2021	BB Int		\$25.55			\$167.68cr
CR000449	CR	01/08/2021	BB Int		\$19.08			\$186.76cr
CR000451	CR	01/09/2021	BB Int		\$10.20			\$196.96cr
CR000453	CR	01/10/2021	BB Int		\$11.86			\$208.82cr
CR000455	CR	01/11/2021	BB Int		\$19.31			\$228.13cr
CR000458	CR	01/12/2021	BB Int		\$18.82			\$246.95cr
CR000463	CR	01/01/2022	BB Int		\$13.14			\$260.09cr
CR000466	CR	01/02/2022	BB Int		\$14.93			\$275.02cr
CR000467	CR	01/03/2022	BB Int		\$13.43			\$288.45cr
CR000468	CR	01/04/2022	BB Int		\$14.68			\$303.13cr
CR000471	CR	01/05/2022	BB Int		\$14.15			\$317.28cr
CR000472	CR	01/06/2022	BB Int		\$18.99			\$336.27cr
Total :				\$0.00	\$194.14		\$194.14cr	\$336.27cr
6-0001		Bank fees						
Beginning Balance:		\$4.00						
10172	CD	23/09/2021	For bank Trf	\$4.00		xRO		\$8.00
Total :				\$4.00	\$0.00		\$4.00	\$8.00
6-0004		Legal, Accounting, Brokerage						
Beginning Balance:		\$4,514.88						

* Year-End Adjustments

General Ledger [Detail]

July 2021 To June 2022

ID No.	Src	Date	Memo	Debit	Credit Job No.	Net Activity	Ending Balance
12910	CD	08/12/2021	Walker Partners EOY 2021	\$737.55	BA		\$5,252.43
12910	CD	08/12/2021	Walker Partners EOY 2021	\$737.55	xRO		\$5,989.98
12910	CD	08/12/2021	Walker Partners EOY 2021	\$737.55	Dane 13t		\$6,727.53
12910	CD	08/12/2021	Walker Partners EOY 2021	\$737.55	xDane 13		\$7,465.08
SAL01A	CD	08/12/2021	Audit shield tp 31/12/22	\$80.00	BA		\$7,545.08
SAL01A	CD	08/12/2021	Audit shield tp 31/12/22	\$80.00	Dane 13t		\$7,625.08
SAL01A	CD	08/12/2021	Audit shield tp 31/12/22	\$80.00	xDane 13		\$7,705.08
SAL01A	CD	08/12/2021	Audit shield tp 31/12/22	\$80.00	xRO		\$7,785.08
Total :				\$3,270.20	\$0.00	\$3,270.20	\$7,785.08
6-0006		Statement fees & postage					
Beginning Balance:		\$0.00					
Dec	CR	03/12/2021	Barkly St to 31/12	\$2.75	BA		\$2.75
Total :				\$2.75	\$0.00	\$2.75	\$2.75
6-0008		SUPER TAX					
Beginning Balance:		\$5,017.85					
Bpay	CD	28/07/2021	PAYG Apr-June 21	\$1,262.00			\$6,279.85
Jul-Sept	CD	28/10/2021	PAYG July-Sept21	\$1,262.00			\$7,541.85
10178	CD	28/02/2022	PAYG Oct-Dec 21	\$1,262.00			\$8,803.85
Bpay	CD	28/04/2022	PAYG Jan - Mar 22	\$1,262.00			\$10,065.85
Bpay	CD	16/05/2022	Super TAX & Levy 2021 R	\$259.00			\$10,324.85
Bpay	CD	16/05/2022	Super TAX & Levy 2021 R	\$1,252.50			\$11,577.35
Total :				\$6,559.50	\$0.00	\$6,559.50	\$11,577.35
6-1001		BA Body Corp 5297					
Beginning Balance:		\$2,000.00					
Bpay	CD	05/07/2021	Ace BC - 7/262 Barkly st	\$1,000.00	BA		\$3,000.00
Bpay	CD	04/01/2022	Ace BC - 7/262 Barkly st	\$1,133.33	BA		\$4,133.33
Total :				\$2,133.33	\$0.00	\$2,133.33	\$4,133.33
6-1002		BA City Yarra rates					
Beginning Balance:		\$1,267.12					
1st	CD	30/09/2021	C Yarra rates - BA	\$349.82	BA		\$1,616.94
2nd	CD	30/09/2021	CY rates due 30/11	\$349.82	BA		\$1,966.76
3rd DD	CD	28/02/2022	C Yarra rates	\$350.18	BA		\$2,316.94
4th	CD	31/05/2022	C Yarra rates	\$350.00	BA		\$2,666.94
Total :				\$1,399.82	\$0.00	\$1,399.82	\$2,666.94
6-1003		BA CWW rates 4114					
Beginning Balance:		\$778.59					
Bpay	CD	08/07/2021	CWW to 30/6/21	\$234.18	BA		\$1,012.77
Bpay	CD	23/09/2021	Greater western water 1/	\$290.09	BA		\$1,302.86
Bpay	CD	29/12/2021	Greater western water 1/	\$227.64	BA		\$1,530.50
Bpay	CD	01/04/2022	Greater western water 1/	\$213.81	BA		\$1,744.31
Total :				\$965.72	\$0.00	\$965.72	\$1,744.31
6-1004		BA Land Tax					
Beginning Balance:		\$531.07					
Bpay	CD	09/07/2021	LAND TAX 2021	\$595.55	BA		\$1,126.62
Total :				\$595.55	\$0.00	\$595.55	\$1,126.62
6-1005		BA Repairs					
Beginning Balance:		\$624.00					
#3	CR	04/03/2022	Barkly St to 28/03	\$180.00	BA		\$804.00
#3	CR	04/03/2022	Barkly St to 28/03	\$180.00	BA		\$984.00
Trf	CD	22/04/2022	Deposit - NPR maint - Ra	\$6,320.00	BA		\$7,304.00

* Year-End Adjustments

General Ledger [Detail]

July 2021 To June 2022

ID No.	Src	Date	Memo	Debit	Credit	Job No.	Net Activity	Ending Balance
10182	CD	01/06/2022	Red Energy - 21/4-12/5	\$31.86		BA		\$7,335.86
EFT	CD	16/06/2022	Bal NPM prop services In	\$9,480.00		BA		\$16,815.86
Total :				\$16,191.86	\$0.00		\$16,191.86	\$16,815.86
6-1011		5.5% Raine & Home Comm						
Beginning Balance:		\$0.00						
Dec	CR	03/12/2021	Barkly St to 31/12	\$104.50		BA		\$104.50
Jan	CR	07/01/2022	Barkly St to 31/01	\$104.50		BA		\$209.00
Feb	CR	04/02/2022	Barkly St to 28/2/22	\$104.50		BA		\$313.50
#3	CR	04/03/2022	Barkly St to 28/03	\$98.98		BA		\$412.48
Total :				\$412.48	\$0.00		\$412.48	\$412.48
6-2001		xRO Body Corp 345314B						
Beginning Balance:		\$2,011.65						
Bpay	CD	01/07/2021	Vict Body Corp plumbing	\$428.57		xRO		\$2,440.22
Bpay	CD	01/07/2021	Vict Body Corp plumbing	\$333.34		xRO		\$2,773.56
Total :				\$761.91	\$0.00		\$761.91	\$2,773.56
6-2003		xRO CWW rates 2117						
Beginning Balance:		\$504.81						
Bpay	CD	20/07/2021	CWW 2117 R123 to 30/t	\$141.93		xRO		\$646.74
Total :				\$141.93	\$0.00		\$141.93	\$646.74
6-2004		xRO Land Tax						
Beginning Balance:		\$1,507.10						
Bpay	CD	09/07/2021	LAND TAX 2021	\$1,771.40		xRO		\$3,278.50
Total :				\$1,771.40	\$0.00		\$1,771.40	\$3,278.50
6-3004		xDane A Land Tax						
Beginning Balance:		\$347.35						
Bpay	CD	09/07/2021	LAND TAX 2021	\$369.55		xDane 13		\$716.90
Total :				\$369.55	\$0.00		\$369.55	\$716.90
6-4001		Dane B - Bendigo rates						
Beginning Balance:		\$1,807.20						
1st	CD	30/09/2021	COGB rates 21-22	\$451.00		Dane 13t		\$2,258.20
2nd	CD	30/11/2021	COGB rates 21-22	\$451.00		Dane 13t		\$2,709.20
3rd	CD	28/02/2022	COGB rates 21-22	\$451.00		Dane 13t		\$3,160.20
4th	CD	31/05/2022	COGB rates 21-22	\$454.70		Dane 13t		\$3,614.90
Total :				\$1,807.70	\$0.00		\$1,807.70	\$3,614.90
6-4002		Dane B Insur Adroit to Jan 21						
Beginning Balance:		\$595.00						
10179	CD	29/01/2022	Dane St Adroit insur	\$950.00		Dane 13t		\$1,545.00
Total :				\$950.00	\$0.00		\$950.00	\$1,545.00
6-4003		Dane B Coliban water						
Beginning Balance:		\$912.52						
Bpay	CD	09/09/2021	13b Coliban water 15/5-1	\$220.75		Dane 13t		\$1,133.27
Bpay	CD	10/12/2021	13b Coliban water 12/8-1	\$224.35		Dane 13t		\$1,357.62
Bpay	CD	16/03/2022	13b Coliban water 11/11-	\$236.68		Dane 13t		\$1,594.30
Bpay	CD	14/06/2022	13b Coliban water 15/2-1	\$224.35		Dane 13t		\$1,818.65
Total :				\$906.13	\$0.00		\$906.13	\$1,818.65
6-4004		Dane B Land Tax						
Beginning Balance:		\$344.48						
Bpay	CD	09/07/2021	LAND TAX 2021	\$366.50		Dane 13t		\$710.98

* Year-End Adjustments

General Ledger [Detail]

July 2021 To June 2022

ID No.	Src	Date	Memo	Debit	Credit	Job No.	Net Activity	Ending Balance
Total :				\$366.50	\$0.00		\$366.50	\$710.98
6-4010			Dane B 7.7% Commissions					
Beginning Balance:			\$233.47					
#2	CR	31/01/2022	Dane 13b to 25/2/22	\$25.00		Dane 13t		\$258.47
#2	CR	31/01/2022	Dane 13b to 25/2/22		\$110.00	Dane 13t		\$148.47
#2	CR	31/01/2022	Dane 13b to 25/2/22	\$113.75		Dane 13t		\$262.22
#2	CR	31/01/2022	Dane 13b to 25/2/22	\$440.00		Dane 13t		\$702.22
Total :				\$578.75	\$110.00		\$468.75	\$702.22
6-4011			7.7% Ray White Comm					
Beginning Balance:			\$0.00					
#1	CR	04/01/2022	Dane 13B to 25/1/22	\$110.00		Dane 13t		\$110.00
#1	CR	04/01/2022	Dane 13B to 25/1/22	\$113.75		Dane 13t		\$223.75
#3	CR	02/03/2022	Dane 13B to 26/3	\$25.00		Dane 13t		\$248.75
#3	CR	02/03/2022	Dane 13B to 26/3	\$124.38		Dane 13t		\$373.13
#4	CR	01/04/2022	Dane 13B to 25/4		\$50.00	Dane 13t		\$323.13
#4	CR	01/04/2022	Dane 13B to 25/4	\$120.44		Dane 13t		\$443.57
CR000469	CR	03/05/2022	Dane 13B to 25/5	\$120.44		Dane 13t		\$564.01
#6	CR	02/06/2022	Dane 13B to 25/6	\$120.44		Dane 13t		\$684.45
Total :				\$734.45	\$50.00		\$684.45	\$684.45
6-6005			Advertising marketing					
Beginning Balance:			\$0.00					
EFT	CD	19/07/2021	Jellis Craig - 9/123 Rose S	\$6,672.83		xRO		\$6,672.83
Total :				\$6,672.83	\$0.00		\$6,672.83	\$6,672.83
Grand Total :				\$2,766,650.13	\$2,766,650.13			

A Salter & Co Superannuation Fund

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
24/08/2021	290 0004	C	7	Sundry Debtor	-	1,251,778.21
24/08/2021	290 0004	C	8	Sold Rose St	1,251,778.21	-
24/08/2021	300 0001	C	30	Sundry Debtor	1,251,778.21	-
24/08/2021	211 0002	C	33	Sold Rose St	-	1,251,778.21
23/09/2021	290 0004	C	9	Sale proceeds 123 Rose St	1,140,953.21	-
23/09/2021	290 0004	C	10	Sale proceeds 123 Rose St	110,825.00	-
23/09/2021	300 0001	C	31	Sale proceeds 123 Rose St	-	1,140,953.21
23/09/2021	300 0001	C	32	Sale proceeds 123 Rose St	-	110,825.00
30/06/2022	290 0004	C	2	Water - rose	-	141.93
30/06/2022	290 0004	C	3	water - dane B	-	906.13
30/06/2022	290 0004	C	4	water - barkly	-	965.72
30/06/2022	290 0004	C	5	walkers	-	2,950.20
30/06/2022	290 0004	C	6	super levy	-	259.00
30/06/2022	290 0004	C	11	repairs barkly	-	15,800.00
30/06/2022	290 0004	C	12	Rent Barkly	14,324.32	-
30/06/2022	290 0004	C	13	Rent - Rose St	4,782.26	-
30/06/2022	290 0004	C	14	Rent - Dane B	15,870.63	-
30/06/2022	290 0004	C	15	pension	-	6,672.83
30/06/2022	290 0004	C	16	pension	-	1,355,774.21
30/06/2022	290 0004	C	17	Land tax	-	3,103.00
30/06/2022	290 0004	C	18	interest	194.14	-
30/06/2022	290 0004	C	19	insurance - dane	-	950.00
30/06/2022	290 0004	C	20	repair barkly	-	31.86
30/06/2022	290 0004	C	21	Council - dane b	-	1,807.70
30/06/2022	290 0004	C	22	council - barkly	-	1,399.82
30/06/2022	290 0004	C	23	cont	55,000.00	-
30/06/2022	290 0004	C	24	body corp - rose	-	761.91
30/06/2022	290 0004	C	25	body corp - barkly	-	2,133.33
30/06/2022	290 0004	C	26	bank fee	-	4.00
30/06/2022	290 0004	C	27	audit ins	-	320.00
30/06/2022	290 0004	C	28	ATO paygi	-	5,048.00
30/06/2022	290 0004	C	29	ATO 2021 tax	-	1,252.50
30/06/2022	804 0023	C	34	Water - rose	141.93	-
30/06/2022	804 0023	C	35	water - dane B	906.13	-
30/06/2022	804 0023	C	36	water - barkly	965.72	-
30/06/2022	801 0011	C	37	walkers	2,950.20	-
30/06/2022	801 0019	C	38	super levy	259.00	-
30/06/2022	804 0018	C	39	repairs barkly	15,800.00	-
30/06/2022	611 0001	C	40	Rent Barkly	-	14,324.32
30/06/2022	611 0002	C	41	Rent - Rose St	-	4,782.26
30/06/2022	611 0050	C	42	Rent - Dane B	-	15,870.63
30/06/2022	804 0011	C	43	Land tax	3,103.00	-
30/06/2022	690 0004	C	44	interest	-	194.14
30/06/2022	804 0009	C	45	insurance - dane	950.00	-

A Salter & Co Superannuation Fund

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2022	804 0018	C	46	repair barkly	31.86	-
30/06/2022	804 0016	C	47	Council - dane b	1,807.70	-
30/06/2022	804 0016	C	48	council - barkly	1,399.82	-
30/06/2022	804 0003	C	49	body corp - rose	761.91	-
30/06/2022	804 0003	C	50	body corp - barkly	2,133.33	-
30/06/2022	801 0017	C	51	bank fee	4.00	-
30/06/2022	801 0022	C	52	audit ins	320.00	-
30/06/2022	450 0009	C	53	ATO paygi	5,048.00	-
30/06/2022	450 0009	C	54	ATO 2021 tax	1,252.50	-
30/06/2022	906 00013	C	55	Payment to Salter, Astrid (SAL727(00013))	7,110.00	-
30/06/2022	906 00025	C	56	Payment to Salter, Astrid (SAL727(00025))	511,271.92	-
30/06/2022	906 00028	C	57	Payment to Salter, Astrid (SAL727(00028))	93,658.07	-
30/06/2022	906 00032	C	58	Payment to Salter, Astrid (SAL727(00032))	50,960.00	-
30/06/2022	906 00035	C	59	Payment to Salter, Astrid (SAL727(00035))	20,150.00	-
30/06/2022	906 00014	C	60	Payment to Salter, David (SAL727(00014))	17,520.00	-
30/06/2022	906 00024	C	61	Payment to Salter, David (SAL727(00024))	490,339.15	-
30/06/2022	906 00029	C	62	Payment to Salter, David (SAL727(00029))	93,448.07	-
30/06/2022	906 00033	C	63	Payment to Salter, David (SAL727(00033))	51,167.00	-
30/06/2022	906 00036	C	64	Payment to Salter, David (SAL727(00036))	20,150.00	-
30/06/2022	906 00028	C	65	Payment to Salter, Astrid (SAL727(00028))	3,336.42	-
30/06/2022	906 00029	C	66	Payment to Salter, David (SAL727(00029))	3,336.41	-
30/06/2022	704 00001	C	67	Contribution Self-Employed Concessional Con	-	27,500.00
30/06/2022	704 00002	C	67	Contribution Self-Employed Concessional Con	-	27,500.00
30/06/2022	906 00028	J	68	Benefit Payment - Salter, Astrid (00001) ACCO	6,376.75	-
30/06/2022	705 00001	J	69	Rollin	-	6,376.75
30/06/2022	906 00032	J	70	Benefit Payment - Salter, Astrid (00001) ACCO	325.74	-
30/06/2022	705 00001	J	71	Rollin	-	325.74
30/06/2022	906 00035	J	72	Benefit Payment - Salter, Astrid (00001) ACCO	245.89	-
30/06/2022	705 00001	J	73	Rollin	-	245.89
30/06/2022	925 00001	J	74	Pension for member Salter, Astrid	30,323.38	-
30/06/2022	906 00037	J	74	Pension for member Salter, Astrid	-	30,323.38
30/06/2022	906 00033	J	75	Benefit Payment - Salter, David (00002) ACCO	25.84	-
30/06/2022	705 00002	J	76	Rollin	-	25.84
30/06/2022	906 00036	J	77	Benefit Payment - Salter, David (00002) ACCO	208.99	-
30/06/2022	705 00002	J	78	Rollin	-	208.99
30/06/2022	925 00002	J	79	Pension for member Salter, David	23,609.83	-
30/06/2022	906 00038	J	79	Pension for member Salter, David	-	23,609.83
30/06/2022	860 0004	J	1	Current year tax expense	5,364.75	-
30/06/2022	450 0009	J	1	Current year tax expense	-	5,364.75
30/06/2022	211 0002	J	1	Realised market movement	151,778.21	-
30/06/2022	785 0013	J	1	Realised market movement - Property	-	151,778.21

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
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Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.