
Workpapers - 2020 Financial Year

Tramayes Superannuation Fund

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 26 March 2021

Lead Schedule

2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$19,607.94)	(\$19,685.75)	(0.4)%	Ready for Review
24700	Changes in Market Values of Investments	(\$16,110.58)	(\$29,747.82)	(45.84)%	Ready for Review
24800	Changes in Market Values of Other Assets			0%	N/A - Not Applicable
25000	Interest Received	(\$2,573.05)	(\$1,232.36)	108.79%	Ready for Review
28000	Property Income	(\$5,373.76)	(\$17,643.92)	(69.54)%	Ready for Review
30100	Accountancy Fees	\$1,925.00	\$1,925.00	0%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$418.00	\$407.00	2.7%	Ready for Review
33400	Depreciation	\$1,907.15	\$5,271.37	(63.82)%	Ready for Review
41960	Property Expenses - Council Rates	\$1,009.85	\$1,963.60	(48.57)%	Ready for Review
41980	Property Expenses - Insurance Premium	\$636.72	\$1,688.31	(62.29)%	Ready for Review
42060	Property Expenses - Repairs Maintenance		\$329.84	100%	N/A - Not Applicable
42110	Property Expenses - Sundry Expenses		\$123.91	100%	N/A - Not Applicable
42150	Property Expenses - Water Rates	\$701.11	\$1,294.62	(45.84)%	Ready for Review
48500	Income Tax Expense	\$13,434.00	\$3,648.15	268.24%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
49000	Profit/Loss Allocation Account	\$23,374.50	\$51,399.05	(54.52)%	N/A - Not Applicable
50000	Members	(\$678,716.93)	(\$655,342.43)	3.57%	Completed
60400	Bank Accounts	\$132,876.87	\$141,032.58	(5.78)%	Ready for Review
60800	Term Deposits			0%	Ready for Review
76000	Other Assets	\$397,559.70		100%	Ready for Review
76550	Plant and Equipment (at written down value) - Unitised		\$7,563.76	100%	Ready for Review
77200	Real Estate Properties (Australian - Residential)		\$507,436.24	100%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$158,963.36		100%	Ready for Review
85000	Income Tax Payable /Refundable	(\$9,606.00)	\$55.85	(17299.64)%	Ready for Review
86000	PAYG Instalment Payable	(\$1,077.00)	(\$746.00)	44.37%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Completed
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

24200 - Contributions

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumulation)	(\$19,607.94)	(\$19,685.75)	(0.4)%
TOTAL		CY Balance	LY Balance	
		(\$19,607.94)	(\$19,685.75)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

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

Data P 501203

27/11/2019	ADP2019072215998 29 Automatic Data P 501203	Employer	1,435.45
20/12/2019	ADP2019072215998 29 Automatic Data P 501203	Employer	1,435.45
30/12/2019	ADP2019072215998 29 Automatic Data P 501203	Employer	149.91
23/01/2020	ADP2019072215998 29 Automatic Data P 501203	Employer	1,435.45
28/01/2020	ADP2019072215998 29 Automatic Data P 501203	Employer	354.77
24/02/2020	ADP2019072215998 29 Automatic Data P 501203	Employer	1,435.45
02/03/2020	ADP2019072215998 29 Automatic Data P 501203	Employer	38.81
24/03/2020	ADP2019072215998 29 Automatic Data P 501203	Employer	1,435.45
30/03/2020	ADP2019072215998 29 Automatic Data P 501203	Employer	38.81
31/03/2020	ADP2019072215998 29 Automatic Data P 501203	Employer	465.69
23/04/2020	ADP2020042317671 17 Automatic Data P	Employer	1,435.45
22/05/2020	ADP2020042317671 17 Automatic Data P	Employer	1,435.45
26/05/2020	ADP2020042317671 17 Automatic Data P	Employer	244.59
19/06/2020	ADP2020042317671 17 Automatic Data P	Employer	1,435.45
29/06/2020	ADP2020042317671 17 Automatic Data P	Employer	204.44

Total - McNamara, Robert Frederick

19,607.94 0.00 0.00 0.00

0.00 0.00 0.00

Total for all members

19,607.94	0.00	0.00	0.00
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24700 - Changes in Market Values of Investments

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$16,110.58)	(\$29,747.82)	(45.84)%
TOTAL		CY Balance	LY Balance	
		(\$16,110.58)	(\$29,747.82)	

Supporting Documents

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

Standard Checklist

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

Tramayes Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
114 Yandina Coolum Rd, Coolum Beach										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	415,636.24	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(318,848.85)	0.00	0.00	96,787.39	415,636.24	318,848.85	96,787.39
	18/09/2019	Writeback	0.00	0.00	(96,787.39)	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(318,848.85)	(96,787.39)	0.00	0.00	415,636.24	318,848.85	96,787.39
Air Conditioning - 114 Coolum Yandina										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	1,310.72	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(57.30)	1,253.42	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(3,200.00)	0.00	0.00	(1,946.58)	1,310.72	3,200.00	(1,889.28)
	18/09/2019	Writeback	0.00	0.00	1,946.58	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(3,200.00)	1,946.58	(57.30)	0.00	1,310.72	3,200.00	(1,889.28)
BHP Group Limited										
	14/04/2020	Purchase	1,260.00	39,966.10	0.00	0.00	39,966.10	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	5,167.10	0.00	45,133.20	0.00	0.00	0.00
	30/06/2020		1,260.00	39,966.10	5,167.10	0.00	45,133.20	0.00	0.00	0.00
Betashares Geared Australian Equity										
	08/04/2020	Purchase	1,440.00	19,930.45	0.00	0.00	19,930.45	0.00	0.00	0.00
	15/06/2020	Disposal	(1,440.00)	(19,930.45)	0.00	0.00	0.00	26,261.96	19,930.45	6,331.51
	30/06/2020		0.00	0.00	0.00	0.00	0.00	26,261.96	19,930.45	6,331.51
Blinds - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	216.61	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(81.23)	135.38	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(840.00)	0.00	0.00	(704.62)	216.61	840.00	(623.39)
	18/09/2019	Writeback	0.00	0.00	704.62	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(840.00)	704.62	(81.23)	0.00	216.61	840.00	(623.39)
Building Cost - 114 Coolum Yandina										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	91,800.00	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(557.38)	91,242.62	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(102,000.00)	0.00	0.00	(10,757.38)	91,800.00	102,000.00	(10,200.00)
	18/09/2019	Writeback	0.00	0.00	10,757.38	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(102,000.00)	10,757.38	(557.38)	0.00	91,800.00	102,000.00	(10,200.00)

Tramayes Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Carpet - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	345.00	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(129.38)	215.62	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(1,380.00)	0.00	0.00	(1,164.38)	345.00	1,380.00	(1,035.00)
	18/09/2019	Writeback	0.00	0.00	1,164.38	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(1,380.00)	1,164.38	(129.38)	0.00	345.00	1,380.00	(1,035.00)
Ceiling Fans - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	175.78	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(65.92)	109.86	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(1,250.00)	0.00	0.00	(1,140.14)	175.78	1,250.00	(1,074.22)
	18/09/2019	Writeback	0.00	0.00	1,140.14	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(1,250.00)	1,140.14	(65.92)	0.00	175.78	1,250.00	(1,074.22)
Chlorinator - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	507.31	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(190.24)	317.07	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(999.00)	0.00	0.00	(681.93)	507.31	999.00	(491.69)
	18/09/2019	Writeback	0.00	0.00	681.93	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(999.00)	681.93	(190.24)	0.00	507.31	999.00	(491.69)
Cooktop - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	180.51	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(67.69)	112.82	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(700.00)	0.00	0.00	(587.18)	180.51	700.00	(519.49)
	18/09/2019	Writeback	0.00	0.00	587.18	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(700.00)	587.18	(67.69)	0.00	180.51	700.00	(519.49)
Curtains - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	252.71	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(94.77)	157.94	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(980.00)	0.00	0.00	(822.06)	252.71	980.00	(727.29)
	18/09/2019	Writeback	0.00	0.00	822.06	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(980.00)	822.06	(94.77)	0.00	252.71	980.00	(727.29)
Dishwasher - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	206.29	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(77.36)	128.93	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(800.00)	0.00	0.00	(671.07)	206.29	800.00	(593.71)

Tramayes Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	18/09/2019	Writeback	0.00	0.00	671.07	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(800.00)	671.07	(77.36)	0.00	206.29	800.00	(593.71)
Exhaust Fans/Heater/Light - 114 Coolum										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extractor Fan - 114 Coolum Yandina										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	325.26	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(121.97)	203.29	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(1,200.00)	0.00	0.00	(996.71)	325.26	1,200.00	(874.74)
	18/09/2019	Writeback	0.00	0.00	996.71	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(1,200.00)	996.71	(121.97)	0.00	325.26	1,200.00	(874.74)
Fans										
	01/07/2019	Opening Balance	3.00	0.00	0.00	0.00	290.55	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(108.96)	181.59	0.00	0.00	0.00
	18/09/2019	Disposal	(3.00)	(357.60)	0.00	0.00	(176.01)	290.55	357.60	(67.05)
	18/09/2019	Writeback	0.00	0.00	176.01	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(357.60)	176.01	(108.96)	0.00	290.55	357.60	(67.05)
GOLD BULLION										
	13/03/2020	Purchase	5.00	408,900.00	0.00	0.00	408,900.00	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(11,340.30)	0.00	397,559.70	0.00	0.00	0.00
	30/06/2020		5.00	408,900.00	(11,340.30)	0.00	397,559.70	0.00	0.00	0.00
Garden Shed - 114 Coolum Yandina										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	1,017.07	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(29.57)	987.50	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(1,800.00)	0.00	0.00	(812.50)	1,017.07	1,800.00	(782.93)
	18/09/2019	Writeback	0.00	0.00	812.50	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(1,800.00)	812.50	(29.57)	0.00	1,017.07	1,800.00	(782.93)
Hot Water Service - 114 Coolum Yandina										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	325.26	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(121.97)	203.29	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(1,200.00)	0.00	0.00	(996.71)	325.26	1,200.00	(874.74)
	18/09/2019	Writeback	0.00	0.00	996.71	0.00	0.00	0.00	0.00	0.00

Tramayas Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2020		0.00	(1,200.00)	996.71	(121.97)	0.00	325.26	1,200.00	(874.74)
Iluka Resources Limited										
	15/06/2020	Purchase	2,159.00	19,901.39	0.00	0.00	19,901.39	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(1,463.53)	0.00	18,437.86	0.00	0.00	0.00
	30/06/2020		2,159.00	19,901.39	(1,463.53)	0.00	18,437.86	0.00	0.00	0.00
Macquarie Group Limited										
	14/04/2020	Purchase	314.00	29,892.69	0.00	0.00	29,892.69	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	7,347.71	0.00	37,240.40	0.00	0.00	0.00
	30/06/2020		314.00	29,892.69	7,347.71	0.00	37,240.40	0.00	0.00	0.00
Oven - 114 Coolum Yandina Road										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	325.26	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(121.97)	203.29	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(1,200.00)	0.00	0.00	(996.71)	325.26	1,200.00	(874.74)
	18/09/2019	Writeback	0.00	0.00	996.71	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(1,200.00)	996.71	(121.97)	0.00	325.26	1,200.00	(874.74)
Pool Pump/Filtration/Cleaning - 114										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	1,348.15	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(49.21)	1,298.94	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(2,800.00)	0.00	0.00	(1,501.06)	1,348.15	2,800.00	(1,451.85)
	18/09/2019	Writeback	0.00	0.00	1,501.06	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(2,800.00)	1,501.06	(49.21)	0.00	1,348.15	2,800.00	(1,451.85)
Security Gate Control - 114 Coolum										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	737.28	0.00	0.00	0.00
	18/09/2019	Depreciation	0.00	0.00	0.00	(32.23)	705.05	0.00	0.00	0.00
	18/09/2019	Disposal	(1.00)	(1,800.00)	0.00	0.00	(1,094.95)	737.28	1,800.00	(1,062.72)
	18/09/2019	Writeback	0.00	0.00	1,094.95	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	(1,800.00)	1,094.95	(32.23)	0.00	737.28	1,800.00	(1,062.72)
Woodside Petroleum Ltd										
	31/03/2020	Purchase	2,686.00	49,990.96	0.00	0.00	49,990.96	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	8,160.94	0.00	58,151.90	0.00	0.00	0.00
	30/06/2020		2,686.00	49,990.96	8,160.94	0.00	58,151.90	0.00	0.00	0.00

Tramayes Superannuation Fund
Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Total Market Movement					(63,865.48)				79,976.06	16,110.58

Tramayes Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	1,992.62				
Current year capital losses - Collectables	0.00				
Total Losses Available	1,992.62				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	103,118.90	96,787.39	0.00	6,331.51	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	103,118.90	96,787.39	0.00	6,331.51	0.00
Losses and discount applied					
Losses applied	1,992.62	0.00	0.00	1,992.62	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	101,126.28	96,787.39	0.00	4,338.89	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	32,262.46				
CGT Discount applied - Collectables	0.00				

Tramayes Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	68,863.82				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	68,863.82				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

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

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

Tramayes Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Plant and Equipment (at written down value) - Unitised												
Air Conditioning - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	3,200.00	1,310.72	(1,889.28)	3,200.00	3,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	3,200.00	1,310.72	(1,889.28)	3,200.00	3,200.00	0.00	0.00	0.00	0.00	0.00
Blinds - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	840.00	216.61	(623.39)	840.00	840.00	0.00	0.00	0.00	0.00	0.00
		1.00	840.00	216.61	(623.39)	840.00	840.00	0.00	0.00	0.00	0.00	0.00
Carpet - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,380.00	345.00	(1,035.00)	1,380.00	1,380.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,380.00	345.00	(1,035.00)	1,380.00	1,380.00	0.00	0.00	0.00	0.00	0.00
Ceiling Fans - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,250.00	175.78	(1,074.22)	1,250.00	1,250.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,250.00	175.78	(1,074.22)	1,250.00	1,250.00	0.00	0.00	0.00	0.00	0.00
Chlorinator - 114 Coolum Yandina Road												
16/10/2017	18/09/2019	1.00	999.00	507.31	(491.69)	999.00	999.00	0.00	0.00	0.00	0.00	0.00
		1.00	999.00	507.31	(491.69)	999.00	999.00	0.00	0.00	0.00	0.00	0.00
Cooktop - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	700.00	180.51	(519.49)	700.00	700.00	0.00	0.00	0.00	0.00	0.00
		1.00	700.00	180.51	(519.49)	700.00	700.00	0.00	0.00	0.00	0.00	0.00

Tramayes Superannuation Fund
Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Plant and Equipment (at written down value) - Unitised												
Curtains - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	980.00	252.71	(727.29)	980.00	980.00	0.00	0.00	0.00	0.00	0.00
		1.00	980.00	252.71	(727.29)	980.00	980.00	0.00	0.00	0.00	0.00	0.00
Dishwasher - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	800.00	206.29	(593.71)	800.00	800.00	0.00	0.00	0.00	0.00	0.00
		1.00	800.00	206.29	(593.71)	800.00	800.00	0.00	0.00	0.00	0.00	0.00
Extractor Fan - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
Fans												
27/01/2019	18/09/2019	3.00	357.60	290.55	(67.05)	357.60	357.60	0.00	0.00	0.00	0.00	0.00
		3.00	357.60	290.55	(67.05)	357.60	357.60	0.00	0.00	0.00	0.00	0.00
Garden Shed - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,800.00	1,017.07	(782.93)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,800.00	1,017.07	(782.93)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
Hot Water Service - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00

Tramayes Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Plant and Equipment (at written down value) - Unitised												
Oven - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	2,800.00	1,348.15	(1,451.85)	2,800.00	2,800.00	0.00	0.00	0.00	0.00	0.00
		1.00	2,800.00	1,348.15	(1,451.85)	2,800.00	2,800.00	0.00	0.00	0.00	0.00	0.00
Security Gate Control - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,800.00	737.28	(1,062.72)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,800.00	737.28	(1,062.72)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
		17.00	20,506.60	7,563.76	(12,942.84)	20,506.60	20,506.60	0.00	0.00	0.00	0.00	0.00
Real Estate Properties (Australian - Residential)												
114 Yandina Coolum Rd, Coolum Beach												
17/02/2015	18/09/2019	1.00	318,848.85	415,636.24	96,787.39	318,848.85	318,848.85	0.00	0.00	96,787.39	0.00	0.00
		1.00	318,848.85	415,636.24	96,787.39	318,848.85	318,848.85	0.00	0.00	96,787.39	0.00	0.00
Building Cost - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	102,000.00	91,800.00	(10,200.00)	93,792.62	93,792.62	0.00	0.00	0.00	0.00	(1,992.62)
		1.00	102,000.00	91,800.00	(10,200.00)	93,792.62	93,792.62	0.00	0.00	0.00	0.00	(1,992.62)
		2.00	420,848.85	507,436.24	86,587.39	412,641.47	412,641.47	0.00	0.00	96,787.39	0.00	(1,992.62)

Tramayes Superannuation Fund
Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
Betashares Geared Australian Equity Fund (hedge Fund)												
06/04/2020	11/06/2020	1,440.00	19,930.45	26,261.96	6,331.51	19,930.45	19,930.45	0.00	0.00	0.00	6,331.51	0.00
		1,440.00	19,930.45	26,261.96	6,331.51	19,930.45	19,930.45	0.00	0.00	0.00	6,331.51	0.00
		1,440.00	19,930.45	26,261.96	6,331.51	19,930.45	19,930.45	0.00	0.00	0.00	6,331.51	0.00
		1,459.00	461,285.90	541,261.96	79,976.06	453,078.52	453,078.52	0.00	0.00	96,787.39	6,331.51	(1,992.62)

24800 - Changes in Market Values of Other Assets

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

Tramayes Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Changes in Market Values of Other Assets (24800)					
<u>Changes in Market Values of Other Assets (24800)</u>					
18/09/2019	Transfer of Property, Plant & Equipment		12,942.84		12,942.84 DR
18/09/2019				12,942.84	0.00 DR
			12,942.84	12,942.84	0.00 DR

Total Debits: 12,942.84

Total Credits: 12,942.84

25000 - Interest Received

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
NAB383216485	NAB Cash Manager Acc:39-321-6485	(\$586.73)	(\$1,232.36)	(52.39)%
NAB706675827	Term Deposit NAB 70-667-5827	(\$1,986.32)		100%
TOTAL		CY Balance	LY Balance	
		(\$2,573.05)	(\$1,232.36)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- doc05450920210128124240.pdf [NAB706675827](#)

Standard Checklist

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

Tramayas Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
NAB383216485 NAB Cash Manager Acc:39-321-6485					
31/07/2019	84.38	84.38			
30/08/2019	58.85	58.85			
30/09/2019	61.87	61.87			
31/10/2019	67.42	67.42			
29/11/2019	131.92	131.92			
31/12/2019	74.13	74.13			
31/01/2020	35.66	35.66			
28/02/2020	32.50	32.50			
31/03/2020	22.79	22.79			
30/04/2020	6.68	6.68			
29/05/2020	4.91	4.91			
30/06/2020	5.62	5.62			
	586.73	586.73			
	586.73	586.73			
Term Deposits					
NAB706675827 Term Deposit NAB 70-667-5827					
09/03/2020	1,910.96	1,910.96			
13/03/2020	75.36	75.36			
	1,986.32	1,986.32			

Tramayes Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	1,986.32	1,986.32			
TOTAL	2,573.05	2,573.05			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	2,573.05	11C



13 March 2020

4-620



002 / 02514

TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Hi Mr and Mrs McNamara

We've processed your closure request

Funds have been deposited into your nominated account on 13 March 2020 as calculated below.

NAB Term Deposit account 70-667-5827	
Account name	Robert McNamara and Andrea McNamara ATF Tramayes S
Amount	\$501,910.96
Term	90 days
Interest rate p.a.	1.37%
Start date	9 March 2020
Closure date	13 March 2020
adjusted Gross interest	\$75.36*
less Prepayment cost	\$0.00
Net interest	\$75.36
Closing balance	\$501,986.32

* Gross interest includes any interest that may be payable prior to the maturity date

Note: When calculating the prepayment cost, we take into consideration any interest already paid to you during the term. The amount paid to you on the prepayment date, plus all previous interest payments, will always be equal to or more than your original deposit amount.

If you have any questions contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

073VNTM01/02514/006419



10 March 2020

4-620



002 / 03070

TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Hi Mr and Mrs McNamara

Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 9 March 2020. Following your instructions we:

- Reinvested \$500,000.00 into a new NAB Term Deposit, plus an interest amount of \$1,910.96

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 16 March 2020.

NAB Term Deposit account 70-667-5827

Account name	Robert McNamara and Andrea McNamara ATF Tramayes S
Amount	\$501,910.96
Term	90 days
Interest rate p.a.	1.37%
Interest frequency	At maturity
Interest	\$1,695.50
Start date	9 March 2020
Maturity date	7 June 2020



What you've instructed us to do at next maturity

Term Deposit and interest \$503,606.46
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



Important information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

070VNTM01/03070/009033



19 February 2020

4-620



002 / 07499

TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Hi Mr and Mrs McNamara

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 9 March 2020 and to confirm your maturity instructions.

NAB Term Deposit account 70-667-5827

Account name	Robert McNamara and Andrea McNamara ATF Tramayes S
Amount	\$500,000.00
Term	90 days
Interest rate p.a.	1.55%
Interest frequency	At maturity
Interest	\$1,910.96
Start date	10 December 2019
Maturity date	9 March 2020



What you've instructed us to do at maturity

Term Deposit and interest

To be reinvested as a new NAB Term Deposit at Maturity on the same terms and conditions

New amount \$501,910.96

Term 90 days

Rate The indicative interest rate for your new NAB Term Deposit is 0.80% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

28000 - Property Income

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
TRAM0001	114 Yandina Coolum Rd, Coolum Beach	(\$5,373.76)	(\$17,643.92)	(69.54)%
TOTAL		CY Balance	LY Balance	
		(\$5,373.76)	(\$17,643.92)	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

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

Tramayas Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
114 Yandina Coolum Rd. Coolum Beach (TRAM0001)					
01/07/2019	Rent Miss Telia Knell 14100			325.00	325.00 CR
22/07/2019	Rent Miss Telia Knell			650.00	975.00 CR
23/07/2019	Miss Telia Kneller Rent			325.00	1,300.00 CR
29/07/2019	Miss Telia Kneller Rent			325.00	1,625.00 CR
05/08/2019	Miss Telia Kneller Rent			325.00	1,950.00 CR
12/08/2019	Miss Telia Kneller Rent			325.00	2,275.00 CR
19/08/2019	Miss Telia Kneller Rent			325.00	2,600.00 CR
23/08/2019	Miss Telia Kneller Rent			325.00	2,925.00 CR
02/09/2019	Miss Telia Kneller Rent			325.00	3,250.00 CR
09/09/2019	Miss Telia Kneller Rent			325.00	3,575.00 CR
16/09/2019	Miss Telia Kneller Rent			325.00	3,900.00 CR
23/09/2019	Miss Telia Kneller Rent			325.00	4,225.00 CR
30/09/2019	Miss Telia Kneller Rent			325.00	4,550.00 CR
18/10/2019	Miss Telia Kneller Rent			650.00	5,200.00 CR
22/11/2019	Miss Telia Kneller Water Bill			173.76	5,373.76 CR
				5,373.76	5,373.76 CR

Total Debits: 0.00

Total Credits: 5,373.76

30100 - Accountancy Fees

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,925.00	\$1,925.00	0%
TOTAL		CY Balance	LY Balance	
		\$1,925.00	\$1,925.00	

Supporting Documents

- General Ledger [Report](#)
- doc05449920210128123650.pdf [30100](#)

Standard Checklist

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

Tramayes Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
23/04/2020	Internet Transfer Inv 204889		1,925.00		1,925.00 DR
			1,925.00		1,925.00 DR

Total Debits: 1,925.00

Total Credits: 0.00



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Mr R McNamara
Tramayes Superannuation Fund
93 Thomson Valley Road
VALDORA QLD 4561

Tax Invoice
204889
Ref: TRAM0001
7 April, 2020

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2019 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2019 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2019 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019 Preparation of Resolution of Minutes for the period ended 30 June 2019 Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	
	1,925.00

PAID \$1925.00
REC NO: 63037258417
23/4/2020



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Mr R McNamara
Tramaves Superannuation Fund
93 Thomson Valley Road
VALDORA QLD 4561

Receipt
051595
Ref: TRAM0001
23 April, 2020

Invoice	Description	Amount
204889	Paid via direct deposit	1,925.00
Total Amount of Receipt		1,925.00

Receipt for payment

Your transfer has been successfully submitted.

- \$1,925.00 has been paid to Senrico Pty Ltd
- Confirmation number: L3037258417

[Add to my payee list](#)

The payee list will allow you to make subsequent transfers quicker.

Account Details

From Account

Investment Account6/084-620 [39-321-6485](#)

To Account

Senrico Pty Ltd/484-799 167066970 METWAY

Transaction details

Amount

1,925.00

Description

Inv204889

Remitter name

Tram0001

Transfer schedule

Transfer date

23/04/20

When will my [payment be received?](#)

[Return to list](#)

[Make another transfer](#)

30400 - ATO Supervisory Levy

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Tramayas Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
23/04/2020	Internet Bpay - Tax Office Payments		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$418.00	\$407.00	2.7%
TOTAL		CY Balance	LY Balance	
		\$418.00	\$407.00	

Supporting Documents

- General Ledger [Report](#)
- doc05450020210128123700.pdf [30700](#)

Standard Checklist

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

Tramayes Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
29/04/2020	Internet Transfer Inv 0774		418.00		418.00 DR
			418.00		418.00 DR

Total Debits: 418.00

Total Credits: 0.00



TAX INVOICE

Tramayes Superannuation Fund
Attention: Mr R McNamara
93 Thompson Valley Road
VALDORA QLD 4561

Invoice Date
6 Apr 2020
Invoice Number
INV-0774
Reference
2019 Tramayes
ABN
18 160 477 430

Superannuation Audit
Assistance Pty Ltd
Attention: Thomas
Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@g
mail.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2019 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	380.00	10%	380.00
			Subtotal	380.00
			TOTAL GST 10%	38.00
			TOTAL AUD	418.00

Due Date: 20 Apr 2020

Bendigo Bank
BSB 633 000
Account 1470 767 98

(For direct deposits please use the invoice number or your fund name as a reference)

[View and pay online now](#)

PAYMENT ADVICE

Customer Tramayes Superannuation Fund
Invoice Number INV-0774
Amount Due 418.00
Due Date 20 Apr 2020
Amount Enclosed

To: Superannuation Audit Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Enter the amount you are paying above

Receipt for payment

Your transfer has been successfully submitted.

- \$418.00 has been paid to Superannuation Audit Assistance
- Confirmation number: T8059218441

[Add to my payee list](#)

The payee list will allow you to make subsequent transfers quicker.

Account Details

From Account

Investment Account6/084-620 [39-321-6485](#)

To Account

Superannuation Audit Assistance/633-000 147076798 BENDIGO BANK

Transaction details

Amount

418.00

Description

INV-0774

Remitter name

Thomas Nasmyth

Transfer schedule

Transfer date

29/04/20

When will my [payment be received?](#)

[Return to list](#)

[Make another transfer](#)

33400 - Depreciation

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
TRAM0001_DISHWASHER-	Dishwasher - 114 Coolum Yandina Road	\$77.36	\$123.78	(37.5)%
TRAM0001_SECURITYGAT	Security Gate Control - 114 Coolum Yandina Road	\$32.23	\$184.32	(82.51)%
TRAM0002	Building Cost - 114 Coolum Yandina Road	\$557.38	\$2,550.00	(78.14)%
TRAM0001_CHLORINATOR	Chlorinator - 114 Coolum Yandina Road	\$190.24	\$304.38	(37.5)%
TRAM0001_CEILINGFANS	Ceiling Fans - 114 Coolum Yandina Road	\$65.92	\$105.47	(37.5)%
TRAM0001_OVEN-114COO	Oven - 114 Coolum Yandina Road	\$121.97	\$195.16	(37.5)%
TRAM0001_CURTAINS-11	Curtains - 114 Coolum Yandina Road	\$94.77	\$151.63	(37.5)%
TRAM0001_EXTRACTORFA	Extractor Fan - 114 Coolum Yandina Road	\$121.97	\$195.16	(37.5)%
TRAM0001_COOKTOP-114	Cooktop - 114 Coolum Yandina Road	\$67.69	\$108.31	(37.5)%
TRAM0001_Fans	Fans	\$108.96	\$67.05	62.51%
TRAM0001_GARDENSHED-	Garden Shed - 114 Coolum Yandina Road	\$29.57	\$156.02	(81.05)%
TRAM0001_AIRCONDITIO	Air Conditioning - 114 Coolum Yandina Road	\$57.30	\$327.68	(82.51)%
TRAM0001_POOLPUMP/FI	Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	\$49.21	\$270.28	(81.79)%
TRAM0001_BLINDS-114C	Blinds - 114 Coolum Yandina Road	\$81.23	\$129.97	(37.5)%
TRAM0001_HOTWATERSER	Hot Water Service - 114 Coolum Yandina Road	\$121.97	\$195.16	(37.5)%
TRAM0001_CARPET-114C	Carpet - 114 Coolum Yandina Road	\$129.38	\$207.00	(37.5)%

TOTAL	CY Balance	LY Balance
	\$1,907.15	\$5,271.37

Supporting Documents

- Depreciation Schedule Report [Report](#)

Standard Checklist

- Attach Depreciation Schedule

Tramayes Superannuation Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Cost	Opening Written Down Value	Adjustments			Depreciation				
			Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Plant and Equipment (at written down value) - Unitised										
Air Conditioning - 114 Coolum Yandina Road										
	3,200.00	1,310.72	(3,200.00)		(1,198.57)	Diminishing Value	20.00 %	57.30	57.30	1,253.42
Blinds - 114 Coolum Yandina Road										
	840.00	216.61	(840.00)		(623.39)	Low Value Pool	37.50 %	81.23	81.23	135.38
Carpet - 114 Coolum Yandina Road										
	1,380.00	345.00	(1,380.00)		(1,035.00)	Low Value Pool	37.50 %	129.38	129.38	215.63
Ceiling Fans - 114 Coolum Yandina Road										
	1,250.00	175.78	(1,250.00)		(1,074.22)	Low Value Pool	37.50 %	65.92	65.92	109.86
Chlorinator - 114 Coolum Yandina Road										
	999.00	507.31	(999.00)		(491.69)	Low Value Pool	37.50 %	190.24	190.24	317.07
Cooktop - 114 Coolum Yandina Road										
	700.00	180.51	(700.00)		(519.49)	Low Value Pool	37.50 %	67.69	67.69	112.82
Curtains - 114 Coolum Yandina Road										
	980.00	252.71	(980.00)		(727.29)	Low Value Pool	37.50 %	94.77	94.77	157.94
Dishwasher - 114 Coolum Yandina Road										
	800.00	206.29	(800.00)		(593.71)	Low Value Pool	37.50 %	77.36	77.36	128.93
Extractor Fan - 114 Coolum Yandina Road										
	1,200.00	325.26	(1,200.00)		(874.74)	Low Value Pool	37.50 %	121.97	121.97	203.29
Fans										
	357.60	290.55	(357.60)		(67.05)	Low Value Pool	37.50 %	108.96	108.96	181.59

Investment	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
			Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Garden Shed - 114 Coolum Yandina Road										
	1,800.00	1,017.07	(1,800.00)		(394.41)	Diminishing Value	13.30 %	29.57	29.57	987.50
Hot Water Service - 114 Coolum Yandina Road										
	1,200.00	325.26	(1,200.00)		(874.74)	Low Value Pool	37.50 %	121.97	121.97	203.29
Oven - 114 Coolum Yandina Road										
	1,200.00	325.26	(1,200.00)		(874.74)	Low Value Pool	37.50 %	121.97	121.97	203.29
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road										
	2,800.00	1,348.15	(2,800.00)		(847.48)	Diminishing Value	16.70 %	49.21	49.21	1,298.94
Security Gate Control - 114 Coolum Yandina Road										
	1,800.00	737.28	(1,800.00)		(674.20)	Diminishing Value	20.00 %	32.23	32.23	705.05
	20,506.60	7,563.76	(20,506.60)		(10,870.71)				1,349.77	6,214.00
Real Estate Properties (Australian - Residential)										
Building Cost - 114 Coolum Yandina Road										
	102,000.00	91,800.00	(93,792.62)		22,016.39	Prime Cost	2.50 %	557.38	557.38	91,242.62
	102,000.00	91,800.00	(93,792.62)		22,016.39				557.38	91,242.62
	122,506.60	99,363.76	(114,299.22)		11,145.68				1,907.15	97,456.62

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

41960 - Property Expenses - Council Rates

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
TRAM0001	114 Yandina Coolum Rd, Coolum Beach	\$1,009.85	\$1,963.60	(48.57)%
TOTAL		CY Balance	LY Balance	
		\$1,009.85	\$1,963.60	

Supporting Documents

- General Ledger [Report](#)
- doc05451820210128143342.pdf [TRAM0001](#)

Standard Checklist

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

Tramayes Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
114 Yandina Coolum Rd, Coolum Beach (TRAM0001)					
29/07/2019	Internet Bpay Sunshine Coast Cncl 122001		1,009.85		1,009.85 DR
			1,009.85		1,009.85 DR

Total Debits: 1,009.85

Total Credits: 0.00

HALF YEARLY RATE NOTICE FOR PERIOD

1 July 2019 to 31 December 2019

ISSUE DATE	23 July 2019
PROPERTY NO.	12200
VALUATION	\$240,000
PAYMENT REFERENCE NO.	122001
DUE DATE FOR PAYMENT	23 August 2019
NET AMOUNT PAYABLE	\$1,009.85

035075 002



Mr RF MCNAMARA TTE &
Ms AM MCNAMARA TTE
93 THOMSON VALLEY RD
VALDORA QLD 4561

PROPERTY LOCATION: 114 Yandina Coolum Rd COOLUM BEACH QLD 4573

PROPERTY DESCRIPTION: Lot 18 RP 91741


RATES AND CHARGES

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 16		Minimum Rate =	747.00
Green Waste Bin - 240 Litre	0.50 x	\$120.00 x .5 =	30.00
Waste Bin - 240 Litre	1 x	\$298.60 x .5 =	149.30
Heritage Levy	1 x	\$13.00 x .5 =	6.50
Environment Levy	1 x	\$76.00 x .5 =	38.00
Transport Levy	1 x	\$44.00 x .5 =	22.00
State Emergency Management Levy: Class D Group 2	1 x	\$108.80 x .5 =	54.40
TOTAL:			\$1,047.20
Discount - (only if paid by 23 August 2019):			\$37.35-
Net amount Payable:			\$1,009.85

Please refer to the enclosed Schedule of Rates to ensure that your property is in the correct general rate category, in particular the **Transitory Accommodation** rating categories. It is the property owner's responsibility to confirm all rates and charges are correct.

PAYMENT OPTIONS

PROPERTY NO. 12200 Mr RF MCNAMARA TTE &	GROSS 1,047.20	DISCOUNT 37.35-	NET AMOUNT PAYABLE 1,009.85	DUE DATE 23 August 2019
--	--------------------------	---------------------------	---------------------------------------	--



Billers Code: 18259
Ref: 122001

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



Post Billpay
Pay in Person at any Post Office, Credit Card not accepted.




*214 122001

Pay using your smartphone
Download the Sniip App and scan the code to pay now.






 If you wish to pay your rates by direct debit please contact Council for further information.

 **Credit Card by Phone**
Phone 13 18 16 and follow the prompts
Billpay Code: 0214
Ref: 12 2001
MasterCard & Visa accepted

 **Internet**
Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: 12 2001
MasterCard & Visa accepted

Bill payment details**Acknowledgement details**Status report: Paid 

Confirmation number: D7343148915

Created: 27/07/19

From account: Investment Account6485/084-620 39-321-6485

Biller code: 18259

Biller name: SUNSHINE COAST REGIONAL COUNCIL

Customer reference no: 122001

Amount: 1,009.85

Payment date: 27/07/19

End of Report

Date 27/07/19 Time 10:03

National Australia Bank Limited A.B.N. 12 004 044 937

41980 - Property Expenses - Insurance Premium

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
TRAM0001	114 Yandina Coolum Rd, Coolum Beach	\$636.72	\$1,688.31	(62.29)%
TOTAL		CY Balance	LY Balance	
		\$636.72	\$1,688.31	

Supporting Documents

- General Ledger [Report](#)
- doc05450120210128123717.pdf [TRAM0001](#)

Standard Checklist

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

Tramayas Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
<u>114 Yandina Coolum Rd, Coolum Beach (TRAM0001)</u>					
02/07/2019	HPIO27552396 Suncorp 431356		159.18		159.18 DR
01/08/2019	HPIO27552396 Suncorp 431356		159.18		318.36 DR
03/09/2019	HPIO27552396 Suncorp 431356		159.18		477.54 DR
01/10/2019	HPIO27552396 Suncorp 431356		159.18		636.72 DR
			636.72		636.72 DR

Total Debits: 636.72

Total Credits: 0.00

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



002
TRUSTEE FOR TRAMAYES SUPER RF & AM
MCNAMARA
93 THOMSON VALLEY RD
VALDORA QLD 4561

Policy number:	HPI027552396
The insured:	Trustee for Tramayes Super Rf & Am Mcnamara
Premium adjustment:	\$9.52

Landlord Insurance Account

Cancellation of your policy

Issue date: 28 October 2019

Dear Policy Holder,

This insurance account has been sent following your recent policy cancellation effective 25 October 2019.

If a refund is owing, this will be sent to you. Additionally, if any money is still owed, it will be debited from your nominated account.

If you have been sent an offer to renew this policy, it is withdrawn effective immediately.

If you have any questions, please do not hesitate to contact us on 13 11 55.

Regards,

The Suncorp Team

For complaints concerning Suncorp products or services, you can phone us on 1300 264 053; write to us at: Suncorp Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@suncorp.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as Suncorp (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

General Insurance products are issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance. Please read the relevant Product Disclosure Statement before you make any decision regarding this product. Contact us for a copy.

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



002
TRUSTEE FOR TRAMAYES SUPER RF & AM
MCNAMARA
93 THOMSON VALLEY RD
VALDORA QLD 4561

Policy number:	HPI027552396
The insured:	Trustee for Tramayes Super Rf & Am Mcnamara
Instalment date:	On or around the 31st of each month
Monthly instalment:	\$159.18

Landlord Insurance Account

Your renewal

Issue date: 4 March 2019

Dear Policy Holder,

Thank you for insuring your Property with Suncorp Insurance. Your current policy expires at 11.59 pm on 31 March 2019 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your renewal documents. Please read the information on the following pages carefully to ensure all details are correct. Some policy details such as your excess and sum insured may have changed. If any of the details shown are incorrect or if there is other information you need to tell us, please call us on 13 11 55.

Make sure you read and understand the **Duty of Disclosure** section at the end of your Certificate of Insurance carefully.

As you pay monthly we will continue to process your instalments from your nominated account or card. For your review, enclosed is a new direct debit service agreement the terms of which apply from your renewal date. You don't need to do anything but please retain a copy for your records.

Upon payment, this document becomes your Certificate of Insurance. Please keep this document with your Product Disclosure Statement and any Supplementary Product Disclosure Statement we have given you in a safe place.

Regards,

The Suncorp Team

CANCELLED MONDAY 28/10/2019

MY SUNCORP

Manage parts of your car or home insurance, including renewals, online in your own time.

To find out more about
My Suncorp, visit
suncorp.com.au/mysuncorp

MANAGE YOUR PREMIUM

Did you know you can now choose a different Home excess and a different Contents excess to better manage your premiums?

To find out more, call 13 11 55

063SU1HREC21.0922PR-E813 S2918 15835-

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



Policy number: **HPI027552396**
The insured: **Trustee for Tramayas Super Rf & Am Mcnamara**

Certificate of Insurance

You have a Duty of Disclosure in renewing this insurance. Your Duty of Disclosure is explained at the end of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could mean we reduce or refuse to pay a claim, or cancel the policy.



Cover Details - Landlord

Insured address: **114 YANDINA-COOLUM RD, COOLUM BEACH QLD 4573**

Type of cover: **Property**

Period of insurance: **From 31 March 2019 until 11.59pm 31 March 2020**

Sum insured: **Property** **\$384,200**
Legal Liability **\$20 million**

Your Discounts

Nil

If you believe you may qualify for our Multiple Policy Discount, but have not received it, please contact us.

Excess Details

You may be able to reduce your premium if you choose a higher standard excess.

Property	Standard Excess:	\$1,000
Theft or burglary by tenants or their guests excess:		\$500
Malicious acts or vandalism by tenants or their guests excess:		\$500
Loss of rent - tenant default excess:		\$500
Earthquake and tsunami excess:		\$300
Unoccupied excess:		\$1,000



063SU1HREG210922PR-E813 52919 16837-

Insurance and criminal history

You have told us that in the past 3 years:

- You or anyone to be insured under this policy has NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim
- You or anyone to be insured under this policy has had NO insurance claims or losses relating to home or contents insurance (excluding any claims made on this policy)
- You or anyone to be insured under this policy has NOT committed any criminal acts in relation to Fraud, Theft or Burglary, Drugs, Arson, Criminal, Malicious and/or Wilful damage

(If any of the above information is incorrect, please contact us.)



063SU1HREG210922PR-E813 S2920 I5639-

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



TRUSTEE FOR TRAMAYES SUPER RF & AM
MCNAMARA
93 THOMSON VALLEY RD
VALDORA QLD 4561

Policy number:	HPI027552396
The insured:	Trustee for Tramayes Super Rf & Am Mcnamara
Period of insurance:	31 March 2019 to 11.59pm 31 March 2020
Monthly instalment:	\$159.18

Direct Debit Confirmation Certificate

Dear Policy Holder,

This certificate confirms your direct debit details based on the information you have provided to us. If any of the following information is incorrect please contact us on 13 11 55.

If no changes are required, deductions will continue on the dates and for the amounts stated below, subject to the terms of the Direct Debit Request (DDR) Service Agreement shown on the reverse side of this certificate.

Payment Schedule

Subsequent instalment dates: On or around the 31st of each month

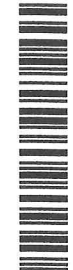
Monthly instalment: \$159.18

Account Details

Financial Institution:	NATIONAL - QLD
BSB:	084620
Account number:	393216485
Account name:	Trustee For Tramayes

Regards,

The Suncorp Team



063SU1HREG210922PR-E813 SZ2921 15941-

Say goodbye to paper and switch to email.

If you make the switch to receive your insurance policy documents via email between 3 July 2018 and 24 June 2019 – rather than mailed documents – **you'll be automatically entered into one of four draws for a chance to win \$5,000 into your Suncorp Benefits account***.

We're always looking for ways to give you more value. As a Suncorp customer, you'll get access to the Suncorp Benefits program. With Suncorp Benefits, accessible via the Suncorp App, you can save up to 15% on eGift cards at over 100 retailers. You could watch the savings add up on groceries, fuel, movie tickets, flights and much more.



Making the switch to email is easy.

It's simple, convenient and quick!

So, make the switch today at:

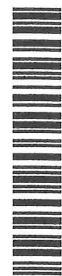
suncorp.com.au/goodbypaper

* Eligible policies incl. Suncorp, AAMI, Apia or GIO branded Home Building, Combined Home Building & Contents, Contents, Strata, Motor, Motorcycle, Boat, Caravan, Motorhome & Landlord policies. Only valid for policies not previously registered for Electronic Notice Delivery ("END"). See suncorp.com.au/insurance/goodbye-paper-terms-and-conditions for full Terms & Conditions & how to switch to END. Open to Aus res. 18+. Starts 00:00 am AEST 3/7/18 & closes 11:59:59 pm AEST 24/6/19. 4 entry periods- 3/7/18-1/10/18; 2/10/18-1/1/19; 2/1/19-1/4/19 & 2/4/19-24/6/19. 1 entry awarded per policy switched. Entries will not carry over to next period. Entry forfeited if policy is cancelled, lapses, or selection of END is changed. 4 x separate draws - 12 noon Melbourne time on 9/10/18, 8/1/19, 9/4/19 & 26/6/19 at Prime Focus, Lvl 1, 500 Chapel St, South Yarra, VIC 3141. 5 x prizes per draw, each \$5,000 AUD credited to the winners Suncorp Benefits ewallet. Non-members will be invited to join, or prize awarded by cheque. Total prize pool \$100,000 (incl. GST). Limit 1 prize per person (excl. SA). Winners notified by email within 2 days of relevant draw. Winners advertised in The Australian- 23/10/18; 22/1/19; 23/4/19 & 2/7/19. Promoter is AAI Limited ABN 48 005 297 807 of Lvl 28 Brisbane Square, 266 George St, Brisbane, QLD 4000.

Authorised under permit numbers: NSW LTPS/18/25500, SA T18/946 & ACT TP 18/01025.

^Opting into receiving Suncorp Insurance documents by email does not impact how Suncorp Bank customers receive their documentation.

Insurance is issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance.



42060 - Property Expenses - Repairs Maintenance

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
TRAM0001	114 Yandina Coolum Rd, Coolum Beach		\$329.84	100%
TOTAL		CY Balance	LY Balance	
			\$329.84	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Tramayes Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42110 - Property Expenses - Sundry Expenses

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
TRAM0001	114 Yandina Coolum Rd, Coolum Beach		\$123.91	100%
TOTAL		CY Balance	LY Balance	
			\$123.91	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Tramayes Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42150 - Property Expenses - Water Rates

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
TRAM0001	114 Yandina Coolum Rd, Coolum Beach	\$701.11	\$1,294.62	(45.84)%
TOTAL		CY Balance	LY Balance	
		\$701.11	\$1,294.62	

Supporting Documents

- General Ledger [Report](#)
- doc05451920210128143352.pdf [TRAM0001](#)
- doc05450220210128123742.pdf [TRAM0001](#)

Standard Checklist

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

Tramayes Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
<u>114 Yandina Coolum Rd, Coolum Beach (TRAM0001)</u>					
07/08/2019	Internet Bpay Unitywater 0997583133		294.30		294.30 DR
30/10/2019	Internet Bpay Unitywater 0997583133		406.81		701.11 DR
			701.11		701.11 DR

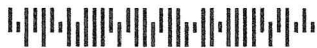
Total Debits: 701.11

Total Credits: 0.00



Unitywater

Serving you today,
investing in tomorrow.



Mr R F as TTE & Mrs A M McNamara as TTE
93 Thomson Valley Rd
VALDORA QLD 4561

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number	99758313
Payment reference	0997 5831 33
Property	114 Yandina-Coolum Rd, COOLUM BEACH, QLD

Bill number	7119193807
Billing period	02 May 2019 85 days to 25 Jul 2019
Issue date	31 Jul 2019
Approximate date of next meter reading	25 Oct 2019

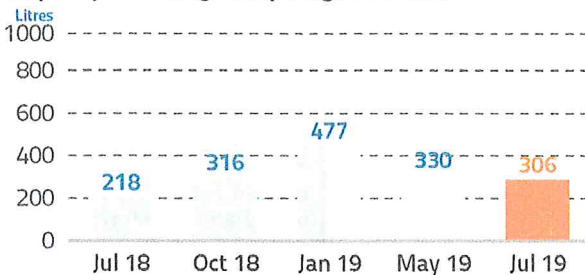
CANCELLED MONDAY 28/10/2019

Your account activity

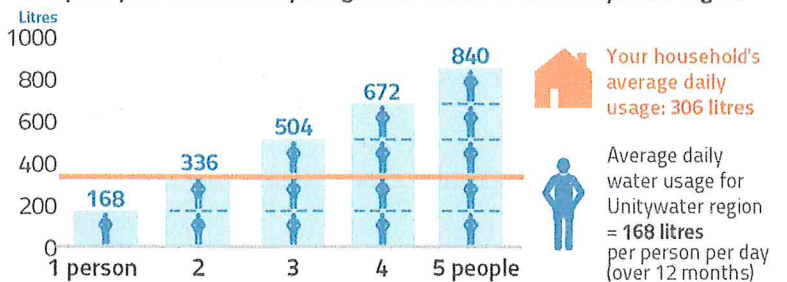
Your last bill \$343.33	-	Payments/ adjustments \$343.33	=	Balance \$0.00	+	New charges \$294.30	=	Total due \$294.30
								Due date 30 Aug 2019

11% interest per annum, compounding daily, will apply to any amount not paid by the due date

Compare your average daily usage over time



Compare your current daily usage with others in the Unitywater region



GET TO KNOW THE INS AND OUTS OF YOUR BILL

See inside for the full picture about 2019-20 water and sewerage prices and what these charges pay for.

Easy ways to pay For other payment options - see over



BPAY®
Bill Code: 130393
Ref: 0997 5831 33
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
© Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.



Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
Find out more at unitywater.com/smoothpay

New bill payment - bank acknowledgement

Acknowledgement details

Status report: Paid [?](#)
Confirmation number: A4190072287
Created: 06/08/19

From account: Investment Account6485/084-620 [39-321-6485](#)
Biller code: 130393
Biller name: UNITYWATER
Customer reference no: [0997583133](#)
Amount: 294.30
Payment date: 06/08/19

When will my [payment be received?](#)

End of Report

Date 06/08/19 Time 22:08
National Australia Bank Limited A.B.N. [12 004 044 937](#)

TELIA PAYD \$91.03



Unitywater

Serving you today,
investing in tomorrow.



Mr R F as TTE & Mrs A M McNamara as TTE
93 Thomson Valley Rd
VALDORA QLD 4561

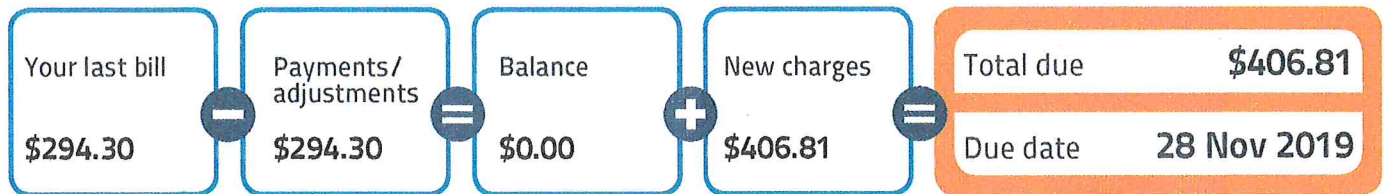
WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number 99758313
Payment reference 0997 5831 33
Property 114 Yandina-Coolum Rd,
COOLUM BEACH, QLD

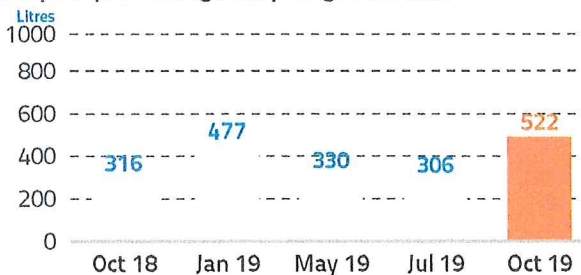
Bill number 7119519702
Billing period 26 Jul 2019
92 days to 25 Oct 2019
Issue date 29 Oct 2019
Approximate date of next meter reading 22 Jan 2020

Your account activity

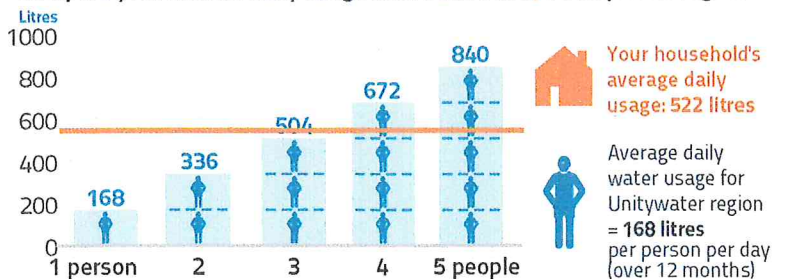


8% interest per annum, compounding daily, will apply to any amount not paid by the due date

Compare your average daily usage over time



Compare your current daily usage with others in the Unitywater region



Count the Ways
LET'S SAVE WATER
TOGETHER



Our dam levels are dropping.
Let's count on each other to make positive changes, like washing your car with a bucket instead of a hose.

For more tips tailored to your home, visit
unitywater.com/savewater

Easy ways to pay For other payment options - see over



BPAY*
Bill Code: 130393
Ref: 0997 5831 33
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
*Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.



Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
Find out more at unitywater.com/smoothpay

Your account details



1300 086 489

Account enquiries

7am-6pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
12W134722	25 Jul 19	1045	25 Oct 19	1093	48	92	521.7
					Total water usage	48	521.7
					Total sewerage usage (waste and greywater) = 90% of water usage	43.20	469.6

Activity since last bill

Last bill	\$294.30
Payments / adjustments	
7 Aug 2019 CBA BPAY BPAY 06/08/2019	-\$294.30
Account balance	\$0.00 ¹

Water and Sewerage Charges

Lot 18 Plan RP91741 Installation ID 488280

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	26 Jul 19 to 25 Oct 19	0.5217	92	\$2.953	\$141.74

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	26 Jul 19 to 25 Oct 19	0.5217	92	\$0.667	\$32.02
Sewerage up to 740 L/day	26 Jul 19 to 25 Oct 19	0.4696	92	\$0.667	\$28.81
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	26 Jul 19 to 25 Oct 19	1	92	\$0.718	\$66.06
Sewerage Access	26 Jul 19 to 25 Oct 19	1	92	\$1.502	\$138.18

Water subtotal \$239.82
Sewerage subtotal \$166.99

New water and sewerage charges \$406.81 ²

Total Due = ¹ + ² \$406.81

141.74
32.02

\$ 173.76

TELIA PAYS

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at unitywater.com for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard

Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

Water efficiency

For water efficiency tips, visit unitywater.com/water-tips

Interpreter service 13 14 50

当您需要口译员时, 请致电 13 14 50.
التصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오.
Quando necessita un interprete llame al 13 14 50

Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit unitywater.com/privacy

International calls

+ 61 7 5431 8333

unitywater.com

PO Box 953

Caboolture QLD 4510

1300 086 489

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0997 5831 33



In person, by phone or online

Billpay Code: 4028

Ref: 0997 5831 33

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



*4028 0997583133 00040681

Account number	99758313
Payment reference	0997 5831 33
Total due	\$406.81
Due date	28 Nov 2019

New bill payment - bank acknowledgement

Acknowledgement details

Status report:	Paid 
Confirmation number:	H9497827121
Created:	30/10/19
From account:	Investment Account6485/084-620 39-321-6485
Bill code:	130393
Bill name:	UNITYWATER
Customer reference no:	0997583133
Amount:	406.81
Payment date:	30/10/19

When will my [payment be received?](#)

End of Report

Date 30/10/19 Time 10:49
National Australia Bank Limited A.B.N. [12 004 044 937](#)

48500 - Income Tax Expense

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$13,434.00	\$3,648.15	268.24%
TOTAL		CY Balance	LY Balance	
		\$13,434.00	\$3,648.15	

Supporting Documents

- [statement_of_taxable_income-wp-2020.pdf](#)

Tramayes Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	30,668.24
Less	
Other Non Taxable Income	12,942.84
Realised Accounting Capital Gains	79,976.06
	<u>92,918.90</u>
Add	
Decrease in MV of investments	82,948.58
Net Capital Gains	68,864.00
	<u>151,812.58</u>
SMSF Annual Return Rounding	(1.92)
Taxable Income or Loss	<u>89,560.00</u>
Income Tax on Taxable Income or Loss	13,434.00
CURRENT TAX OR REFUND	<u>13,434.00</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(3,828.00)
AMOUNT DUE OR REFUNDABLE	<u>9,865.00</u>

** Distribution tax components review process has not been completed for the financial year.*

49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$23,374.50	\$51,399.05	(54.52)%
TOTAL		CY Balance	LY Balance	
		\$23,374.50	\$51,399.05	

Supporting Documents

No supporting documents

50000 - Members

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
MCNROB00001A	Mcnamara, Robert Frederick - Accumulation (Accumulation)	(\$655,342.43)	(\$19,607.94)	(\$17,200.56)		\$13,434.00	(\$678,716.93)	3.57%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$655,342.43)	(\$19,607.94)	(\$17,200.56)		\$13,434.00	(\$678,716.93)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Tramayes Superannuation Fund Members Statement

Robert Frederick McNamara
93 Thompson Valley Road
Valdora, Queensland, 4561, Australia

Your Details

Date of Birth : 08/08/1958
Age: 61
Tax File Number: Provided
Date Joined Fund: 07/08/2008
Service Period Start Date: 13/06/1988
Date Left Fund:
Member Code: MCNROB00001A
Account Start Date: 07/08/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 678,716.93
Total Death Benefit 678,716.93
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

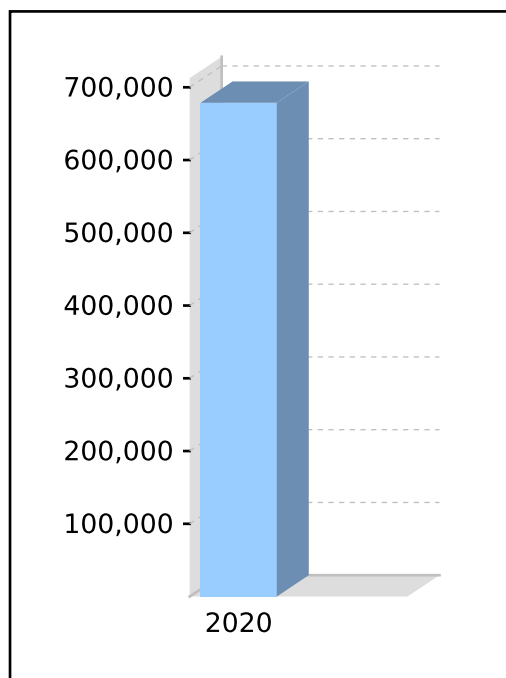
Total Benefits 678,716.93

Preservation Components

Preserved 678,716.93
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 261,517.40
Taxable 417,199.53



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	655,342.43
<u>Increases to Member account during the period</u>	
Employer Contributions	19,607.94
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	17,200.56
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	2,941.22
Income Tax	10,492.78
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	678,716.93

Tramayes Superannuation Fund Members Statement

Andrea Maree McNamara
93 Thompson Valley Road
Valdora, Queensland, 4561, Australia

Your Details

Date of Birth : 13/03/1960
Age: 60
Tax File Number: Provided
Date Joined Fund: 07/08/2008
Service Period Start Date: 07/08/2008
Date Left Fund:
Member Code: MCNAND00001A
Account Start Date: 07/08/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

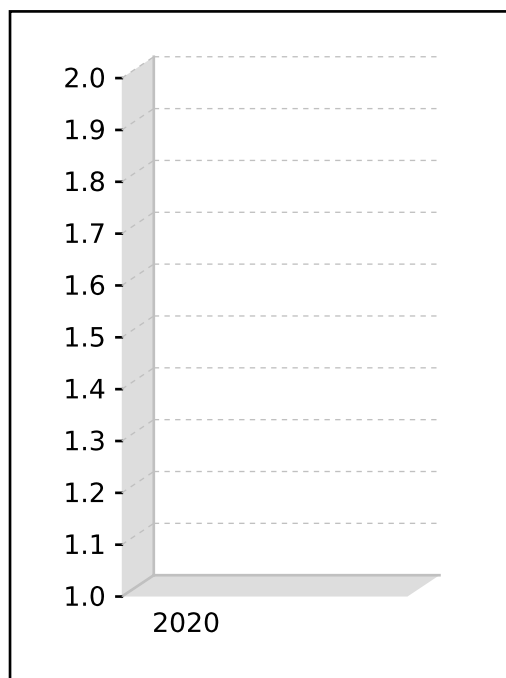
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020

0.00

Tramayes Superannuation Fund

Members Summary

As at 30 June 2020

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Robert Frederick McNamara (Age: 61)											
MCNROB00001A - Accumulation											
655,342.43	19,607.94		17,200.56			2,941.22		10,492.78			678,716.93
655,342.43	19,607.94		17,200.56			2,941.22		10,492.78			678,716.93
Andrea Maree McNamara (Age: 60)											
MCNAND00001A - Accumulation											
655,342.43	19,607.94		17,200.56			2,941.22		10,492.78			678,716.93

60400 - Bank Accounts

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
NAB383216485	NAB Cash Manager Acc:39-321-6485	\$132,876.87	\$141,032.58	(5.78)%
TOTAL		CY Balance	LY Balance	
		\$132,876.87	\$141,032.58	

Supporting Documents

- Bank Statement Report [Report](#)
- doc05449220210128123049.pdf [NAB383216485](#)

Standard Checklist

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

Tramayes Superannuation Fund Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / NAB383216485

Account Name: NAB Cash Manager Acc:39-321-6485

BSB and Account Number: 084620 383216485

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 141,032.58 \$ 1,057,071.03 \$ 1,048,915.32 \$ 132,876.87

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			141,032.58		
01/07/2019	Rent Miss Telia Knell 14100		325.00	141,357.58		
02/07/2019	HPIO27552396 Suncorp 431356	159.18		141,198.40		
22/07/2019	Rent Miss Telia Knell		650.00	141,848.40		
22/07/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	143,283.85		
23/07/2019	Miss Telia Kneller Rent		325.00	143,608.85		
29/07/2019	Miss Telia Kneller Rent		325.00	143,933.85		
29/07/2019	Internet Bpay Tax Office Payments 378008320823060	746.00		143,187.85		
29/07/2019	Internet Bpay Sunshine Coast Cncl 122001	1,009.85		142,178.00		
31/07/2019	Interest		84.38	142,262.38		
31/07/2019	ADP201907221599829 Automatic Data P 501203		277.49	142,539.87		
01/08/2019	HPIO27552396 Suncorp 431356	159.18		142,380.69		
05/08/2019	Miss Telia Kneller Rent		325.00	142,705.69		
07/08/2019	Internet Bpay Unitywater 0997583133	294.30		142,411.39		
12/08/2019	Miss Telia Kneller Rent		325.00	142,736.39		
19/08/2019	Miss Telia Kneller Rent		325.00	143,061.39		
22/08/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	144,496.84		

Tramayes Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/08/2019	Miss Telia Kneller Rent		325.00	144,821.84		
29/08/2019	ADP201907221599829 Automatic Data P 501203		225.02	145,046.86		
30/08/2019	Interest		58.85	145,105.71		
02/09/2019	Miss Telia Kneller Rent		325.00	145,430.71		
03/09/2019	HPIO27552396 Suncorp 431356	159.18		145,271.53		
09/09/2019	Miss Telia Kneller Rent		325.00	145,596.53		
16/09/2019	Miss Telia Kneller Rent		325.00	145,921.53		
23/09/2019	Miss Telia Kneller Rent		325.00	146,246.53		
30/09/2019	Interest		61.87	146,308.40		
30/09/2019	Miss Telia Kneller Rent		325.00	146,633.40		
30/09/2019	ADP201907221599829 Automatic Data P 501203		1,640.31	148,273.71		
01/10/2019	HPIO27552396 Suncorp 431356	159.18		148,114.53		
18/10/2019	Miss Telia Kneller Rent		650.00	148,764.53		
23/10/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	150,199.98		
24/10/2019	Cash and/or Cheques Deposit		515,000.00	665,199.98		
28/10/2019	ADP201907221599829 Automatic Data P 501203		92.86	665,292.84		
28/10/2019	Internet Bpay Tax Office Payments 378008320823060	917.00		664,375.84		
30/10/2019	Internet Bpay Unitywater 0997583133	406.81		663,969.03		
31/10/2019	Interest		67.42	664,036.45		
22/11/2019	Miss Telia Kneller Water Bill		173.76	664,210.21		
26/11/2019	ADP201907221599829 Automatic Data P 501203		85.29	664,295.50		

Tramayes Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/11/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	665,730.95		
29/11/2019	Interest		131.92	665,862.87		
10/12/2019	Withdrawal	500,000.00		165,862.87		
20/12/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	167,298.32		
30/12/2019	ADP201907221599829 Automatic Data P 501203		149.91	167,448.23		
31/12/2019	Interest		74.13	167,522.36		
23/01/2020	ADP201907221599829 Automatic Data P 501203		1,435.45	168,957.81		
28/01/2020	ADP201907221599829 Automatic Data P 501203		354.77	169,312.58		
31/01/2020	Interest		35.66	169,348.24		
24/02/2020	ADP201907221599829 Automatic Data P 501203		1,435.45	170,783.69		
26/02/2020	Internet Bpay Tax Office Payments 378008320823060	917.00		169,866.69		
28/02/2020	Interest		32.50	169,899.19		
02/03/2020	ADP201907221599829 Automatic Data P 501203		38.81	169,938.00		
13/03/2020	Cash Deposit		501,986.32	671,924.32		
13/03/2020	Withdrawal [Withdrawal Ainslie Bullion (5Kg)]	408,900.00		263,024.32		
24/03/2020	ADP201907221599829 Automatic Data P 501203		1,435.45	264,459.77		
30/03/2020	ADP201907221599829 Automatic Data P 501203		38.81	264,498.58		
31/03/2020	Interest		22.79	264,521.37		
31/03/2020	ADP201907221599829 Automatic Data P 501203		465.69	264,987.06		
31/03/2020	3599165 Bell Potter Secu 153461	49,990.96		214,996.10		
08/04/2020	3604231 Bell Potter Secu 153461	19,930.45		195,065.65		

Tramayes Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
14/04/2020	Internet Bpay Tax Office Payments 378008320823060	917.00		194,148.65		
14/04/2020	3606102 Bell Potter Secu 153461	69,858.79		124,289.86		
23/04/2020	Internet Bpay - Tax Office Payments	203.15		124,086.71		
23/04/2020	Internet Transfer Inv 204889	1,925.00		122,161.71		
23/04/2020	ADP202004231767117 Automatic Data P		1,435.45	123,597.16		
29/04/2020	Internet Transfer Inv 0774	418.00		123,179.16		
30/04/2020	Interest		6.68	123,185.84		
22/05/2020	ADP202004231767117 Automatic Data P		1,435.45	124,621.29		
26/05/2020	ADP202004231767117 Automatic Data P		244.59	124,865.88		
29/05/2020	Interest		4.91	124,870.79		
15/06/2020	Bell Potter Security		6,360.57	131,231.36		
19/06/2020	ADP202004231767117 Automatic Data P		1,435.45	132,666.81		
29/06/2020	ADP202004231767117 Automatic Data P		204.44	132,871.25		
30/06/2020	Interest		5.62	132,876.87		
30/06/2020	CLOSING BALANCE			132,876.87		
		<u>1,057,071.03</u>	<u>1,048,915.32</u>			



NAB Cash Manager

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

002/000038



TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Account Balance Summary

Opening balance	\$133,649.58	Cr
Total credits	\$8,369.69	
Total debits	\$820.87	
Closing balance	\$141,198.40	Cr

Statement starts 18 April 2019
Statement ends 17 July 2019

Outlet Details

Coolum Beach
1806-1814 David Low Way, Coolum Beach Qld 4573

Account Details

ROBERT MCNAMARA AND ANDREA MCNAMARA ATF
TRAMAYES S
BSB number 084-620
Account number 39-321-6485

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Apr 2019	Brought forward			133,649.58 Cr
24 Apr 2019	Rent Miss Telia Knell			
	141000.....		325.00	133,974.58 Cr
29 Apr 2019	Telia Kneller Rent		325.00	
	ADP201904291537811 Automatic Data P			
	501203.....		1,435.45	135,735.03 Cr
30 Apr 2019	Interest.....		116.93	135,851.96 Cr
1 May 2019	HPI027552396 Suncorp			
	431356.....	159.18		135,692.78 Cr
6 May 2019	Rent Miss Telia Knell			
	141000.....		325.00	136,017.78 Cr
13 May 2019	Rent Miss Telia Knell			
	141000.....		325.00	136,342.78 Cr
20 May 2019	Rent Miss Telia Knell			
	141000.....		325.00	136,667.78 Cr
22 May 2019	ADP201905221557418 Automatic Data P			
	501203.....		1,435.45	138,103.23 Cr
27 May 2019	ADP201905271559476 Automatic Data P			
	501203.....		28.78	
	Rent Miss Telia Knell			
	141000.....		325.00	138,457.01 Cr
31 May 2019	Interest.....		116.12	138,573.13 Cr
3 Jun 2019	Rent Miss Telia Knell			
	141000.....		325.00	
	HPI027552396 Suncorp			
	431356.....	159.18		138,738.95 Cr
4 Jun 2019	Internet Bpay Unitywater			
	0997583133.....	343.33		138,395.62 Cr
10 Jun 2019	Rent Miss Telia Knell			
	141000.....		325.00	138,720.62 Cr
17 Jun 2019	Water Miss Telia Knell			
	141000.....		110.46	
	Rent Miss Telia Knell			
	141000.....		325.00	139,156.08 Cr
24 Jun 2019	Rent Miss Telia Knell			
	Carried forward			139,156.08 Cr

198/78/01/N000038/S000089/1000177



NAB Cash Manager

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

002/000039



TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Account Balance Summary

Opening balance	\$141,198.40	Cr
Total credits	\$9,443.82	
Total debits	\$2,527.69	
Closing balance	\$148,114.53	Cr

Statement starts 18 July 2019
Statement ends 17 October 2019

Outlet Details

Coolum Beach
1806-1814 David Low Way, Coolum Beach Qld 4573

Account Details

ROBERT MCNAMARA AND ANDREA MCNAMARA ATF
TRAMAYES S
BSB number 084-620
Account number 39-321-6485

For Your Information

*"I'd like security as unique as me."
Your voice is your password
visit nab.com.au/voiceid*

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Jul 2019	Brought forward			141,198.40 Cr
22 Jul 2019	Miss Telia Kneller Rent.....		650.00	
	ADP201907221599829 Automatic Data P			
	501203.....		1,435.45	143,283.85 Cr
23 Jul 2019	Miss Telia Kneller Rent.....		325.00	143,608.85 Cr
29 Jul 2019	Miss Telia Kneller Rent.....		325.00	
	Internet Bpay Tax Office Payments			
	378008320823060.....	746.00		
	Internet Bpay Sunshine Coast Cncl			
	122001.....	1,009.85		142,178.00 Cr
31 Jul 2019	Interest.....		84.38	
	ADP201907311604756 Automatic Data P			
	501203.....		277.49	142,539.87 Cr
1 Aug 2019	-----			
	Monthly Transaction Summary	Number	Unit Cost	Fee
	Internet Bpay	2	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00

	HPI027552396 Suncorp			
	431356.....	159.18		142,380.69 Cr
5 Aug 2019	Miss Telia Kneller Rent.....		325.00	142,705.69 Cr
7 Aug 2019	Internet Bpay Unitywater			
	0997583133.....	294.30		142,411.39 Cr
12 Aug 2019	Miss Telia Kneller Rent.....		325.00	142,736.39 Cr
19 Aug 2019	Miss Telia Kneller Rent.....		325.00	143,061.39 Cr
22 Aug 2019	ADP201908221621087 Automatic Data P			
	Carried forward			143,061.39 Cr

290/78/01/14/000039/5000102/1000203



NAB Cash Manager

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

002/000121



TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Account Balance Summary

Opening balance	\$148,114.53	Cr
Total credits	\$520,731.64	
Total debits	\$501,323.81	
Closing balance	\$167,522.36	Cr

Statement starts 18 October 2019
Statement ends 17 January 2020

Outlet Details

Coolum Beach
1806-1814 David Low Way , Coolum Beach Qld 4573

Account Details

ROBERT MCNAMARA AND ANDREA MCNAMARA ATF
TRAMAYES S
BSB number 084-620
Account number 39-321-6485

For Your Information

Be cautious of callers who claim to be from NAB asking you for personal or banking information or remote access to your computer. Never provide this information or give an unknown caller remote access to your computer or online accounts. If you're unsure about a call from NAB being legitimate, hang up and call us on 13 22 65. Learn how to recognise scams and protect yourself by visiting nab.com.au/security

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Oct 2019	Brought forward			148,114.53 Cr
18 Oct 2019	Miss Telia Kneller Rent.....		650.00	148,764.53 Cr
23 Oct 2019	ADP201910231659482 Automatic Data P 501203.....		1,435.45	150,199.98 Cr
24 Oct 2019	Cash and/or Cheques Deposit		515,000.00	665,199.98 Cr
28 Oct 2019	ADP201910281661092 Automatic Data P 501203.....		92.86	
	Internet Bpay Tax Office Payments 378008320823060.....	917.00		664,375.84 Cr
30 Oct 2019	Internet Bpay Unitywater 0997583133	406.81		663,969.03 Cr
31 Oct 2019	Interest.....		67.42	664,036.45 Cr
1 Nov 2019	-----			
	Monthly Transaction Summary	Number	Unit Cost	Fee
	Internet Bpay	2	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00

22 Nov 2019	Miss Telia Kneller Water bill		173.76	664,210.21 Cr
26 Nov 2019	ADP201911261678259 Automatic Data P 501203.....		85.29	664,295.50 Cr
27 Nov 2019	ADP201911271678739 Automatic Data P 501203.....		1,435.45	665,730.95 Cr
29 Nov 2019	Interest.....		131.92	665,862.87 Cr
	Carried forward			665,862.87 Cr ✓

01778/01/AN000121/S000237/1000473

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			665,862.87 Cr
10 Dec 2019	Withdrawal.....	500,000.00		165,862.87 Cr
20 Dec 2019	ADP201912201694737 Automatic Data P 501203.....		1,435.45	167,298.32 Cr
30 Dec 2019	ADP201912301697143 Automatic Data P 501203.....		149.91	167,448.23 Cr
31 Dec 2019	Interest.....		74.13	167,522.36 Cr
2 Jan 2020	-----			
	Monthly Transaction Summary	Number	Unit Cost	Fee
	Banker Assisted Withdrawal	1	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00

				167,522.36 Cr ✓

Summary of Government Charges

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

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

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

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

01778/01/N/000121/S000237/1000474



NAB Cash Manager

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

002/000111



TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Account Balance Summary

Opening balance	\$167,522.36	Cr
Total credits	\$507,281.70	
Total debits	\$550,514.20	
Closing balance	\$124,289.86	Cr

Statement starts 18 January 2020
Statement ends 17 April 2020

Outlet Details

Coolum Beach
1806-1814 David Low Way, Coolum Beach Qld 4573

Account Details

ROBERT MCNAMARA AND ANDREA MCNAMARA ATF
TRAMAYES S
BSB number 084-620
Account number 39-321-6485

For Your Information

All eligible deposit and transaction accounts in your name will no longer be sent via mail but will now be available online - a faster, more secure and convenient (available 24/7) way to get your statement. We'll send an email to the address specified in 'Settings/Mailbox' - My details when your statement is ready to view in Internet Banking. If you'd prefer to have this statement posted to you, please complete and submit the form at www.nab.com.au/paperstatements within the next 10 days or speak to one of our bankers in branch or via phone.
If you've recently switched this account to online statements or have received this notification before, you do not need to take any further action.

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Jan 2020	Brought forward			167,522.36 Cr
23 Jan 2020	ADP202001231713552 Automatic Data P 501203.....		1,435.45	168,957.81 Cr
28 Jan 2020	ADP202001281714584 Automatic Data P 501203.....		354.77	169,312.58 Cr
31 Jan 2020	Interest.....		35.66	169,348.24 Cr
24 Feb 2020	ADP202002241731759 Automatic Data P 501203.....		1,435.45	170,783.69 Cr
26 Feb 2020	Internet Bpay Tax Office Payments 378008320823060.....	917.00		169,866.69 Cr
28 Feb 2020	Interest.....		32.50	169,899.19 Cr
2 Mar 2020				
	Monthly Transaction Summary	Number	Unit Cost	Fee
	Internet Bpay	1	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00
	ADP202003021734279 Automatic Data P 501203.....		38.81	169,938.00 Cr
13 Mar 2020	Cash Deposit.....		501,986.32	
	Withdrawal.....	408,900.00 (60-L-0)		263,024.32 Cr
24 Mar 2020	ADP202003241749254 Automatic Data P 501203.....		1,435.45	264,459.77 Cr
	Carried forward			264,459.77 Cr

108/78/01/M000111/5000218/1000435

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			264,459.77 Cr
30 Mar 2020	ADP202003301751294 Automatic Data P 501203.....		38.81	264,498.58 Cr
31 Mar 2020	Interest..... ADP202003311751452 Automatic Data P 501203.....		22.79 465.69	
	3599165 Bell Potter Secu 153461.....	49,990.96		214,996.10 Cr
1 Apr 2020	----- Monthly Transaction Summary Number Unit Cost Fee Banker Assisted Withdrawal 1 \$0.00 \$0.00 Total Transaction Fees \$0.00 Less Transaction Rebate \$0.00 Transaction Fees Less Rebate \$0.00 Account Service Fee \$0.00 Fee Charged \$0.00 -----			214,996.10 Cr
8 Apr 2020	3604231 Bell Potter Secu 153461.....	19,930.45		195,065.65 Cr
14 Apr 2020	Internet Bpay Tax Office Payments 378008320823060.....	917.00		
	3606102 Bell Potter Secu 153461.....	69,858.79		124,289.86 Cr ✓

Summary of Government Charges

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

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

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NAB Cash Manager

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



A 4-620
TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Account Balance Summary

Opening balance	\$124,289.86	Cr
Total credits	\$11,698.36	
Total debits	\$2,546.15	
Closing balance	\$133,442.07	Cr

Statement starts 18 April 2020
Statement ends 17 July 2020

Outlet Details

Coolum Beach
1806-1814 David Low Way, Coolum Beach Qld 4573

Account Details

ROBERT MCNAMARA AND ANDREA MCNAMARA ATF
TRAMAYES S
BSB number 084-620
Account number 39-321-6485

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Apr 2020	Brought forward			124,289.86 Cr
23 Apr 2020	ADP202004231767117 Automatic Data P			
	501203.....		1,435.45	
	Internet Bpay Tax Office Payments			
	551008856046009321.....	203.15		
	Internet Transfer Inv204889.....	1,925.00		123,597.16 Cr
29 Apr 2020	Internet Transfer INV-0774.....	418.00		123,179.16 Cr
30 Apr 2020	Interest.....		6.68	123,185.84 Cr
1 May 2020	-----			
	Monthly Transaction Summary	Number	Unit Cost	Fee
	Internet Transfer Non-NAB	2	\$0.00	\$0.00
	Internet Bpay	2	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00

				123,185.84 Cr
22 May 2020	ADP202005221784161 Automatic Data P			
	501203.....		1,435.45	124,621.29 Cr
26 May 2020	ADP202005261785065 Automatic Data P			
	501203.....		244.59	124,865.88 Cr
29 May 2020	Interest.....		4.91	124,870.79 Cr
15 Jun 2020	3657388 Bell Potter Secu			
	218621.....		6,360.57	131,231.36 Cr
19 Jun 2020	ADP202006191800455 Automatic Data P			
	501203.....		1,435.45	132,666.81 Cr
29 Jun 2020	ADP202006291804969 Automatic Data P			
	501203.....		204.44	132,871.25 Cr
30 Jun 2020	Interest.....		5.62	132,876.87 Cr
1 Jul 2020	*****			
	The Following Information Concerning This Account Is			
	Provided To Assist In Preparing Your 2019/20 Tax Return			
	Credit Interest Paid - 2019/20 Financial Year		586.73	
	Resident Withholding Tax - 2019/20 Financial Year		0.00	
	Carried forward			132,876.87 Cr

199/34/03/240275-40/5045004/1090007

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			132,876.87 Cr
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			132,876.87 Cr
3 Jul 2020	S00118773781 Mqg Dividend 077669.....		565.20	133,442.07 Cr

Summary of Government Charges

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

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

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199/3/03/M027540/5045004/090008

60800 - Term Deposits

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
NAB706675827	Term Deposit NAB 70-667-5827			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- Bank Statement Report [Report](#)
- doc05450920210128124240.pdf [NAB706675827](#)

Standard Checklist

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

Tramayes Superannuation Fund Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / NAB383216485

Account Name: NAB Cash Manager Acc:39-321-6485

BSB and Account Number: 084620 383216485

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 141,032.58 \$ 1,057,071.03 \$ 1,048,915.32 \$ 132,876.87

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			141,032.58		
01/07/2019	Rent Miss Telia Knell 14100		325.00	141,357.58		
02/07/2019	HPIO27552396 Suncorp 431356	159.18		141,198.40		
22/07/2019	Rent Miss Telia Knell		650.00	141,848.40		
22/07/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	143,283.85		
23/07/2019	Miss Telia Kneller Rent		325.00	143,608.85		
29/07/2019	Miss Telia Kneller Rent		325.00	143,933.85		
29/07/2019	Internet Bpay Tax Office Payments 378008320823060	746.00		143,187.85		
29/07/2019	Internet Bpay Sunshine Coast Cncl 122001	1,009.85		142,178.00		
31/07/2019	Interest		84.38	142,262.38		
31/07/2019	ADP201907221599829 Automatic Data P 501203		277.49	142,539.87		
01/08/2019	HPIO27552396 Suncorp 431356	159.18		142,380.69		
05/08/2019	Miss Telia Kneller Rent		325.00	142,705.69		
07/08/2019	Internet Bpay Unitywater 0997583133	294.30		142,411.39		
12/08/2019	Miss Telia Kneller Rent		325.00	142,736.39		
19/08/2019	Miss Telia Kneller Rent		325.00	143,061.39		
22/08/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	144,496.84		

Tramayes Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/08/2019	Miss Telia Kneller Rent		325.00	144,821.84		
29/08/2019	ADP201907221599829 Automatic Data P 501203		225.02	145,046.86		
30/08/2019	Interest		58.85	145,105.71		
02/09/2019	Miss Telia Kneller Rent		325.00	145,430.71		
03/09/2019	HPIO27552396 Suncorp 431356	159.18		145,271.53		
09/09/2019	Miss Telia Kneller Rent		325.00	145,596.53		
16/09/2019	Miss Telia Kneller Rent		325.00	145,921.53		
23/09/2019	Miss Telia Kneller Rent		325.00	146,246.53		
30/09/2019	Interest		61.87	146,308.40		
30/09/2019	Miss Telia Kneller Rent		325.00	146,633.40		
30/09/2019	ADP201907221599829 Automatic Data P 501203		1,640.31	148,273.71		
01/10/2019	HPIO27552396 Suncorp 431356	159.18		148,114.53		
18/10/2019	Miss Telia Kneller Rent		650.00	148,764.53		
23/10/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	150,199.98		
24/10/2019	Cash and/or Cheques Deposit		515,000.00	665,199.98		
28/10/2019	ADP201907221599829 Automatic Data P 501203		92.86	665,292.84		
28/10/2019	Internet Bpay Tax Office Payments 378008320823060	917.00		664,375.84		
30/10/2019	Internet Bpay Unitywater 0997583133	406.81		663,969.03		
31/10/2019	Interest		67.42	664,036.45		
22/11/2019	Miss Telia Kneller Water Bill		173.76	664,210.21		
26/11/2019	ADP201907221599829 Automatic Data P 501203		85.29	664,295.50		

Tramayes Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/11/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	665,730.95		
29/11/2019	Interest		131.92	665,862.87		
10/12/2019	Withdrawal	500,000.00		165,862.87		
20/12/2019	ADP201907221599829 Automatic Data P 501203		1,435.45	167,298.32		
30/12/2019	ADP201907221599829 Automatic Data P 501203		149.91	167,448.23		
31/12/2019	Interest		74.13	167,522.36		
23/01/2020	ADP201907221599829 Automatic Data P 501203		1,435.45	168,957.81		
28/01/2020	ADP201907221599829 Automatic Data P 501203		354.77	169,312.58		
31/01/2020	Interest		35.66	169,348.24		
24/02/2020	ADP201907221599829 Automatic Data P 501203		1,435.45	170,783.69		
26/02/2020	Internet Bpay Tax Office Payments 378008320823060	917.00		169,866.69		
28/02/2020	Interest		32.50	169,899.19		
02/03/2020	ADP201907221599829 Automatic Data P 501203		38.81	169,938.00		
13/03/2020	Cash Deposit		501,986.32	671,924.32		
13/03/2020	Withdrawal [Withdrawal Ainslie Bullion (5Kg)]	408,900.00		263,024.32		
24/03/2020	ADP201907221599829 Automatic Data P 501203		1,435.45	264,459.77		
30/03/2020	ADP201907221599829 Automatic Data P 501203		38.81	264,498.58		
31/03/2020	Interest		22.79	264,521.37		
31/03/2020	ADP201907221599829 Automatic Data P 501203		465.69	264,987.06		
31/03/2020	3599165 Bell Potter Secu 153461	49,990.96		214,996.10		
08/04/2020	3604231 Bell Potter Secu 153461	19,930.45		195,065.65		

Tramayas Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
14/04/2020	Internet Bpay Tax Office Payments 378008320823060	917.00		194,148.65		
14/04/2020	3606102 Bell Potter Secu 153461	69,858.79		124,289.86		
23/04/2020	Internet Bpay - Tax Office Payments	203.15		124,086.71		
23/04/2020	Internet Transfer Inv 204889	1,925.00		122,161.71		
23/04/2020	ADP202004231767117 Automatic Data P		1,435.45	123,597.16		
29/04/2020	Internet Transfer Inv 0774	418.00		123,179.16		
30/04/2020	Interest		6.68	123,185.84		
22/05/2020	ADP202004231767117 Automatic Data P		1,435.45	124,621.29		
26/05/2020	ADP202004231767117 Automatic Data P		244.59	124,865.88		
29/05/2020	Interest		4.91	124,870.79		
15/06/2020	Bell Potter Security		6,360.57	131,231.36		
19/06/2020	ADP202004231767117 Automatic Data P		1,435.45	132,666.81		
29/06/2020	ADP202004231767117 Automatic Data P		204.44	132,871.25		
30/06/2020	Interest		5.62	132,876.87		
30/06/2020	CLOSING BALANCE			132,876.87		
		<u>1,057,071.03</u>	<u>1,048,915.32</u>			



13 March 2020

4-620



002 / 02514

TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Hi Mr and Mrs McNamara

We've processed your closure request

Funds have been deposited into your nominated account on 13 March 2020 as calculated below.

NAB Term Deposit account 70-667-5827	
Account name	Robert McNamara and Andrea McNamara ATF Tramayes S
Amount	\$501,910.96
Term	90 days
Interest rate p.a.	1.37%
Start date	9 March 2020
Closure date	13 March 2020
adjusted Gross interest	\$75.36*
less Prepayment cost	\$0.00
Net interest	\$75.36
Closing balance	\$501,986.32

* Gross interest includes any interest that may be payable prior to the maturity date

Note: When calculating the prepayment cost, we take into consideration any interest already paid to you during the term. The amount paid to you on the prepayment date, plus all previous interest payments, will always be equal to or more than your original deposit amount.

If you have any questions contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

073VNTM01/02514/006419



10 March 2020

4-620



002 / 03070

TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Hi Mr and Mrs McNamara

Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 9 March 2020. Following your instructions we:

- Reinvested \$500,000.00 into a new NAB Term Deposit, plus an interest amount of \$1,910.96

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 16 March 2020.

NAB Term Deposit account 70-667-5827

Account name	Robert McNamara and Andrea McNamara ATF Tramayes S
Amount	\$501,910.96
Term	90 days
Interest rate p.a.	1.37%
Interest frequency	At maturity
Interest	\$1,695.50
Start date	9 March 2020
Maturity date	7 June 2020



What you've instructed us to do at next maturity

Term Deposit and interest \$503,606.46
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



Important information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

070VNTM01/03070/009033



19 February 2020

4-620



002 / 07499

TRAMAYES SUPERANNUATION FUND
93 THOMPSON VALLEY ROAD
VALDORA QLD 4561

Hi Mr and Mrs McNamara

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 9 March 2020 and to confirm your maturity instructions.

NAB Term Deposit account 70-667-5827

Account name	Robert McNamara and Andrea McNamara ATF Tramayes S
Amount	\$500,000.00
Term	90 days
Interest rate p.a.	1.55%
Interest frequency	At maturity
Interest	\$1,910.96
Start date	10 December 2019
Maturity date	9 March 2020



What you've instructed us to do at maturity

Term Deposit and interest

To be reinvested as a new NAB Term Deposit at Maturity on the same terms and conditions

New amount \$501,910.96

Term 90 days

Rate The indicative interest rate for your new NAB Term Deposit is 0.80% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

76000 - Other Assets

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
GLD01	GOLD BULLION	5.000000	\$397,559.70			100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		5.000000	\$397,559.70			

Supporting Documents

- Investment Movement Report [Report](#)
- doc05450420210128123844.pdf [GLD01](#)
- doc05450320210128123831.pdf [GLD01](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
NAB Cash Manager Acc:39-321-6485		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
Term Deposits										
Term Deposit NAB 70-667-5827				501,986.32		(501,986.32)			0.00	0.00
				501,986.32		(501,986.32)			0.00	0.00
Other Assets										
GOLD BULLION			5.00	408,900.00				5.00	408,900.00	397,559.70
				408,900.00					408,900.00	397,559.70
Plant and Equipment (at written down value) - Unitised										
Air Conditioning - 114 Coolum Yandina Road	1.00	3,200.00			(1.00)	(3,200.00)	(1,889.28)		0.00	
Blinds - 114 Coolum Yandina Road	1.00	840.00			(1.00)	(840.00)	(623.39)		0.00	
Carpet - 114 Coolum Yandina Road	1.00	1,380.00			(1.00)	(1,380.00)	(1,035.00)		0.00	
Ceiling Fans - 114 Coolum Yandina Road	1.00	1,250.00			(1.00)	(1,250.00)	(1,074.22)		0.00	
Chlorinator - 114 Coolum Yandina Road	1.00	999.00			(1.00)	(999.00)	(491.69)		0.00	

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Cooktop - 114 Coolum Yandina Road	1.00	700.00			(1.00)	(700.00)	(519.49)			0.00
Curtains - 114 Coolum Yandina Road	1.00	980.00			(1.00)	(980.00)	(727.29)			0.00
Dishwasher - 114 Coolum Yandina Road	1.00	800.00			(1.00)	(800.00)	(593.71)			0.00
Exhaust Fans/Heater/Light - 114 Coolum Yandina Road	1.00	250.00						1.00	250.00	0.00
Extractor Fan - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Fans	3.00	357.60			(3.00)	(357.60)	(67.05)			0.00
Garden Shed - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(782.93)			0.00
Hot Water Service - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Oven - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	1.00	2,800.00			(1.00)	(2,800.00)	(1,451.85)			0.00
Security Gate Control - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(1,062.72)			0.00
		20,756.60				(20,506.60)	(12,942.84)		250.00	0.00

Real Estate Properties (Australian - Residential)

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
114 Yandina Coolum Rd, Coolum Beach	1.00	318,848.85			(1.00)	(318,848.85)	96,787.39		0.00	
Building Cost - 114 Coolum Yandina Road	1.00	102,000.00			(1.00)	(102,000.00)	(10,200.00)		0.00	
		420,848.85				(420,848.85)	86,587.39		0.00	
Shares in Listed Companies (Australian)										
Betashares Geared Australian Equity Fund (hedge Fund)			1,440.00	19,930.45	(1,440.00)	(19,930.45)	6,331.51		0.00	
BHP Group Limited			1,260.00	39,966.10				1,260.00	39,966.10	45,133.20
Iluka Resources Limited			2,159.00	19,901.39				2,159.00	19,901.39	18,437.86
Macquarie Group Limited			314.00	29,892.69				314.00	29,892.69	37,240.40
Woodside Petroleum Ltd			2,686.00	49,990.96				2,686.00	49,990.96	58,151.90
				159,681.59		(19,930.45)	6,331.51		139,751.14	158,963.36
		582,638.03		2,119,483.23		(2,020,343.25)	79,976.06		681,778.01	689,399.93

79,511.94 ▼ -121.69 -0.15%

Gold ▼ AUD ▼ kg ▼

Gold Price on 30 June 2020

Tuesday 2020/06/30	Close	Change \$	Change %
Gold Price (https://goldprice.org)	1781.89	9.78	0.55
Silver Price (https://silverprice.org)	18.20	0.35	1.94
Gold/Silver Ratio (https://goldprice.org/gold-silver-ratio.html)	97.90	-1.39	-1.42
Silver/Gold Ratio (https://goldprice.org/silver-gold-ratio.html)	0.01	0.00	1.26

Daily Gold Price Charts

[\(/gold-price-today\)](/gold-price-today)[Gold Price On Mon Dec 21st, 2020 \(/gold-price-today/2020-12-21\)](/gold-price-today/2020-12-21)[Gold Price On Sun Dec 20th, 2020 \(/gold-price-today/2020-12-20\)](/gold-price-today/2020-12-20)[Gold Price On Sat Dec 19th, 2020 \(/gold-price-today/2020-12-19\)](/gold-price-today/2020-12-19)[Gold Price On Fri Dec 18th, 2020 \(/gold-price-today/2020-12-18\)](/gold-price-today/2020-12-18)[Gold Price On Thu Dec 17th, 2020 \(/gold-price-today/2020-12-17\)](/gold-price-today/2020-12-17)[Gold Price On Wed Dec 16th, 2020 \(/gold-price-today/2020-12-16\)](/gold-price-today/2020-12-16)

1 Day Gold Price Chart

1 Day Gold Price Chart

3 Day Gold Price Chart
3 Day Gold Price Chart30 Day Gold Price Chart
30 Day Gold Price Chart5 Year Gold Price Chart
5 Year Gold Price Chart

29/06/20	2,581.76	83.006
30/06/20	2,579.81	82.943

2020

December 2020 Gold in AUD
 November 2020 Gold in AUD
 October 2020 Gold in AUD
 September 2020 Gold in AUD
 August 2020 Gold in AUD
 July 2020 Gold in AUD
 June 2020 Gold in AUD
 May 2020 Gold in AUD
 April 2020 Gold in AUD
 March 2020 Gold in AUD
 February 2020 Gold in AUD
 January 2020 Gold in AUD

Current Gold Prices in AUD
 30 Day Gold Chart in AUD
 60 Day Gold Chart in AUD
 90 Day Gold Chart in AUD
 1 Year Gold Chart in AUD
 2 Year Gold Chart in AUD
 5 Year Gold Chart in AUD
 Historical Gold Prices in AUD

Bullion Prices

Gold Prices
 Silver Prices
 Platinum Prices
 Palladium Prices

View

- Gold Prices
- Silver Prices
- Platinum Prices
- Palladium Prices

Bullion Rates

Gold Price History in Australian Dollars (AUD) for June 2020

	Gold Price/oz	Gold Price/gram
01/06/20	2,558.29	82.251
02/06/20	2,508.05	80.636
03/06/20	2,453.58	78.884
04/06/20	2,468.13	79.352
05/06/20	2,417.28	77.717

07/06/20	2,416.57	77.694
08/06/20	2,420.05	77.806
09/06/20	2,464.34	79.230
10/06/20	2,484.48	79.878
11/06/20	2,527.51	81.261
12/06/20	2,525.76	81.205
14/06/20	2,533.88	81.466
15/06/20	2,493.66	80.173
16/06/20	2,509.29	80.675
17/06/20	2,509.19	80.672
18/06/20	2,516.00	80.891
19/06/20	2,549.16	81.957
21/06/20	2,555.25	82.153
22/06/20	2,539.46	81.646
23/06/20	2,550.94	82.015
24/06/20	2,564.52	82.451
25/06/20	2,561.08	82.341
26/06/20	2,578.55	82.902
28/06/20	2,584.52	83.094

Invoice No 20627	Invoice Date 13 Mar 2020	Customer PO No Hold	Tracking Code	Salesperson Julie Aquilina	Type 2. Phone
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Customer:
Tramayes Superannuation Fund
Robert McNamara

Ship To:
Tramayes Superannuation Fund
Robert McNamara

Phone: 0451633775
robert.mcnamara@vertivco.com

****ID Pending - Super Fund docs; Robert McNamara; Andrea McNamara****

Item	Qty	Unit Price	Subtotal
1kg Gold Bullion Perth Mint	5	\$81,773.00	\$408,865.00

Title to the goods mentioned herein transfers to the purchaser upon receipt of clear funds. You have entered into a legally binding contract. See our Terms & Conditions
<https://www.ainsliebullion.com.au/termsoftrade.aspx>

Product Cost:	\$408,865.00
Surcharge:	\$0.00
Delivery Details:	\$0.00
Discount:	\$0.00
Sub Total:	\$408,865.00
Tax (0%):	\$0.00

Payments

Payments	Method	Ref	Amount
13 Mar 2020	Bank Transfer		\$408,865.00

Tax Invoice Total (AUD):	\$408,865.00
Total Paid (AUD):	\$408,865.00
Outstanding (AUD):	\$0.00

Billor Code: 220038

BPAY Reference: 61159778



Contact your financial institution to make this payment from your bank account (excluding credit cards). Minimum payment \$10.00.

The following account name will appear on your bank statement - **Ainslie Bullion Comp**

BSB : 034-002 | Account Number 768377 | Ainslie Bullion Company @ Westpac, 260 Queen St, Brisbane

McNamara, Robert

From: Karen Bailey <karen@ainsliebullion.com.au>
Sent: Monday, 16 March 2020 7:53 AM
To: McNamara, Robert
Subject: [ExternalEmail] Thank you for your payment - Ainslie Bullion In Store Collection Inv 20627
Attachments: Cin7_Order_Confirmation_23957_TSUP21017-1_16_Mar_2020_752_AM.pdf

Good morning Robert,

Thank you for your payment. Your items are ready for pick up. For your records your fully paid invoice number 20627 is attached.

Please bring your invoice number and current photo ID and all relevant documentation with you when you call to pick up your purchase. Please be ready to quote your invoice number in email or phone call queries

FOR HELD ITEMS

If we are holding your items for pick up please ensure you have Photo ID and the invoice number when calling at our office. Our hours are 9am to 4pm Monday to Friday excluding public holidays.

Please be aware that due to limited storage capacity we can only hold your order for **30 days from date of purchase**. If you wish to have the order held for a longer period, a “**Storage Fee**” may apply.

If you are arranging pick up by a third party, we require an email from you stating the invoice number and name of the nominated person acting on your behalf. They need to know that their photo ID will be required. Please forward this email to info@ainsliebullion.com.au.

We will record this request on your invoice for a hassle free pick up.

DELIVERY TO RESERVE VAULT?

If you would like to securely store your purchase at Reserve Vault we can deliver your goods there free of charge. Ainslie Bullion recommends Reserve Vault as an independent world class secure storage facility. In premises first established by the Reserve Bank of Australia, this purpose built vault offers insurance underwritten by Lloyds of London. Storage access or inspection can only be arranged by prior appointment and provision of identification. For enquiries phone Reserve Vault on 07 3221 6128 or www.reservevault.com.au.

Note for Pick Ups from our office

We have a car park under the building with access from Charlotte Street. Please refer to the map on our website. Parking everywhere in the City is expensive **BUT** we have a **\$10.00 for an hour discount prepaid parking** voucher available for all our clients which can be used in the building with “Wilson Parking”.

We will always make every endeavour to give you fast and efficient service yet be aware of giving you the time you require to leave here satisfied with your sale or purchase.

Please ask at the Ainslie Reception Desk for a \$10 for an hour prepaid parking voucher.

Thank you for choosing Ainslie Bullion.

Kind regards,

Karen Bailey

Sales Consultant



L6 12 Creek St Brisbane QLD 4000

p +61 7 3221 0500 or 1800 819 474

www.ainsliebullion.com.au or find us on Facebook

Open: 9am to 4pm weekdays

Visit our website for the best daily news, education and ultra easy Web Shop where you can buy all our product at a discount to buying in store.

Ainslie Bullion recommends **Reserve Vault** (www.reservevault.com.au) as an independent ultra high security storage facility. Storage access can only be arranged by prior appointment and provision of identification. For Reserve Vault enquiries call them on 07 3221 6128 or visit their website.

76550 - Plant and Equipment (at written down value) - Unitised

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
TRAM0001_BLINDS-114C	Blinds - 114 Coolum Yandina Road	0.000000		1.000000	\$216.61	100%
TRAM0001_DISHWASHER-	Dishwasher - 114 Coolum Yandina Road	0.000000		1.000000	\$206.29	100%
TRAM0001_CHLORINATOR	Chlorinator - 114 Coolum Yandina Road	0.000000		1.000000	\$507.31	100%
TRAM0001_GARDENSHED-	Garden Shed - 114 Coolum Yandina Road	0.000000		1.000000	\$1,017.07	100%
TRAM0001_AIRCONDITIO	Air Conditioning - 114 Coolum Yandina Road	0.000000		1.000000	\$1,310.72	100%
TRAM0001_CURTAINS-11	Curtains - 114 Coolum Yandina Road	0.000000		1.000000	\$252.71	100%
TRAM0001_EXTRACTORFA	Extractor Fan - 114 Coolum Yandina Road	0.000000		1.000000	\$325.26	100%
TRAM0001_EXHAUSTFANS	Exhaust Fans /Heater/Light - 114 Coolum Yandina Road	1.000000		1.000000		0%
TRAM0001_CEILINGFANS	Ceiling Fans - 114 Coolum Yandina Road	0.000000		1.000000	\$175.78	100%
TRAM0001_CARPET-114C	Carpet - 114 Coolum Yandina Road	0.000000		1.000000	\$345.00	100%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
TRAM0001_OVEN-114COO	Oven - 114 Coolum Yandina Road	0.000000		1.000000	\$325.26	100%
TRAM0001_POOLPUMP/FI	Pool Pump /Filtration /Cleaning - 114 Coolum Yandina Road	0.000000		1.000000	\$1,348.15	100%
TRAM0001_COOKTOP-114	Cooktop - 114 Coolum Yandina Road	0.000000		1.000000	\$180.51	100%
TRAM0001_SECURITYGAT	Security Gate Control - 114 Coolum Yandina Road	0.000000		1.000000	\$737.28	100%
TRAM0001_HOTWATERSER	Hot Water Service - 114 Coolum Yandina Road	0.000000		1.000000	\$325.26	100%
TRAM0001_Fans	Fans	0.000000		3.000000	\$290.55	100%
TOTAL			CY Balance	LY Units	LY Balance	
		1.000000		18.000000	\$7,563.76	

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
NAB Cash Manager Acc:39-321-6485		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
Term Deposits										
Term Deposit NAB 70-667-5827				501,986.32		(501,986.32)			0.00	0.00
				501,986.32		(501,986.32)			0.00	0.00
Other Assets										
GOLD BULLION			5.00	408,900.00				5.00	408,900.00	397,559.70
				408,900.00					408,900.00	397,559.70
Plant and Equipment (at written down value) - Unitised										
Air Conditioning - 114 Coolum Yandina Road	1.00	3,200.00			(1.00)	(3,200.00)	(1,889.28)		0.00	
Blinds - 114 Coolum Yandina Road	1.00	840.00			(1.00)	(840.00)	(623.39)		0.00	
Carpet - 114 Coolum Yandina Road	1.00	1,380.00			(1.00)	(1,380.00)	(1,035.00)		0.00	
Ceiling Fans - 114 Coolum Yandina Road	1.00	1,250.00			(1.00)	(1,250.00)	(1,074.22)		0.00	
Chlorinator - 114 Coolum Yandina Road	1.00	999.00			(1.00)	(999.00)	(491.69)		0.00	

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Cooktop - 114 Coolum Yandina Road	1.00	700.00			(1.00)	(700.00)	(519.49)			0.00
Curtains - 114 Coolum Yandina Road	1.00	980.00			(1.00)	(980.00)	(727.29)			0.00
Dishwasher - 114 Coolum Yandina Road	1.00	800.00			(1.00)	(800.00)	(593.71)			0.00
Exhaust Fans/Heater/Light - 114 Coolum Yandina Road	1.00	250.00						1.00	250.00	0.00
Extractor Fan - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Fans	3.00	357.60			(3.00)	(357.60)	(67.05)			0.00
Garden Shed - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(782.93)			0.00
Hot Water Service - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Oven - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	1.00	2,800.00			(1.00)	(2,800.00)	(1,451.85)			0.00
Security Gate Control - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(1,062.72)			0.00
		20,756.60				(20,506.60)	(12,942.84)		250.00	0.00

Real Estate Properties (Australian - Residential)

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
114 Yandina Coolum Rd, Coolum Beach	1.00	318,848.85			(1.00)	(318,848.85)	96,787.39		0.00	
Building Cost - 114 Coolum Yandina Road	1.00	102,000.00			(1.00)	(102,000.00)	(10,200.00)		0.00	
		420,848.85				(420,848.85)	86,587.39		0.00	
Shares in Listed Companies (Australian)										
Betashares Geared Australian Equity Fund (hedge Fund)			1,440.00	19,930.45	(1,440.00)	(19,930.45)	6,331.51		0.00	
BHP Group Limited			1,260.00	39,966.10				1,260.00	39,966.10	45,133.20
Iluka Resources Limited			2,159.00	19,901.39				2,159.00	19,901.39	18,437.86
Macquarie Group Limited			314.00	29,892.69				314.00	29,892.69	37,240.40
Woodside Petroleum Ltd			2,686.00	49,990.96				2,686.00	49,990.96	58,151.90
				159,681.59		(19,930.45)	6,331.51		139,751.14	158,963.36
		582,638.03		2,119,483.23		(2,020,343.25)	79,976.06		681,778.01	689,399.93

77200 - Real Estate Properties (Australian - Residential)

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
TRAM0001	114 Yandina Coolum Rd, Coolum Beach	0.000000		1.000000	\$415,636.24	100%
TRAM0002	Building Cost - 114 Coolum Yandina Road	0.000000		1.000000	\$91,800.00	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		2.000000	\$507,436.24	

Supporting Documents

- Investment Movement Report [Report](#)
- doc05450520210128123928.pdf [TRAM0001](#)

Standard Checklist

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

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
NAB Cash Manager Acc:39-321-6485		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
Term Deposits										
Term Deposit NAB 70-667-5827				501,986.32		(501,986.32)			0.00	0.00
				501,986.32		(501,986.32)			0.00	0.00
Other Assets										
GOLD BULLION			5.00	408,900.00				5.00	408,900.00	397,559.70
				408,900.00					408,900.00	397,559.70
Plant and Equipment (at written down value) - Unitised										
Air Conditioning - 114 Coolum Yandina Road	1.00	3,200.00			(1.00)	(3,200.00)	(1,889.28)		0.00	
Blinds - 114 Coolum Yandina Road	1.00	840.00			(1.00)	(840.00)	(623.39)		0.00	
Carpet - 114 Coolum Yandina Road	1.00	1,380.00			(1.00)	(1,380.00)	(1,035.00)		0.00	
Ceiling Fans - 114 Coolum Yandina Road	1.00	1,250.00			(1.00)	(1,250.00)	(1,074.22)		0.00	
Chlorinator - 114 Coolum Yandina Road	1.00	999.00			(1.00)	(999.00)	(491.69)		0.00	

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Cooktop - 114 Coolum Yandina Road	1.00	700.00			(1.00)	(700.00)	(519.49)			0.00
Curtains - 114 Coolum Yandina Road	1.00	980.00			(1.00)	(980.00)	(727.29)			0.00
Dishwasher - 114 Coolum Yandina Road	1.00	800.00			(1.00)	(800.00)	(593.71)			0.00
Exhaust Fans/Heater/Light - 114 Coolum Yandina Road	1.00	250.00						1.00	250.00	0.00
Extractor Fan - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Fans	3.00	357.60			(3.00)	(357.60)	(67.05)			0.00
Garden Shed - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(782.93)			0.00
Hot Water Service - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Oven - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	1.00	2,800.00			(1.00)	(2,800.00)	(1,451.85)			0.00
Security Gate Control - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(1,062.72)			0.00
		20,756.60				(20,506.60)	(12,942.84)		250.00	0.00

Real Estate Properties (Australian - Residential)

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
114 Yandina Coolum Rd, Coolum Beach	1.00	318,848.85			(1.00)	(318,848.85)	96,787.39		0.00	
Building Cost - 114 Coolum Yandina Road	1.00	102,000.00			(1.00)	(102,000.00)	(10,200.00)		0.00	
		420,848.85				(420,848.85)	86,587.39		0.00	
Shares in Listed Companies (Australian)										
Betashares Geared Australian Equity Fund (hedge Fund)			1,440.00	19,930.45	(1,440.00)	(19,930.45)	6,331.51		0.00	
BHP Group Limited			1,260.00	39,966.10				1,260.00	39,966.10	45,133.20
Iluka Resources Limited			2,159.00	19,901.39				2,159.00	19,901.39	18,437.86
Macquarie Group Limited			314.00	29,892.69				314.00	29,892.69	37,240.40
Woodside Petroleum Ltd			2,686.00	49,990.96				2,686.00	49,990.96	58,151.90
				159,681.59		(19,930.45)	6,331.51		139,751.14	158,963.36
		582,638.03		2,119,483.23		(2,020,343.25)	79,976.06		681,778.01	689,399.93

Duty Imprint

Dealing Number



OFFICE USE ONLY

Privacy Statement

Collection of information from this form is authorised by legislation and is used to maintain publicly searchable records. For more information see the Department's website.

Print one-sided only

Client ID: 3613605	Duties Act 2001
Transaction No. _____	
Duty Paid \$ _____	<input type="checkbox"/> Exempt
UTI \$ _____	
Date / / _____	Signed

1. Interest being transferred (if shares show as a fraction)

Lodger (Name, address, E-mail & phone number) Lodger Code

FEE SIMPLE

Note: A Form 24 - Property Information (Transfer) must be attached to this Form where interest being transferred is "fee simple" (Land Title Act 1994), "State leasehold" (Land Act 1994) or "Water Allocation" (Water Act 2000)

2. Lot on Plan Description

Title Reference

LOT 18 ON RP91741

14818027

3. Transferor

ROBERT FREDERICK MCNAMARA & ANDREA MAREE MCNAMARA TRUSTEE UNDER INSTRUMENT 716446700

4. Consideration

\$515,000.00

5. Transferee

Given names

Surname/Company name and number

(include tenancy if more than one)

ANDREW ROBERT

MCNAMARA

6. Transfer/Execution The Transferor transfers to the Transferee the estate and interest described in item 1 for the consideration and in the case of monetary consideration acknowledges receipt thereof. The Transferor declares that the information contained in items 3 to 6 on the attached Form 24 is true and correct. The Transferee states the information contained in items 1, 2, 4 to 6(h) on the attached Form 24 is true and correct. Where a solicitor signs on behalf of the Transferee the information in items 1, 2, 4 to 6(h) on the Form 24 is based on information supplied by the Transferee.

NOTE: Witnessing officer must be aware of their obligations under section 162 of the Land Title Act 1994.

Separate executions are required for each transferor and transferee. Signatories are to provide to the witness, evidence that they are the person entitled to sign the instrument (including proof of identity).

Carole Argo
CAROLE JOAN ARGO JP(QUAL) 115639
Witnessing Officer (signature, full name & qualification)

25/09/19
Execution Date

[Signature]
Transferor's Signature

Carole Argo
CAROLE JOAN ARGO JP(QUAL) 115639
Witnessing Officer (signature, full name & qualification)

25/09/19
Execution Date

[Signature]
Transferor's Signature

Maggi
LEIGH MARAVERITA POPP
Witnessing Officer (signature, full name & qualification)



27/09/19
Execution Date

[Signature]
*Transferee's or Solicitor's Signature

Witnessing Officer (signature, full name & qualification)
(Witnessing officer must be in accordance with Schedule 1 of the Land Title Act 1994 eg Legal Practitioner, JP, C Dec)

Execution Date

*Transferee's or Solicitor's Signature

*Note: A Solicitor is required to print full name if signing on behalf of the Transferee and no witness is required in this instance

**READ THIS BEFORE SIGNING A TITLES REGISTRY
FORM 1—TRANSFER OR FORM 2—MORTGAGE**

**IF YOU FAIL TO PROVIDE TO THE WITNESSING OFFICER ADEQUATE EVIDENCE OF YOUR ENTITLEMENT TO
SIGN THE FORM, THE WITNESSING OFFICER MAY DECLINE TO WITNESS YOUR SIGNATURE**

Note – This page is NOT part of the form and should NOT be lodged in the titles registry

Signing and witnessing of titles registry transfer or mortgage forms

A person who witnesses the signature of an individual on a titles registry form is required by law to take reasonable steps to ensure the person signing the form is entitled to do so.

If you take your transfer or mortgage form/s to a Justice of the Peace or Commissioner for Declarations (or other person qualified under Schedule 1 of the *Land Title Act 1994* to witness a titles registry form, such as a lawyer) to have your signature witnessed, you must provide to the satisfaction of the witness, the following—

1. proof of identity showing your photo and signature; and
2. supporting documentation that shows your name and property details, and helps to confirm you are entitled to sign the form/s.

1. Proof of identity documents

Proof of identity documents may include—

- driver licence; or
- passport.

2. Supporting documentation that helps to confirm you are entitled to sign the form/s

If you are **selling property** or are **only refinancing**, supporting documentation may include either—

- a local government current rates notice for the property, or
- a recently issued current title search statement for the property, or
- a recently issued registration confirmation statement for the property, or
- a current certificate of title (if one exists) for the property.

If you are a **purchaser** and/or **financing the purchase**, supporting documentation may include either—

- a copy of the contract of sale for the property; or
- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.

(This form must accompany Titles Registry Form 1 – Transfer when lodged in the Titles Registry)
 Foreign Ownership of Land Register Act 1988, Duties Act 2001, Land Valuation Act 2010, Land Tax Act 2010, Local Government Act 2009, Water Act 2000, Electrical Safety Act 2002, Fire and Emergency Services Act 1990, South-East Queensland Water (Distribution and Retail Restructuring) Act 2009, Taxation Administration Act 2001

PART A – Transferee to complete

Title reference [14818027] Page 1 of 2

Electronic version – for completion before printing one-sided only.

Where insufficient space in an item, use Form 20 (Enlarged Panel).

Official use only

Mark appropriate [] with 'X'

Refer to guide for completion for further information and details about the purpose of the collection of information.

1. Transferee

- (a) Given names & surname or Company & ACN/ABN
- (b) Date of birth (dd/mm/yyyy)
- (c) Residential or business address after possession

ANDREW ROBERT MCNAMARA

28/08/1988

93 Thomson Valley Road
Valdora QLD 4561

- (d) Contact details after possession

(i) Phone number - 0418 953 363

(ii) Postal address (include only one address even if multiple owners) - As above [] OR complete address below

(iii) Email address - armcnamara88@gmail.com

- (e) Name of trust - N/A [] OR complete - N/A

- (f) Is transferee a foreign person / corporation?

N/A []

NO [x]

YES []

➤ Attach completed Form 25
(Foreign Ownership Information)

Note: The definition of a foreign person or corporation is defined in the *Foreign Ownership of Land Register Act 1988*. Refer to guide for completion for more information.

(N/A if only for a Water Allocation)

- (g) Does transferee ordinarily reside in Australia?

N/A []

NO []

YES [x]

(N/A if only for a Water Allocation)

2. Transaction

- (a) Date of possession (dd/mm/yyyy) – 18 September 2019 ➤ The date of possession is the actual date the transferee has legal control or ownership of the property. Usually, this is the date of settlement, or the date as agreed to by both parties.
- (b) Date of settlement (dd/mm/yyyy) – 18 September 2019 ➤ The date of settlement must be completed even where it is the same as the date of possession.

This form is comprised of two Parts -

- Part A – Transferee to complete
- Part B – Transferor to complete

BOTH parts must be submitted with the Form 1 Transfer.

(This form must accompany Titles Registry Form 1 – Transfer when lodged in the Titles Registry)

PART B – Transferor to complete

Title reference [14818027] Page 2 of 2

Electronic version – for completion before printing one-sided only.
Where insufficient space in an item, use Form 20 (Enlarged Panel).

Mark appropriate [] with 'X'
Refer to guide for completion for further information and details about the purpose of the collection of information.

3. Transferor's residential or business address after settlement

4. Details of sale price (Sale price must include GST if applicable)

(a) Property excluding water allocation		(b) Water allocation - N/A [x] OR complete below	
Cash	\$515,000.00	Cash	
Vendor terms		Vendor terms	
Assumption of liabilities		Assumption of liabilities	
Other (specify above)		Other (specify above)	
Total \$515,000.00		Total	

5. Property details

(a) Land / Water allocation description		(b) Property address (leave blank for water allocations)			
Lot	Plan type & no.	Street no.	Street name	Suburb/Town/Locality	Postcode
18	RP91741	114	Yandina Coolum Road	Coolum Beach QLD	4573

(c) Property transferred includes:		(d) Current land use:		(e) Water allocation - N/A [x] OR complete below	
Plant & machinery	[]	Vacant land	[]	(i) Is water allocation unsupplemented?	
Livestock	[]	Dwelling	[x]	NO [] YES [] > complete (ii) below	
Crops	[]	Multi-unit	[]	(ii) Reference number of the water allocation	
Existing right	[]	Flats	[]	dealing certificate - unsupplemented	
Movable chattels	[]	Guest house /			
Water licence	[]	Private hotel	[]		
Interim water allocation	[]	Farming	[]		
Other (specify above)		Industrial	[]		
		Commercial	[]		

(f) Safety switch			
(i) Is an electrical safety switch installed?	N/A []	NO []	YES [X]
(ii) Has transferee been informed in writing about its existence?	N/A []	NO []	YES [X]
(g) Smoke alarm			
(i) Is a compliant smoke alarm/s installed?	N/A []	NO []	YES [X]
(ii) Has transferee been informed in writing about its existence?	N/A []	NO []	YES [X]

6. Transaction information

(a) Is there an agreement in writing for the transfer of dutiable property?	NO []	YES [X]	> If Yes, complete (b) below
(b) If Yes, provide the date of the written agreement (dd/mm/yyyy) -	18 July 2019 (leave blank if No above)		
(c) Were any transferees related to or associated with any transferors at the date of the dutiable transaction?	NO [x]	YES []	> If Yes, complete (d) below
(d) If Yes above, state the degree of relationship / association and supply evidence of value to Office of State Revenue	- > See guide for completion		
(e) Is the consideration less than the unencumbered value of the property included in this transaction?	NO [x]	YES []	> See guide for completion
(f) Is this transaction part of an arrangement that includes other dutiable transactions?	NO [x]	YES []	> See guide for completion
(g) Is GST payable on this transaction? See guide for completion	NO [x]	YES []	> If Yes, complete (h) below
(h) If GST is payable, is the transaction under the margin scheme?	NO [x]	YES []	
(i) Is any transferor a non-Australian entity?	NO [x]	YES []	> See guide for completion

SELLERS DISCLOSURE TO BUYER

TO: Andrew Robert McNamara

I/We ROBERT FREDERICK MCNAMARA & ANDREA MAREE MCNAMARA TRADING AS TRUSTEES FOR TRAMAYES SUPERANNUATION FUND are seller/s of the property situated at 114 Yandina Cooloom Road Cooloom Beach QLD 4573 and described as Lot 18 on RP91741 Title Reference 14818027 **HEREBY DISCLOSE** that:

An approved Electrical Safety Swich * for the general purpose socket outlets **IS/IS NOT** installed in the property

Compliant Smoke alarm/s * **ARE/ARE NOT** installed in the property

This notice is given pursuant to the provisions of the *Electricity Regulation 1994* and *Fire and Rescue Service Amendment Act 2006* respectively.

*Note: From 1 January 2017, owners of existing houses and units in QLD must install at least one 9 volt battery powered smoke alarm, which is either hardwired or powered by a non removable 10 year battery. Any existing smoke alarms manufactured more than 10 years ago must be replaced. If a smoke alarm is to be replaced, it must be with a photoelectric type which complies with Australian Standard (AS) 3786-2014, does not contain an ionisation sensor, is hard wired to the mains power supply with a secondary power source and are interconnected to every other smoke alarm in the dwelling. As a minimum requirement, a smoke alarm is recommended be installed on or near the ceiling on any storey:

1. In all bedrooms; and
2. between any area containing bedrooms and the rest of the house or unit eg Hallways; and
3. On a storey not containing bedrooms on the most likely evacuation route from the storey.

As required by the Office of State Revenue in accordance with the buyer's obligations to collect this personal information under the Duties Act 2001, the Land Tax Act 2010 and the Taxation Administration Act 2001, we provide the following information:

Are you an Australian Citizen: Robert Frederick McNamara & Andrea Maree McNamara Trading as Trustees for Tramayes Superannuation Fund	Yes / No
Date of Birth Robert Frederick McNamara & Andrea Maree McNamara Trading as Trustees for Tramayes Superannuation Fund	DOB:
Residential Address following settlement Robert Frederick McNamara & Andrea Maree McNamara Trading as Trustees for Tramayes Superannuation Fund	Address:
Phone number of Robert Frederick McNamara & Andrea Maree McNamara Trading as Trustees for Tramayes Superannuation Fund	Phone :
Email address of Robert Frederick McNamara & Andrea Maree McNamara Trading as Trustees for Tramayes Superannuation Fund	Email:
Is there any unregistered encumbrances or interests affecting the property?	Yes / No

DATED this 25TH day of SEPTEMBER 2019

.....
Seller(s)

FORM OSR - D2.1

Version 14 - Effective 4 March 2019

Duties Act 2001 sections 19(3), 95 and 246H

Land Tax Act 2010 section 78(3)

Taxation Administration Act 2001 section 113D(1)



Claim for home or first home transfer duty concession

About this form

Complete this form if at least one transferee is acquiring a residence to occupy as their home or first home.

Before you begin, read the 'Guide to claiming a home or first home transfer duty concession' to ensure you are eligible for the concession and understand your obligations.

Part F of this form sets out your notification obligations if your circumstances change.

Part A - Transaction details

Address of residence acquired

Address	114 Yandina Coolum Road		
Suburb	Coolum Beach	State	QLD
		Postcode	4573

Real property description

Lot number	Plan type (e.g. RP, SP)	Plan number	Title reference
18	RP	91741	14818027

Is the home a new building or an off-the-plan purchase?

New building Residential off-the-plan purchase Other

Transfer date

When is the transfer date?
(This is normally the settlement date.)

18 September 2019

Value

What is the dutiable value of the entire property? \$515,000.00

What is the dutiable value of any non-residential property? \$

Part B - Transferor 1 details (seller)

Individual

First name	
Middle names	
Surname	
Date of birth	
Name of trust (if acting as trustee)	

Other entity

Name	ROBERT FREDERICK MCNAMARA & ANDREA MAREE MCNAMARA TRADING AS TRUSTEES FOR TRAMAYES SUPERANNUATION FUND
ACN <input type="checkbox"/>	ARBN <input type="checkbox"/>

Non-Australian entity

Is transferor 1 a non-Australian entity?

Yes Transferor 1 must complete an identity details annexure.

No

Current postal address

Address

Suburb State
Country Postcode

Contact details

Name
Mobile number Phone number
Email address

Part C - Transferor 2 details (seller)

Individual

First name
Middle names
Surname
Date of birth
Name of trust (if acting as trustee)

Other entity

Name
ACN ARBN

Non-Australian entity

Is transferor 2 a non-Australian entity?
Yes Complete an identity details annexure.
No

Current postal address

Address

Suburb State
Country Postcode

Contact details

Name
Mobile number Phone number
Email address

Part D - Transferee 1 details (buyer)

First name
Middle names
Surname
Date of birth
Name of trust (if acting as trustee)

ACN ARBN

Current postal address

Address

Suburb State
Country Postcode

Contact details

Name
Mobile number Phone number
Email

Occupation date

When will transferee 1, as owner, first occupy the residence as their home?
Leave blank if no concession is being claimed.

Claim type

Which concession is transferee 1 claiming? Select one.

Home concession

First home concession

No concession

Home concession applicant must:

- be a natural person*
- not be acting as trustee in the transaction*
- be moving into the residence with their personal belongings and living there on a daily basis within 1 year of the transfer date
- not be selling, transferring, leasing or otherwise granting exclusive possession of all or part of the property (including a room) before they move in.

*See the guide for special circumstances.

First home applicant must:

- qualify for a home concession
- have never held an interest in a residence anywhere in Australia or overseas
- have never received the first home vacant land concession
- be at least 18 years of age*
- be acquiring a residence valued under \$550,000
- be paying market value if the residence is valued between \$500,001 and \$549,999.

Interest acquired

What interest did transferee 1 hold in the property before the transaction?

Enter 0 if no prior ownership or a fraction if part-owned (e.g. ½).

What interest will transferee 1 hold in the property after the transaction?

Enter 1 if the transferee will be the sole owner or a fraction if ownership will be shared (e.g. ½).

Non-Australian entity

Is transferee 1 a non-Australian entity?

Yes Transferee 1 must complete an identity details annexure.

No

Additional foreign acquirer duty (AFAD)

Is transferee 1 a foreign person? Yes No

Is transferee 1 an agent who is a foreign person, acting for a principal? Yes No

Is the principal a foreign person? Yes No

If you answered 'yes' to any of the three AFAD questions, provide the value of the entire property to be used for residential purposes.

\$

If transferee 1 is a trustee of a foreign trust, provide the following information for the trust.

Country of establishment

Country of tax residence

Overseas registration number (e.g. business registration number)

Foreign Investment Review Board application number

Other overseas identifier (e.g. other government registration)

Part E - Transferee 2 details (buyer)

First name

Middle names

Surname

Date of birth

Name of trust (if acting as trustee)

ACN ARBN

Current postal address

Address

Suburb

State

Country

Postcode

Contact details

Name

Mobile number

Phone number

Email

Occupation date

When will transferee 2, as owner, first occupy the residence as their home?

Leave blank if no concession is being claimed.

Claim type

Which concession is transferee 2 claiming? Select one.

Home concession

First home concession

No concession

Home concession applicant must:

- be a natural person*
- not be acting as trustee in the transaction*
- be moving into the residence with their personal belongings and living there on a daily basis within 1 year of the transfer date
- not be selling, transferring, leasing or otherwise granting exclusive possession of all or part of the property (including a room) before they move in.

*See the guide for special circumstances.

First home applicant must:

- qualify for a home concession
- have never held an interest in a residence anywhere in Australia or overseas
- have never received the first home vacant land concession
- be at least 18 years of age*
- be acquiring a residence valued under \$550,000
- be paying market value if the residence is valued between \$500,001 and \$549,999.

Interest acquired

What interest did transferee 2 hold in the property before the transaction?

0

Enter 0 if no prior ownership or a fraction if part-owned (e.g. ½).

What interest will transferee 2 hold in the property after the transaction?

Enter 1 if the transferee will be the sole owner or a fraction if ownership will be shared (e.g. ½).

Non-Australian entity

Is transferee 2 a non-Australian entity?

Yes Transferee 2 must complete an identity details annexure.

No

Additional foreign acquirer duty (AFAD)

Is transferee 2 a foreign person? Yes No

Is transferee 2 an agent who is a foreign person, acting for a principal? Yes No

Is the principal a foreign person? Yes No

If you answered 'yes' to any of the three AFAD questions, provide the value of the entire property to be used for residential purposes.

\$

If transferee 2 is a trustee of a foreign trust, provide the following information for the trust.

Country of establishment

Country of tax residence

Overseas registration number (e.g. business registration number)

Foreign Investment Review Board application number

Other overseas identifier (e.g. other government registration)

Part F - Notification obligations

You must notify the Commissioner of State Revenue (the Commissioner) within 28 days by completing a notice for reassessment - transfer duty home and vacant land concessions (Form D2.4) if you claim a concession and any of the following occurs:

- The previous owner does not move out within 6 months.
- The existing tenants do not move out after their lease expires or within 6 months, whichever is earlier.
- Before occupying the residence as your home, you sell, transfer, lease or otherwise grant exclusive possession to another person to either all or part of the property (including a room).
- Within 1 year of occupying the residence as your home, you sell, transfer, lease or otherwise grant exclusive possession to another person to either all or part of the property (including a room).
- You do not occupy the existing residence as your home within 1 year of the transfer date.



Failing to notify is an offence—the maximum penalty is \$13,055.

Part G - Declaration

All transferees claiming a concession must sign this section. Attach an additional page as an annexure if more than 2 transferees are claiming a concession.

I declare:

- I have read the guide and I am satisfied that I am eligible to claim either a home or first home concession.
- I have read and understood the notification obligations at Part F.
- To the best of my knowledge, the information supplied in this form and any document supplied in support of it is true and correct.
- I understand that it is an offence to give the Commissioner documents or information that are false and misleading and that doing so may result in prosecution under sections 122 and 123 of the *Taxation Administration Act 2001*.
- I understand that if I fail to comply with my notification obligations, my transfer duty liability may be later reassessed and I will be required to pay any associated penalty tax and unpaid tax interest.

	Transferee 1	Transferee 2
Signature		
Name	ANDREW ROBERT MCNAMARA	
Date	27/09/2019	
Witness* name and address	PATRICK ANDREW	
	HARTLEY BOURKE	
	10 MAI COURT	
	MAROOCHYDORE	
	QLD 4558	
Witness signature		

*Witness must not be a transferee or spouse of a transferee, and must not be related to the transferee.

For registered self assessors only:

Client number

Transaction number

The Office of State Revenue is collecting the information on this form on behalf of the Commissioner of State Revenue for the purposes of administering state revenue. This is authorised by the *Duties Act 2001*, the *Land Tax Act 2010* and the *Taxation Administration Act 2001*. Your personal information may be disclosed without your consent in circumstances outlined in the *Taxation Administration Act* or as otherwise authorised by law. It is the Office of State Revenue's usual practice to disclose personal information collected on this form to the Australian Taxation Office and other Australian state and territory revenue offices in accordance with the *Taxation Administration Act*.

Commissioner of State Revenue
GPO Box 2593
Brisbane Qld 4001
Email: duties@treasury.qld.gov.au
Ph: 1300 300 734

Visit www.qld.gov.au/osr for information about duties and other state taxes.

© The State of Queensland (Queensland Treasury)

FORM OSR - D2.1

Version 14- Effective 4 March 2019

Duties Act 2001 sections 19(3), 95 and 246H

Land Tax Act 2010 section 78(3)

Taxation Administration Act 2001 section 113D(1)



Guide to claiming a home or first home transfer duty concession

Keep this guide for future reference. It contains important information about the concession and your obligations after you receive the concession.

Eligibility

Each person must determine what concession category they fit into.

Home concession

You:

- are a natural person (see special circumstances on page 2)
- are not acting as trustee in the transaction (see special circumstances on page 2)
- will move into the residence with your personal belongings and live there within 1 year of the transfer date
- will not sell, transfer, lease or otherwise grant exclusive possession of all or part of the property (including a room) before you move in.

First home concession

You:

- meet the home concession requirements
- have never held an interest in a residence anywhere in Australia or overseas
- have never claimed the first home vacant land concession
- are at least 18 years of age (see special circumstances on page 2)
- are acquiring a residence valued at less than \$550,000
- are paying market value if the residence is valued between \$500,001 and \$549,999.

No concession

You do not meet the eligibility requirements.

Full transfer duty will apply.

Keeping the concession

You must notify us within 28 days by completing a notice of reassessment of transfer duty—home, first home or vacant land concession (Form D2.4) if you claim a concession and don't meet the following obligations.

Obligation	Explanation	How to notify us
Occupants to move out within 6 months	The previous owners or existing tenants with a lease must move out of the residence within 6 months.	Lodge the Form D2.4 and repay the full concession.
No new leases or extensions	You're unable to grant or extend a lease (including a lease of a room) before moving in or within the first year of occupying the residence as owner.	Lodge the Form D2.4. You may still be eligible for a partial concession if you lived in the residence before leasing.
One year to move in	As the owner, you must move into the existing residence within 1 year of settlement and make it your home.	Lodge the Form D2.4 and repay the full concession.
Hold for 1 year after you move in	You're unable to sell, transfer or otherwise grant exclusive possession of all or part of the property (including a room) before moving in or within the first year of occupying the residence as owner.	Lodge the Form D2.4. You may still be eligible for a partial concession if you lived in the residence during this period.

Special circumstances

Evidence of value

You'll need to provide independent evidence of value if you're paying less than the market value or you're acquiring the property from a relative or an associated entity.

We will generally accept a market appraisal given by a real estate agent, if it contains three recent comparable sales.

Trustee

Trustees, including corporate trustees, may be eligible for a concession where all of the following are met:

- the trust is not a discretionary or unit trust
- all the beneficiaries of the trust are under a legal disability
- all the beneficiaries will occupy the residence as their home.

A first home concession will only apply if none of the beneficiaries have ever received the benefit of the first home vacant land concession or held an interest in a residence anywhere in Australia or overseas.

A home or first home concession is unable to be claimed where a person, having held the property as trustee, starts to hold the property other than as trustee.

Under 18 years

To claim a first home concession as a minor, you need to apply to us first so we can determine if we should make an exception to the age requirement. Minors can only claim a first home concession if we are satisfied that the transaction is not part of a scheme to avoid transfer duty. We will consider:

- your age
- the way in which the first home purchase agreement is structured
- the reason for the purchase
- the living arrangements for you and your family
- the family arrangements generally
- whether the funds to purchase the home were independently sourced.

If you are not eligible for the first home concession, you may still be eligible to claim a home concession.

Completing this form

This form has 7 parts (labelled A to G). If there are more than two transferors or transferees, attach additional pages with details for Parts B, D and G where applicable. All transferees claiming a concession must sign at Part G.

When completing the form, trustee companies should enter their name in the 'First name' field in Part D, and provide either an ACN or ARBN.

An administrator appointed under the *Guardianship and Administration Act 2000* may sign this declaration on behalf of claimants with impaired capacity.

Ensure all your contact details are provided—we may need to discuss your claim with you.

Identity details annexure

Each non-Australian transferor and transferee must complete an identity details annexure. The identity details annexure is available from publications.qld.gov.au.

Lodging the documents

If you have a legal adviser, you should give them the documents for the dutiable transaction and the completed Form D2.1. If you do not have a legal adviser, or settlement or lodging agent, you can lodge with the Commissioner of State Revenue for assessment. Send the form and your documents to GPO Box 2593, Brisbane Qld 4001. You will be notified by email or text message when your documents are received.

Meaning of terms

Additional foreign acquirer duty

Additional foreign acquirer duty (AFAD) applies in addition to transfer duty when all the following apply:

- You are acquiring property.
- You are a foreign person.
- Your transaction involves property (including chattels or existing rights) that is, or will be, solely or primarily used for residential purposes.

Dutiable value

The dutiable value is either the unencumbered value of the property (usually the market value) or the amount you agree to pay (your consideration) for the transaction—whichever is higher.

Exclusive possession

Exclusive possession generally means the right to exclude all others, including the owner, from all or part of the property. Whether exclusive possession has been granted depends on the:

- terms of the agreement, if it is in writing
- facts and circumstances of the arrangement, if there is no written agreement.

Foreign corporation

A foreign corporation is one that is incorporated outside Australia or in which foreign persons, or related persons of foreign persons, have a controlling interest of at least 50%.

Foreign individual

You are a foreign individual if you are not an Australian citizen or permanent resident.

Foreign person

A foreign person is a foreign individual, foreign corporation or trustee of a foreign trust.

Foreign trust

A trust is foreign if at least 50% of its interests are trust interests of:

- foreign individuals
- foreign corporations
- trustees of a foreign trust
- related persons of any of the above, including partners in a partnership.

Home

A residence is your home if you occupy it as your principal place of residence (i.e. you live in it with your belongings on a daily basis).

New building

A new building is residential premises that is one of the following:

- has not previously been sold or transferred as residential premises
- has been built, or contains a building that has been built, to replace demolished premises on the same land
- has been created through substantial renovations.

Non-Australian entity

A non-Australian entity refers to:

- individuals who are not Australian citizens (non-Australian individuals include permanent residents)
- companies incorporated outside Australia
- trusts with a country of tax residence that is not Australia
- other bodies (e.g. body politic, corporation sole) formed outside Australia.

Non-residential property

Non-residential property is any part of the land that you will not use for residential purposes. This includes any part of your residence that you will use for commercial purposes, or other residences on the land that you will not live in as your home.

Occupation date

This is the date the transferee commenced or will commence occupying the residence as their home.

Permanent resident

A permanent resident holds a permanent visa, or is a New Zealand citizen with a special category visa, as defined by the Migration Act 1958 (Cwlth).

Property

Property is land, including any residence that is, or will be, constructed on the land.

Real property description

The lot number, plan type, plan number and title reference are shown on the agreement for sale or the title search for the land that you or your solicitor obtained from the Titles Registry.

Residence

A residence is a building or part of a building in Queensland that is all of the following:

- fixed to land
- designed, or approved by a local government, for human habitation by a single family unit
- used for residential purposes.

Examples include houses, units and apartments.

Residential off-the-plan purchase

A residential off-the-plan purchase may occur when you enter into a contract to purchase a new residence before construction is completed. It generally involves a proposed lot where the title is yet to be registered.

Substantial renovations

Substantial renovations are generally renovations in which all, or most, of the structural and/or non-structural components of a building are removed or replaced. The sale of substantially renovated residential premises generally attracts a GST liability.

Transfer date

This is the date the transferees are entitled to possess the property; usually the date of settlement or the date the land is vested in your name.

More information

For more information, visit:

- www.qld.gov.au/osr to read public rulings on
 - concessions for homes and first homes (DA085.1)
 - concessions for homes and first homes—in specie distributions of residential land (DA085.3)
 - inclusion of chattels in the acquisition of a home or first home (DA086A.1)
 - concessions and residential purposes (DA087.1)
 - when are valuations required for residential property transactions (DA505.1)
- www.qld.gov.au/transferduty to learn about concessions for homes and other transfer duty matters.

The Office of State Revenue is collecting the information on this form on behalf of the Commissioner of State Revenue for the purposes of administering state revenue. This is authorised by the *Duties Act 2001*, the *Land Tax Act 2010* and the *Taxation Administration Act 2001*. Your personal information may be disclosed without your consent in circumstances outlined in the Taxation Administration Act or as otherwise authorised by law. It is the Office of State Revenue's usual practice to disclose personal information collected on this form to the Australian Taxation Office and other Australian state and territory revenue offices in accordance with the Taxation Administration Act.

77600 - Shares in Listed Companies (Australian)

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MQG.AX	Macquarie Group Limited	314.000000	\$37,240.40			100%
WPL.AX	Woodside Petroleum Ltd	2686.000000	\$58,151.90			100%
BHP.AX	BHP Group Limited	1260.000000	\$45,133.20			100%
GEAR.AX	Betashares Geared Australian Equity Fund (hedge Fund)	0.000000				0%
ILU.AX	Iluka Resources Limited	2159.000000	\$18,437.86			100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		6419.000000	\$158,963.36			

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- Market Value.pdf
- doc05449620210128123206.pdf [MQG.AX](#)
- doc05449720210128123226.pdf [WPL.AX](#)
- doc05449320210128123112.pdf [BHP.AX](#)
- doc05449420210128123137.pdf [GEAR.AX](#)
- doc05449520210128123146.pdf [GEAR.AX](#)
- doc05451720210128141539.pdf [ILU.AX](#)

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

Tramayes Superannuation Fund

Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
NAB383216485	NAB Cash Manager Acc:39-321-6485					132,876.87	
76000	Other Assets						
GLD01	GOLD BULLION					5.0000	
76550	Plant and Equipment (at written down value) - Unitised						
TRAM0001_EXHA USTFANS	Exhaust Fans/Heater/Light - 114 Coolum Yandina Road					1.0000	
77600	Shares in Listed Companies (Australian)						
BHP.AX	BHP Group Limited				Setup	1,260.0000	1,260.0000
ILU.AX	Iluka Resources Limited				Setup	2,159.0000	2,159.0000
MQG.AX	Macquarie Group Limited				Setup	314.0000	314.0000
WPL.AX	Woodside Petroleum Ltd				Setup	2,686.0000	2,686.0000

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
NAB Cash Manager Acc:39-321-6485		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
		141,032.58		1,048,915.32		(1,057,071.03)			132,876.87	132,876.87
Term Deposits										
Term Deposit NAB 70-667-5827				501,986.32		(501,986.32)			0.00	0.00
				501,986.32		(501,986.32)			0.00	0.00
Other Assets										
GOLD BULLION			5.00	408,900.00				5.00	408,900.00	397,559.70
				408,900.00					408,900.00	397,559.70
Plant and Equipment (at written down value) - Unitised										
Air Conditioning - 114 Coolum Yandina Road	1.00	3,200.00			(1.00)	(3,200.00)	(1,889.28)		0.00	
Blinds - 114 Coolum Yandina Road	1.00	840.00			(1.00)	(840.00)	(623.39)		0.00	
Carpet - 114 Coolum Yandina Road	1.00	1,380.00			(1.00)	(1,380.00)	(1,035.00)		0.00	
Ceiling Fans - 114 Coolum Yandina Road	1.00	1,250.00			(1.00)	(1,250.00)	(1,074.22)		0.00	
Chlorinator - 114 Coolum Yandina Road	1.00	999.00			(1.00)	(999.00)	(491.69)		0.00	

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Cooktop - 114 Coolum Yandina Road	1.00	700.00			(1.00)	(700.00)	(519.49)			0.00
Curtains - 114 Coolum Yandina Road	1.00	980.00			(1.00)	(980.00)	(727.29)			0.00
Dishwasher - 114 Coolum Yandina Road	1.00	800.00			(1.00)	(800.00)	(593.71)			0.00
Exhaust Fans/Heater/Light - 114 Coolum Yandina Road	1.00	250.00						1.00	250.00	0.00
Extractor Fan - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Fans	3.00	357.60			(3.00)	(357.60)	(67.05)			0.00
Garden Shed - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(782.93)			0.00
Hot Water Service - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Oven - 114 Coolum Yandina Road	1.00	1,200.00			(1.00)	(1,200.00)	(874.74)			0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	1.00	2,800.00			(1.00)	(2,800.00)	(1,451.85)			0.00
Security Gate Control - 114 Coolum Yandina Road	1.00	1,800.00			(1.00)	(1,800.00)	(1,062.72)			0.00
		20,756.60				(20,506.60)	(12,942.84)		250.00	0.00

Real Estate Properties (Australian - Residential)

Tramayes Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
114 Yandina Coolum Rd, Coolum Beach	1.00	318,848.85			(1.00)	(318,848.85)	96,787.39		0.00	
Building Cost - 114 Coolum Yandina Road	1.00	102,000.00			(1.00)	(102,000.00)	(10,200.00)		0.00	
		420,848.85				(420,848.85)	86,587.39		0.00	
Shares in Listed Companies (Australian)										
Betashares Geared Australian Equity Fund (hedge Fund)			1,440.00	19,930.45	(1,440.00)	(19,930.45)	6,331.51		0.00	
BHP Group Limited			1,260.00	39,966.10				1,260.00	39,966.10	45,133.20
Iluka Resources Limited			2,159.00	19,901.39				2,159.00	19,901.39	18,437.86
Macquarie Group Limited			314.00	29,892.69				314.00	29,892.69	37,240.40
Woodside Petroleum Ltd			2,686.00	49,990.96				2,686.00	49,990.96	58,151.90
				159,681.59		(19,930.45)	6,331.51		139,751.14	158,963.36
		582,638.03		2,119,483.23		(2,020,343.25)	79,976.06		681,778.01	689,399.93

MR R F MCNAMARA & MRS A M MCNAMARA
<TRAMAYES SUPER FUND A/C>
93 THOMSON VALLEY ROAD
VALDORA QLD 4561

PORTFOLIO REPORT

AS AT 30 JUN 2020.

ACCOUNT

587189 - MR R F MCNAMARA & MRS A M MCNAMARA <TRAMAYES
SUPER FUND A/C>

ADVISER

TWB - Tim Weber

TOLL FREE NUMBER

1300 0 BELLS (1300 0 23557)

DISCLAIMER

This statement contains details of what we understand to be your current holdings. It is based on information derived from our records and on information supplied by you which we have assumed to be correct. No independent verification of the accuracy of that information has been undertaken. If you believe that we have misinterpreted this information or that some relevant information may have been overlooked, please let us know. While every effort has been made to provide you with an accurate portfolio statement, we give no warranty of accuracy of reliability and take no responsibility for any errors or omissions including negligence by any of our officers, employees or agents. These figures are historical - not current estimates. We therefore encourage you to compare the information contained in the portfolio statement with your own records. Where AUD figures are given to reflect international currency holdings, a notional exchange rate has been used, resulting figures are therefore indicative only and should not be used for tax purposes.

Domestic Equities.

Security Code	Security Description	Units	Average Cost \$	Purchase Value \$	Closing Price \$	Market Value \$	Unrealised +/- \$	Hist EPS (cents)	Hist DPS (cents)	Yield % PA	Hist Est. Income \$	Hist Est. Gross Income \$	Weight %
BHP	BHP Group Limited	1,260	31.72	39,966	35.820	45,133	5,167	265.5	213.1	5.95	2,685	3,836	28.39
ILU	Iluca Resources Limited	2,159	9.22	19,901	8.540	18,438	-1,464	-66.3	13.0	1.52	281	401	11.60
MOG	Macquarie Group Limited	314	95.20	29,893	118.600	37,240	7,348	791.0	610.0	5.14	1,915	2,268	23.43
WPL	Woodside Petroleum Ltd	2,686	18.61	49,991	21.650	58,152	8,161	52.4	136.4	6.30	3,663	5,233	36.58
Total				\$139,751		\$158,963	\$19,212			5.37%	\$8,544	\$11,738	100.00%

Portfolio Total.

Cost \$	139,751	Market Value \$	158,963
		Unrealised +/- \$	19,212
		Average Yield %	5.37%
		Est. Franked Income \$	8,544
		Est. Total Income \$	11,738
		Weight %	100.00%

* Security has been suspended

** Security has been delisted

*** Security has been suspended and delisted

Non sponsored holdings

Partially sponsored holding or unsettled trades

BUY TRADE CONFIRMATION (Tax invoice)

ORIGINAL

This trade confirmation is issued subject to the terms and conditions set out on <http://www.bellpotter.com.au/media/105967/trade%20confirmation%20t&c's.pdf> and overleaf on this trade confirmation.

MR R F MCNAMARA & MRS A M MCNAMARA
<TRAMAYES SUPER FUND A/C>
93 THOMSON VALLEY ROAD
VALDORA QLD 4561

Recorded Registration Details

MR ROBERT FREDERICK MCNAMARA +
MRS ANDREA MAREE MCNAMARA
<TRAMAYES SUPER FUND A/C>,
93 THOMSON VALLEY ROAD
VALDORA QLD 4561

Security Details

We bought for you BHP GROUP LIMITED ORDINARY FULLY PAID (BHP)
Market Code: BHP

ISIN Code: AU000000BHP4

		Quantity	Price	Amount
Trade Date	08-Apr-2020	1260	31.4600	\$39,639.60
Settlement Date	14-Apr-2020			
Trade Confirmation No.	8377353			
Client Account No.	587189			
Adviser	Tim Weber			
Broker Sponsored				
PID: 01543				
Complete Order				
		Brokerage(0.749%)		\$296.82
		GST		\$29.68
		Amount now due and payable		\$39,966.10

It is important that you keep this portion for your records and in particular for taxation purposes

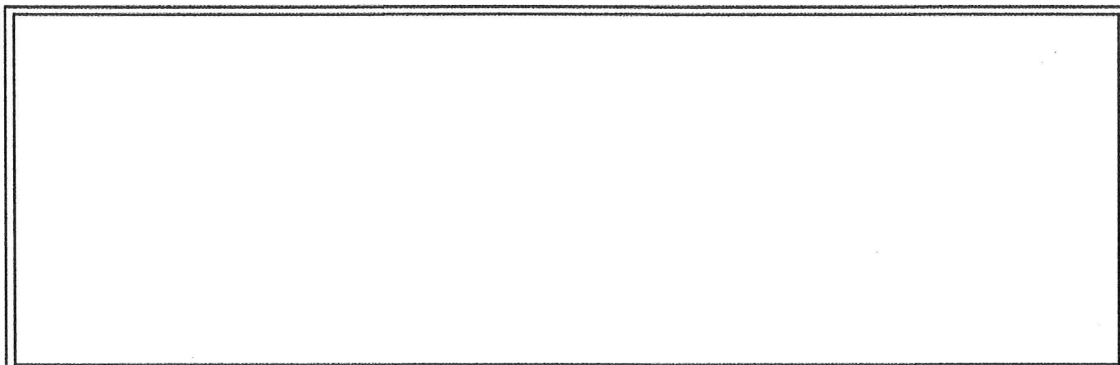
Recorded Payment Instructions

Unless we hear from you before the settlement day we will be debiting your NAB account number ****6485 branch number 08**0 with the amount due on the settlement day.

Recorded Holding Instructions

	Units
SPONSORED BY US IN CHESS HIN: *****121	1,260

Please see over for an explanation



BUY TRADE CONFIRMATION (Tax invoice)

ORIGINAL

This trade confirmation is issued subject to the terms and conditions set out on <http://www.bellpotter.com.au/media/105967/trade%20confirmation%20t&c's.pdf> and overleaf on this trade confirmation.

MR R F MCNAMARA & MRS A M MCNAMARA
 <TRAMAYES SUPER FUND A/C>
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Recorded Registration Details

MR ROBERT FREDERICK MCNAMARA +
 MRS ANDREA MAREE MCNAMARA
 <TRAMAYES SUPER FUND A/C>,
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Security Details

We bought for you BETASHARES GEARED AUSTRALIAN EQUITY FUND (HEDGE FUND) EXCHANGE TRADED FUND UNITS FULLY PAID
 Market Code: GEAR ISIN Code: AU00000GEAR1

<p>Trade Date 06-Apr-2020 Settlement Date 08-Apr-2020 Trade Confirmation No. 8374456 Client Account No. 587189 Adviser Tim Weber</p> <p>Broker Sponsored PID: 01543</p> <p>Complete Order</p>	<table border="1"> <thead> <tr> <th>Quantity</th> <th>Price</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>1440</td> <td>13.6900</td> <td>\$19,713.60</td> </tr> <tr> <td colspan="2">Brokerage(1.000%)</td> <td>\$197.14</td> </tr> <tr> <td colspan="2">GST</td> <td>\$19.71</td> </tr> <tr> <td colspan="2">Amount now due and payable</td> <td>\$19,930.45</td> </tr> </tbody> </table>	Quantity	Price	Amount	1440	13.6900	\$19,713.60	Brokerage(1.000%)		\$197.14	GST		\$19.71	Amount now due and payable		\$19,930.45
Quantity	Price	Amount														
1440	13.6900	\$19,713.60														
Brokerage(1.000%)		\$197.14														
GST		\$19.71														
Amount now due and payable		\$19,930.45														

It is important that you keep this portion for your records and in particular for taxation purposes

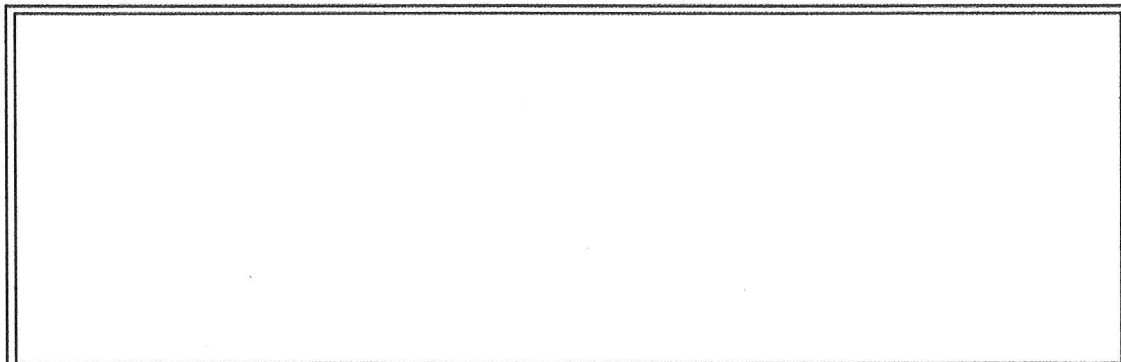
Recorded Payment Instructions

Unless we hear from you before the settlement day we will be debiting your NAB account number ****6485 branch number 08**0 with the amount due on the settlement day.

Recorded Holding Instructions

Units
SPONSORED BY US IN CHESS HIN: *****121 1,440

Please see over for an explanation



SELL TRADE CONFIRMATION (Tax invoice)

ORIGINAL

This trade confirmation is issued subject to the terms and conditions set out on <http://www.bellpotter.com.au/media/105967/trade%20confirmation%20l&c's.pdf> and overleaf on this trade confirmation.

MR R F MCNAMARA & MRS A M MCNAMARA
 <TRAMAYES SUPER FUND A/C>
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Recorded Registration Details

MR ROBERT FREDERICK MCNAMARA +
 MRS ANDREA MAREE MCNAMARA
 <TRAMAYES SUPER FUND A/C>,
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Security Details

We sold for you BETASHARES GEARED AUSTRALIAN EQUITY FUND (HEDGE FUND) EXCHANGE TRADED FUND UNITS FULLY PAID
 Market Code: GEAR ISIN Code: AU00000GEAR1

Trade Date 11-Jun-2020
 Document Due Date 15-Jun-2020
 Settlement Date 15-Jun-2020
 Trade Confirmation No. 8452602
 Client Account No. 587189
 Adviser Tim Weber

Broker Sponsored
 PID: 01543

Complete Order

Quantity	Price	Amount
867	18.5000	\$16,039.50
573	18.3500	\$10,514.55
<hr/>		
1440	18.4403	\$26,554.05
Brokerage(1.000%)		\$265.54
GST		\$26.55
<hr/>		
Net Proceeds		\$26,261.96

It is important that you keep this portion for your records and in particular for taxation purposes

Recorded Payment Instructions

Unless we hear from you before the settlement day we will be crediting your NAB account number ****6485 branch number 08**0 with the amount due on the settlement day.

Recorded Holding Instructions

SPONSORED BY US IN CHESS HIN: *****121 1,440 Units

Please see over for an explanation

BUY TRADE CONFIRMATION (Tax invoice)

ORIGINAL

This trade confirmation is issued subject to the terms and conditions set out on <http://www.bellpotter.com.au/media/105967/trade%20confirmation%20c&s.pdf> and overleaf on this trade confirmation.

MR R F MCNAMARA & MRS A M MCNAMARA
 <TRAMAYES SUPER FUND A/C>
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Recorded Registration Details

MR ROBERT FREDERICK MCNAMARA +
MRS ANDREA MAREE MCNAMARA
 <TRAMAYES SUPER FUND A/C>,
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Security Details

We bought for you **ILUKA RESOURCES LIMITED ORDINARY FULLY PAID (ILU)**
 Market Code: ILU

ISIN Code: AU000000ILU1

Trade Date 11-Jun-2020
 Settlement Date 15-Jun-2020
 Trade Confirmation No. 8453549
 Client Account No. 587189
 Adviser Tim Weber

Broker Sponsored
 PID: 01543

Complete Order

Quantity	Price	Amount
1159	9.1500	\$10,604.85
500	9.1600	\$4,580.00
500	9.0000	\$4,500.00
<hr/>		
2159	9.1176	\$19,684.85
	Brokerage(1.000%)	\$196.85
	GST	\$19.69
<hr/>		
Amount now due and payable		\$19,901.39

It is important that you keep this portion for your records and in particular for taxation purposes

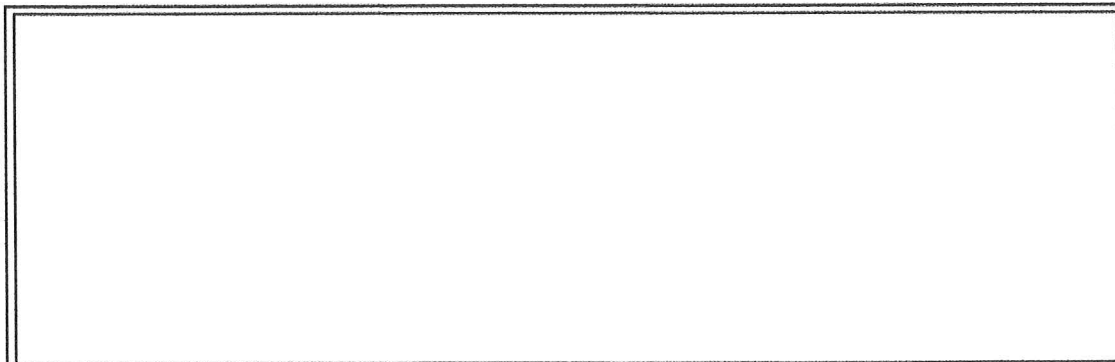
Recorded Payment Instructions

Unless we hear from you before the settlement day we will be debiting your NAB account number ****6485 branch number 08**0 with the amount due on the settlement day.

Recorded Holding Instructions

	Units
SPONSORED BY US IN CHESS HIN: *****121	2,159

Please see over for an explanation



BUY TRADE CONFIRMATION (Tax invoice)

ORIGINAL

This trade confirmation is issued subject to the terms and conditions set out on <http://www.bellpotter.com.au/media/105967/trade%20confirmation%20t&c's.pdf> and overleaf on this trade confirmation.

MR R F MCNAMARA & MRS A M MCNAMARA
<TRAMAYES SUPER FUND A/C>
93 THOMSON VALLEY ROAD
VALDORA QLD 4561

Recorded Registration Details

MR ROBERT FREDERICK MCNAMARA +
MRS ANDREA MAREE MCNAMARA
<TRAMAYES SUPER FUND A/C>,
93 THOMSON VALLEY ROAD
VALDORA QLD 4561

Security Details

We bought for you MACQUARIE GROUP LIMITED ORDINARY FULLY PAID (MQG)

Market Code: MQG

ISIN Code: AU000000MQG1

Trade Date 08-Apr-2020
Settlement Date 14-Apr-2020
Trade Confirmation No. 8377324
Client Account No. 587189
Adviser Tim Weber

Broker Sponsored
PID: 01543

Complete Order

Quantity	Price	Amount
314	94.4200	\$29,647.88
Brokerage(0.751%)		\$222.55
GST		\$22.26
Amount now due and payable		\$29,892.69

It is important that you keep this portion for your records and in particular for taxation purposes

Recorded Payment Instructions

Unless we hear from you before the settlement day we will be debiting your NAB account number ****6485 branch number 08*.*0 with the amount due on the settlement day.

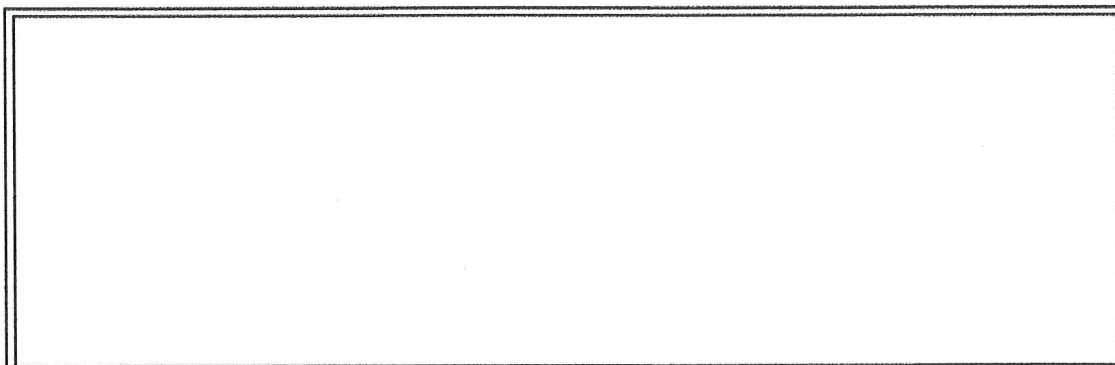
Recorded Holding Instructions

SPONSORED BY US IN CHESS HIN: *****121

Units

314

Please see over for an explanation



BUY TRADE CONFIRMATION (Tax invoice)

ORIGINAL

THIS TRADE CONFIRMATION IS ISSUED SUBJECT TO THE TERMS AND CONDITIONS SET OUT ON REVERSE.

MR R F MCNAMARA & MRS A M MCNAMARA
 <TRAMAYES SUPER FUND A/C>
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Recorded Registration Details

MR ROBERT FREDERICK MCNAMARA +
 MRS ANDREA MAREE MCNAMARA
 <TRAMAYES SUPER FUND A/C>,
 93 THOMSON VALLEY ROAD
 VALDORA QLD 4561

Security Details

We bought for you WOODSIDE PETROLEUM LTD ORDINARY FULLY PAID (WPL)
 Market Code: WPL

ISIN Code: AU000000WPL2

Trade Date 27-Mar-2020
 Settlement Date 31-Mar-2020
 Trade Confirmation No. 8364042
 Client Account No. 587189
 Adviser Tim Weber

Broker Sponsored
 PID: 01543

*PAID \$49,990.96
 31/3/2020*

Complete Order

Quantity	Price	Amount
2686	18.5200	\$49,744.72
Brokerage(0.450%)		\$223.85
GST		\$22.99
Amount now due and payable		\$49,990.96

It is important that you keep this portion for your records and in particular for taxation purposes

Please make payment on the business day before settlement date by one of the following methods:

1. Use the attached Deposit Slip at any ANZ Bank. Banks other than ANZ may charge a transfer fee
2. BPAY
3. Forward deposit slip with your cheque to the postal address above.



Biller Code: 81810
Ref: 5871892

Contact your participating Bank, Credit Union or Building Society to make this payment from your cheque or savings account.

Recorded Holding Instructions

Recorded Holding Instructions	Units
ISSUER SPONSORED SRN: *****	2,686

Please see over for an explanation

Date _____

Drawer	Bank	Branch	Amount
Paid in by	Teller	Transfer fee	CHQ

With recourse on all documents. Proceeds of cheques etc. unavailable until cleared. Accepted on the condition that any marking specifying that the deposit is to be applied to a particular drawing is not binding on ANZ. ANZ is not responsible for delays in transmission if lodged at another bank or branch.

CREDIT BELL POTTER SECURITIES LIMITED ABN 25 006 390 772
TRUST ACCOUNT

Cash	\$	
Cheques	\$	
Total	\$	

85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$9,606.00)	\$55.85	(17299.64)%
TOTAL		CY Balance	LY Balance	
		(\$9,606.00)	\$55.85	

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- PAYG Instalments report 2020.pdf [85000](#)

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Tramayes Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2019 - 30 June 2020			Net Capital Gains	68,863.82	0.00 %	0.00
Segment - 01 July 2019 to 30 June 2020						
Label B						
	01/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	22/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	650.00		
	23/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	29/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	05/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	12/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	19/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	23/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	02/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	09/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	16/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	23/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	30/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00		
	18/10/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	650.00		
	22/11/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	173.76		
			Total	5,373.76	0.000 %	0.00
Label C						
	31/07/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	84.38		
	30/08/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	58.85		

Tramayas Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	30/09/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	61.87		
	31/10/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	67.42		
	29/11/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	131.92		
	31/12/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	74.13		
	31/01/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	35.66		
	28/02/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	32.50		
	09/03/2020	25000/NAB706675827	Term Deposit NAB 70-667-5827	1,910.96		
	13/03/2020	25000/NAB706675827	Term Deposit NAB 70-667-5827	75.36		
	31/03/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	22.79		
	30/04/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	6.68		
	29/05/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	4.91		
	30/06/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	5.62		
			Total	2,573.05	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Tramayes Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2019 to 30 June 2020							
Label E							
	18/09/2019	33400/TRAM0001_CURTAI	Curtains - 114 Coolum Yandina Road	94.77			
	18/09/2019	33400/TRAM0001_OVEN-	Oven - 114 Coolum Yandina Road	121.97			
	18/09/2019	33400/TRAM0001_CARPET-	Carpet - 114 Coolum Yandina Road	129.38			
	18/09/2019	33400/TRAM0001_SECURIT	Security Gate Control - 114 Coolum Yandina Road	32.23			
	18/09/2019	33400/TRAM0001_HOTWA	Hot Water Service - 114 Coolum Yandina Road	121.97			
	18/09/2019	33400/TRAM0001_DISHWA	Dishwasher - 114 Coolum Yandina Road	77.36			
	18/09/2019	33400/TRAM0001_AIRCON	Air Conditioning - 114 Coolum Yandina Road	57.30			
	18/09/2019	33400/TRAM0001_CEILING	Ceiling Fans - 114 Coolum Yandina Road	65.92			
	18/09/2019	33400/TRAM0001_GARDEN	Garden Shed - 114 Coolum Yandina Road	29.57			
	18/09/2019	33400/TRAM0002	Building Cost - 114 Coolum Yandina Road	557.38			
	18/09/2019	33400/TRAM0001_BLINDS-	Blinds - 114 Coolum Yandina Road	81.23			
	18/09/2019	33400/TRAM0001_CHLORI	Chlorinator - 114 Coolum Yandina Road	190.24			
	18/09/2019	33400/TRAM0001_POOLPU	Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	49.21			
	18/09/2019	33400/TRAM0001_Fans	Fans	108.96			
	18/09/2019	33400/TRAM0001_EXTRAC	Extractor Fan - 114 Coolum Yandina Road	121.97			
	18/09/2019	33400/TRAM0001_COOKTO	Cooktop - 114 Coolum Yandina Road	67.69			
			Total	1,907.15	0.000 %	1,907.15	0.00

Label H

Tramayes Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
			Total Segment Expenses		6,856.83	0.00
			Total Expenses *		6,856.83	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Tramayes Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	30,668.24
Less	
Other Non Taxable Income	12,942.84
Realised Accounting Capital Gains	79,976.06
	<u>92,918.90</u>
Add	
Decrease in MV of investments	82,948.58
Net Capital Gains	68,864.00
	<u>151,812.58</u>
SMSF Annual Return Rounding	(1.92)
Taxable Income or Loss	<u>89,560.00</u>
Income Tax on Taxable Income or Loss	13,434.00
CURRENT TAX OR REFUND	<u>13,434.00</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(3,828.00)
AMOUNT DUE OR REFUNDABLE	<u>9,865.00</u>

** Distribution tax components review process has not been completed for the financial year.*

Tramayes Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				68,863.82
Sub-Total				68,863.82
Ignore Cents				0.82
Total				68,863.00
B - Income - Gross rent and other leasing and hiring income				
	01/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	22/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	650.00
	23/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	29/07/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	05/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	12/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	19/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	23/08/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	02/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	09/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	16/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	23/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	30/09/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	325.00
	18/10/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	650.00
	22/11/2019	28000/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	173.76
Sub-Total				5,373.76
Ignore Cents				0.76
Total				5,373.00
C - Income - Gross interest				
	31/07/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	84.38
	30/08/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	58.85
	30/09/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	61.87
	31/10/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	67.42
	29/11/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	131.92
	31/12/2019	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	74.13
	31/01/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	35.66
	28/02/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	32.50
	09/03/2020	25000/NAB706675827	Term Deposit NAB 70-667-5827	1,910.96
	13/03/2020	25000/NAB706675827	Term Deposit NAB 70-667-5827	75.36
	31/03/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	22.79
	30/04/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	6.68

Tramayas Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	29/05/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	4.91
	30/06/2020	25000/NAB383216485	NAB Cash Manager Acc:39-321-6485	5.62
Sub-Total				2,573.05
Ignore Cents				0.05
Total				2,573.00
R1 - Assessable employer contributions				
	22/07/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	31/07/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	277.49
	22/08/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	29/08/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	225.02
	30/09/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,640.31
	23/10/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	28/10/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	92.86
	26/11/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	85.29
	27/11/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	20/12/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	30/12/2019	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	149.91
	23/01/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	28/01/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	354.77
	24/02/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	02/03/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	38.81
	24/03/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	30/03/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	38.81
	31/03/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	465.69
	23/04/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	22/05/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	26/05/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	244.59
	19/06/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	1,435.45
	29/06/2020	24200/MCNROB00001A	(Contributions) Mcnamara, Robert Frederick - Accumulation (Accumu...	204.44
Sub-Total				19,607.94
Ignore Cents				0.94
Total				19,607.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				

Tramayes Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Assessable employer contributions				19,607.94
Sub-Total				19,607.94
Ignore Cents				0.94
Total				19,607.00
W - GROSS INCOME (Sum of labels A to U)				
				96,416.00
Sub-Total				96,416.00
Ignore Cents				0.00
Total				96,416.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				96,416.00
Sub-Total				96,416.00
Ignore Cents				0.00
Total				96,416.00
E1 - Expenses - Decline in value of depreciating assets				
	18/09/2019	33400/TRAM0002	Building Cost - 114 Coolum Yandina Road	557.38
	18/09/2019	33400/TRAM0001_SECURITYGAT	Security Gate Control - 114 Coolum Yandina Road	32.23
	18/09/2019	33400/TRAM0001_POOLPUMP/FI	Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	49.21
	18/09/2019	33400/TRAM0001_OVEN-114COO	Oven - 114 Coolum Yandina Road	121.97
	18/09/2019	33400/TRAM0001_HOTWATER	Hot Water Service - 114 Coolum Yandina Road	121.97
	18/09/2019	33400/TRAM0001_GARDENSHED-	Garden Shed - 114 Coolum Yandina Road	29.57
	18/09/2019	33400/TRAM0001_EXTRACTOR	Extractor Fan - 114 Coolum Yandina Road	121.97
	18/09/2019	33400/TRAM0001_DISHWASHER-	Dishwasher - 114 Coolum Yandina Road	77.36
	18/09/2019	33400/TRAM0001_CURTAINS	Curtains - 114 Coolum Yandina Road	94.77
	18/09/2019	33400/TRAM0001_COOKTOP	Cooktop - 114 Coolum Yandina Road	67.69
	18/09/2019	33400/TRAM0001_CHLORINATOR	Chlorinator - 114 Coolum Yandina Road	190.24
	18/09/2019	33400/TRAM0001_CEILING	Ceiling Fans - 114 Coolum Yandina Road	65.92
	18/09/2019	33400/TRAM0001_CARPET	Carpet - 114 Coolum Yandina Road	129.38
	18/09/2019	33400/TRAM0001_BLINDS	Blinds - 114 Coolum Yandina Road	81.23
	18/09/2019	33400/TRAM0001_AIRCONDITIONING	Air Conditioning - 114 Coolum Yandina Road	57.30
	18/09/2019	33400/TRAM0001_FANS	Fans	108.96
Sub-Total				1,907.15
Ignore Cents				0.15
Total				1,907.00
H1 - Expenses - SMSF auditor fee				

Tramayes Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
H1 - Expenses - SMSF auditor fee				
	29/04/2020	30700	Auditor's Remuneration	418.00
Sub-Total				418.00
Ignore Cents				0.00
Total				418.00
I1 - Expenses - Investment expenses				
	29/07/2019	41960/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	1,009.85
	02/07/2019	41980/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	159.18
	01/08/2019	41980/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	159.18
	03/09/2019	41980/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	159.18
	01/10/2019	41980/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	159.18
	07/08/2019	42150/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	294.30
	30/10/2019	42150/TRAM0001	114 Yandina Coolum Rd, Coolum Beach	406.81
Sub-Total				2,347.68
Ignore Cents				0.68
Total				2,347.00
J1 - Expenses - Management and administration expenses				
	23/04/2020	30100	Accountancy Fees	1,925.00
	23/04/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				2,184.00
Ignore Cents				0.00
Total				2,184.00
N - TOTAL DEDUCTIONS				
				6,856.00
Sub-Total				6,856.00
Ignore Cents				0.00
Total				6,856.00
O - TAXABLE INCOME OR LOSS				
				89,560.00
Sub-Total				89,560.00
Ignore Cents				0.00
Total				89,560.00
Z - TOTAL SMSF EXPENSES				
				6,856.00
Sub-Total				6,856.00
Ignore Cents				0.00
Total				6,856.00
A - Taxable income				

Tramayas Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Taxable income				
				89,560.00
Sub-Total				89,560.00
Ignore Cents				0.00
Total				89,560.00
T1 - Tax on taxable income				
				13,434.00
Sub-Total				13,434.00
Ignore Cents				0.00
Total				13,434.00
B - Gross Tax				
				13,434.00
Sub-Total				13,434.00
Ignore Cents				0.00
Total				13,434.00
T2 - SUBTOTAL				
				13,434.00
Sub-Total				13,434.00
Ignore Cents				0.00
Total				13,434.00
T3 - SUBTOTAL 2				
				13,434.00
Sub-Total				13,434.00
Ignore Cents				0.00
Total				13,434.00
T5 - TAX PAYABLE				
				13,434.00
Sub-Total				13,434.00
Ignore Cents				0.00
Total				13,434.00
K - PAYG instalments raised				
	28/10/2019	85000	Income Tax Payable/Refundable	917.00
	26/02/2020	85000	Income Tax Payable/Refundable	917.00
	14/04/2020	85000	Income Tax Payable/Refundable	917.00
	30/06/2020	85000	Income Tax Payable/Refundable	1,077.00
Sub-Total				3,828.00
Ignore Cents				0.00
Total				3,828.00
L - Supervisory levy				
				259.00

Tramayes Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<hr/>				
L - Supervisory levy				
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
<hr/>				
S - AMOUNT DUE OR REFUNDABLE				
				9,865.00
Sub-Total				9,865.00
Ignore Cents				0.00
Total				9,865.00



Australian Government
Australian Taxation Office

PAYG Instalments report 2020

Tax Agent 74856004
Last Updated 23/01/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
885604600	THE TRUSTEE FOR TRAMAYES SUPERANNUATION FUND	917.00	917.00	917.00	1,077.00	3,828.00

Total No of Clients: 1

86000 - PAYG Instalment Payable

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$1,077.00)	(\$746.00)	44.37%
TOTAL		CY Balance	LY Balance	
		(\$1,077.00)	(\$746.00)	

Supporting Documents

◦ Print _ Australian Taxation Office.pdf 86000

Standard Checklist

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



Activity statement 001

Date generated	28/01/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2020** to **31 August 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Jul 2020	28 Jul 2020	Payment received		\$1,077.00	\$1,077.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,077.00		\$0.00

A - Financial Statements

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- Signed 2020 financials & ITR's - Tramayes Super Fund.pdf

Standard Checklist

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

Tramayes Superannuation Fund

Financial Statements & Reports

for the year ended

30 June 2020



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: info@taxonline.com.au

9 February, 2021

The Trustees
Tramayes Superannuation Fund
93 Thomson Valley Road
VALDORA QLD 4561

Dear Robert

Re: Tramayes Superannuation Fund

Enclosed please find the 2020 Superannuation Forms listed below:

1. Financial Statements.
1. Trustee Declaration.
2. Minutes of Meetings.
3. Members Statements.
4. Income Tax Return.
5. Investment Strategy
6. Audit Representation Letter.
7. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will NOT issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is 17 May 2021. However for the 2020 year, we have calculated that the Super Fund has an amount Payable of \$9865.00 after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

alc
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Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters

2021 Concessional Contributions Cap - from 1 July 2019, the general concessional contribution cap is \$25,000 for all individuals, regardless of age.

GHC R.H.

Tramayes Superannuation Fund
2021

28 January,

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

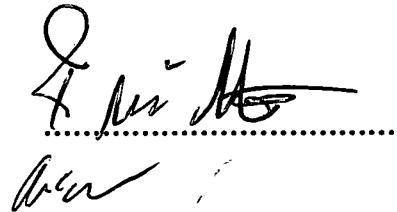
Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards



SAM GRECO

Encls



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Tramayes Superannuation Fund**Operating Statement**

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received		2,573.05	1,232.36
Property Income	10	5,373.76	17,643.92
Investment Gains			
Changes in Market Values	11	16,110.58	29,747.82
Contribution Income			
Employer Contributions		19,607.94	18,708.45
Personal Non Concessional		0.00	977.30
Total Income		<u>43,665.33</u>	<u>68,309.85</u>
Expenses			
Accountancy Fees		1,925.00	1,925.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		418.00	407.00
Depreciation		1,907.15	5,271.37
Property Expenses - Council Rates		1,009.85	1,963.60
Property Expenses - Insurance Premium		636.72	1,688.31
Property Expenses - Repairs Maintenance		0.00	329.84
Property Expenses - Sundry Expenses		0.00	123.91
Property Expenses - Water Rates		701.11	1,294.62
		<u>6,856.83</u>	<u>13,262.65</u>
Total Expenses		<u>6,856.83</u>	<u>13,262.65</u>
Benefits accrued as a result of operations before income tax			
		<u>36,808.50</u>	<u>55,047.20</u>
Income Tax Expense	12	13,434.00	3,648.15
Benefits accrued as a result of operations		<u>23,374.50</u>	<u>51,399.05</u>

The accompanying notes form part of these financial statements.

Tramayes Superannuation Fund
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Other Assets	2	397,559.70	0.00
Plant and Equipment (at written down value) - Unitised	3	0.00	7,563.76
Real Estate Properties (Australian - Residential)	4	0.00	507,436.24
Shares in Listed Companies (Australian)	5	158,963.36	0.00
Total Investments		<u>556,523.06</u>	<u>515,000.00</u>
Other Assets			
NAB Cash Manager Acc:39-321-6485		132,876.87	141,032.58
Income Tax Refundable		0.00	55.85
Total Other Assets		<u>132,876.87</u>	<u>141,088.43</u>
Total Assets		<u>689,399.93</u>	<u>656,088.43</u>
Less:			
Liabilities			
Income Tax Payable		9,606.00	0.00
PAYG Instalment Payable		1,077.00	746.00
Total Liabilities		<u>10,683.00</u>	<u>746.00</u>
Net assets available to pay benefits		<u>678,716.93</u>	<u>655,342.43</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	7, 8		
McNamara, Robert Frederick - Accumulation		678,716.93	655,342.43
Total Liability for accrued benefits allocated to members' accounts		<u>678,716.93</u>	<u>655,342.43</u>

The accompanying notes form part of these financial statements.

Tramayes Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Tramayes Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Interest revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Other Assets

	2020 \$	2019 \$
GOLD BULLION	397,559.70	0.00
	<hr/> 397,559.70	<hr/> 0.00

Note 3: Plant and Equipment (at written down value) - Unitised

	2020 \$	2019 \$
Air Conditioning - 114 Coolum Yandina Road	0.00	1,310.72

Tramayes Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

Blinds - 114 Coolum Yandina Road	0.00	216.61
Carpet - 114 Coolum Yandina Road	0.00	345.00
Ceiling Fans - 114 Coolum Yandina Road	0.00	175.78
Chlorinator - 114 Coolum Yandina Road	0.00	507.31
Cooktop - 114 Coolum Yandina Road	0.00	180.51
Curtains - 114 Coolum Yandina Road	0.00	252.71
Dishwasher - 114 Coolum Yandina Road	0.00	206.29
Extractor Fan - 114 Coolum Yandina Road	0.00	325.26
Fans	0.00	290.55
Garden Shed - 114 Coolum Yandina Road	0.00	1,017.07
Hot Water Service - 114 Coolum Yandina Road	0.00	325.26
Oven - 114 Coolum Yandina Road	0.00	325.26
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	0.00	1,348.15
Security Gate Control - 114 Coolum Yandina Road	0.00	737.28
	0.00	7,563.76

Note 4: Real Estate Properties (Australian - Residential)

	2020	2019
	\$	\$
114 Yandina Coolum Rd, Coolum Beach	0.00	415,636.24
Building Cost - 114 Coolum Yandina Road	0.00	91,800.00
	0.00	507,436.24

Note 5: Shares in Listed Companies (Australian)

	2020	2019
	\$	\$
BHP Group Limited	45,133.20	0.00
Iluka Resources Limited	18,437.86	0.00
Macquarie Group Limited	37,240.40	0.00
Woodside Petroleum Ltd	58,151.90	0.00
	158,963.36	0.00

Note 6: Banks and Term Deposits

	2020	2019
	\$	\$
Banks		

Tramayes Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

NAB Cash Manager Acc:39-321-6485	132,876.87	141,032.58
	<u>132,876.87</u>	<u>141,032.58</u>

Note 7: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	655,342.43	603,943.38
Benefits accrued as a result of operations	23,374.50	51,399.05
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	<u>678,716.93</u>	<u>655,342.43</u>

Note 8: Vested Benefits

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

	2020 \$	2019 \$
Vested Benefits	<u>678,716.93</u>	<u>655,342.43</u>

Note 9: Guaranteed Benefits

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

Note 10: Rental Income

	2020 \$	2019 \$
114 Yandina Coolum Rd, Coolum Beach	5,373.76	17,643.92
	<u>5,373.76</u>	<u>17,643.92</u>

Note 11: Changes in Market Values

Unrealised Movements in Market Value

	2020 \$	2019 \$
Other Assets		
GOLD BULLION	(11,340.30)	0.00
	<u>(11,340.30)</u>	<u>0.00</u>
Other Revaluations		
Other Revaluations	(12,942.84)	0.00

Tramayes Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

	(12,942.84)	0.00
Plant and Equipment (at written down value) - Unitised		
Air Conditioning - 114 Coolum Yandina Road	1,946.58	0.00
Blinds - 114 Coolum Yandina Road	704.62	0.00
Carpet - 114 Coolum Yandina Road	1,164.38	0.00
Ceiling Fans - 114 Coolum Yandina Road	1,140.14	0.00
Chlorinator - 114 Coolum Yandina Road	681.93	0.00
Cooktop - 114 Coolum Yandina Road	587.18	0.00
Curtains - 114 Coolum Yandina Road	822.06	0.00
Dishwasher - 114 Coolum Yandina Road	671.07	0.00
Extractor Fan - 114 Coolum Yandina Road	996.71	0.00
Fans	176.01	0.00
Garden Shed - 114 Coolum Yandina Road	812.50	0.00
Hot Water Service - 114 Coolum Yandina Road	996.71	0.00
Oven - 114 Coolum Yandina Road	996.71	0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	1,501.06	0.00
Security Gate Control - 114 Coolum Yandina Road	1,094.95	0.00
	14,292.61	0.00
Real Estate Properties (Australian - Residential)		
114 Yandina Coolum Rd, Coolum Beach	(96,787.39)	29,747.82
Building Cost - 114 Coolum Yandina Road	10,757.38	0.00
	(86,030.01)	29,747.82
Shares in Listed Companies (Australian)		
BHP Group Limited	5,167.10	0.00
Iluka Resources Limited	(1,463.53)	0.00
Macquarie Group Limited	7,347.71	0.00
Woodside Petroleum Ltd	8,160.94	0.00
	19,212.22	0.00
Total Unrealised Movement	(76,808.32)	29,747.82
Realised Movements in Market Value	2020	2019

Tramayes Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

	\$	\$
Plant and Equipment (at written down value) - Unitised		
Air Conditioning - 114 Coolum Yandina Road	(1,889.28)	0.00
Blinds - 114 Coolum Yandina Road	(623.39)	0.00
Carpet - 114 Coolum Yandina Road	(1,035.00)	0.00
Ceiling Fans - 114 Coolum Yandina Road	(1,074.22)	0.00
Chlorinator - 114 Coolum Yandina Road	(491.69)	0.00
Cooktop - 114 Coolum Yandina Road	(519.49)	0.00
Curtains - 114 Coolum Yandina Road	(727.29)	0.00
Dishwasher - 114 Coolum Yandina Road	(593.71)	0.00
Extractor Fan - 114 Coolum Yandina Road	(874.74)	0.00
Fans	(67.05)	0.00
Garden Shed - 114 Coolum Yandina Road	(782.93)	0.00
Hot Water Service - 114 Coolum Yandina Road	(874.74)	0.00
Oven - 114 Coolum Yandina Road	(874.74)	0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	(1,451.85)	0.00
Security Gate Control - 114 Coolum Yandina Road	(1,062.72)	0.00
	(12,942.84)	0.00
Real Estate Properties (Australian - Residential)		
114 Yandina Coolum Rd, Coolum Beach	96,787.39	0.00
Building Cost - 114 Coolum Yandina Road	(10,200.00)	0.00
	86,587.39	0.00
Shares in Listed Companies (Australian)		
Betashares Geared Australian Equity Fund (hedge Fund)	6,331.51	0.00
	6,331.51	0.00
Total Realised Movement	79,976.06	0.00
Changes in Market Values	3,167.74	29,747.82

Note 12: Income Tax Expense

	2020 \$	2019 \$
The components of tax expense comprise		

Tramayes Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Current Tax	13,434.00	3,648.15
Income Tax Expense	13,434.00	3,648.15

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

Prima facie tax payable on benefits accrued before income tax at 15%	5,521.28	8,257.08
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	146.60
Increase in MV of Investments	0.00	4,462.17
Realised Accounting Capital Gains	11,996.41	0.00
Other Non-Taxable Income	1,941.43	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	11,521.25	0.00
Net Capital Gains	10,329.60	0.00
Rounding	(0.29)	(0.16)
Income Tax on Taxable Income or Loss	13,434.00	3,648.15
Less credits:		
Current Tax or Refund	13,434.00	3,648.15

Note 13: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Tramayas Superannuation Fund Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
NAB Cash Manager Acc:39-321-6485	141,032.58	0.00	0.00	132,876.87	0.00	0.00	586.73	586.73	0.42 %
	141,032.58	0.00	0.00	132,876.87	0.00	0.00	586.73	586.73	0.42 %
Term Deposits									
Term Deposit NAB 70-667-5827	0.00	0.00	0.00	0.00	0.00	0.00	1,986.32	1,986.32	0.00 %
	0.00	0.00	0.00	0.00	0.00	0.00	1,986.32	1,986.32	0.00 %
Other Assets									
GLD01 GOLD BULLION	0.00	408,900.00	0.00	397,559.70	0.00	(11,340.30)	0.00	(11,340.30)	(2.77) %
	0.00	408,900.00	0.00	397,559.70	0.00	(11,340.30)	0.00	(11,340.30)	(2.77) %
Plant and Equipment (at written down value) - Unitised									
TRAM0001 Air Conditioning - 114 Coolum Yandina Road	1,310.72	0.00	3,200.00	0.00	(1,889.28)	1,889.28	(57.30)	(57.30)	3.03 %
TRAM0001 Blinds - 114 Coolum Yandina Road	216.61	0.00	840.00	0.00	(623.39)	623.39	(81.23)	(81.23)	13.03 %
TRAM0001 Carpet - 114 Coolum Yandina Road	345.00	0.00	1,380.00	0.00	(1,035.00)	1,035.00	(129.38)	(129.38)	12.50 %
TRAM0001 Ceiling Fans - 114 Coolum Yandina Road	175.78	0.00	1,250.00	0.00	(1,074.22)	1,074.22	(65.92)	(65.92)	6.14 %
TRAM0001 Chlorinator - 114 Coolum Yandina Road	507.31	0.00	999.00	0.00	(491.69)	491.69	(190.24)	(190.24)	38.69 %
TRAM0001 Cooktop - 114 Coolum Yandina Road	180.51	0.00	700.00	0.00	(519.49)	519.49	(67.69)	(67.69)	13.03 %
TRAM0001 Curtains - 114 Coolum Yandina Road	252.71	0.00	980.00	0.00	(727.29)	727.29	(94.77)	(94.77)	13.03 %
TRAM0001 Dishwasher - 114 Coolum Yandina Road	206.29	0.00	800.00	0.00	(593.71)	593.71	(77.36)	(77.36)	13.03 %
TRAM0001 Extractor Fan - 114 Coolum Yandina Road	325.26	0.00	1,200.00	0.00	(874.74)	874.74	(121.97)	(121.97)	13.94 %
TRAM0001 Fans	290.55	0.00	357.60	0.00	(67.05)	67.05	(108.96)	(108.96)	162.51 %

Tramayes Superannuation Fund Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
TRAM0001 Garden Shed - 114 Coolum Yandina Road	1,017.07	0.00	1,800.00	0.00	(782.93)	782.93	(29.57)	(29.57)	3.78 %
TRAM0001 Hot Water Service - 114 Coolum Yandina Road	325.26	0.00	1,200.00	0.00	(874.74)	874.74	(121.97)	(121.97)	13.94 %
TRAM0001 Oven - 114 Coolum Yandina Road	325.26	0.00	1,200.00	0.00	(874.74)	874.74	(121.97)	(121.97)	13.94 %
TRAM0001 Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	1,348.15	0.00	2,800.00	0.00	(1,451.85)	1,451.85	(49.21)	(49.21)	3.39 %
TRAM0001 Security Gate Control - 114 Coolum Yandina Road	737.28	0.00	1,800.00	0.00	(1,062.72)	1,062.72	(32.23)	(32.23)	3.03 %
	7,563.76	0.00	20,506.60	0.00	(12,942.84)	12,942.84	(1,349.77)	(1,349.77)	10.43 %
Real Estate Properties (Australian - Residential)									
TRAM0001 114 Yandina Coolum Rd, Coolum Beach	415,636.24	0.00	318,848.85	0.00	96,787.39	(96,787.39)	3,026.08	3,026.08	3.13 %
TRAM0002 Building Cost - 114 Coolum Yandina Road	91,800.00	0.00	102,000.00	0.00	(10,200.00)	10,200.00	(557.38)	(557.38)	5.46 %
	507,436.24	0.00	420,848.85	0.00	86,587.39	(86,587.39)	2,468.70	2,468.70	2.85 %
Shares in Listed Companies (Australian)									
GEAR.AX Betashares Geared Australian Equity Fund (hedge Fund)	0.00	19,930.45	19,930.45	0.00	6,331.51	0.00	0.00	6,331.51	0.00 %
BHP.AX BHP Group Limited	0.00	39,966.10	0.00	45,133.20	0.00	5,167.10	0.00	5,167.10	12.93 %
ILU.AX Iluka Resources Limited	0.00	19,901.39	0.00	18,437.86	0.00	(1,463.53)	0.00	(1,463.53)	(7.35) %
MQG.AX Macquarie Group Limited	0.00	29,892.69	0.00	37,240.40	0.00	7,347.71	0.00	7,347.71	24.58 %
WPL.AX Woodside Petroleum Ltd	0.00	49,990.96	0.00	58,151.90	0.00	8,160.94	0.00	8,160.94	16.32 %
	0.00	159,681.59	19,930.45	158,963.36	6,331.51	19,212.22	0.00	25,543.73	18.28 %
	656,032.58	568,581.59	461,285.90	689,399.93	79,976.06	(65,772.63)	3,691.98	17,895.41	2.34 %

Tramayes Superannuation Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
NAB Cash Manager Acc:39-321-6485		132,876.870000	132,876.87	132,876.87	132,876.87			19.27 %
			132,876.87		132,876.87		0.00 %	19.27 %
Other Assets								
GLD01 GOLD BULLION	5.00	79,511.940000	397,559.70	81,780.00	408,900.00	(11,340.30)	(2.77) %	57.67 %
			397,559.70		408,900.00	(11,340.30)	(2.77) %	57.67 %
Other Revaluations								
Other Revaluations						(12,942.84)		
						(12,942.84)	0.00 %	0.00 %
Plant and Equipment (at written down value) - Unitised								
TRAM0001_ Exhaust Fans/Heater/Light - EXHAUSTFA 114 Coolum Yandina Road NS	1.00	0.000000*	0.00	250.00	250.00	(250.00)	(100.00) %	0.00 %
			0.00		250.00	(250.00)	(100.00) %	0.00 %
Shares in Listed Companies (Australian)								
BHP.AX BHP Group Limited	1,260.00	35.820000	45,133.20	31.72	39,966.10	5,167.10	12.93 %	6.55 %
ILU.AX Iluka Resources Limited	2,159.00	8.540000	18,437.86	9.22	19,901.39	(1,463.53)	(7.35) %	2.67 %
MQG.AX Macquarie Group Limited	314.00	118.600000	37,240.40	95.20	29,892.69	7,347.71	24.58 %	5.40 %
WPL.AX Woodside Petroleum Ltd	2,686.00	21.650000	58,151.90	18.61	49,990.96	8,160.94	16.32 %	8.44 %
			158,963.36		139,751.14	19,212.22	13.75 %	23.06 %
			689,399.93		681,778.01	(5,320.92)	(0.78) %	100.00 %

¹Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

* Investments using last known price

Investment	Market Price	Market Price Date
Exhaust Fans/Heater/Light - 114 Coolum Yandina Road	0.000000	30/06/2019

Tramayes Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Plant and Equipment (at written down value) - Unitised												
Air Conditioning - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	3,200.00	1,310.72	(1,889.28)	3,200.00	3,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	3,200.00	1,310.72	(1,889.28)	3,200.00	3,200.00	0.00	0.00	0.00	0.00	0.00
Blinds - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	840.00	216.61	(623.39)	840.00	840.00	0.00	0.00	0.00	0.00	0.00
		1.00	840.00	216.61	(623.39)	840.00	840.00	0.00	0.00	0.00	0.00	0.00
Carpet - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,380.00	345.00	(1,035.00)	1,380.00	1,380.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,380.00	345.00	(1,035.00)	1,380.00	1,380.00	0.00	0.00	0.00	0.00	0.00
Ceiling Fans - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,250.00	175.78	(1,074.22)	1,250.00	1,250.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,250.00	175.78	(1,074.22)	1,250.00	1,250.00	0.00	0.00	0.00	0.00	0.00
Chlorinator - 114 Coolum Yandina Road												
16/10/2017	18/09/2019	1.00	999.00	507.31	(491.69)	999.00	999.00	0.00	0.00	0.00	0.00	0.00
		1.00	999.00	507.31	(491.69)	999.00	999.00	0.00	0.00	0.00	0.00	0.00
Cooktop - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	700.00	180.51	(519.49)	700.00	700.00	0.00	0.00	0.00	0.00	0.00
		1.00	700.00	180.51	(519.49)	700.00	700.00	0.00	0.00	0.00	0.00	0.00

Tramayes Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Plant and Equipment (at written down value) - Unitised												
Curtains - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	980.00	252.71	(727.29)	980.00	980.00	0.00	0.00	0.00	0.00	0.00
		1.00	980.00	252.71	(727.29)	980.00	980.00	0.00	0.00	0.00	0.00	0.00
Dishwasher - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	800.00	206.29	(593.71)	800.00	800.00	0.00	0.00	0.00	0.00	0.00
		1.00	800.00	206.29	(593.71)	800.00	800.00	0.00	0.00	0.00	0.00	0.00
Extractor Fan - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
Fans												
27/01/2019	18/09/2019	3.00	357.60	290.55	(67.05)	357.60	357.60	0.00	0.00	0.00	0.00	0.00
		3.00	357.60	290.55	(67.05)	357.60	357.60	0.00	0.00	0.00	0.00	0.00
Garden Shed - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,800.00	1,017.07	(782.93)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,800.00	1,017.07	(782.93)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
Hot Water Service - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00

Tramayes Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Plant and Equipment (at written down value) - Unitised												
Oven - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,200.00	325.26	(874.74)	1,200.00	1,200.00	0.00	0.00	0.00	0.00	0.00
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	2,800.00	1,348.15	(1,451.85)	2,800.00	2,800.00	0.00	0.00	0.00	0.00	0.00
		1.00	2,800.00	1,348.15	(1,451.85)	2,800.00	2,800.00	0.00	0.00	0.00	0.00	0.00
Security Gate Control - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	1,800.00	737.28	(1,062.72)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
		1.00	1,800.00	737.28	(1,062.72)	1,800.00	1,800.00	0.00	0.00	0.00	0.00	0.00
		17.00	20,506.60	7,563.76	(12,942.84)	20,506.60	20,506.60	0.00	0.00	0.00	0.00	0.00
Real Estate Properties (Australian - Residential)												
114 Yandina Coolum Rd, Coolum Beach												
17/02/2015	18/09/2019	1.00	318,848.85	415,636.24	96,787.39	318,848.85	318,848.85	0.00	0.00	96,787.39	0.00	0.00
		1.00	318,848.85	415,636.24	96,787.39	318,848.85	318,848.85	0.00	0.00	96,787.39	0.00	0.00
Building Cost - 114 Coolum Yandina Road												
01/07/2015	18/09/2019	1.00	102,000.00	91,800.00	(10,200.00)	93,792.62	93,792.62	0.00	0.00	0.00	0.00	(1,992.62)
		1.00	102,000.00	91,800.00	(10,200.00)	93,792.62	93,792.62	0.00	0.00	0.00	0.00	(1,992.62)
		2.00	420,848.85	507,436.24	86,587.39	412,641.47	412,641.47	0.00	0.00	96,787.39	0.00	(1,992.62)

Tramayes Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
Betashares Geared Australian Equity Fund (hedge Fund)												
06/04/2020	11/06/2020	1,440.00	19,930.45	26,261.96	6,331.51	19,930.45	19,930.45	0.00	0.00	0.00	6,331.51	0.00
		1,440.00	19,930.45	26,261.96	6,331.51	19,930.45	19,930.45	0.00	0.00	0.00	6,331.51	0.00
		1,440.00	19,930.45	26,261.96	6,331.51	19,930.45	19,930.45	0.00	0.00	0.00	6,331.51	0.00
		1,459.00	461,285.90	541,261.96	79,976.06	453,078.52	453,078.52	0.00	0.00	96,787.39	6,331.51	(1,992.62)

Tramayes Superannuation Fund
Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
NAB Cash Manager Acc:39-321-6485	586.73			586.73	0.00	0.00	0.00	586.73			0.00	0.00
	586.73			586.73	0.00	0.00	0.00	586.73			0.00	0.00
Real Estate Properties (Australian - Residential)												
TRAM0001 114 Yandina Coolum Rd, Coolum Beach	5,373.76							5,373.76				
	5,373.76							5,373.76				
Term Deposits												
Term Deposit NAB 70-667-5827	1,986.32			1,986.32	0.00	0.00	0.00	1,986.32			0.00	0.00
	1,986.32			1,986.32	0.00	0.00	0.00	1,986.32			0.00	0.00
	7,946.81			2,573.05	0.00	0.00	0.00	7,946.81			0.00	0.00

Assessable Income (Excl. Capital Gains) **7,946.81**

Net Capital Gain **0.00**

Total Assessable Income 7,946.81

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Tramayes Superannuation Fund
Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Plant and Equipment (at written down value) - Unitised											
Air Conditioning - 114 Coolum Yandina Road											
	01/07/2015	3,200.00	1,310.72	(3,200.00)		(1,198.57)	Diminishing Value	20.00 %	57.30	57.30	1,253.42
Blinds - 114 Coolum Yandina Road											
	01/07/2015	840.00	216.61	(840.00)		(623.39)	Low Value Pool	37.50 %	81.23	81.23	135.38
Carpet - 114 Coolum Yandina Road											
	01/07/2015	1,380.00	345.00	(1,380.00)		(1,035.00)	Low Value Pool	37.50 %	129.38	129.38	215.63
Ceiling Fans - 114 Coolum Yandina Road											
	01/07/2015	1,250.00	175.78	(1,250.00)		(1,074.22)	Low Value Pool	37.50 %	65.92	65.92	109.86
Chlorinator - 114 Coolum Yandina Road											
	16/10/2017	999.00	507.31	(999.00)		(491.69)	Low Value Pool	37.50 %	190.24	190.24	317.07
Cooktop - 114 Coolum Yandina Road											
	01/07/2015	700.00	180.51	(700.00)		(519.49)	Low Value Pool	37.50 %	67.69	67.69	112.82
Curtains - 114 Coolum Yandina Road											
	01/07/2015	980.00	252.71	(980.00)		(727.29)	Low Value Pool	37.50 %	94.77	94.77	157.94
Dishwasher - 114 Coolum Yandina Road											
	01/07/2015	800.00	206.29	(800.00)		(593.71)	Low Value Pool	37.50 %	77.36	77.36	128.93
Extractor Fan - 114 Coolum Yandina Road											
	01/07/2015	1,200.00	325.26	(1,200.00)		(874.74)	Low Value Pool	37.50 %	121.97	121.97	203.29
Fans											
	27/01/2019	357.60	290.55	(357.60)		(67.05)	Low Value Pool	37.50 %	108.96	108.96	181.59

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Garden Shed - 114 Coolum Yandina Road											
	01/07/2015	1,800.00	1,017.07	(1,800.00)		(394.41)	Diminishing Value	13.30 %	29.57	29.57	987.50
Hot Water Service - 114 Coolum Yandina Road											
	01/07/2015	1,200.00	325.26	(1,200.00)		(874.74)	Low Value Pool	37.50 %	121.97	121.97	203.29
Oven - 114 Coolum Yandina Road											
	01/07/2015	1,200.00	325.26	(1,200.00)		(874.74)	Low Value Pool	37.50 %	121.97	121.97	203.29
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road											
	01/07/2015	2,800.00	1,348.15	(2,800.00)		(847.48)	Diminishing Value	16.70 %	49.21	49.21	1,298.94
Security Gate Control - 114 Coolum Yandina Road											
	01/07/2015	1,800.00	737.28	(1,800.00)		(674.20)	Diminishing Value	20.00 %	32.23	32.23	705.05
		20,506.60	7,563.76	(20,506.60)		(10,870.71)				1,349.77	6,214.00
Real Estate Properties (Australian - Residential)											
Building Cost - 114 Coolum Yandina Road											
	01/07/2015	102,000.00	91,800.00	(93,792.62)		22,016.39	Prime Cost	2.50 %	557.38	557.38	91,242.62
		102,000.00	91,800.00	(93,792.62)		22,016.39				557.38	91,242.62
		122,506.60	99,363.76	(114,299.22)		11,145.68				1,907.15	97,456.62

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

Tramayes Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Tramayes Superannuation Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Tramayes Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: 

Dated: 9, 2, 2021

Tramayes Superannuation Fund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

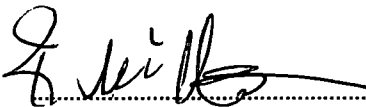
The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:


.....
Robert Frederick McNamara

Trustee


.....
Andrea Maree McNamara

Trustee

Dated this12..... day of ..MARCH 2021.....

Minutes of a meeting of the Trustee(s)

held on / / at 93 Thompson Valley Road, Valdora, Queensland 4561

PRESENT:	Robert Frederick McNamara and Andrea Maree McNamara
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
AUDITORS:	<p>It was resolved that</p> <p>Super Audits Pty Ltd</p> <p>of</p> <p>5A Broadway, Glenelg South, South Australia 5045</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Trustee(s)

held on / / at 93 Thompson Valley Road, Valdora, Queensland 4561

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.


The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

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

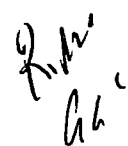
There being no further business the meeting then closed.

Signed as a true record –



Andrea Maree McNamara

Chairperson



Tramayes Superannuation Fund Members Statement

Robert Frederick McNamara
93 Thompson Valley Road
Valdora, Queensland, 4561, Australia

Your Details

Date of Birth : 08/08/1958
Age: 61
Tax File Number: Provided
Date Joined Fund: 07/08/2008
Service Period Start Date: 13/06/1988
Date Left Fund:
Member Code: MCNROB00001A
Account Start Date 07/08/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 678,716.93
Total Death Benefit 678,716.93
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

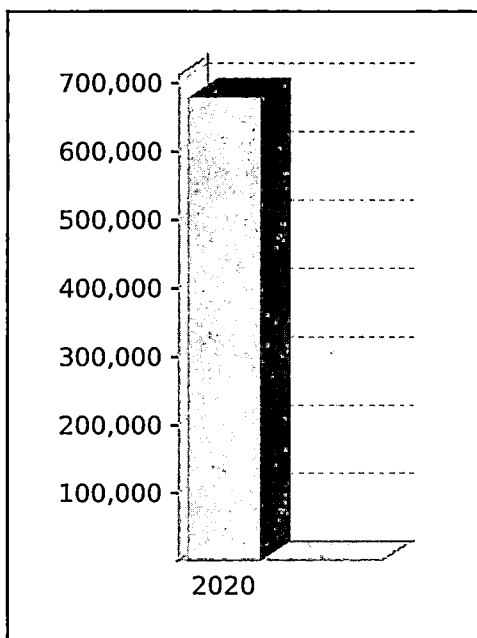
Total Benefits 678,716.93

Preservation Components

Preserved 678,716.93
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 261,517.40
Taxable 417,199.53



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	655,342.43
<u>Increases to Member account during the period</u>	
Employer Contributions	19,607.94
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	17,200.56
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	2,941.22
Income Tax	10,492.78
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	678,716.93

R. McNamara

Tramayes Superannuation Fund Members Statement

Andrea Maree McNamara
93 Thompson Valley Road
Valdora, Queensland, 4561, Australia

Your Details

Date of Birth : 13/03/1960
Age: 60
Tax File Number: Provided
Date Joined Fund: 07/08/2008
Service Period Start Date: 07/08/2008
Date Left Fund:
Member Code: MCNAND00001A
Account Start Date 07/08/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

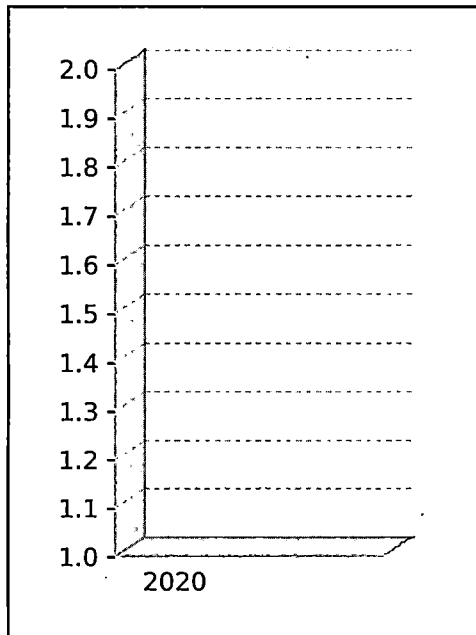
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020

0.00

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PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number Year

Name of partnership, trust, fund or entity

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

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number Account Name

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

Signature Date

R. Willm ac

Self-managed superannuation fund annual return

2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

Tramayes Superannuation Fund

3 Australian business number (ABN)

37 800 832 082

4 Current postal address

PO Box 354

ASPLEY

QLD

4034

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Mr

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100 014 140

Auditor's phone number

0410 712708

Use Agent
address details? N

Postal address

PO Box 3376

RUNDLE MALL

SA

5000

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D

J. K.

AL

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) 084620 Fund account number 393216485

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Tramayes Superannuation Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

Use Agent Trust Account? []

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAALias). See instructions for more information.

AUSPOSTSMSF

8 Status of SMSF Australian superannuation fund A Y Fund benefit structure B A Code C Y Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

9 Was the fund wound up during the income year? N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year [] Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount A []

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

Segregated assets method B []

Unsegregated assets method C [] Was an actuarial certificate obtained? D [] Print Y for yes

Did the fund have any other income that was assessable? E [] Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

Handwritten signature/initials

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **Y** Print Y for yes or N for no. Code

Have you applied an exemption or rollover? **M** Print Y for yes or N for no.

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D** Loss

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

Transfers from foreign funds **F** Number

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

plus **#**No-TFN-quoted contributions **R3**

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6**

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

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

Calculation of non-arm's length income

* Net non-arm's length private company dividends **U1**

plus * Net non-arm's length trust distributions **U2**

plus * Net other non-arm's length income **U3**

* Other income **S** Code

*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) **U** (U1 plus U2 plus U3)

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

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

Exempt current pension income **Y**

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

D. M. A. C.

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text" value="1,907"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
SMSF auditor fee	H1 <input type="text" value="418"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text" value="2,347"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="2,184"/>	J2 <input type="text"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> <small>Code</small> <input type="text"/>	L2 <input type="text"/> <small>Code</small> <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="6,856"/> <small>(Total A1 to M1)</small>		Y <input type="text" value="0"/> <small>(Total A2 to L2)</small>	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="89,560"/> <small>Loss</small> <input type="text"/>		Z <input type="text" value="6,856"/> <small>(N plus Y)</small>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			

#This is a mandatory label.

Section D: Income tax calculation statement

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A <input type="text" value="89,560"/>	
<small>(an amount must be included even if it is zero)</small>		
#Tax on taxable income	T1 <input type="text" value="13,434.00"/>	
<small>(an amount must be included even if it is zero)</small>		
#Tax on no-TFN-quoted contributions	J <input type="text" value="0.00"/>	
<small>(an amount must be included even if it is zero)</small>		
Gross tax	B <input type="text" value="13,434.00"/>	
<small>(T1 plus J)</small>		

Z. Liu
alc

Foreign income tax offset C1 <input type="text"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset E1 <input type="text"/>	Refundable tax offsets E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

#TAX PAYABLE T5
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Z. P. Ah

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
(Remainder of refundable tax offsets). **I**
(unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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

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

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text" value="0"/>
Collectables	<input type="text"/>		<input type="text" value="0"/>

R. M. ac

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.		Member Number
Title	Mr	Member'sTFN		1
Family name	McNamara			Account status
First given name	Robert			<input type="radio"/> Code
Other given names	Frederick			
Date of birth	08/08/1958	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 655,342.43

Refer to instructions for completing these labels

Employer contributions
A 19,607.94

ABN of principal employer
A1

Personal contributions
B

CGT small business retirement exemption
C

CGT small business 15-year exemption amount
D

Personal injury election
E

Spouse and child contributions
F

Other third party contributions
G

Proceeds from primary residence disposal

H

Receipt date
H

Assessable foreign superannuation fund amount
I

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K

Transfer from reserve: non-assessable amount
L

Contributions from non-complying funds and previously non-complying funds
T

Any other contributions (including Super Co-contributions and low income Super Contributions)
M

TOTAL CONTRIBUTIONS **N** 19,607.94
(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 678,716.93

Retirement phase account balance - Non CDBIS
S2 0.00

Retirement phase account balance - CDBIS
S3 0.00

TRIS Count

Allocated earnings or losses **O** 3,766.56 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE **S** 678,716.93
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

*Q.M.
G.*

See the Privacy note in the Declaration.

Title Mrs
 Family name McNamara
 First given name Andrea
 Other given names Maree
 Date of birth 13/03/1960
 If deceased, date of death

Member's TFN
 Member Number 2
 Account status 0 Code

Contributions

OPENING ACCOUNT BALANCE 0.00

Refer to instructions for completing these labels

Employer contributions
A
 ABN of principal employer
A1
 Personal contributions
B
 CGT small business retirement exemption
C
 CGT small business 15-year exemption amount
D
 Personal injury election
E
 Spouse and child contributions
F
 Other third party contributions
G

Proceeds from primary residence disposal
H
 Receipt date
H
 Assessable foreign superannuation fund amount
I
 Non-assessable foreign superannuation fund amount
J
 Transfer from reserve: assessable amount
K
 Transfer from reserve: non-assessable amount
L
 Contributions from non-complying funds and previously non-complying funds
T
 Any other contributions (including Super Co-contributions and low income Super Contributions)
M

TOTAL CONTRIBUTIONS **N** 0.00 (Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1
 Retirement phase account balance - Non CDBIS
S2
 Retirement phase account balance - CDBIS
S3
 TRIS Count

Allocated earnings or losses **O** Loss
 Inward rollovers and transfers **P**
 Outward rollovers and transfers **Q** Code
 Lump Sum payment **R1** Code
 Income stream payment **R2** Code
 CLOSING ACCOUNT BALANCE **S** 0.00
 S1 plus S2 plus S3

Accumulation phase value **X1**
 Retirement phase value **X2**
 Outstanding limited recourse borrowing arrangement amount **Y**

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Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements

Australian residential real property
J1

Australian non-residential real property
J2

Overseas real property
J3

Australian shares
J4

Overseas shares
J5

Other
J6

Property count
J7

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

Handwritten signature/initials

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="678,716"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text" value="10,683"/>
TOTAL LIABILITIES		Z	<input type="text" value="689,399"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

Handwritten signature/initials

Section K:Declarations

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

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein.

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

Signature box

Date Day Month Year

Preferred trustee or director contact details:

Title Mr

Family name McNamara

First given name Robert

Other given names Frederick

Phone number Area code 07 Number 32635200

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day Month Year

Tax agent's contact details

Title Mr

Family name Greco

First given name Sam

Other given names

Tax agent's practice SAM GRECO & CO

Tax agent's phone number Area code 07 Number 32635200

Tax agent number 74856004

Reference number TRAM0001

Handwritten initials and marks

Capital gains tax (CGT) schedule

2020

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **Tramayes Superannuation Fund**

Australian Business Number (ABN) **37 800 832 082**

1 Current year capital gains and capital losses

	Capital gain
Shares in companies listed on an Australian securities exchange	A \$ 6,331
Other shares	B \$
Units in unit trusts listed on an Australian securities exchange	C \$
Other units	D \$
Real estate situated in Australia	E \$ 96,786
Other real estate	F \$
Amount of capital gains from a trust (including a managed fund)	G \$
Collectables	H \$
Other CGT assets and any other CGT events	I \$
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$
Total current year capital gains	J \$ 103,117

Capital loss
K \$
L \$
M \$
N \$
O \$ 1,992
P \$
Q \$
R \$

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

2 Capital losses

Total current year capital losses	A \$ 1,992
Total current year net capital losses applied	B \$ 1,992
Total prior year net capital losses applied	C \$
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$
Total capital losses applied	E \$ 1,992

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$
Other net capital losses carried forward to later income years	B \$

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

4 CGT discount

Total CGT discount applied

A \$ 32,262

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acc

6 Net capital gain

Net capital gain

A	\$	68,863
----------	-----------	--------

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Taxpayer's declaration

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

Important

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

Privacy

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

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

Signature

Date

Contact person

Daytime contact number (include area code)

--	--

TRAMAYES Superannuation Fund

2020 Investment Strategy

INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees(s) will seek financial advice where necessary. To maximise overall returns of the fund's investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	1% to 100%
Australian Fixed Interest	0% to 90%
Australian Managed Funds	0% to 80%
Direct and Indirect Property	0% to 95%
Australian Shares	0% to 95%
International Shares	0% to 95%
Other Assets	0% to 95%

Additionally the trustees may use derivatives where appropriate as a

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means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

LIQUIDITY

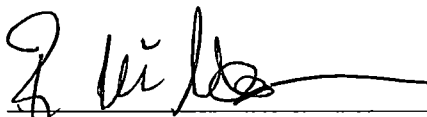
Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

INSURANCE COVER:

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

REVIEW:

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.


Date: 1 July 2019

Robert McNamara


Date: 1 July 2019

Andrea McNamara

R. McNamara

Tramayes Superannuation Fund
93 Thomson Valley Road VALDORA QLD 4561

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Tramayes Superannuation Fund
Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Traymayes Superannuation Fund for the year ended 30 June 2020, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

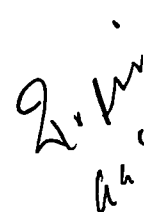
The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.



Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

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- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

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performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (aa) There has been no:
- (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

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General

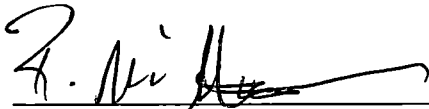
- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

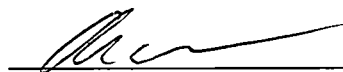
There are no additional matters.

Signed by Robert And Andrea McNamara as Trustee for the Tramayes Superannuation Fund



Director / Trustee

Robert Frederick McNamara



Director / Trustee

Andrea Marie McNamara

*Robert
Andrea*

Tramayes Superannuation Fund

Dear Robert

Tramayes Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

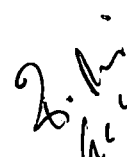
Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;



- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

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

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Q. H.
2020

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

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


If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Robert And Andrea McNamara as trustee for the Tramayes Superannuation Fund

**Signed &
Dated**


12/3/2021

Yours sincerely
ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

*Anthony
Boys*

B - Permanent Documents

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report Report
- Complying Fund Status.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Tramayes Superannuation Fund Fund Summary Report

As at 30 June 2020

Fund Details

Date Formed: 07/08/2008
Tax File Number: Provided
ABN: 37800832082

Period: 01/07/2019 - 30/06/2020
Fund Type: SMSF
GST Registered: No

Postal Address:

93 Thompson Valley Road
Valdora, Queensland 4561

Physical Address:

93 Thompson Valley Road
Valdora, Queensland 4561

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
McNamara, Robert Frederick	61	1	0	Provided	Not Provided
McNamara, Andrea Maree	60	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Auditor	Boys, Anthony
Fund Contact	Robert and Andrea McNamara
Fund Contact	McNamara, Robert Frederick
Fund Contact	McNamara, Andrea Maree
Tax Agent	Sam Greco & Co Chartered Accountants
Tax Agent	Greco, Sam
Trustee	McNamara, Robert Frederick
Trustee	McNamara, Andrea Maree



The Trustee for TRAMAYES SUPERANNUATION FUND

ABN:	37 800 832 082
ABN Status:	Active from 07 Aug 2008
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	93 THOMSON VALLEY RD VALDORA QLD 4561 AUSTRALIA
Status:	Complying

ABN last updated: 27 Jun 2019

Record extracted: 16 Jan 2020

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

C - Other Documents

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Completed

Supporting Documents

- doc05450820210128124033.pdf
- doc05450620210128124014.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Notes

Louise Barlow

Note

28/01/2021 15:22

Tenancy Agreement

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



Part 1 Tenancy details

Item 1 1.1 Lessor
Name/trading name TRUSTEE FOR TRAMAYES SUPER AF & AM MCNAMARA

Address
93 THOMSON VALLEY RD, VALDORA Postcode 4561

1.2 Phone 07 54466670 Mobile 04 51633775 Email ROBERT.MCNAMARA @ VERTIVCO.COM

Item 2 2.1 Tenant/s
Tenant 1 Full name/s TELIA LOUISE KNELLER

Phone 0401168657 Email TELIALOUISE_89 @ HOTMAIL.COM

Tenant 2 Full name/s N/A
Phone _____ Email _____

Tenant 3 Full name/s _____
Phone _____ Email _____

2.2 Address for service (if different from address of the premises in item 5.1) Attach a separate list

Item 3 3.1 Agent If applicable. See clause 43
Full name/trading name N/A

Address

Postcode _____

3.2 Phone _____ Mobile _____ Email _____

Item 4 Notices may be given to (Indicate if the email is different from item 1, 2 or 3 above)

4.1 Lessor
Email Yes No _____ Facsimile Yes No _____

4.2 Tenant/s
Email Yes No _____ Facsimile Yes No _____

4.3 Agent
Email Yes No _____ Facsimile Yes No _____

Item 5 5.1 Address of the rental premises
114 YANDINA-COOLUM ROAD
COOLUM BEACH Postcode 4573

5.2 Inclusions provided. For example, furniture or other household goods let with the premises. Attach list if necessary

Item 6 6.1 The term of the agreement is fixed term agreement periodic agreement

6.2 Starting on 11/03/2019 6.3 Ending on 10/03/2020

Fixed term agreements only.
For continuation of tenancy agreement, see clause 6



General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



Item 7 Rent \$325.00 per [X] week [] fortnight [] month See clause 8(1)

Item 8 Rent must be paid on the FRIDAY day of each WEEK Insert day. See clause 8(2) Insert week, fortnight or month

Item 9 Method of rent payment Insert the way the rent must be paid. See clause 8(3) BANK ACCOUNT

Details for direct credit

BSB no. 084620 Bank/building society/credit union NATIONAL AUSTRALIA BANK

Account no. 393216485 Account name TRAMAYES SUPERFUND

Payment reference TELIA KNELLER

Item 10 Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(6) BANK ACCOUNT AS ABOVE

Item 11 Rental bond amount \$500.00 See clause 13

Item 12.1 The services supplied to the premises for which the tenant must pay See clause 16

Electricity [X] Yes [] No Any other service that a tenant must pay [X] Yes [] No
Gas [X] Yes [] No Type ALL OUTGOINGS See special terms (page 8)
Phone [X] Yes [] No

12.2 Is the tenant to pay for water supplied to the premises See clause 17

[X] Yes [] No

Item 13 If the premises is not individually metered for a service under item 12.1, the apportionment of the cost of the service for which the tenant must pay. For example, insert the percentage of the total charge the tenant must pay. See clause 16(c)

Electricity [] Any other service stated in item 12.1 []
Gas [] See special terms (page 8)
Phone []

Item 14 How services must be paid for Insert for each how the tenant must pay. See clause 16(d)

Electricity []
Gas []
Phone []

Any other service stated in item 12.1 See special terms (page 8) []

Item 15 Number of persons allowed to reside at the premises 2 See clause 23

Item 16.1 16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant? [] Yes [X] No See clause 22

16.2 Has the tenant been given a copy of the relevant by-laws See clause 22 [] Yes [] No

Item 17.1 17.1 Pets approved [] Yes [X] No See clause 24(1)

17.2 The types and number of pets that may be kept See clause 24(2)

Type [] Number [] Type [] Number []

Item 18 Nominated repairers Insert name and telephone number for each. See clause 31

Electrical repairs TONY PARNELL ELECTRICAL Phone 0419661410

Plumbing repairs COOLUM PLUMBING Phone 0403240350

Other [] Phone []

10 Rent increases – ss 91 and 93

- (1) If the lessor proposes to increase the rent, the lessor must give notice of the proposal to the tenant.
- (2) The notice must state the amount of the increased rent and the day from when it is payable.
- (3) The day stated must not be earlier than the later of the following –
 - (a) 2 months after the notice is given;
 - (b) 6 months after the day the existing rent became payable by the tenant.
- (4) Subject to an order of a tribunal, the increased rent is payable from the day stated in the notice, and this agreement is taken to be amended accordingly.
- (5) However, if this agreement is a fixed term agreement, the rent may be increased before the term ends only if a special term –
 - (a) provides for a rent increase; and
 - (b) states the amount of the increase or how the amount of the increase is to be worked out.
- (6) A rent increase is payable by the tenant only if the rent is increased under this clause.

11 Application to tribunal about excessive increase – s 92

- (1) If a notice of proposed rent increase is given and the tenant considers the increase is excessive, the tenant may apply to a tribunal for an order setting aside or reducing the increase.
- (2) However, the application must be made –
 - (a) within 30 days after the notice is received; and
 - (b) for a fixed term agreement – before the term ends.

12 Rent decreases – s 94

Under section 94, the rent may decrease in certain situations.

Note – For details of the situations, see the information statement.

Division 4 Rental bond

13 Rental bond required – ss 111 and 116

- (1) If a rental bond is stated in this agreement for item 11, the tenant must pay to the lessor or the lessor's agent the rental bond amount –
 - (a) if a special term requires the bond to be paid at a stated time – at the stated time; or
 - (b) if a special term requires the bond to be paid by instalments – by instalments; or
 - (c) otherwise – when the tenant signs this agreement.

Note – There is a maximum bond that may be required. See section 146 and the information statement.

- (2) The lessor or the lessor's agent must, within 10 days of receiving the bond or a part of the bond, pay it to the authority and give the authority a notice, in the approved form, about the bond.
- (3) The bond is intended to be available to financially protect the lessor if the tenant breaches this agreement.

Example – The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.

Note – For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.

14 Increase in bond – s 154

- (1) The tenant must increase the rental bond if –
 - (a) the rent increases and the lessor gives notice to the tenant to increase the bond; and
 - (b) the notice is given at least 11 months after –
 - (i) this agreement started; or
 - (ii) if the bond has been increased previously by a notice given under this clause – the day stated in the notice, or the last notice, for making the increase.

- (2) The notice must state the increased amount and the day by which the increase must be made.
- (3) For subclause (2), the day must be at least 1 month after the tenant is given the notice.

Division 5 Outgoings

15 Outgoings – s 163

- (1) The lessor must pay all charges, levies, premiums, rates or taxes for the premises, other than a service charge.

Examples –

body corporate levies, council general rates, sewerage charges, environment levies, land tax

- (2) This clause does not apply if –
 - (a) the lessor is the State; and
 - (b) rent is not payable under the agreement; and
 - (c) the tenant is an entity receiving financial or other assistance from the State to supply rented accommodation to persons.

16 General service charges – ss 164 and 165

The tenant must pay a service charge, other than a water service charge, for a service supplied to the premises during the tenancy if –

- (a) the tenant enjoys or shares the benefit of the service; and
- (b) the service is stated in this agreement for item 12.1; and
- (c) either –
 - (i) the premises are individually metered for the service; or
 - (ii) this agreement states for item 13 how the tenant's apportionment of the cost of the service is to be worked out; and
- (d) this agreement states for item 14 how the tenant must pay for the service.

Note – Section 165(3) limits the amount the tenant must pay.

17 Water service charges – ss 164 and 166

- (1) The tenant must pay an amount for the water consumption charges for the premises if –
 - (a) the tenant is enjoying or sharing the benefit of a water service to the premises; and
 - (b) the premises are individually metered for the supply of water or water is supplied to the premises by delivery by means of a vehicle; and
 - (c) this agreement states for item 12.2 that the tenant must pay for water supplied to the premises.

Note – A water consumption charge does not include the amount of a water service charge that is a fixed charge for the water service.

- (2) However, the tenant does not have to pay an amount –
 - (a) that is more than the amount of the water consumption charges payable to the relevant water supplier; or
 - (b) that is a fixed charge for the water service to the premises.
- (3) Also, the tenant does not have to pay an amount for a reasonable quantity of water supplied to the premises for a period if, during the period, the premises are not water efficient for section 166.

Note – For details about water efficiency, see the information statement.

- (4) In deciding what is a reasonable quantity of water for subclause (3), regard must be had to the matters mentioned in section 169(4)(a) to (e).
- (5) The tenant must pay the amount of the charge to the lessor within 1 month of the lessor giving the tenant copies of relevant documents about the incurring of the amount.

- (6) In this clause –
water consumption charge, for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.

Note – If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.

Part 2 Standard Terms

Division 1 Preliminary

1 Interpretation

In this agreement –

- (a) a reference to **the premises** includes a reference to any inclusions for the premises stated in this agreement for item 5.2; and
- (b) a reference to a numbered section is a reference to the section in the Act with that number; and
- (c) a reference to a numbered item is a reference to the item with that number in part 1; and
- (d) a reference to a numbered clause is a reference to the clause of this agreement with that number.

2 Terms of a general tenancy agreement

- (1) This part states, under the *Residential Tenancies and Rooming Accommodation Act 2008 (the Act)*, section 55, the standard terms of a general tenancy agreement.
 - (2) The Act also imposes duties on, and gives entitlements to, the lessor and tenant that are taken to be included as terms of this agreement.
 - (3) The lessor and tenant may agree on other terms of this agreement (**special terms**).
 - (4) A duty or entitlement under the Act overrides a standard term or special term if the term is inconsistent with the duty or entitlement.
 - (5) A standard term overrides a special term if they are inconsistent.
- Note* – Some breaches of this agreement may also be an offence under the Act, for example, if –
- the lessor or the lessor's agent enters the premises in contravention of the rules of entry under sections 192 to 199; or
 - the tenant does not sign and return the condition report to the lessor or the lessor's agent under section 65.

3 More than 1 lessor or tenant

- (1) This clause applies if more than 1 person is named in this agreement for item 1 or 2.
- (2) Each lessor named in this agreement for item 1 must perform all of the lessor's obligations under this agreement.
- (3) Each tenant named in this agreement for item 2 –
 - (a) holds their interest in the tenancy as a tenant in common unless a special term states the tenants are joint tenants; and
 - (b) must perform all the tenant's obligations under this agreement.

Division 2 Period of tenancy

4 Start of tenancy

- (1) The tenancy starts on the day stated in this agreement for item 6.2.
- (2) However, if no day is stated or if the stated day is before the signing of this agreement, the tenancy starts when the tenant is or was given a right to occupy the premises.

5 Entry condition report – s 65

- (1) The lessor must prepare, in the approved form, sign and give the tenant 1 copy of a condition report for the premises.
- (2) The copy must be given to the tenant on or before the day the tenant occupies the premises under this agreement.
- (3) The tenant must mark the copy of the report to show any parts the tenant disagrees with, and sign and return the copy to the lessor not later than 3 days after the later of the following days –
 - (a) the day the tenant is entitled to occupy the premises;
 - (b) the day the tenant is given the copy of the condition report.

Note – A well completed condition report can be very important to help the parties if there is a dispute about the condition of the premises when the tenancy started. For more information about condition reports, see the information statement.
- (4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.

6 Continuation of fixed term agreement – s 70

- (1) This clause applies if –
 - (a) this agreement is a fixed term agreement; and
 - (b) none of the following notices are given, or agreements or applications made before the day the term ends (the **end day**) –
 - (i) a notice to leave;
 - (ii) a notice of intention to leave;
 - (iii) an abandonment termination notice;
 - (iv) a notice, agreement or application relating to the death of a sole tenant under section 277(7);
 - (v) a written agreement between the lessor and tenant to end the agreement.
 - (2) This agreement, other than a term about this agreement's term, continues to apply after the end day on the basis that the tenant is holding over under a periodic agreement.
- Note* – For more information about the notices, see the information statement.

7 Costs apply to early ending of fixed term agreement

- (1) This clause applies if –
 - (a) this agreement is a fixed term agreement; and
 - (b) the tenant terminates it before the term ends in a way not permitted under the Act.
 - (2) The tenant must pay the reasonable costs incurred by the lessor in reletting the premises.
- Note* – For when the tenant may terminate early under the Act, see clause 36 and the information statement. Under section 362, the lessor has a general duty to mitigate (avoid or reduce) the costs.

Division 3 Rent

8 When, how and where rent must be paid – ss 83 and 85

- (1) The tenant must pay the rent stated in this agreement for item 7.
- (2) The rent must be paid at the times stated in this agreement for item 8.
- (3) The rent must be paid –
 - (a) in the way stated in this agreement for item 9; or
 - (b) in the way agreed after the signing of this agreement by –
 - (i) the lessor or tenant giving the other party a notice proposing the way; and
 - (ii) the other party agreeing to the proposal in writing; or
 - (c) if there is no way stated in this agreement for item 9 or no way agreed after the signing of this agreement – in an approved way under section 83(4).

Note – If the way rent is to be paid is another way agreed on by the lessor and tenant under section 83(4)(g), the lessor or the lessor's agent must comply with the obligations under section 84(2).
- (4) The rent must be paid at the place stated in this agreement for item 10.
- (5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.
- (6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.

Examples of an appropriate place –

- the lessor's address for service
- the lessor's agent's office

9 Rent in advance – s 87

The lessor may require the tenant to pay rent in advance only if the payment is not more than –

- (a) for a periodic agreement – 2 weeks rent; or
- (b) for a fixed term agreement – 1 month rent.

Note – Under section 87(2), the lessor or the lessor's agent must not require a payment of rent under this agreement in a period for which rent has already been paid.

Division 6 Rights and obligations concerning the premises during tenancy

Subdivision 1 Occupation and use of premises

18 No legal impediments to occupation – s 181

The lessor must ensure there is no legal impediment to occupation of the premises by the tenant as a residence for the term of the tenancy if, when entering into this agreement, the lessor knew about the impediment or ought reasonably to have known about it.

Examples of possible legal impediments –

- If there is a mortgage over the premises, the lessor might need to obtain approval from the mortgagee before the tenancy can start
- a certificate might be required under the *Building Act 1975* before the premises can lawfully be occupied
- the zoning of the land might prevent use of a building on the land as a residence

19 Vacant possession and quiet enjoyment – ss 182 and 183

- (1) The lessor must ensure the tenant has vacant possession of the premises (other than a part of the premises that the tenant does not have a right to occupy exclusively) on the day the tenant is entitled to occupy the premises under this agreement.

Editor's note – Parts of the premises where the tenant does not have a right to occupy exclusively may be identified in a special term.

- (2) The lessor must take reasonable steps to ensure the tenant has quiet enjoyment of the premises.
- (3) The lessor or the lessor's agent must not interfere with the reasonable peace, comfort or privacy of the tenant in using the premises.

20 Lessor's right to enter the premises – ss 192–199

The lessor or the lessor's agent may enter the premises during the tenancy only if the obligations under sections 192 to 199 have been complied with.

Note – See the Information statement for details.

21 Tenant's use of premises – ss 10 and 184

- (1) The tenant may use the premises only as a place of residence or mainly as a place of residence or for another use allowed under a special term.
- (2) The tenant must not –
- (a) use the premises for an illegal purpose; or
 - (b) cause a nuisance by the use of the premises; or
- Examples of things that may constitute a nuisance –*
- using paints or chemicals on the premises that go onto or cause odours on adjoining land
 - causing loud noises
 - allowing large amounts of water to escape onto adjoining land
- (c) interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or
 - (d) allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

22 Units and townhouses – s 69

- (1) The lessor must give the tenant a copy of any body corporate by-laws under the *Body Corporate and Community Management Act 1997* or *Building Units and Group Titles Act 1980* applicable to –
- (a) the occupation of the premises; or
 - (b) any common area available for use by the tenant with the premises.
- (2) The tenant must comply with the by-laws.

23 Number of occupants allowed

No more than the number of persons stated in this agreement for item 15 may reside at the premises.

24 Pets

- (1) The tenant may keep pets on the premises only if this agreement states for item 17.1 that pets are approved.
- (2) If this agreement states for item 17.1 that pets are approved and this agreement states for item 17.2 that only –
 - (a) a particular type of pet may be kept, only that type may be kept; or
 - (b) a particular number of pets may be kept, only that number may be kept; or
 - (c) a particular number of a particular type of pet may be kept, only that number of that type may be kept.

Subdivision 2 Standard of premises

25 Lessor's obligations – s 185

- (1) At the start of the tenancy, the lessor must ensure –
 - (a) the premises are clean; and
 - (b) the premises are fit for the tenant to live in; and
 - (c) the premises are in good repair; and
 - (d) the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises.
- (2) While the tenancy continues, the lessor must –
 - (a) maintain the premises in a way that the premises remain fit for the tenant to live in; and
 - (b) maintain the premises in good repair; and
 - (c) ensure the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises; and
 - (d) keep any common area included in the premises clean.

Note – For details about the maintenance, see the Information statement.

(3) However, the lessor is not required to comply with subclause (1)(c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if –

- (a) the lessor is the State; and
- (b) the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and

- (c) the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
- (d) the non-standard items are not a risk to health or safety; and
- (e) for fixtures – the fixtures were not attached to the premises by the lessor.

- (4) In this clause –
- non-standard items** means the fixtures attached to the premises and inclusions supplied with the premises stated in this agreement for item 5.2.
- premises** include any common area available for use by the tenant with the premises.

26 Tenant's obligations – s 188(2) and (3)

- (1) The tenant must keep the premises clean, having regard to their condition at the start of the tenancy.
- (2) The tenant must not maliciously damage, or allow someone else to maliciously damage, the premises.

Subdivision 3 The dwelling

27 Fixtures or structural changes – ss 207–209

- (1) The tenant may attach a fixture, or make a structural change, to the premises only if the lessor agrees to the fixture's attachment or the structural change.
- Note –* Fixtures are generally items permanently attached to land or to a building that are intended to become part of the land or building. An attachment may include, for example, something glued, nailed or screwed to a wall.
- (2) The lessor's agreement must be written, describe the nature of the fixture or change and include any terms of the agreement.

Examples of terms –

- that the tenant may remove the fixture
 - that the tenant must repair damage caused when removing the fixture
 - that the lessor must pay for the fixture if the tenant can not remove it
- (3) If the lessor does agree, the tenant must comply with the terms of the lessor's agreement.
 - (4) The lessor must not act unreasonably in failing to agree.
 - (5) If the tenant attaches a fixture, or makes a structural change, to the premises without the lessor's agreement, the lessor may –
 - (a) take action for a breach of a term of this agreement; or
 - (b) waive the breach (that is, not take action for the breach) and treat the fixture or change as an improvement to the premises for the lessor's benefit (that is, treat it as belonging to the lessor, without having to pay the tenant for it).

28 Supply of locks and keys – s 210

- (1) The lessor must supply and maintain all locks necessary to ensure the premises are reasonably secure.
- (2) The lessor must give the tenant, or if there is more than 1 tenant, 1 of the tenants, a key for each lock that –
 - (a) secures an entry to the premises; or
 - (b) secures a road or other place normally used to gain access to, or leave, the area or building in which the premises are situated; or
 - (c) is part of the premises.
- (3) If there is more than 1 tenant, the lessor must give the other tenants a key for the locks mentioned in subclause (2)(a) and (b).

29 Changing locks – ss 211 and 212

- (1) The lessor or the tenant may change locks if –
 - (a) both agree to the change; or
 - (b) there is a tribunal order permitting the change; or
 - (c) there is a reasonable excuse for making the change.
Example of a reasonable excuse –
an emergency requiring the lock to be changed quickly
- (2) The lessor or tenant must not act unreasonably in failing to agree to the change of a lock.
- (3) If a lock is changed, the party changing it must give the other party a key for the changed lock unless –
 - (a) a tribunal orders that a key not be given; or
 - (b) the other party agrees to not being given a key.

Subdivision 4 Damage and repairs

30 Meaning of emergency and routine repairs – ss 214 and 215

- (1) **Emergency repairs** are works needed to repair any of the following –
 - (a) a burst water service or serious water service leak;
 - (b) a blocked or broken lavatory system;
 - (c) a serious roof leak;
 - (d) a gas leak;
 - (e) a dangerous electrical fault;
 - (f) flooding or serious flood damage;
 - (g) serious storm, fire or impact damage;
 - (h) a failure or breakdown of the gas, electricity or water supply to the premises;
 - (i) a failure or breakdown of an essential service or appliance on the premises for hot water, cooking or heating;
 - (j) a fault or damage that makes the premises unsafe or insecure;
 - (k) a fault or damage likely to injure a person, damage property or unduly inconvenience a resident of the premises;
 - (l) a serious fault in a staircase, lift or other common area of the premises that unduly inconveniences a resident in gaining access to, or using, the premises.
- (2) **Routine repairs** are repairs other than emergency repairs.

31 Nominated repairer for emergency repairs – s 216

- (1) The lessor's nominated repairer for emergency repairs of a particular type may be stated either –
 - (a) in this agreement for item 18; or
 - (b) in a notice given by the lessor to the tenant.
- (2) The nominated repairer is the tenant's first point of contact for notifying the need for emergency repairs.

32 Notice of damage – s 217

- (1) If the tenant knows the premises have been damaged, the tenant must give notice as soon as practicable of the damage.
- (2) If the premises need routine repairs, the notice must be given to the lessor.
- (3) If the premises need emergency repairs, the notice must be given to –
 - (a) the nominated repairer for the repairs; or
 - (b) if there is no nominated repairer for the repairs or the repairer can not be contacted – the lessor.

33 Emergency repairs arranged by tenant – ss 218 and 219

- (1) The tenant may arrange for a suitably qualified person to make emergency repairs or apply to the tribunal under section 221 for orders about the repairs if –
 - (a) the tenant has been unable to notify the lessor or nominated repairer of the need for emergency repairs of the premises; or
 - (b) the repairs are not made within a reasonable time after notice is given.
- (2) The maximum amount that may be incurred for emergency repairs arranged to be made by the tenant is an amount equal to the amount payable under this agreement for 2 weeks rent.
Note – For how the tenant may require reimbursement for the repairs, see sections 219(2) and (3) and 220 and the information statement.

Division 7 Restrictions on transfer or subletting by tenant

34 General – ss 238 and 240

- (1) Subject to clause 35, the tenant may transfer all or a part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing or if the transfer or subletting is made under a tribunal order.
- (2) The lessor must act reasonably in failing to agree to the transfer or subletting.
- (3) The lessor is taken to act unreasonably in failing to agree to the transfer or subletting if the lessor acts in a capricious or retaliatory way.
- (4) The lessor or the lessor's agent must not require the tenant to pay, or accept from the tenant, an amount for the lessor's agreement to a transfer or subletting by the tenant, other than an amount for the reasonable expenses incurred by the lessor in agreeing to the transfer or subletting.

35 State assisted lessors or employees of lessor – s 237

- (1) This clause applies if –
 - (a) the lessor is the State; or
 - (b) the lessor is an entity receiving assistance from the State to supply rented accommodation; or
 - (c) the tenant's right to occupy the premises comes from the tenant's terms of employment.
- (2) The tenant may transfer the whole or part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing to the transfer or subletting.

Division 8 When agreement ends

36 Ending of agreement – s 277

- (1) This agreement ends only if –
 - (a) the tenant and the lessor agree in writing; or

- (b) the lessor gives a notice to leave the premises to the tenant and the tenant hands over vacant possession of the premises to the lessor on or after the handover day; or
- (c) the tenant gives a notice of intention to leave the premises to the lessor and hands over vacant possession of the premises to the lessor on or after the handover day; or
- (d) a tribunal makes an order terminating this agreement; or
- (e) the tenant abandons the premises; or
- (f) after receiving a notice from a mortgagee under section 317, the tenant vacates, or is removed from, the premises.

Note – For when a notice to leave or a notice of intention to leave may be given and its effect and when an application for a termination order may be made to a tribunal, see the information statement.

- (2) Also, if a sole tenant dies, this agreement terminates in accordance with section 277(7) or (8).

Note – See the information statement for details.

37 Condition premises must be left in – s 188(4)

At the end of the tenancy, the tenant must leave the premises, as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted.

Examples of what may be fair wear and tear –

- wear that happens during normal use
- changes that happen with ageing

38 Keys

At the end of the tenancy, the tenant must return to the lessor all keys for the premises.

39 Tenant's forwarding address – s 205(2)

- (1) When handing over possession of the premises, the tenant must, if the lessor or the lessor's agent asks the tenant in writing to state the tenant's new residential address, tell the lessor or the agent the tenant's new residential address.
- (2) However, subclause (1) does not apply if the tenant has a reasonable excuse for not telling the lessor or agent the new address.

40 Exit condition report – s 66

- (1) As soon as practicable after this agreement ends, the tenant must prepare, in the approved form, and sign a condition report for the premises and give 1 copy of the report to the lessor or the lessor's agent.

Example of what might be as soon as practicable – when the tenant returns the keys to the premises to the lessor or the lessor's agent

Note – For the approved form for the condition report, see the information statement. The report may be very important in deciding who is entitled to a refund of the rental bond if there is a dispute about the condition of the premises.

- (2) The lessor or the lessor's agent must, within 3 business days after receiving the copy of the report –
 - (a) sign the copy; and
 - (b) if the lessor or agent does not agree with the report – show the parts of the report the lessor or agent disagrees with by marking the copy in an appropriate way; and
 - (c) if the tenant has given a forwarding address to the lessor or agent – make a copy of the report and return it to the tenant at the address.
- (3) The lessor or agent must keep a copy of the condition report signed by both parties for at least 1 year after this agreement ends.

41 Goods or documents left behind on premises – ss 363 and 364

- (1) The tenant must take all of the tenant's belongings from the premises at the end of the tenancy.
- (2) The lessor may not treat belongings left behind as the lessor's own property, but must deal with them under sections 363 and 364.

Note – For details of the lessor's obligations under sections 363 and 364, see the information statement. They may include an obligation to store goods and may allow the lessor to sell goods and pay the net sale proceeds (after storage and selling costs) to the public trustee.

Division 9 Miscellaneous

42 Supply of goods and services – s 171

- (1) The lessor or the lessor's agent must not require the tenant to buy goods or services from the lessor or a person nominated by the lessor or agent.
- (2) Subclause (1) does not apply to a requirement about a service charge.

Note – See section 164 for what is a service charge.

43 Lessor's agent

- (1) The name and address for service of the lessor's agent is stated in this agreement for item 3.
- (2) Unless a special term provides otherwise, the agent may –
 - (a) stand in the lessor's place in any application to a tribunal by the lessor or the tenant; or
 - (b) do any thing else the lessor may do, or is required to do, under this agreement.

44 Notices

- (1) A notice under this agreement must be written and, if there is an approved form for the notice, in the approved form.

Note – Download approved forms via the RTA website rta.qld.gov.au.
- (2) A notice from the tenant to the lessor may be given to the lessor's agent.
- (3) A notice may be given to a party to this agreement or the lessor's agent –
 - (a) by giving it to the party or agent personally; or
 - (b) if an address for service for the party or agent is stated in this agreement for item 1, 2 or 3 – by leaving it at the address, sending it by prepaid post as a letter to the address; or
 - (c) if a facsimile number for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by facsimile – by sending it by facsimile to the facsimile number in accordance with the *Electronic Transactions (Queensland) Act 2001*; or
 - (d) if an email address for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by email – by sending it electronically to the email address in accordance with the *Electronic Transactions (Queensland) Act 2001*.
- (4) A party or the lessor's agent may withdraw his or her consent to notices being given to them by facsimile or email only by giving notice to each other party that notices are no longer to be given to the party or agent by facsimile or email.
- (5) If no address for service is stated in this agreement for item 2 for the tenant, the tenant's address for service is taken to be the address of the premises.
- (6) A party or the lessor's agent may change his or her address for service, facsimile number or email address only by giving notice to each other party of a new address for service, facsimile number or email address.
- (7) On the giving of a notice of a new address for service, facsimile number or email address for a party or the lessor's agent, the address for service, facsimile number or email address stated in the notice is taken to be the party's or agent's address for service, facsimile number or email address stated in this agreement for item 1, 2 or 3.
- (8) Unless the contrary is proved –
 - (a) a notice left at an address for service is taken to have been received by the party to whom the address relates when the notice was left at the address; and
 - (b) a notice sent by post is taken to have been received by the person to whom it was addressed when it would have been delivered in the ordinary course of post; and
 - (c) a notice sent by facsimile is taken to have been received at the place where the facsimile was sent when the sender's facsimile machine produces a transmission report indicating all pages of the notice have been successfully sent; and
 - (d) a notice sent by email is taken to have been received by the recipient when the email enters the recipient's email server.

Part 3 Special terms Insert any special terms here and/or attach a separate list if required. See clause 2(3) to 2(5)

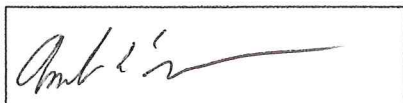
The tenant/s must receive a copy of the information statement (Form 17a) and a copy of any applicable by-laws if copies have not previously been given to the tenant/s. **Do not send to the RTA—give this form to the tenant/s, keep a copy for your records.**

Signature of lessor/agent

Name/trading name

TRUSTEE FOR TRAMAYES A. McNAMARA

Signature



Date 28/2/2019

Signature of tenant 1

Print name

Signature

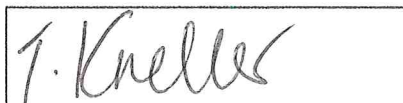
Date

Signature of tenant 2

Print name

Telha Kneller

Signature



Date 28.2.2019

Signature of tenant 3

Print name

Signature

Date

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



Part 1 Tenancy details

Item 1 1.1 Lessor

Name/trading name TRUSTEE FOR TRAMAYES SUPER RF & AM MCNAMARA

Address 93 THOMSON VALLEY ROAD, VALDORA Postcode 4561

1.2 Phone 07 54466670 Mobile 0451633775 Email RobertMcNamara@VertivCo.com

Item 2 2.1 Tenant/s

Tenant 1 Full name/s Telia Louise Kneller

Phone 0401168657 Email telialouise-89@hotmail.com

Tenant 2 Full name/s _____

Phone _____ Email _____

Tenant 3 Full name/s _____

Phone _____ Email _____

2.2 Address for service (if different from address of the premises in item 5.1) Attach a separate list

Item 3 3.1 Agent If applicable. See clause 43

Full name/trading name _____

Address _____

Postcode _____

3.2 Phone _____ Mobile _____ Email _____

Item 4 Notices may be given to (Indicate if the email is different from item 1, 2 or 3 above)

4.1 Lessor Email Yes No _____ Facsimile Yes No _____

4.2 Tenant/s Email Yes No _____ Facsimile Yes No _____

4.3 Agent Email Yes No _____ Facsimile Yes No _____

Item 5 5.1 Address of the rental premises

114 YANDINA-COOLUM ROAD

COOLUM BEACH Postcode 4573

5.2 Inclusions provided. For example, furniture or other household goods let with the premises. Attach list if necessary

Item 6 6.1 The term of the agreement is fixed term agreement periodic agreement

6.2 Starting on 10 13 2018 6.3 Ending on 10 13 2019

Fixed term agreements only.
For continuation of tenancy agreement, see clause 6



General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



Item 7 Rent \$325.00 per [x] week [x] fortnight [] month See clause 8(1)

Item 8 Rent must be paid on the FRIDAY day of each WEEK/FORTNIGHT

Item 9 Method of rent payment Insert the way the rent must be paid. See clause 8(3) WEEKLY/FORTNIGHTLY DEPOSIT INTO BANK ACCOUNT

Details for direct credit

BSB no. 084620 Bank/building society/credit union NATIONAL AUSTRALIA BANK

Account no. 393216485 Account name TRAMAYKS SUPERFUND

Payment reference TELIA KNELLER

Item 10 Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(6) WEEKLY/FORTNIGHTLY BANK ACCOUNT

Item 11 Rental bond amount \$500.00 See clause 13

Item 12 12.1 The services supplied to the premises for which the tenant must pay See clause 16

Electricity [x] Yes [] No Any other service that a tenant must pay [x] Yes [] No
Gas [x] Yes [] No Type ALL OUTGOINGS See special terms (page 8)
Phone [x] Yes [] No

12.2 Is the tenant to pay for water supplied to the premises See clause 17

[x] Yes [] No

Item 13 If the premises is not individually metered for a service under item 12.1, the apportionment of the cost of the service for which the tenant must pay. For example, insert the percentage of the total charge the tenant must pay. See clause 16(c)

Electricity [] Any other service stated in item 12.1 []
Gas [] See special terms (page 8)
Phone []

Item 14 How services must be paid for Insert for each how the tenant must pay. See clause 16(d)

Electricity []
Gas []
Phone []
Any other service stated in item 12.1 See special terms (page 8) []

Item 15 Number of persons allowed to reside at the premises 2 See clause 23

Item 16 16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant? [] Yes [x] No See clause 22

16.2 Has the tenant been given a copy of the relevant by-laws See clause 22 [] Yes [] No

Item 17 17.1 Pets approved [] Yes [x] No See clause 24(1)

17.2 The types and number of pets that may be kept See clause 24(2)
Type [] Number [] Type [] Number []

Item 18 Nominated repairers Insert name and telephone number for each. See clause 31

Electrical repairs TONY PARNELL ELECTRICIAN Phone 0419661410
Plumbing repairs COOLUM PLUMBING Phone 0403240350
Other [] Phone []

Part 2 Standard Terms

Division 1 Preliminary

1 Interpretation

In this agreement –

- (a) a reference to **the premises** includes a reference to any inclusions for the premises stated in this agreement for item 5.2; and
- (b) a reference to a numbered section is a reference to the section in the Act with that number; and
- (c) a reference to a numbered item is a reference to the item with that number in part 1; and
- (d) a reference to a numbered clause is a reference to the clause of this agreement with that number.

2 Terms of a general tenancy agreement

- (1) This part states, under the *Residential Tenancies and Rooming Accommodation Act 2008 (the Act)*, section 55, the standard terms of a general tenancy agreement.
- (2) The Act also imposes duties on, and gives entitlements to, the lessor and tenant that are taken to be included as terms of this agreement.
- (3) The lessor and tenant may agree on other terms of this agreement (**special terms**).
- (4) A duty or entitlement under the Act overrides a standard term or special term if the term is inconsistent with the duty or entitlement.
- (5) A standard term overrides a special term if they are inconsistent.
Note – Some breaches of this agreement may also be an offence under the Act, for example, if –
 - the lessor or the lessor's agent enters the premises in contravention of the rules of entry under sections 192 to 199; or
 - the tenant does not sign and return the condition report to the lessor or the lessor's agent under section 65.

3 More than 1 lessor or tenant

- (1) This clause applies if more than 1 person is named in this agreement for item 1 or 2.
- (2) Each lessor named in this agreement for item 1 must perform all of the lessor's obligations under this agreement.
- (3) Each tenant named in this agreement for item 2 –
 - (a) holds their interest in the tenancy as a tenant in common unless a special term states the tenants are joint tenants; and
 - (b) must perform all the tenant's obligations under this agreement.

Division 2 Period of tenancy

4 Start of tenancy

- (1) The tenancy starts on the day stated in this agreement for item 6.2.
- (2) However, if no day is stated or if the stated day is before the signing of this agreement, the tenancy starts when the tenant is or was given a right to occupy the premises.

5 Entry condition report – s 65

- (1) The lessor must prepare, in the approved form, sign and give the tenant 1 copy of a condition report for the premises.
- (2) The copy must be given to the tenant on or before the day the tenant occupies the premises under this agreement.
- (3) The tenant must mark the copy of the report to show any parts the tenant disagrees with, and sign and return the copy to the lessor not later than 3 days after the later of the following days –
 - (a) the day the tenant is entitled to occupy the premises;
 - (b) the day the tenant is given the copy of the condition report.*Note* – A well completed condition report can be very important to help the parties if there is a dispute about the condition of the premises when the tenancy started. For more information about condition reports, see the information statement.
- (4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.

6 Continuation of fixed term agreement – s 70

- (1) This clause applies if –
 - (a) this agreement is a fixed term agreement; and
 - (b) none of the following notices are given, or agreements or applications made before the day the term ends (the **end day**) –
 - (i) a notice to leave;
 - (ii) a notice of intention to leave;
 - (iii) an abandonment termination notice;
 - (iv) a notice, agreement or application relating to the death of a sole tenant under section 277(7);
 - (v) a written agreement between the lessor and tenant to end the agreement.
- (2) This agreement, other than a term about this agreement's term, continues to apply after the end day on the basis that the tenant is holding over under a periodic agreement.
Note – For more information about the notices, see the information statement.

7 Costs apply to early ending of fixed term agreement

- (1) This clause applies if –
 - (a) this agreement is a fixed term agreement; and
 - (b) the tenant terminates it before the term ends in a way not permitted under the Act.
- (2) The tenant must pay the reasonable costs incurred by the lessor in reletting the premises.
Note – For when the tenant may terminate early under the Act, see clause 36 and the information statement. Under section 362, the lessor has a general duty to mitigate (avoid or reduce) the costs.

Division 3 Rent

8 When, how and where rent must be paid – ss 83 and 85

- (1) The tenant must pay the rent stated in this agreement for item 7.
- (2) The rent must be paid at the times stated in this agreement for item 8.
- (3) The rent must be paid –
 - (a) in the way stated in this agreement for item 9; or
 - (b) in the way agreed after the signing of this agreement by –
 - (i) the lessor or tenant giving the other party a notice proposing the way; and
 - (ii) the other party agreeing to the proposal in writing; or
 - (c) if there is no way stated in this agreement for item 9 or no way agreed after the signing of this agreement – in an approved way under section 83(4).
Note – If the way rent is to be paid is another way agreed on by the lessor and tenant under section 83(4)(g), the lessor or the lessor's agent must comply with the obligations under section 84(2).
- (4) The rent must be paid at the place stated in this agreement for item 10.
- (5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.
- (6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.
Examples of an appropriate place –
 - the lessor's address for service
 - the lessor's agent's office

9 Rent in advance – s 87

The lessor may require the tenant to pay rent in advance only if the payment is not more than –

- (a) for a periodic agreement – 2 weeks rent; or
- (b) for a fixed term agreement – 1 month rent.

Note – Under section 87(2), the lessor or the lessor's agent must not require a payment of rent under this agreement in a period for which rent has already been paid.

10 Rent increases – ss 91 and 93

- (1) If the lessor proposes to increase the rent, the lessor must give notice of the proposal to the tenant.
- (2) The notice must state the amount of the increased rent and the day from when it is payable.
- (3) The day stated must not be earlier than the later of the following –
 - (a) 2 months after the notice is given;
 - (b) 6 months after the day the existing rent became payable by the tenant.
- (4) Subject to an order of a tribunal, the increased rent is payable from the day stated in the notice, and this agreement is taken to be amended accordingly.
- (5) However, if this agreement is a fixed term agreement, the rent may be increased before the term ends only if a special term –
 - (a) provides for a rent increase; and
 - (b) states the amount of the increase or how the amount of the increase is to be worked out.
- (6) A rent increase is payable by the tenant only if the rent is increased under this clause.

11 Application to tribunal about excessive increase – s 92

- (1) If a notice of proposed rent increase is given and the tenant considers the increase is excessive, the tenant may apply to a tribunal for an order setting aside or reducing the increase.
- (2) However, the application must be made –
 - (a) within 30 days after the notice is received; and
 - (b) for a fixed term agreement – before the term ends.

12 Rent decreases – s 94

Under section 94, the rent may decrease in certain situations.

Note – For details of the situations, see the information statement.

Division 4 Rental bond

13 Rental bond required – ss 111 and 116

- (1) If a rental bond is stated in this agreement for item 11, the tenant must pay to the lessor or the lessor's agent the rental bond amount –
 - (a) if a special term requires the bond to be paid at a stated time – at the stated time; or
 - (b) if a special term requires the bond to be paid by instalments – by instalments; or
 - (c) otherwise – when the tenant signs this agreement.

Note – There is a maximum bond that may be required. See section 146 and the information statement.

- (2) The lessor or the lessor's agent must, within 10 days of receiving the bond or a part of the bond, pay it to the authority and give the authority a notice, in the approved form, about the bond.
- (3) The bond is intended to be available to financially protect the lessor if the tenant breaches this agreement.

Example – The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.

Note – For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.

14 Increase in bond – s 154

- (1) The tenant must increase the rental bond if –
 - (a) the rent increases and the lessor gives notice to the tenant to increase the bond; and
 - (b) the notice is given at least 11 months after –
 - (i) this agreement started; or
 - (ii) if the bond has been increased previously by a notice given under this clause – the day stated in the notice, or the last notice, for making the increase.

- (2) The notice must state the increased amount and the day by which the increase must be made.
- (3) For subclause (2), the day must be at least 1 month after the tenant is given the notice.

Division 5 Outgoings

15 Outgoings – s 163

- (1) The lessor must pay all charges, levies, premiums, rates or taxes for the premises, other than a service charge.

Examples –

body corporate levies; council general rates, sewerage charges, environment levies, land tax

- (2) This clause does not apply if –
 - (a) the lessor is the State; and
 - (b) rent is not payable under the agreement; and
 - (c) the tenant is an entity receiving financial or other assistance from the State to supply rented accommodation to persons.

16 General service charges – ss 164 and 165

The tenant must pay a service charge, other than a water service charge, for a service supplied to the premises during the tenancy if –

- (a) the tenant enjoys or shares the benefit of the service; and
- (b) the service is stated in this agreement for item 12.1; and
- (c) either –
 - (i) the premises are individually metered for the service; or
 - (ii) this agreement states for item 13 how the tenant's apportionment of the cost of the service is to be worked out; and
- (d) this agreement states for item 14 how the tenant must pay for the service.

Note – Section 165(3) limits the amount the tenant must pay.

17 Water service charges – ss 164 and 166

- (1) The tenant must pay an amount for the water consumption charges for the premises if –
 - (a) the tenant is enjoying or sharing the benefit of a water service to the premises; and
 - (b) the premises are individually metered for the supply of water or water is supplied to the premises by delivery by means of a vehicle; and
 - (c) this agreement states for item 12.2 that the tenant must pay for water supplied to the premises.

Note – A water consumption charge does not include the amount of a water service charge that is a fixed charge for the water service.

- (2) However, the tenant does not have to pay an amount –
 - (a) that is more than the amount of the water consumption charges payable to the relevant water supplier; or
 - (b) that is a fixed charge for the water service to the premises.
- (3) Also, the tenant does not have to pay an amount for a reasonable quantity of water supplied to the premises for a period if, during the period, the premises are not water efficient for section 166.

Note – For details about water efficiency, see the information statement.

- (4) In deciding what is a reasonable quantity of water for subclause (3), regard must be had to the matters mentioned in section 169(4)(a) to (e).
- (5) The tenant must pay the amount of the charge to the lessor within 1 month of the lessor giving the tenant copies of relevant documents about the incurring of the amount.
- (6) In this clause –

water consumption charge, for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.

Note – If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.

Division 6 Rights and obligations concerning the premises during tenancy

Subdivision 1 Occupation and use of premises

18 No legal impediments to occupation – s 181

The lessor must ensure there is no legal impediment to occupation of the premises by the tenant as a residence for the term of the tenancy if, when entering into this agreement, the lessor knew about the impediment or ought reasonably to have known about it.

Examples of possible legal impediments –

- if there is a mortgage over the premises, the lessor might need to obtain approval from the mortgagee before the tenancy can start
- a certificate might be required under the *Building Act 1975* before the premises can lawfully be occupied
- the zoning of the land might prevent use of a building on the land as a residence

19 Vacant possession and quiet enjoyment – ss 182 and 183

- (1) The lessor must ensure the tenant has vacant possession of the premises (other than a part of the premises that the tenant does not have a right to occupy exclusively) on the day the tenant is entitled to occupy the premises under this agreement.

Editor's note – Parts of the premises where the tenant does not have a right to occupy exclusively may be identified in a special term.

- (2) The lessor must take reasonable steps to ensure the tenant has quiet enjoyment of the premises.
- (3) The lessor or the lessor's agent must not interfere with the reasonable peace, comfort or privacy of the tenant in using the premises.

20 Lessor's right to enter the premises – ss 192–199

The lessor or the lessor's agent may enter the premises during the tenancy only if the obligations under sections 192 to 199 have been complied with.

Note – See the information statement for details.

21 Tenant's use of premises – ss 10 and 184

- (1) The tenant may use the premises only as a place of residence or mainly as a place of residence or for another use allowed under a special term.
- (2) The tenant must not –
 - (a) use the premises for an illegal purpose; or
 - (b) cause a nuisance by the use of the premises; or

Examples of things that may constitute a nuisance –

 - using paints or chemicals on the premises that go onto or cause odours on adjoining land
 - causing loud noises
 - allowing large amounts of water to escape onto adjoining land
- (c) interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or
- (d) allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

22 Units and townhouses – s 69

- (1) The lessor must give the tenant a copy of any body corporate by-laws under the *Body Corporate and Community Management Act 1997* or *Building Units and Group Titles Act 1980* applicable to –
 - (a) the occupation of the premises; or
 - (b) any common area available for use by the tenant with the premises.
- (2) The tenant must comply with the by-laws.

23 Number of occupants allowed

No more than the number of persons stated in this agreement for item 15 may reside at the premises.

24 Pets

- (1) The tenant may keep pets on the premises only if this agreement states for item 17.1 that pets are approved.
- (2) If this agreement states for item 17.1 that pets are approved and this agreement states for item 17.2 that only –
 - (a) a particular type of pet may be kept, only that type may be kept; or
 - (b) a particular number of pets may be kept, only that number may be kept; or
 - (c) a particular number of a particular type of pet may be kept, only that number of that type may be kept.

Subdivision 2 Standard of premises

25 Lessor's obligations – s 185

- (1) At the start of the tenancy, the lessor must ensure –
 - (a) the premises are clean; and
 - (b) the premises are fit for the tenant to live in; and
 - (c) the premises are in good repair; and
 - (d) the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises.
- (2) While the tenancy continues, the lessor must –
 - (a) maintain the premises in a way that the premises remain fit for the tenant to live in; and
 - (b) maintain the premises in good repair; and
 - (c) ensure the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises; and
 - (d) keep any common area included in the premises clean.

Note – For details about the maintenance, see the information statement.

- (3) However, the lessor is not required to comply with subclause (1)(c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if –
 - (a) the lessor is the State; and
 - (b) the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and
 - (c) the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
 - (d) the non-standard items are not a risk to health or safety; and
 - (e) for fixtures – the fixtures were not attached to the premises by the lessor.

26 Tenant's obligations – s 188(2) and (3)

- (1) The tenant must keep the premises clean, having regard to their condition at the start of the tenancy.
- (2) The tenant must not maliciously damage, or allow someone else to maliciously damage, the premises.

Subdivision 3 The dwelling

27 Fixtures or structural changes – ss 207–209

- (1) The tenant may attach a fixture, or make a structural change, to the premises only if the lessor agrees to the fixture's attachment or the structural change.

Note – Fixtures are generally items permanently attached to land or to a building that are intended to become part of the land or building. An attachment may include, for example, something glued, nailed or screwed to a wall.

- (2) The lessor's agreement must be written, describe the nature of the fixture or change and include any terms of the agreement.

Examples of terms –

- that the tenant may remove the fixture
 - that the tenant must repair damage caused when removing the fixture
 - that the lessor must pay for the fixture if the tenant can not remove it
- (3) If the lessor does agree, the tenant must comply with the terms of the lessor's agreement.
 - (4) The lessor must not act unreasonably in failing to agree.
 - (5) If the tenant attaches a fixture, or makes a structural change, to the premises without the lessor's agreement, the lessor may –
 - (a) take action for a breach of a term of this agreement; or
 - (b) waive the breach (that is, not take action for the breach) and treat the fixture or change as an improvement to the premises for the lessor's benefit (that is, treat it as belonging to the lessor, without having to pay the tenant for it).

28 Supply of locks and keys – s 210

- (1) The lessor must supply and maintain all locks necessary to ensure the premises are reasonably secure.
- (2) The lessor must give the tenant, or if there is more than 1 tenant, 1 of the tenants, a key for each lock that –
 - (a) secures an entry to the premises; or
 - (b) secures a road or other place normally used to gain access to, or leave, the area or building in which the premises are situated; or
 - (c) is part of the premises.
- (3) If there is more than 1 tenant, the lessor must give the other tenants a key for the locks mentioned in subclause (2)(a) and (b).

29 Changing locks – ss 211 and 212

- (1) The lessor or the tenant may change locks if –
 - (a) both agree to the change; or
 - (b) there is a tribunal order permitting the change; or
 - (c) there is a reasonable excuse for making the change.

Example of a reasonable excuse –
an emergency requiring the lock to be changed quickly
- (2) The lessor or tenant must not act unreasonably in failing to agree to the change of a lock.
- (3) If a lock is changed, the party changing it must give the other party a key for the changed lock unless –
 - (a) a tribunal orders that a key not be given; or
 - (b) the other party agrees to not being given a key.

Subdivision 4 Damage and repairs

30 Meaning of emergency and routine repairs – ss 214 and 215

- (1) **Emergency repairs** are works needed to repair any of the following –
 - (a) a burst water service or serious water service leak;
 - (b) a blocked or broken lavatory system;
 - (c) a serious roof leak;
 - (d) a gas leak;
 - (e) a dangerous electrical fault;
 - (f) flooding or serious flood damage;
 - (g) serious storm, fire or impact damage;
 - (h) a failure or breakdown of the gas, electricity or water supply to the premises;
 - (i) a failure or breakdown of an essential service or appliance on the premises for hot water, cooking or heating;
 - (j) a fault or damage that makes the premises unsafe or insecure;
 - (k) a fault or damage likely to injure a person, damage property or unduly inconvenience a resident of the premises;
 - (l) a serious fault in a staircase, lift or other common area of the premises that unduly inconveniences a resident in gaining access to, or using, the premises.
- (2) **Routine repairs** are repairs other than emergency repairs.

31 Nominated repairer for emergency repairs – s 216

- (1) The lessor's nominated repairer for emergency repairs of a particular type may be stated either –
 - (a) in this agreement for item 18; or
 - (b) in a notice given by the lessor to the tenant.
- (2) The nominated repairer is the tenant's first point of contact for notifying the need for emergency repairs.

32 Notice of damage – s 217

- (1) If the tenant knows the premises have been damaged, the tenant must give notice as soon as practicable of the damage.
- (2) If the premises need routine repairs, the notice must be given to the lessor.
- (3) If the premises need emergency repairs, the notice must be given to –
 - (a) the nominated repairer for the repairs; or
 - (b) if there is no nominated repairer for the repairs or the repairer can not be contacted – the lessor.

33 Emergency repairs arranged by tenant – ss 218 and 219

- (1) The tenant may arrange for a suitably qualified person to make emergency repairs or apply to the tribunal under section 221 for orders about the repairs if –
 - (a) the tenant has been unable to notify the lessor or nominated repairer of the need for emergency repairs of the premises; or
 - (b) the repairs are not made within a reasonable time after notice is given.
- (2) The maximum amount that may be incurred for emergency repairs arranged to be made by the tenant is an amount equal to the amount payable under this agreement for 2 weeks rent.
Note – For how the tenant may require reimbursement for the repairs, see sections 219(2) and (3) and 220 and the information statement.

Division 7 Restrictions on transfer or subletting by tenant

34 General – ss 238 and 240

- (1) Subject to clause 35, the tenant may transfer all or a part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing or if the transfer or subletting is made under a tribunal order.
- (2) The lessor must act reasonably in failing to agree to the transfer or subletting.
- (3) The lessor is taken to act unreasonably in failing to agree to the transfer or subletting if the lessor acts in a capricious or retaliatory way.
- (4) The lessor or the lessor's agent must not require the tenant to pay, or accept from the tenant, an amount for the lessor's agreement to a transfer or subletting by the tenant, other than an amount for the reasonable expenses incurred by the lessor in agreeing to the transfer or subletting.

35 State assisted lessors or employees of lessor – s 237

- (1) This clause applies if –
 - (a) the lessor is the State; or
 - (b) the lessor is an entity receiving assistance from the State to supply rented accommodation; or
 - (c) the tenant's right to occupy the premises comes from the tenant's terms of employment.
- (2) The tenant may transfer the whole or part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing to the transfer or subletting.

Division 8 When agreement ends

36 Ending of agreement – s 277

- (1) This agreement ends only if –
 - (a) the tenant and the lessor agree in writing; or

- (b) the lessor gives a notice to leave the premises to the tenant and the tenant hands over vacant possession of the premises to the lessor on or after the handover day; or
- (c) the tenant gives a notice of intention to leave the premises to the lessor and hands over vacant possession of the premises to the lessor on or after the handover day; or
- (d) a tribunal makes an order terminating this agreement; or
- (e) the tenant abandons the premises; or
- (f) after receiving a notice from a mortgagee under section 317, the tenant vacates, or is removed from, the premises.

Note – For when a notice to leave or a notice of intention to leave may be given and its effect and when an application for a termination order may be made to a tribunal, see the information statement.

- (2) Also, if a sole tenant dies, this agreement terminates in accordance with section 277(7) or (8).

Note – See the information statement for details.

37 Condition premises must be left in – s 188(4)

At the end of the tenancy, the tenant must leave the premises, as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted.

Examples of what may be fair wear and tear –

- wear that happens during normal use
- changes that happen with ageing

38 Keys

At the end of the tenancy, the tenant must return to the lessor all keys for the premises.

39 Tenant's forwarding address – s 205(2)

- (1) When handing over possession of the premises, the tenant must, if the lessor or the lessor's agent asks the tenant in writing to state the tenant's new residential address, tell the lessor or the agent the tenant's new residential address.
- (2) However, subclause (1) does not apply if the tenant has a reasonable excuse for not telling the lessor or agent the new address.

40 Exit condition report – s 66

- (1) As soon as practicable after this agreement ends, the tenant must prepare, in the approved form, and sign a condition report for the premises and give 1 copy of the report to the lessor or the lessor's agent.

Example of what might be as soon as practicable – when the tenant returns the keys to the premises to the lessor or the lessor's agent

Note – For the approved form for the condition report, see the information statement. The report may be very important in deciding who is entitled to a refund of the rental bond if there is a dispute about the condition of the premises.

- (2) The lessor or the lessor's agent must, within 3 business days after receiving the copy of the report –
 - (a) sign the copy; and
 - (b) if the lessor or agent does not agree with the report – show the parts of the report the lessor or agent disagrees with by marking the copy in an appropriate way; and
 - (c) if the tenant has given a forwarding address to the lessor or agent – make a copy of the report and return it to the tenant at the address.
- (3) The lessor or agent must keep a copy of the condition report signed by both parties for at least 1 year after this agreement ends.

41 Goods or documents left behind on premises – ss 363 and 364

- (1) The tenant must take all of the tenant's belongings from the premises at the end of the tenancy.
 - (2) The lessor may not treat belongings left behind as the lessor's own property, but must deal with them under sections 363 and 364.
- Note* – For details of the lessor's obligations under sections 363 and 364, see the information statement. They may include an obligation to store goods and may allow the lessor to sell goods and pay the net sale proceeds (after storage and selling costs) to the public trustee.

Division 9 Miscellaneous

42 Supply of goods and services – s 171

- (1) The lessor or the lessor's agent must not require the tenant to buy goods or services from the lessor or a person nominated by the lessor or agent.
- (2) Subclause (1) does not apply to a requirement about a service charge.

Note – See section 164 for what is a service charge.

43 Lessor's agent

- (1) The name and address for service of the lessor's agent is stated in this agreement for item 3.
- (2) Unless a special term provides otherwise, the agent may –
 - (a) stand in the lessor's place in any application to a tribunal by the lessor or the tenant; or
 - (b) do any thing else the lessor may do, or is required to do, under this agreement.

44 Notices

- (1) A notice under this agreement must be written and, if there is an approved form for the notice, in the approved form.
Note – Download approved forms via the RTA website rta.qld.gov.au.
- (2) A notice from the tenant to the lessor may be given to the lessor's agent.
- (3) A notice may be given to a party to this agreement or the lessor's agent –
 - (a) by giving it to the party or agent personally; or
 - (b) if an address for service for the party or agent is stated in this agreement for item 1, 2 or 3 – by leaving it at the address, sending it by prepaid post as a letter to the address; or
 - (c) if a facsimile number for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by facsimile – by sending it by facsimile to the facsimile number in accordance with the *Electronic Transactions (Queensland) Act 2001*; or
 - (d) if an email address for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by email – by sending it electronically to the email address in accordance with the *Electronic Transactions (Queensland) Act 2001*.
- (4) A party or the lessor's agent may withdraw his or her consent to notices being given to them by facsimile or email only by giving notice to each other party that notices are no longer to be given to the party or agent by facsimile or email.
- (5) If no address for service is stated in this agreement for item 2 for the tenant, the tenant's address for service is taken to be the address of the premises.
- (6) A party or the lessor's agent may change his or her address for service, facsimile number or email address only by giving notice to each other party of a new address for service, facsimile number or email address.
- (7) On the giving of a notice of a new address for service, facsimile number or email address for a party or the lessor's agent, the address for service, facsimile number or email address stated in the notice is taken to be the party's or agent's address for service, facsimile number or email address stated in this agreement for item 1, 2 or 3.
- (8) Unless the contrary is proved –
 - (a) a notice left at an address for service is taken to have been received by the party to whom the address relates when the notice was left at the address; and
 - (b) a notice sent by post is taken to have been received by the person to whom it was addressed when it would have been delivered in the ordinary course of post; and
 - (c) a notice sent by facsimile is taken to have been received at the place where the facsimile was sent when the sender's facsimile machine produces a transmission report indicating all pages of the notice have been successfully sent; and
 - (d) a notice sent by email is taken to have been received by the recipient when the email enters the recipient's email server.


Part 3 Special terms Insert any special terms here and/or attach a separate list if required. See clause 2(3) to 2(5)

ALL OUTGOINGS EG. REPAIRS & MAINTENANCE

The tenant/s must receive a copy of the information statement (Form 17a) and a copy of any applicable by-laws if copies have not previously been given to the tenant/s. **Do not send to the RTA—give this form to the tenant/s, keep a copy for your records.**

Signature of lessor/agent

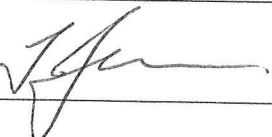
Name/trading name
TRUSTEE FOR TRAMAYES A.M. NAMARA

Signature


Date 10/13/18

in the presence of (witness)


Print name
TANYA JACKSON

Witness signature


Date 10/03/2018

Signature of tenant 1

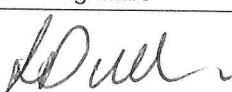
Print name
Telia Louise Kneiler

Signature


Date 10/13/18

in the presence of (witness)

Print name
LINDSEY DUCE

Witness signature


Date 10/03/18
AD.

Signature of tenant 2

Print name

Signature

Date / /

in the presence of (witness)

Print name

Witness signature

Date / /

Signature of tenant 3

Print name

Signature

Date / /

in the presence of (witness)

Print name

Witness signature

Date / /

D - Pension Documentation

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

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

Tramayes Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2019 - 30 June 2020

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Andrea Maree
McNamara

Robert Frederick
McNamara

E - Estate Planning

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members