

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
Unit Trusts (Unlisted)	5	1,000,774	908,271
		1,000,774	908,271
OTHER ASSETS			
Cash at Bank	6	1,281	1,419
Sundry Debtors - Fund Level	7	4,074	4,608
		5,355	6,027
TOTAL ASSETS		1,006,129	914,298
LIABILITIES			
Financial Position Rounding		-	1
		-	1
TOTAL LIABILITIES		-	1
NET ASSETS AVAILABLE TO PAY BENEFITS		1,006,129	914,297
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	8	1,006,129	914,297
		1,006,129	914,297

40 (Final Bal)

44 Note to Fin. Statement Bal. Sheet

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

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Investment Revenue			
Unit Trusts (Unlisted)	2	23,131	25,570
		23,131	25,570
Other Revenue			
Market Movement Non-Realised	3	92,503	49,997
		92,503	49,997
Total Revenue		115,634	75,567
EXPENSES			
General Expense			
Fund Administration Expenses	4	182	379
		182	379
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		115,452	75,188
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		115,452	75,188

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44 (Note-4)

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

Digby Family Superannuation Fund

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
*Digby, Josphine (75)									
Accumulation									
Accum (00007)	-	-	-	-	-	-	-	-	-
Pension									
ABP (00015) - 0.00%	19,195.86	-	-	-	-	-	1,240.08	2,423.94	20,379.72
	19,195.86						1,240.08	2,423.94	20,379.72
	19,195.86						1,240.08	2,423.94	20,379.72
Digby, Josephine (74)									
Accumulation									
Accum (00001)	-	-	-	-	-	-	-	-	-
Pension									
ABP (00005) - 1.92%	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Digby, Josephine (75)									
Accumulation									
Accum (00002)	-	-	-	-	-	-	-	-	-
Pension									
ABP (00009) - 0.00%	-	-	-	-	-	-	-	-	-
ABP (00013) - 27.34%	34,975.94	-	-	-	-	-	870.00	4,416.55	38,522.49
ABP (00014) - 82.28%	209,045.24	-	-	-	-	-	5,230.00	26,396.99	230,212.23
ABP (00017) - 55.07%	626,706.08	-	-	-	-	-	15,670.00	79,136.71	690,172.79
ABP (00018) - 99.66%	24,373.86	-	-	-	-	-	610.00	3,077.79	26,841.65
	895,101.12						22,380.00	113,028.04	985,749.16
	895,101.12						22,380.00	113,028.04	985,749.16
Reserve									
	-	-	-	-	-	-	-	-	-
TOTALS	914,296.98						23,620.08	115,451.98	1,006,128.88

Digby Family Superannuation Fund

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
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CALCULATED FUND EARNING RATE: 12.6274 %

APPLIED FUND EARNING RATE: 12.6274 %

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
106	Pension Member Balance					
106 00013	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			34,975.94		32,937.04
106 00014	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			209,045.24		196,876.57
106 00015	*Digby, Josephine Monica (00007) ACCOUNT RETIREMENT PENSION			19,195.86		23,229.67
106 00017	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			626,706.08		590,234.37
106 00018	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			24,373.86		22,951.68
208	Unit Trusts (Unlisted)					
208 8338	Joine Property Investment Trust 340,112.5300	1,000,773.53			908,270.51	
290	Cash at Bank					
290 0004	Cash at Bank -NAB Term Deposit 135662546		98.05		54.87	
290 0005	Cash at Bank - 3		1,182.88		1,363.65	
300	Sundry Debtors - Fund Level					
300 0001	Sundry Debtors		4,074.42		4,607.95	
608	Unit Trusts (Unlisted)					
608 8338	Joine Property Investment Trust			23,130.96		25,569.79
780	Market Movement Non-Realised					
780 0018	Market Movement Non-Realised Unit Trusts			92,503.02		49,996.98
801	Fund Administration Expenses					
801 0017	Bank Charges		126.00		120.00	
801 0019	Subscriptions and Registrations		56.00		259.00	
906	Pension Member Payments					
906 00013	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		870.00		820.00	
906 00014	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		5,230.00		4,920.00	
906 00015	*Digby, Josephine Monica (00007) ACCOUNT RETIREMENT PENSION		1,240.08		6,050.12	
906 00017	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		15,670.00		14,760.00	
906 00018	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		610.00		570.00	
			1,029,930.96	1,029,930.96	941,796.10	941,796.10

Tax Reconciliation

For the year ended 30 June 2022

INCOME

Gross Interest Income	-	
Gross Dividend Income		
Imputation Credits	-	
Franked Amounts	-	
Unfranked Amounts	-	
Gross Rental Income	-	
Gross Foreign Income	-	
Gross Trust Distributions	23,130.00	
Gross Assessable Contributions		
Employer Contributions/Untaxed Transfers	-	
Member Contributions	-	
Gross Capital Gain		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	
Non-arm's length income	-	
Net Other Income	-	
Gross Income		23,130.00
Less Exempt Current Pension Income	23,130.00	
ECPI Calculation Method = Deemed Segregation		
Total Income		-
LESS DEDUCTIONS		
Other Deduction	-	
Total Deductions		-
Current Year Loss		-
TAXABLE INCOME		<u>-</u>
Gross Income Tax Expense (15% of Standard Component)	-	
(45% of Non-arm's length income)	-	
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	
Tax Assessed		-
Less Imputed Tax Credit	-	
Less Amount Already paid (for the year)	-	
TAX DUE OR REFUNDABLE		-
Supervisory Levy		259.00
AMOUNT DUE OR REFUNDABLE		<u>259.00</u>

No Tax to be paid. Loss to be carried forward to next year: \$ 0.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ 0.00

Notes to the Tax Reconciliation

Deductions

For the year ended 30 June 2022

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
801 0017		30/06/2022	Bank fees	126.00	100.00	126.00	Yes	-		-
801 0019		30/06/2022	Registration & subs	56.00	100.00	56.00	Yes	-		-
TOTALS				182.00		182.00				-

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2022

Account	Description	Date	Revenue Amount	TFN Credit	Closely Held Trusts	TFN Credit	Notes	ABN Credit
Assessable Revenue Accounts								
S 608 8338	Joine Property Investment Trust	30/06/2022	23,130.96	-	-	-	-	-
Total Assessable Revenue			23,130.96	-	-	-	-	-
Non-assessable Revenue Accounts								
Total Non-assessable Revenue			-	-	-	-	-	-
Total Revenue			23,130.96	-	-	-	-	-

Notes:

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

S - Segregated pension revenue

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Notes to the Tax Reconciliation

Trust Distributions - Assessable Amounts

For the year ended 30 June 2022

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 608 8338	Joine Property Investment Trust	30/06/2022	-	-	-	-	-	-	-	23,130.96	23,130.96
TOTALS			-	-	-	-	-	-	-	23,130.96	23,130.96

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 1.00000000.

Gross Income which may be exempted:

Gross Income	23,130.00
LESS Gross Taxable Contributions	-
LESS Non-arm's length income	-
	<hr/>
	23,130.00

Exempt Current Pension Income

Gross Income which may be exempted	23,130.00
x Pension Exempt Factor	<hr/>
	1.0000000000
	<hr/>
	23,130.00

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	23,130.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	<u>23,130.00</u>

Reduced Fund Income:

Fund Income	23,130.00
LESS Exempt Current Pension Income	<u>23,130.00</u>
	-

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>0.00</u>
Fund Income	23,130.00
	<u>0.0000000000</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	23,130.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	<u>23,130.00</u>
	-

Total Investment Income:

Gross Income	23,130.00
LESS Gross Taxable Contributions	<u>-</u>
	23,130.00

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>0.00</u>
Total Investment Income	23,130.00
	<u>0.0000000000</u>

Note 1: Summary of Significant Accounting Policies

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

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

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

a. Measurement of Investments

The fund initially recognises:

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

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

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

Market values have been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

Digby Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Contributions and Transfers

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

Remeasurement changes in market values

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

d. Expenses

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

e. Benefits Paid

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

f. Liability for Accrued Benefits

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

g. Income Tax

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

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

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

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

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

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

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

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

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

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

h. Goods and Services Tax (GST)

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

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

i. Critical Accounting Estimates and Judgments

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

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

j. Events Subsequent to Balance Date

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

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

Digby Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 2: Unit Trusts (Unlisted)		
Joine Property Investment Trust	23,131	25,570
	23,131	25,570
Note 3: Market Movement Non-Realised		
Market Movement Non-Realised Unit Trusts	92,503	49,997
	92,503	49,997
Note 4: Fund Administration Expenses		
Bank Charges	126	120
Subscriptions and Registrations	56	259
	182	379
Note 5: Unit Trusts (Unlisted)		
Joine Property Investment Trust	1,000,774	908,271
	1,000,774	908,271
Note 6: Cash at Bank		
Cash at Bank - 3	1,183	1,364
Cash at Bank -NAB Term Deposit 135662546	98	55
	1,281	1,419
Note 7: Sundry Debtors - Fund Level		
Sundry Debtors	4,074	4,608
	4,074	4,608
Note 8A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	914,297	866,229
Add: Increase (Decrease) in Members' Benefits	115,452	75,189
Less: Benefit Paid	23,620	27,120
Liability for Members' Benefits End	1,006,129	914,297
Note 8B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	1,006,129	914,297

Accrued Capital Gains

For the year ended 30 June 2022

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets								
208 8338 Joine Property Investment Trust								
	27/10/1996	5,000.0000	14,712.39	5,000.00	-	N/A	5,125.00	- \$
	14/01/1997	54,000.0000	158,893.79	54,000.00	-	N/A	55,296.00	- \$
	14/01/1997	8,000.0000	23,539.82	8,000.00	-	N/A	8,192.00	- \$
	14/01/1997	28,000.0000	82,389.38	28,000.00	-	N/A	28,672.00	- \$
	14/01/1997	850.0000	2,501.11	850.00	-	N/A	870.40	- \$
	14/01/1997	7,187.0000	21,147.59	7,187.00	-	N/A	7,359.49	- \$
	20/02/1997	2,000.0000	5,884.96	2,000.00	-	N/A	2,048.00	- \$
	12/05/1998	45,000.0000	132,411.50	45,000.00	-	N/A	45,855.00	- \$
	30/06/1998	36,384.4500	107,060.43	36,384.45	-	N/A	37,075.75	- \$
	29/06/1999	26,669.8000	78,475.29	26,669.80	-	N/A	26,909.83	- \$
	27/06/2000	26,387.2500	77,643.89	26,387.25	-	N/A	26,387.25	- \$
	27/06/2000	3,075.5300	9,049.68	3,075.53	-	N/A	3,075.53	- \$
	30/06/2001	39,558.5000	116,400.00	39,558.50	-	N/A	39,558.50	- \$
	30/01/2002	58,000.0000	170,663.71	58,000.00	-	N/A	58,000.00	- \$
TOTALS		340,112.5300	1,000,773.54	340,112.53	-		344,424.75	-
GRAND TOTAL			1,000,773.54	340,112.53	-		344,424.75	0.00

Provision for Deferred Income Tax = 0.00 x 0.15 = 0.00

S = segregated pension asset

Digby Family Superannuation Fund

Market Value Movements

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

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
Unit Trusts									
2088338	Joine Property Investment Trust		908,270.51	-	-	-	1,000,773.53	-	92,503.02
			908,270.51	-	-	-	1,000,773.53	-	92,503.02
	TOTALS		908,270.51	-	-	-	1,000,773.53	-	92,503.02

Digby Family Superannuation Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank - 3	-	-	-	-	1,182.88	1,182.88	-	-	0.12
Cash at Bank -NAB Term Deposit 135662	-	-	-	-	98.05	98.05	-	-	0.01
					1,280.93	1,280.93	-	-	0.13
Unit Trusts									
Joine Property Investment Trust	-	340,112.5300	1.0127	2.9425	344,424.75	1,000,773.53	656,348.78	190.56	99.87
					344,424.75	1,000,773.53	656,348.78	190.56	99.87
Total Investments					345,705.68	1,002,054.46	656,348.78	189.86	100.00

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

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

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JOINE PROPERTY INVESTMENT TRUST (2021/2022)

**BALANCE SHEET
AS AT 30 JUNE 2022**

	2022 \$	2021 \$
TRUST FUNDS		
Units Issued	340,112.53	340,112.53
Asset Revaluation Reserve		
Opening Balance for the year	568,161.00	518,161.00
Movement 1	92,500.00	50,000.00
	<u>660,661.00</u>	<u>568,161.00</u>
Profit Earned This Year	23,130.96	25,569.79
Distribution to Beneficiaries	(23,130.96)	(25,569.79)
	<u>-</u>	<u>-</u>
TOTAL TRUST FUNDS	<u><u>1,000,773.53</u></u>	<u><u>908,273.53</u></u>
Represented by:		
ASSETS		
CURRENT ASSETS		
Cash at Bank	1,255.88	1,435.41
Sundry Debtors	4,000.00	4,000.00
TFN Withholding Tax	74.00	74.00
DIGBY FAMILY SUPERANNUATION FUND		
Share of Profit	(23,130.96)	(25,569.79)
Payment to Beneficiaries	23,130.96	25,569.79
	<u>-</u>	<u>-</u>
TOTAL CURRENT ASSETS	<u><u>5,329.88</u></u>	<u><u>5,509.41</u></u>
NON CURRENT ASSETS		
Fixed Assets		
Land & Buildings		
Unit 7, 53 Grange Road Toorak	990,610.00	898,110.00
Stamp Duty	6,040.00	6,040.00
Legal Costs	850.00	850.00
	<u>997,500.00</u>	<u>905,000.00</u>
Plant & Equipment	5,830.69	5,830.69
Less: Accumulated Depreciation	(3,813.00)	(3,459.00)
	<u>2,017.69</u>	<u>2,371.69</u>
Low Value Pool	0.38	0.38
Total Fixed Assets	<u><u>999,518.07</u></u>	<u><u>907,372.07</u></u>
TOTAL NON CURRENT ASSETS	<u><u>999,518.07</u></u>	<u><u>907,372.07</u></u>
TOTAL ASSETS	<u><u>1,004,847.95</u></u>	<u><u>912,881.48</u></u>

JOINE PROPERTY INVESTMENT TRUST (2021/2022)

BALANCE SHEET
AS AT 30 JUNE 2022

	2022	2021
	\$	\$
LIABILITIES		
CURRENT LIABILITIES		
DIGBY FAMILY SUPERANNUATION FUND		
Share of Loss	23,130.96	25,569.79
Payment to Beneficiaries	(23,130.96)	(25,569.79)
	<u>-</u>	<u>-</u>
TOTAL CURRENT LIABILITIES	<u>-</u>	<u>-</u>
NON CURRENT LIABILITIES		
Loans - Unsecured		
- Digby Family Superannuation Fund	4,074.42	4,607.95
TOTAL NON CURRENT LIABILITIES	<u>4,074.42</u>	<u>4,607.95</u>
TOTAL LIABILITIES	<u>4,074.42</u>	<u>4,607.95</u>
NET ASSETS	<u>1,000,773.53</u>	<u>908,273.53</u>

39

JOINE PROPERTY INVESTMENT TRUST (2021/2022)

**PROFIT AND LOSS STATEMENT
FOR THE PERIOD ENDED 30 JUNE 2022**

	2022	2021
	\$	\$
INCOME		
Rent Received	<u>33,273.02</u>	<u>36,462.90</u>
LESS: RENTAL EXPENSES		
Commissions	1,464.01	1,393.33
Depreciation	354.00	-
Insurance	-	426.19
Land Tax	1,989.51	1,996.26
Cleaning	308.00	-
Professional Fees	-	540.00
Rates	2,100.95	2,039.89
Body Corporate Fees	2,111.54	1,962.02
Repairs & Maintenance	616.00	1,208.19
Management Fees	-	7.70
Sundry Expenses	50.05	-
	<u>8,994.06</u>	<u>9,573.58</u>
GROSS PROFIT FROM RENTAL OPERATIONS	<u>24,278.96</u>	<u>26,889.32</u>
OTHER INCOME		
Management Fees	-	(701.53)
	<u>24,278.96</u>	<u>26,187.79</u>
EXPENSES		
Bank Charges		
Bank Fees & Government Charges	52.00	186.00
Depreciation	-	432.00
Insurance	320.00	-
Professional Fees	500.00	-
Subscriptions & Registrations	276.00	-
	<u>1,148.00</u>	<u>618.00</u>
Profit	<u>23,130.96</u>	<u>25,569.79</u>



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Jun 2021 - 5 Jul 2021

Closing Balance \$1,363.65 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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

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

Date	Transaction	Debit	Credit	Balance
06 Jun 2021	OPENING BALANCE			\$2,058.64 CR
07 Jun	Transfer to CBA A/c NetBank MUMS WEEKLY PYMT	500.00		\$1,558.64 CR
07 Jun	Transfer to CBA A/c NetBank 4 WALKER PARTNERS	500.00		\$1,058.64 CR
22 Jun	Transfer from NetBank from Joine Acct		3,000.00	\$4,058.64 CR
26 Jun	Transfer to CBA A/c NetBank PLATINUM VISA PYMT	1,000.00		\$3,058.64 CR
26 Jun	Transfer to CBA A/c NetBank KEILOR RD BODY COR	639.22		\$2,419.42 CR
26 Jun	Transfer to CBA A/c NetBank GRANGE RD BODY COR	1,055.77		\$1,363.65 CR
05 Jul 2021	CLOSING BALANCE			\$1,363.65 CR
	Opening balance			\$2,058.64 CR
	- Total debits	\$3,694.99		
	+ Total credits		\$3,000.00	
	= Closing balance			\$1,363.65 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

*# 14822.39273.1.1 ZZ258R3 0303 SL.R3.S952.D186.O.V06.00.33



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Jul 2021 - 5 Aug 2021

Closing Balance \$863.65 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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

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

Date	Transaction	Debit	Credit	Balance
06 Jul	2021 OPENING BALANCE			\$1,363.65 CR
17 Jul	Transfer from NetBank FROM JOINE	S/D 2,000.00		\$3,363.65 CR
22 Jul	Transfer from NetBank SOUTH EAST WATER	S/D 220.95		\$3,584.60 CR
22 Jul	Transfer to CBA A/c NetBank SOUTH EAST WATER	TRF 220.95		\$3,363.65 CR
22 Jul	Transfer to CBA A/c NetBank PLATINUM VISA PYMT	TRF 1,000.00		\$2,363.65 CR
28 Jul	Transfer to CBA A/c NetBank Matts Present	TRF 1,000.00		\$1,363.65 CR
04 Aug	Transfer to CBA A/c NetBank TOP UP MUMS ACCT	TRF 500.00		\$863.65 CR
05 Aug	2021 CLOSING BALANCE			\$863.65 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,363.65 CR		\$2,720.95		\$2,220.95		\$863.65 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

*# 11014.27949.1.1 ZZ258R3 0303 SL.R3.S951.D217.O V06.00.33



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Aug 2021 - 5 Sep 2021

Closing Balance \$1,390.65 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
06 Aug 2021	OPENING BALANCE			\$863.65 CR
10 Aug	Transfer to CBA A/c NetBank Top up mums acct	TBF 200.00		\$663.65 CR
11 Aug	Transfer to CBA A/c NetBank ASIC BV Receptions	TBF 273.00		\$390.65 CR
14 Aug	Transfer from NetBank FOR MUMS ACCT		TBF 1,000.00	\$1,390.65 CR
14 Aug	Transfer to CBA A/c NetBank FOR MUMS ACCT	TBF 1,000.00		\$390.65 CR
24 Aug	Transfer from NetBank FROM JOINE ACCT		SID 1,000.00	\$1,390.65 CR
05 Sep 2021	CLOSING BALANCE			\$1,390.65 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$863.65 CR		\$1,473.00		\$2,000.00		\$1,390.65 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

#* 16711.41381.1.1 ZZ256R3 0303 SL.R3.S952.D249.O V06.00.33

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023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Sep 2021 - 5 Oct 2021

Closing Balance \$404.20 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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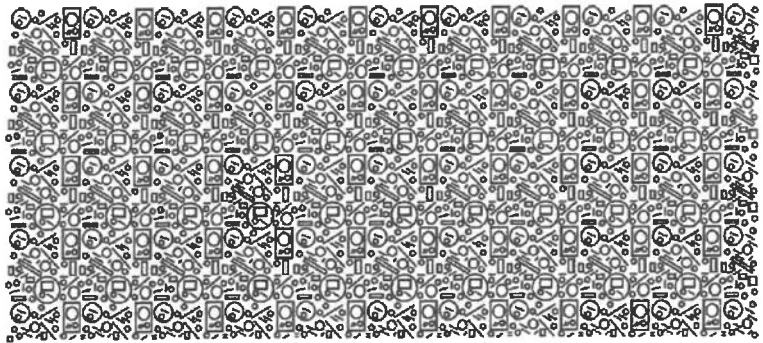
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Sep 2021	OPENING BALANCE			\$1,390.65 CR
14 Sep	Transfer to CBA A/c NetBank TOP UP MUMS ACC	TRF 500.00		\$890.65 CR
20 Sep	Transfer from NetBank from Joine		SID 2,000.00	\$2,890.65 CR
20 Sep	Transfer to CBA A/c NetBank Top Up mums acct	TRF 500.00		\$2,390.65 CR
25 Sep	Transfer to CBA A/c NetBank PLATINUM VISA PYMT	TRF 500.00		\$1,890.65 CR
25 Sep	Transfer to CBA A/c NetBank RATES GRANGE RD in Joine	TRF 365.75		\$1,524.90 CR
28 Sep	Transfer to CBA A/c NetBank DAWSON ST RATES	TRF 520.70		\$1,004.20 CR
02 Oct	Transfer from NetBank FROM JOINE		SID 500.00	\$1,504.20 CR
02 Oct	Transfer to CBA A/c NetBank TOP UP	TRF 600.00		\$904.20 CR
02 Oct	Transfer to CBA A/c NetBank TOP UP	TRF 500.00		\$404.20 CR
05 Oct 2021	CLOSING BALANCE			\$404.20 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,390.65 CR		\$3,486.45		\$2,500.00		\$404.20 CR

1676.4754.1.1 ZZ258R3 0303 SL.R3.S951.D278.O.V06.00.33

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Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements.
Note. Interest rates are effective as at the date shown but are subject to change.

Account Number 06 3153 10262133

Statement Period 6 Oct 2021 - 5 Nov 2021

Closing Balance \$704.20 CR

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
06 Oct 2021	OPENING BALANCE			\$404.20 CR
09 Oct	Transfer to CBA A/c NetBank top up mums acct	TRF 200.00		\$204.20 CR
17 Oct	Transfer from NetBank From Joine Acct		S/D 1,000.00	\$1,204.20 CR
17 Oct	Transfer to CBA A/c NetBank to Mums Acct	TRF 1,000.00		\$204.20 CR
23 Oct	Transfer from NetBank from Joine Inv		S/D 1,000.00	\$1,204.20 CR
23 Oct	Transfer to CBA A/c NetBank for Platinum Visa	TRF 500.00		\$704.20 CR
05 Nov 2021	CLOSING BALANCE			\$704.20 CR

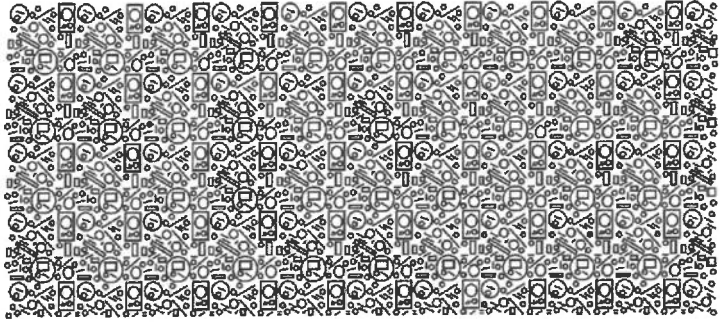
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$404.20 CR		\$1,700.00		\$2,000.00		\$704.20 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

2081.4976.1.1 ZZ258R3 0303 SL.R3.S951.D309.O.V06.00.34

**Important Information:**

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

You can fix most problems simply by contacting us.

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

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

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Email: info@afca.org.au

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Nov 2021 - 5 Dec 2021

Closing Balance \$204.20 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
06 Nov 2021	OPENING BALANCE			\$704.20 CR
20 Nov	Transfer to CBA A/c NetBank top up mums acct	TRF 500.00		\$204.20 CR
27 Nov	Transfer from NetBank FOR VISA PLATINUM		TRF 400.00	\$604.20 CR
27 Nov	Transfer to CBA A/c NetBank FOR PLATINUM VISA	TRF 400.00		\$204.20 CR
05 Dec 2021	CLOSING BALANCE			\$204.20 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$704.20 CR		\$900.00		\$400.00		\$204.20 CR

Your Credit Interest Rate Summary

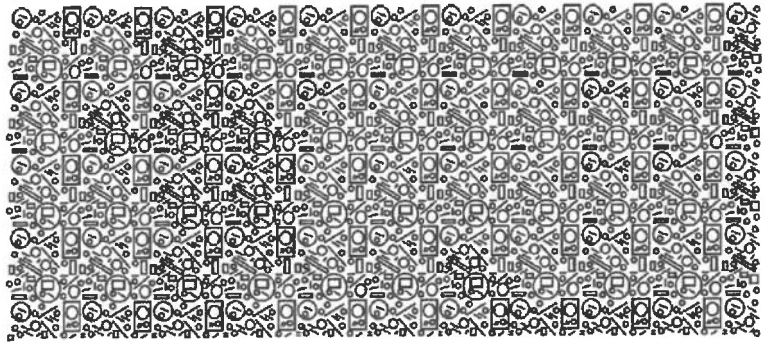
Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

*# 6872.18324.1.1 ZZ258R3 0303 SL.R3.S951.D340.O.V06.00.34

Account Number

06 3153 10262133

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Account Number 06 3153 10262133

Statement Period 6 Dec 2021 - 5 Jan 2022

Closing Balance \$204.20 CR

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
06 Dec 2021	OPENING BALANCE			\$204.20 CR
26 Dec	Transfer from NetBank FOR AUDIT SHIELD		TSD 320.00	\$524.20 CR
26 Dec	Transfer to CBA A/c NetBank FOR JOINE AUDIT SHIELD <i>Audit Insuance</i>	TIF 320.00		\$204.20 CR
05 Jan 2022	CLOSING BALANCE			\$204.20 CR
	Opening balance			
	\$204.20 CR			
	- Total debits			
	\$320.00			
	+ Total credits			
	\$320.00			
	= Closing balance			
	\$204.20 CR			

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

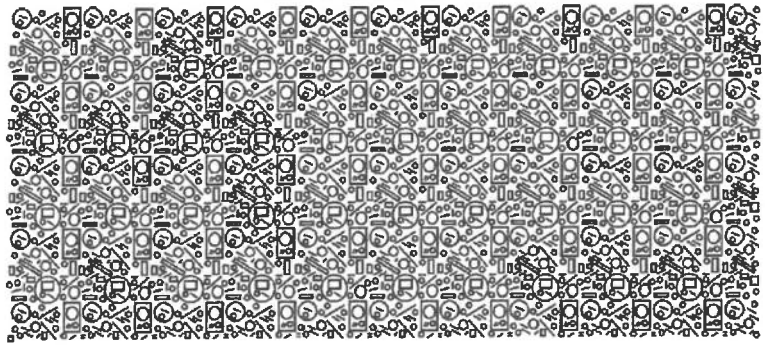
#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



*# 2069.4918.1.1 ZZ256R3 0303 SL.R3.S951.D005.O Y06.00.35

Account Number

06 3153 10262133

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023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Jan 2022 - 5 Feb 2022

Closing Balance \$1,704.20 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
06 Jan 2022	OPENING BALANCE			\$204.20 CR
26 Jan	Transfer from NetBank FROM JOINE INV		SID 2,000.00	\$2,204.20 CR
05 Feb	Transfer to CBA A/c NetBank TOP UP MUM ACCT	TBF 500.00		\$1,704.20 CR
05 Feb 2022	CLOSING BALANCE			\$1,704.20 CR

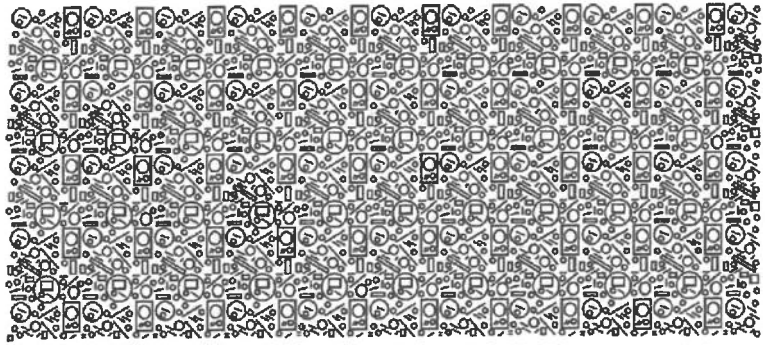
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$204.20 CR		\$500.00		\$2,000.00		\$1,704.20 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

**# 6560.14437.1.1 ZZ268R3 0303 SL.R3.S951.D038.O V06.00.35

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023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Feb 2022 - 5 Mar 2022

Closing Balance \$2,704.20 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
06 Feb 2022	OPENING BALANCE			\$1,704.20 CR
11 Feb	Transfer to CBA A/c NetBank TOP UP MUMS ACCT	TRF 500.00		\$1,204.20 CR
18 Feb	Transfer from NetBank FROM JOINE ACCT		SID 2,500.00	\$3,704.20 CR
18 Feb	Transfer to CBA A/c NetBank TOP UP MUMS ACCT	TRF 1,000.00		\$2,704.20 CR
05 Mar 2022	CLOSING BALANCE			\$2,704.20 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,704.20 CR		\$1,500.00		\$2,500.00		\$2,704.20 CR

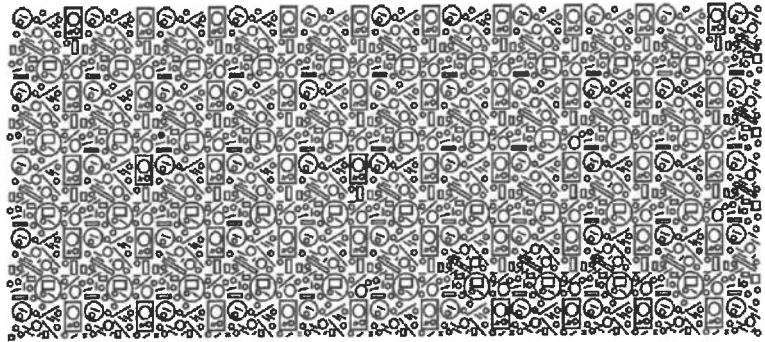
Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

*# 7132.16894.1.1 ZZ258R3 0303 SL.R3.S951.D066.O V06.00.35

24

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Email: info@afca.org.au

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Mar 2022 - 5 Apr 2022

Closing Balance \$4,639.75 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
06 Mar	2022 OPENING BALANCE			\$2,704.20 CR
25 Mar	Transfer from NetBank FROM JOINE	SID 3,000.00		\$5,704.20 CR
29 Mar	Transfer to CBA A/c NetBank JOINE BODY CORP →	TRIF 1,064.45		\$4,639.75 CR
05 Apr	2022 CLOSING BALANCE			\$4,639.75 CR

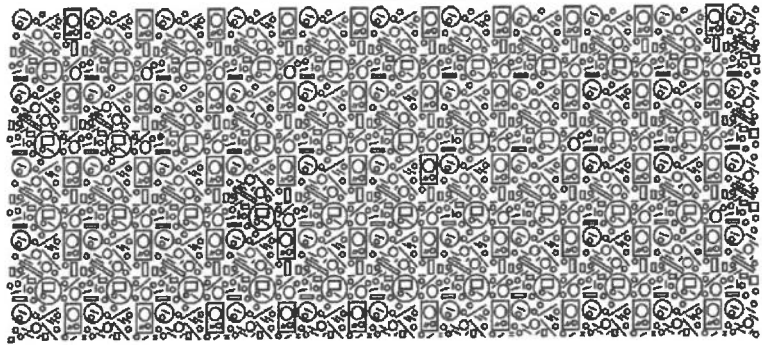
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,704.20 CR		\$1,064.45		\$3,000.00		\$4,639.75 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

**# 2288.6364.1.1 ZZ258R3 0303 SLR3.S951.D095.O V06.00.35

**Important Information:**

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

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Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

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

Email: info@afca.org.au

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 Apr 2022 - 5 May 2022

Closing Balance \$6,639.75 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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

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

Date	Transaction	Debit	Credit	Balance
06 Apr 2022	OPENING BALANCE			\$4,639.75 CR
21 Apr	Transfer from NetBank Frm Joine to Super	S/D 2,000.00		\$6,639.75 CR
05 May 2022	CLOSING BALANCE			\$6,639.75 CR
	Opening balance			\$4,639.75 CR
	- Total debits	Nil		
	+ Total credits		\$2,000.00	
	= Closing balance			\$6,639.75 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 May	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

*# 1915.4813.1.1 ZZ258R3 0303 SL.R3.S951.D125.O.V06.00.35



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262133

Statement Period 6 May 2022 - 5 Jun 2022

Closing Balance \$7,739.75 CR

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

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
06 May 2022	OPENING BALANCE			\$6,639.75 CR
18 May	Transfer from NetBank From Joine		S/D 2,000.00	\$8,639.75 CR
24 May	Transfer to CBA A/c NetBank PLATINUM VISA PYMT	TRF 900.00		\$7,739.75 CR
05 Jun 2022	CLOSING BALANCE			\$7,739.75 CR
	Opening balance			
		-	Total debits	+
	\$6,639.75 CR		\$900.00	
				=
			Total credits	Closing balance
			\$2,000.00	\$7,739.75 CR

Your Credit Interest Rate Summary

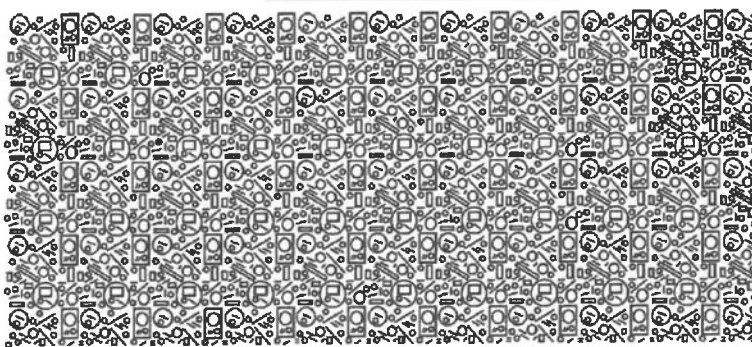
Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

*# 6261.16470.1.1.ZZ258R3 0303 SL R3.S951.D157.O V06.00.35

Account Number

06 3153 10262133

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Email: info@afca.org.au

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



Account Number 06 3153 10262133

Statement Period 6 Jun 2022 - 5 Jul 2022

Closing Balance \$482.88 CR

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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*# 2186.5551.1.1 ZZ258R3 0303 SL R3.S951.D186.O.V06.00.35

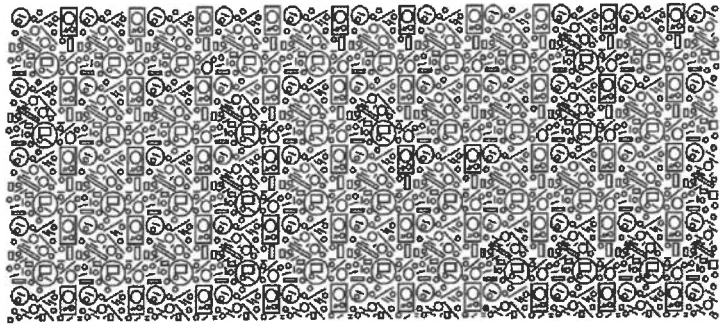
Date	Transaction	Debit	Credit	Balance
06 Jun	2022 OPENING BALANCE			\$7,739.75 CR
07 Jun	Transfer to CBA A/c NetBank Top Up Mums Acct	TRF 1,000.00		\$6,739.75 CR
17 Jun	Transfer from NetBank From Joine		S/D 2,000.00	\$8,739.75 CR
17 Jun	Transfer to CBA A/c NetBank Top Up Mums Acct	TRF 500.00		\$8,239.75 CR
20 Jun	Transfer from NetBank From Joine Inv		S/D 1,000.00	\$9,239.75 CR
22 Jun	Transfer to CBA A/c NetBank TOP UP MUMS ACCT	TRF 1,000.00		\$8,239.75 CR
22 Jun	Transfer to CBA A/c NetBank FOR GIFTS	TRF 2,000.00		\$6,239.75 CR
25 Jun	Transfer to CBA A/c NetBank Platinum Visa Pymt	TRF 500.00		\$5,739.75 CR
27 Jun	Transfer to CBA A/c NetBank JOINE BODY CORP	TRF 1,055.77		\$4,683.98 CR
28 Jun	Transfer to CBA A/c NetBank MUMS PERSONAL	TRF 501.10		\$4,182.88 CR
29 Jun	Transfer to CBA A/c NetBank HOLIDAY MONEY	TRF 3,000.00		\$1,182.88 CR
05 Jul	Transfer to CBA A/c NetBank Top Up Mums Acct	700.00		\$482.88 CR
05 Jul	2022 CLOSING BALANCE			\$482.88 CR



Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$7,739.75 CR		\$10,256.87		\$3,000.00		\$482.88 CR

Account Number

06 3153 10262133



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.20%

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0004

Your Statement

Statement 57 (Page 1 of 3)

Account Number 06 3153 10262125

Statement Period 19 Apr 2021 - 18 Jul 2021

Closing Balance \$44.87 CR

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049



Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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

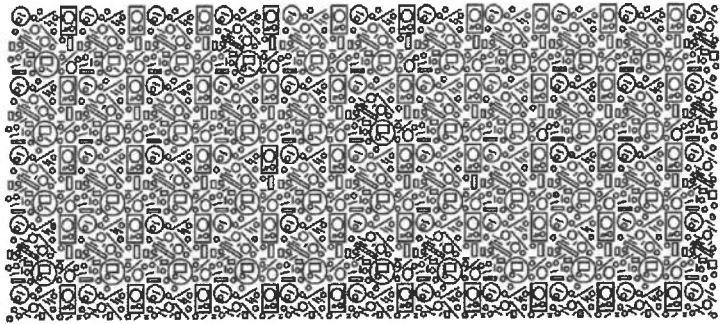
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Apr 2021	OPENING BALANCE			\$74.87 CR
25 Apr	Transfer from NetBank FOR PLATINUM VISA		500.00	\$574.87 CR
25 Apr	Transfer to xx2278 NetBank FOR PLATINUM VISA	500.00		\$74.87 CR
01 May	Account Fee	10.00		\$64.87 CR
21 May	Transfer from NetBank BONUS 4 JOSEPHINE		1,000.00	\$1,064.87 CR
21 May	Transfer To JOSEPHINE DIGBY NetBank BONUS 4 JOSEPHINE	1,000.00		\$64.87 CR
25 May	Transfer from NetBank MT ALEX RD RATES		606.00	\$670.87 CR
25 May	Transfer from NetBank KEILOR RD RATES		299.00	\$969.87 CR
25 May	Transfer from NetBank JOINE INV RATES		330.44	\$1,300.31 CR
25 May	STONNINGTON RATES NetBank BPAY 20198 2934636 JOINE INV RATES	330.44		\$969.87 CR
25 May	MVCC RATES NetBank BPAY 93658 2919256 KEILOR RD RATES	299.00		\$670.87 CR

*# 3799.10402.1.3 ZZ258R3 0303 SL.R3.S951.D200.O.V06.00.33

Account Number

06 3153 10262125



Date	Transaction	Debit	Credit	Balance
25 May	MVCC RATES NetBank BPAY 93658 2770006 MT ALEX RD RATES	606.00		\$64.87 CR
25 May	Transfer from NetBank PLATINUM VISA PYMT		1,000.00	\$1,064.87 CR
25 May	Transfer to xx2278 NetBank PLATINUM VISA PYMT	1,000.00		\$64.87 CR
01 Jun	Account Fee	10.00		\$54.87 CR
07 Jun	Transfer from NetBank MUMS WEEKLY PYMT		500.00	\$554.87 CR
07 Jun	Transfer to xx6641 NetBank MUMS WEEKLY PYMT	500.00		\$54.87 CR
07 Jun	Transfer from NetBank 4 WALKER PARTNERS		500.00	\$554.87 CR
07 Jun	Transfer To WALKER PARTNERS VIC PTY LTD NetBank BVR716H BV RECEPTIONS	500.00		\$54.87 CR
26 Jun	Transfer from NetBank PLATINUM VISA PYMT		1,000.00	\$1,054.87 CR
26 Jun	Transfer to xx2278 NetBank PLATINUM VISA PYMT	1,000.00		\$54.87 CR
26 Jun	Transfer from NetBank KEILOR RD BODY COR		639.22	\$694.09 CR
26 Jun	STRATAPAY-LEVY NetBank BPAY 74625 155527701 KEILOR RD BODY COR	639.22		\$54.87 CR
26 Jun	Transfer from NetBank GRANGE RD BODY COR		1,055.77	\$1,110.64 CR
26 Jun	DEFT PAYMENTS NetBank BPAY 96503 21508354432612100075 GRANGE RD BODY COR	1,055.77		\$54.87 CR
01 Jul	Account Fee	10.00	<i>Bank charges</i>	\$44.87 CR
18 Jul	2021 CLOSING BALANCE			\$44.87 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$74.87 CR		\$7,460.43		\$7,430.43		\$44.87 CR

3799.10402.1.3 ZZ59FR3 0303 SL.R3.S951.D200.OV06.00.33

Transaction Summary during 1st April 2021 to 30th June 2021

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



3799.10403.2.3 ZZ258R3 0303 SL.R3.S951.D200.O V06.00.33



Account Number 06 3153 10262125

Statement Period 19 Jul 2021 - 18 Oct 2021

Closing Balance \$53.10 CR

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

023
 DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

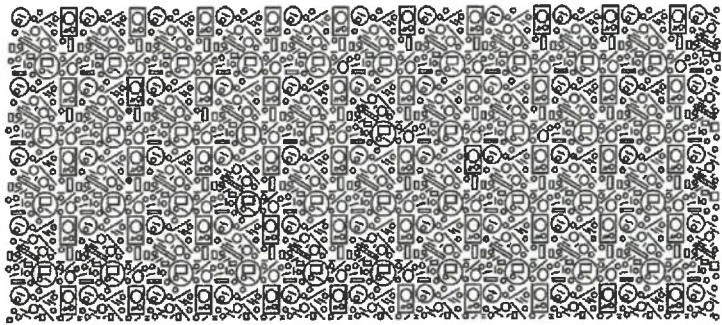
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Date	Transaction	Debit	Credit	Balance
19 Jul	2021 OPENING BALANCE			\$44.87 CR
22 Jul	Transfer from NetBank SOUTH EAST WATER	TRF 220.95		\$265.82 CR
22 Jul	SOUTH EAST WATER NetBank BPAY 24208 100080357200002 JOINE WATER BILL Pension	220.95		\$44.87 CR
22 Jul	Transfer from NetBank PLATINUM VISA PYMT TRF		1,000.00	\$1,044.87 CR
22 Jul	Transfer to xx2278 NetBank PLATINUM VISA PYMT Pension	1,000.00		\$44.87 CR
28 Jul	Transfer from NetBank Matts Present TRF		1,000.00	\$1,044.87 CR
28 Jul	IMT DE81100700240761674100 Matthew Digby REF C209105045463 EUR 590.70000 Rate:0.5907 Pension	1,000.00		\$44.87 CR
28 Jul	Transfer Fee Bank fees	6.00		\$38.87 CR
01 Aug	Account Fee Bank fees	10.00		\$28.87 CR
04 Aug	Transfer from NetBank TOP UP MUMS ACCT TRF		500.00	\$528.87 CR
04 Aug	Transfer to xx6641 NetBank TOP UP MUMS ACCT Pension TRF	500.00		\$28.87 CR



*# 5496.14373.1.2 ZZ256R3 0303SL.R3.S961.D291.O.V06.00.34



Date	Transaction	Debit	Credit	Balance
10 Aug	Transfer from NetBank Top up mums acct		TAF 200.00	\$228.87 CR
10 Aug	Transfer to xx6641 NetBank Top Up Mums acct	Pension TAF 200.00		\$28.87 CR
11 Aug	Transfer from NetBank ASIC BV Receptions		TAF 273.00	\$301.87 CR
11 Aug	ASIC NetBank BPAY 17301 2290060533366 ASIC BV RECEPTIONS	Pension 273.00		\$28.87 CR
14 Aug	Transfer from NetBank FOR MUMS ACCT		TAF 1,000.00	\$1,028.87 CR
14 Aug	Transfer to xx6641 NetBank TOP UP MUMS ACCT	Pension TAF 1,000.00		\$28.87 CR
14 Aug	Transfer from NetBank WALKER PARTNERS		500.00	\$528.87 CR
14 Aug	Transfer To WALKER PARTNERS VIC PTY LTD NetBank BVR716H BELLA VISTA in Joine transaction	500.00		\$28.87 CR
01 Sep	Account Fee	Bank fee 10.00		\$18.87 CR
14 Sep	Transfer from NetBank TOP UP MUMS ACC		TAF 500.00	\$518.87 CR
14 Sep	Transfer to xx6641 NetBank TOP UP MUMS ACCT	Pension 500.00		\$18.87 CR
20 Sep	Transfer from NetBank Top Up mums acct		TAF 500.00	\$518.87 CR
20 Sep	Transfer to xx6641 NetBank Top Up from Joine	Pension 500.00		\$18.87 CR
25 Sep	Transfer from NetBank PLATINUM VISA PYMT		TAF 500.00	\$518.87 CR
25 Sep	Transfer to xx2278 NetBank PLATINUM VISA PYMT	Pension 500.00		\$18.87 CR
25 Sep	Transfer from NetBank RATES GRANGE RD	TAF	365.75	\$384.62 CR
25 Sep	STONNINGTON RATES NetBank BPAY 20198 2934636 RATES GRANGE RD	S/D 365.75		\$18.87 CR
28 Sep	Transfer from NetBank DAWSON ST RATES	Pension	520.70	\$539.57 CR
28 Sep	HUME COUNCIL RATES NetBank BPAY 12500 9861402 DAWSON ST RATES	Pension 520.70		\$18.87 CR
01 Oct	Account Fee	Bank fees 10.00		\$8.87 CR
02 Oct	Transfer from NetBank TOP UP		TAF 600.00	\$608.87 CR
02 Oct	DEFT PAYMENTS NetBank BPAY 96503 21508354432612100075 JOINE BODY CORP	S/D 1,055.77		\$446.90 DR
02 Oct	Transfer from NetBank TOP UP		TAF 500.00	\$53.10 CR

5496.14373.1.2.ZZ258R3 0303 SL_R3_S951.D291.OV06.00.34

Date	Transaction	Debit	Credit	Balance														
09 Oct	Transfer from NetBank top up mums acct		TAF 200.00	\$253.10 CR														
09 Oct	Transfer to xx6641 NetBank top up mums acct	Penn TAF 200.00		\$53.10 CR														
17 Oct	Transfer from NetBank to Mums Acct		TAF 1,000.00	\$1,053.10 CR														
17 Oct	Transfer to xx6641 NetBank Top Up Mums Acct	Penn TAF 1,000.00		\$53.10 CR														
18 Oct	2021 CLOSING BALANCE			\$53.10 CR														
<table border="0"> <tr> <td>Opening balance</td> <td>-</td> <td>Total debits</td> <td>+</td> <td>Total credits</td> <td>=</td> <td>Closing balance</td> </tr> <tr> <td>\$44.87 CR</td> <td></td> <td>\$9,372.17</td> <td></td> <td>\$9,380.40</td> <td></td> <td>\$53.10 CR</td> </tr> </table>					Opening balance	-	Total debits	+	Total credits	=	Closing balance	\$44.87 CR		\$9,372.17		\$9,380.40		\$53.10 CR
Opening balance	-	Total debits	+	Total credits	=	Closing balance												
\$44.87 CR		\$9,372.17		\$9,380.40		\$53.10 CR												

Transaction Summary during 1st September 2021 to 31st August 2021

Transaction Type	01 Sep to 30 Sep	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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



023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262125

Statement Period 19 Oct 2021 - 18 Jan 2022

Closing Balance \$152.62 CR

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

Business Transaction Account

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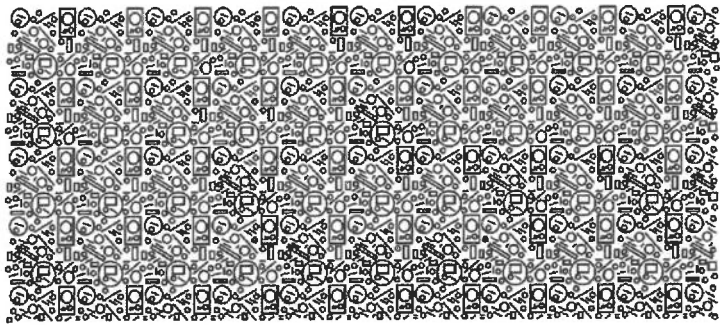
Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
19 Oct 2021	OPENING BALANCE			\$53.10 CR
23 Oct	Transfer from NetBank for Platinum Visa		TBF 500.00	\$553.10 CR
23 Oct	Transfer to xx2278 NetBank PLATINUM VISA PYMT	Pension 500.00		\$53.10 CR
01 Nov	Account Fee	Bank fees 10.00		\$43.10 CR
20 Nov	Transfer from NetBank top up mums acct		TBF 500.00	\$543.10 CR
20 Nov	Transfer to xx6641 NetBank top up mums acct	Pension 600.00		\$56.90 DR
20 Nov	Transfer from NetBank Top Up Acct		SP 686.01	\$629.11 CR
20 Nov	Transfer to xx6641 NetBank Top up mums acct	Pension 500.00		\$129.11 CR
27 Nov	Transfer from NetBank FOR PLATINUM VISA		TBF 400.00	\$529.11 CR
27 Nov	Transfer to xx2278 NetBank FOR PLATINUM VISA	Pension 400.00		\$129.11 CR
01 Dec	Account Fee	Bank fees 10.00		\$119.11 CR
08 Dec	Chq Dep Branch WESTFIELD AIRPORT WEST	Pension 99.51		\$218.62 CR

*# 2017.4972.1.2 ZZ268R3 0303 SL.R3.S951.D018.O V06.00.35



Date	Transaction	Debit	Credit	Balance
08 Dec	ASIC NetBank BPAY 17301 2290759932077 ASIC KANINA PINES	56.00		\$162.62 CR
18 Dec	Transfer from NetBank FROM JOINE		600.00	\$762.62 CR
18 Dec	Transfer to xx6641 NetBank FROM JOINE	600.00		\$162.62 CR
26 Dec	Transfer from NetBank AUDIT SHIELD		320.00	\$482.62 CR
26 Dec	Audit Shield NetBank BPAY 253575 404251226959070 AUDIT SHIELD SUPER	320.00		\$162.62 CR
01 Jan	Account Fee	10.00		\$152.62 CR
03 Jan	Transfer from NetBank from Joine Inv		400.00	\$552.62 CR
03 Jan	Transfer to xx6641 NetBank Top Up Mums Acct	400.00		\$152.62 CR
18 Jan	2022 CLOSING BALANCE			\$152.62 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$53.10 CR		\$3,406.00		\$3,505.52		\$152.62 CR

Transaction Summary during 1st October 2021 to 31st December 2021

Transaction Type	01 Oct to 31 Oct	01 Nov to 30 Nov	01 Dec to 31 Dec	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	1	1	0	\$3.00	\$0.00
Over the counter deposit	0	0	1	1	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	2	2	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

2017.4972.1.2 ZZ256R3 0303.SL.R3.S951.D018.O.V06.00.35

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Call: 1800 805 605 (free call)

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Email: info@afca.org.au

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





023

DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262125

Statement Period 19 Jan 2022 - 18 Apr 2022

Closing Balance \$122.62 CR

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



Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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

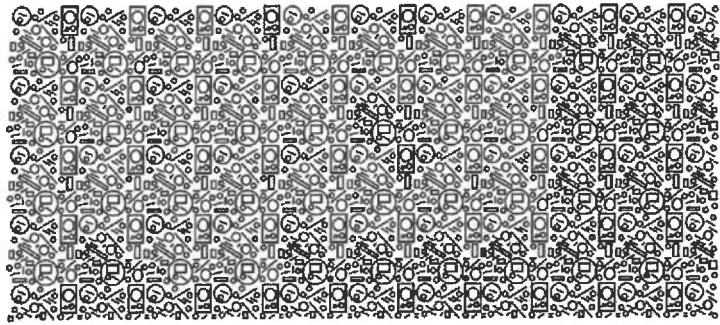
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Jan 2022	OPENING BALANCE			\$152.62 CR
01 Feb	Account Fee	Bank fees 10.00		\$142.62 CR
05 Feb	Transfer from NetBank TOP UP MUM ACCT		TAF 500.00	\$642.62 CR
05 Feb	Transfer to xx6641 NetBank TOP UP MUMS ACCT	Rem 500.00		\$142.62 CR
11 Feb	Transfer from NetBank TOP UP MUMS ACCT		TAF 500.00	\$642.62 CR
11 Feb	Transfer to xx6641 NetBank TOP UP MUMS ACCT	Rem 500.00		\$142.62 CR
18 Feb	Transfer from NetBank TOP UP MUMS ACCT		TAF 1,000.00	\$1,142.62 CR
18 Feb	Transfer to xx6641 NetBank TOP UP	Rem TAF 1,000.00		\$142.62 CR
01 Mar	Account Fee	Bank fees 10.00		\$132.62 CR
29 Mar	Transfer from NetBank JOINE BODY CORP		TAF 1,064.45	\$1,197.07 CR
29 Mar	DEFT PAYMENTS NetBank BPAY 96503 21508354432612100075 JOINE BODY CORP	SID 1,064.45		\$132.62 CR

*# 9673.27134.1.1 ZZ256R3 0303SL.R3.S951.D109.O.V06.00.35

Account Number

06 3153 10262125



Date	Transaction	Debit	Credit	Balance	
01 Apr	Account Fee	10.00		\$122.62 CR	
18 Apr	2022 CLOSING BALANCE			\$122.62 CR	
	Opening balance				
	Total debits				
	Total credits				
	Closing balance				
		\$152.62 CR	\$3,094.45	\$3,064.45	\$122.62 CR

Transaction Summary during 1st January 2022 to 31st March 2022

Transaction Type	01 Jan to 31 Jan	01 Feb to 28 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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Email: info@afca.org.au

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023
 DIGBY FAMILY SUPERANNUATION FUND
 3 MADDINGLEY RD
 ATTWOOD VIC 3049

Account Number 06 3153 10262125

Statement Period 19 Apr 2022 - 18 Jul 2022

Closing Balance \$88.05 CR

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

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR
 DIGBY FAMILY SUPERANNUATION FUND

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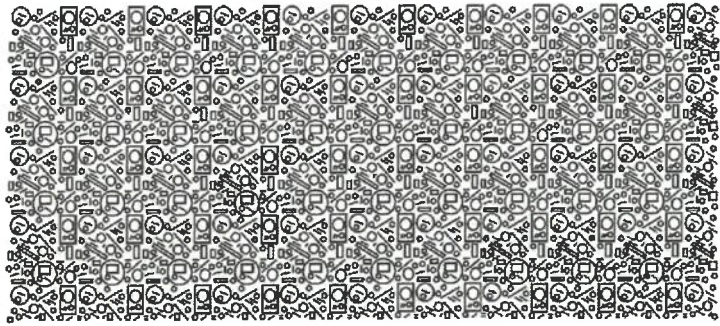
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Apr	2022 OPENING BALANCE			\$122.62 CR
01 May	Account Fee	Bank fees 10.00		\$112.62 CR
24 May	Transfer from NetBank PLATINUM VISA PYMT		TBF 900.00	\$1,012.62 CR
24 May	Transfer to xx2278 NetBank PLATINUM VISA PYMT	Pension 900.00		\$112.62 CR
01 Jun	Account Fee	Bank 10.00		\$102.62 CR
07 Jun	Transfer from NetBank Top Up Mums Acct		TBF 1,000.00	\$1,102.62 CR
07 Jun	Transfer to xx6641 NetBank Top Up Mums Acct	Pension 1,000.00		\$102.62 CR
17 Jun	Transfer from NetBank Top Up Mums Acct		TBF 500.00	\$602.62 CR
17 Jun	Transfer to xx6641 NetBank Top Up Mums Acct	Pension 500.00		\$102.62 CR
22 Jun	Transfer from NetBank TOP UP MUMS ACCT		TBF 1,000.00	\$1,102.62 CR
22 Jun	Transfer to xx6641 NetBank TOP UP MUM ACCT	Pension 1,000.00		\$102.62 CR

*# 5736.14201.1.3 ZZ258R3 0303SLR3.S951.D199.O V06.00.35

Account Number

06 3153 10262125



Date	Transaction	Debit	Credit	Balance
22 Jun	Transfer from NetBank FOR GIFTS		TRF 2,000.00	\$2,102.62 CR
22 Jun	Transfer To RACHEL AMORE NetBank FROM MUM	Pension 1,000.00		\$1,102.62 CR
23 Jun	Transfer To Ella Digby Butera NetBank FROM MUM	Pension 1,000.00		\$102.62 CR
25 Jun	Transfer from NetBank Platinum Visa Pymt		TRF 500.00	\$602.62 CR
25 Jun	Transfer to xx2278 NetBank Platinum Visa	Pension 504.57		\$98.05 CR
27 Jun	Transfer from NetBank JOINE BODY CORP		TRF 1,055.77	\$1,153.82 CR
27 Jun	DEFT PAYMENTS NetBank BPAY 96503 21508354432612100075 JOINE BODY CORP	SID 1,055.77		\$98.05 CR
28 Jun	Transfer from NetBank MUMS PERSONAL		TRF 501.10	\$599.15 CR
29 Jun	Transfer from NetBank HOLIDAY MONEY		TRF 3,000.00	\$3,599.15 CR
29 Jun	Transfer to xx6641 NetBank HOLIDAY MONEY	Pension 3,000.00		\$599.15 CR
29 Jun	Transfer To KATE ROBINS NetBank FROM JOSEPHINE DIGBY	Pension 501.10		\$98.05 CR
01 Jul	Account Fee	10.00		\$88.05 CR
05 Jul	Transfer from NetBank Top Up Mums Acct		700.00	\$788.05 CR
05 Jul	Transfer to xx6641 NetBank Top Up Mums Acct	700.00		\$88.05 CR
10 Jul	Transfer from NetBank TOP UP MUMS ACCT		250.00	\$338.05 CR
10 Jul	Transfer to xx6641 NetBank TOP UP DD	250.00		\$88.05 CR
18 Jul	Transfer from NetBank Dawson St Pymt		320,000.00	\$320,088.05 CR
18 Jul	Transfer to CBA A/c NetBank Dawson St Pymt	320,000.00		\$88.05 CR
18 Jul	2022 CLOSING BALANCE			\$88.05 CR

5736.14201.1.3 ZZ258F3 0303 SL R3.9951.D199.OV06.00.35

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$122.62 CR		\$331,441.44		\$331,406.87		\$88.05 CR

Transaction Summary during 1st April 2022 to 30th June 2022

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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Net Capital Gain/Loss Summary

For the year ended 30 June 2022

CAPITAL GAINS SUMMARY

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

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2022	290 0004	C	2	Transfer	22,180.77	-
30/06/2022	290 0004	C	3	pension	-	22,220.08
30/06/2022	290 0004	C	4	SD	-	1,421.52
30/06/2022	290 0004	C	5	Bank fees	-	126.00
30/06/2022	290 0004	C	6	Registration & subs	-	56.00
30/06/2022	290 0005	C	7	Transfer	-	22,180.77
30/06/2022	290 0005	C	8	SD	23,400.00	-
30/06/2022	290 0005	C	9	PENSION	-	1,400.00
30/06/2022	801 0017	C	11	Bank fees	126.00	-
30/06/2022	801 0019	C	12	Registration & subs	56.00	-
30/06/2022	290 0004	C	13	sd	1,686.01	-
30/06/2022	300 0001	C	14	SD	1,421.52	-
30/06/2022	300 0001	C	15	SD	-	23,400.00
30/06/2022	300 0001	C	16	sd	-	1,686.01
30/06/2022	906 00015	C	17	Payment to *Digby, Josphine Monica (EDIG01(480.00	-
30/06/2022	906 00013	C	18	Payment to Digby, Josephine Monica (EDIG01(870.00	-
30/06/2022	906 00014	C	19	Payment to Digby, Josephine Monica (EDIG01(5,230.00	-
30/06/2022	906 00017	C	20	Payment to Digby, Josephine Monica (EDIG01(15,640.08	-
30/06/2022	906 00015	C	21	Payment to *Digby, Josphine Monica (EDIG01(760.08	-
30/06/2022	906 00017	C	22	Payment to Digby, Josephine Monica (EDIG01(29.92	-
30/06/2022	906 00018	C	23	Payment to Digby, Josephine Monica (EDIG01(610.00	-
30/06/2022	290 0007	C	24	Distribution 2022	-	23,130.96
30/06/2022	290 0007	C	25	Distribution 2022	23,130.96	-
30/06/2022	300 0001	C	26	Distribution 2022	23,130.96	-
30/06/2022	608 8338	C	27	Distribution 2022	-	23,130.96
30/06/2022	208 8338	J	1	Unrealised market movement	92,503.02	-
30/06/2022	780 0018	J	1	Unrealised market movement - Unit Trusts	-	92,503.02

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.

Digby Family Superannuation Fund Capital Gains Analysis (2017)

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets										
208 8338	Joine Property Investment Trust		27/10/1996	5,000.0000	2.94	14,712.39	30/06/2022	N/A	5,125.00	9,587.39 ^S
208 8338	Joine Property Investment Trust		14/01/1997	54,000.0000	2.94	158,893.79	30/06/2022	N/A	55,296.00	103,597.79 ^S
208 8338	Joine Property Investment Trust		14/01/1997	8,000.0000	2.94	23,539.82	30/06/2022	N/A	8,192.00	15,347.82 ^S
208 8338	Joine Property Investment Trust		14/01/1997	28,000.0000	2.94	82,389.38	30/06/2022	N/A	28,672.00	53,717.38 ^S
208 8338	Joine Property Investment Trust		14/01/1997	850.0000	2.94	2,501.11	30/06/2022	N/A	870.40	1,630.71 ^S
208 8338	Joine Property Investment Trust		14/01/1997	7,187.0000	2.94	21,147.59	30/06/2022	N/A	7,359.49	13,788.10 ^S
208 8338	Joine Property Investment Trust		20/02/1997	2,000.0000	2.94	5,884.96	30/06/2022	N/A	2,048.00	3,836.96 ^S
208 8338	Joine Property Investment Trust		12/05/1998	45,000.0000	2.94	132,411.50	30/06/2022	N/A	45,855.00	86,556.50 ^S
208 8338	Joine Property Investment Trust		30/06/1998	36,384.4500	2.94	107,060.43	30/06/2022	N/A	37,075.75	69,984.68 ^S
208 8338	Joine Property Investment Trust		29/06/1999	26,669.8000	2.94	78,475.29	30/06/2022	N/A	26,909.83	51,565.46 ^S
208 8338	Joine Property Investment Trust		27/06/2000	26,387.2500	2.94	77,643.89	30/06/2022	N/A	26,387.25	51,256.64 ^S
208 8338	Joine Property Investment Trust		27/06/2000	3,075.5300	2.94	9,049.68	30/06/2022	N/A	3,075.53	5,974.15 ^S
208 8338	Joine Property Investment Trust		30/06/2001	39,558.5000	2.94	116,400.00	30/06/2022	N/A	39,558.50	76,841.50 ^S
208 8338	Joine Property Investment Trust		30/01/2002	58,000.0000	2.94	170,663.71	30/06/2022	N/A	58,000.00	112,663.71 ^S
						<u>1,000,773.53</u>			<u>344,424.75</u>	<u>656,348.78</u>
	TOTALS					<u><u>1,000,773.53</u></u>			<u><u>344,424.75</u></u>	<u><u>656,348.78</u></u>
	GRAND TOTAL									<u><u>656,348.78</u></u>

Digby Family Superannuation Fund Capital Gains Analysis (2017)

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
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The Capital Gains Tax Relief measures allow a segregated super fund with eligible CGT assets, to commute assets from pension phase to accumulation phase, on any date between 9/1/2016 and 30/06/2017. This report identifies the highest value of individual assets during this period.

S = Segregated pension asset