

Client Name: **R&J Andrews Superfund**



Year / Period Ended: **30/06/2023**

SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

	Y/N	N/A	Comments / Notes
A	✓		
B		✓	
C		✓	
D	✓		
E		✓	
F		✓	
G		✓	
H	✓		
I		✓	
J		✓	

(All other work papers as per Class account codes)

BEFORE commencing the job have you considered the following?

	Y/N	N/A	Comments
1	✓		Has client checklist been prepared/reviewed - is further info required?
2	✓		Have last years WPs, F/S and ITR been reviewed?

AFTER completing the job have you considered the following?

P&L

	Y/N	N/A	W/P Ref
3	✓		
4	✓		
5		✓	
6		✓	
7		✓	
8		✓	
9	✓		
10	✓		
11		✓	
12	✓		

Balance Sheet

13	✓		Bank Reconciliations Completed?
14	✓		Has WP been prepared for ALL Balance Sheet account balances with activity?
15	✓		Holding statements sighted and correct for all investments?

ITR

16	✓		Tax Reconciliation Items Identified?
17		✓	Carried forward tax and capital losses applied?
18	✓		Have PAYG, Franking credits etc been claimed?
19	✓		Is the completed ITR free of errors?
20	✓		Have you completed the collation instructions?

Pre-Manager Review Check

	Y/N	N/A	Comments
21		✓	Are client query responses documented in WPs & Checklist updated for next year?
22		✓	Have you documented points to be carried forward for next year?
23		✓	Have you prepared all notes, minutes, agreements, resolutions (if required)?
24		✓	Has Points of Review/Notes for Next Year been prepared (ref B)
25	✓		Has a cover letter and required minutes been prepared?
26	✓		Have all material findings been communicated in cover letter?
27		✓	Any items that need to be addressed re current record keeping/bookkeeping?
28	✓		Have you contributed at least one Value Add Idea?
29	✓		Have you updated all Dropbox file names to correct conventions for all clients?
30	✓		Have you updated the job description?

Additional SMSF Matters

	Y/N	N/A	Comments
31		✓	Ensure Contribution do not exceed contribution caps
32		✓	Are benefits paid over the minimum amount requirements?
33	✓		Have all audit/compliance issues been addressed?
34	✓		Have all required annual minutes been prepared?
35		✓	Have additional minutes been prepared for all material/unusual events?
36	✓		Has Investment Strategy been prepared/updated/copy reprinted?
37	✓		Are trustee details correct in F/S and ITR?
38		✓	Are Binding Death Nominations required (need updating every 3 years)
39		✓	Have Trustee's minuted their consideration of taking out life insurance (2013 FY Onwards)
40		✓	Has Payment Slip been attached?
41		✓	Does the client have to pass the work test to contribute to super?
42	✓		Was the fund maintained solely for retirement or retirement related purposes?
43		✓	Did the Fund loan monies or give financial assistance to members or relatives?
44		✓	Did the Fund purchase asset from related parties?
45		✓	Has the appropriate reserving strategy documentation been prepared?
46		✓	Do you need to prepare a Request to Adjust Concessional Contributions form in Class?
47		✓	Did the Fund borrow monies during the year?
48	✓		Do you need to include a Title Search?
49		✓	If a member has a pension, and they or spouse had money in accumulation mode, do you need an actuarial certificate?
50	✓		Does the fund have any investments that need a 'Third party not related' minute?
51	✓		Do you have a rental statement or market value rent valuation if there is a rental?
52		✓	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered?
53	✓		Have you checked the exceptions report?

Pre - Audit Check

	Y/N	N/A	Comments
53	✓		Is there a SIGNED engagement letter on file?
54		✓	Have you checked to ensure Financial Statements Audit Reports are correct?
55		✓	WPs to include 3rd party confirmations of insurance premiums
56	✓		WPs to include copies of evidence of existence and valuation of all assets @ 30June
57		✓	WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions
58	✓		Copy of original bank statements showing account owner in WPs to verify ownership by SF
59		✓	Evidence of 'Deduction for personal super contributions' approved ATO form
60	✓		Do we have a current ASIC statement for the Corporate trustee of the SMSF?

Prepared by: <u>MA</u>	Initials: _____	Date: <u>9/01/2024</u>
Reviewed by: _____	Initials: _____	Date: _____

Value Add Ideas:

1	Taxation planning	9	Assistance in Refinancing
2	Benchmarking	10	Improved bookkeeping/tax compliance
3	Super co-contribution	11	Automation of account procedures
4	Salary sacrificing	12	Risk & general Insurance needs
5	Government Grants/Rebates	13	Superannuation/retirement issues
6	Cash Flow/Budget preparation	14	Investment planning/review
7	Management Assistance/reviews	15	Indirect taxes (eg. FBT, Payroll Tax, GST)
8	Asset Protection	16	Business Succession Issues

R & J Andrews Superfund

Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
-	2,691.23	Contributions - Employer Mr Robert Andrews	-	-
-	632.00	I1 Increase in Market Value - Direct Property Unit 56/101 Broadwater on the Peninsula	-	75,438.00 ✓
-	0.24	I2 Interest - Cash At Bank NAB Classic Banking a/c 395467704	-	0.34 ✓
-	41.46	I3 Suncorp Business Saver a/c 507005652	-	208.64 ✓
-	1,825.84	I4 Non-Taxable Income - Direct Property Unit 56/101 Broadwater on the Peninsula	-	1,802.10 ✓
-	18,715.56	I5 Rent - Direct Property Unit 56/101 Broadwater on the Peninsula	-	18,549.15 ✓
-	-	I6 ATO Interest Payments	-	172.68 ✓
EXPENSE				
1,895.40	-	E1 Insurance Premiums - Mr Robert Andrews Accumulation	2,234.31 ✓	-
-	-	E2 Accountancy Fee	5,620.64 ✓	-
-	-	E3 Audit Insurance	320.00 ✓	-
96.00	-	E4 Bank Fees - Limited Recourse Borrowing Arrangement NAB Loan a/c 395459974	96.00 ✓	-
632.00	-	E5 Depreciation - Capital Allowances - Direct Property Unit 56/101 Broadwater on the Peninsula	438.00 ✓	-
-	-	E6 Filing Fees	56.00 ✓	-
100.10	-	E7 Property Expenses - Administration Expense - Direct Property Unit 56/101 Broadwater on the Peninsula	84.70 ✓	-
2,079.01	-	E8 Property Expenses - Agents Management Fee - Direct Property Unit 56/101 Broadwater on the Peninsula	1,832.01 ✓	-
4,166.81	-	E9 Property Expenses - Body Corporate - Direct Property Unit 56/101 Broadwater on the Peninsula	4,175.09 ✓	-
3,274.24	-	E10 Property Expenses - Council Rates - Direct Property Unit 56/101 Broadwater on the Peninsula	3,456.66 ✓	-
385.00	-	E11 Property Expenses - Insurance Premium - Direct Property Unit 56/101 Broadwater on the Peninsula	359.00 ✓	-
12,763.14	-	E12 Property Expenses - Interest Paid - Direct Property Unit 56/101 Broadwater on the Peninsula	17,964.23 ✓	-
190.85	-	E13 Property Expenses - Letting Fee - Direct Property Unit 56/101 Broadwater on the Peninsula	196.90 ✓	-
Property Expenses - Repairs Maintenance -				

R & J Andrews Superfund
Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
1,167.00	-	Direct Property E14 Unit 56/101 Broadwater on the Peninsula	163.00 ✓	-
1,144.27	-	Property Expenses - Water Rates - Direct Property E15 Unit 56/101 Broadwater on the Peninsula	1,543.15 ✓	-
-	-	SMSF Supervisory Levy	518.00	-
INCOME TAX				
-	-	Income Tax Expense	-	8,376.42
-	-	Prior Years Over Provision for Income Tax	-	16,795.99
PROFIT & LOSS CLEARING ACCOUNT				
-	3,987.49	Profit & Loss Clearing Account	82,285.63	-
ASSETS				
455,000.00	-	Direct Property A1 Unit 56/101 Broadwater on the Peninsula	530,000.00 ✓	-
3,009.65	-	Cash At Bank A2 NAB Classic Banking a/c 395467704	3,105.11 ✓	-
428.27	-	A3 Suncorp Business Everyday a/c 507005709	12,925.94 ✓	-
26,089.73	-	A4 Suncorp Business Saver a/c 507005652	7,975.06 ✓	-
231.90	-	Receivables - Investment Income Receivable - Rent A5 Unit 56/101 Broadwater on the Peninsula	402.00 ✓	-
48.00	-	Current Tax Assets Income Tax Payable	-	-
-	-	A6 Provision for Income Tax	8,376.42 ✓	-
-	-	Current Tax Assets - Withholding Credits - Cash At Bank A7 Suncorp Business Saver a/c 507005652	89.00 ✓	-
LIABILITIES				
-	208,774.27	Limited Recourse Borrowing Arrangement L1 NAB Loan a/c 395459974	-	204,554.62 ✓
MEMBER ENTITLEMENTS				
-	185,432.44	Mr Robert Andrews Accumulation	-	239,969.36
-	90,600.84	Mrs Janene Andrews Accumulation	-	118,349.55
<u>512,701.37</u>	<u>512,701.37</u>		<u>684,216.85</u>	<u>684,216.85</u>

these were adjustments for 2021 and 2022 as not manually entered when doing period update

R & J Andrews Superfund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Tax Return Ref.	Amount
Income		
Section B		
Total Gross Rent and Other Leasing & Hiring Income	B	18,549.00
Total Gross Interest	C	381.00
Total Assessable Income		18,930.00
Deductions		
Section C		
Total Interest Expenses within Australia	A	17,964.00
Total Capital Works Deductions	D	6,230.00
Total Deduction for Decline in Value of Depreciating Assets	E	438.00
Total Death or Disability Premiums	F	2,234.00
Total Investment Expenses	I	11,906.00
Total Management and Administration Expenses	J	5,996.00
Total Other Deductions	L	518.00
Total Deductions		45,286.00
Taxable Income or Loss	(V - N) O	-26,356.00
Income Tax Calculation Statement		
Section D		
Gross Tax		
Total Gross Tax		0.00
Rebates and Offsets	C	0.00
SUBTOTAL		0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)	H3	89.00
Total Eligible Credits		89.00
Net Tax Payable		(89.00)
Total Supervisory Levy	L	259.00
Total Amount Due / (Refundable)		170.00

add NRAS offset (8,376.42)
refund due (8,206.42)

R & J Andrews Superfund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
PROP0001 Unit 56/101 Broadwater on the Peninsula	30 Jun 2023	530,000.00000	1.00000	530,000.00	75,438.00
Property Direct Market Total				530,000.00	75,438.00
Fund Total				530,000.00	75,438.00

Transactions: Cash At Bank - R & J Andrews Superfund

Date Range: 01/07/2022 to 30/06/2023

Cash At Bank

	Date	Narrative	Debit	Credit	Balance	Quantity
NAB Classic Banking a/c 395467704						
	01/07/2022	Opening Balance	\$	0.00 \$	0.00 Cr	
	30/09/2022	Credit interest	\$	0.08 \$	0.08 Cr	
	30/12/2022	Credit interest	\$	0.09 \$	0.17 Cr	
	31/03/2023	Credit interest	\$	0.09 \$	0.26 Cr	
	30/06/2023	Credit interest	\$	0.08 \$	0.34 Cr	
Total NAB Classic Banking a/c 395467704		\$	0.00 \$	0.34 \$	0.34 Cr	

Level 5, 10 Eagle Street Brisbane, Queensland 4000
GPO Box 888, Brisbane QLD 4001
Ph: (07) 3555 9500 Fax: (07) 3832 6485 Email: nras@amcnras.com.au



Statement

ABN: 73 697 665 131

Account Details:

HUDBEL Pty Ltd
Attention: Janene Allison & Robert James Andrews
22 Figtree Lane
Maroochydore QLD 4558

Details	Reference:		BIR56		
	Statement From:		1 May 2021		
		Statement To:		26 August 2022	
		GST	Expenses	Income	Balance
<u>"Broadwater on the Peninsular" 56/101 Birtinya Boulevard, Birtinya QLD 4575</u>					
2022 State Government NRAS Incentive				2,781.02	2,781.02
AMC 2022 Annual Compliance Fee		88.99	978.92		1,802.10
Total For Property					\$1,802.10

Total Expenses includes GST of \$88.99

This Financial Statement records State Government NRAS Incentives for the 2021/2022 NRAS year and disbursements made on your behalf from AMC's trust account.

per old lease=27wks x 347=9,369
 new lease=25wks x 358 =8,950
=\$18,319 ✓

I5
E7
E8
E13
E14
 (w) 1300 044 943
 www.property-vine.com.au
 accounts@property-vine.com.au
 PO Box 350
 Buddina QLD 4575
 ABN: 56 628 755 260
 Licence: 4257297

Robert Andrews
 22 Figtree Lane
 Maroochydore QLD 4558

Folio Summary

Folio: OWN01179
 From: 1/07/2022
 To: 30/06/2023
 Created: 3/07/2023

Money In	Money Out	Balance
\$18,549.15	\$2,276.61	\$16,272.54

Account	Included Tax	Money Out	Money In
Broadwater on the Peninsula 56/101 Birtinya Blvd, Birtinya QLD			
Rent			\$18,319.00
Management Fee - Broadwater	\$161.45	E8 \$1,777.01 +55=1,832.01 ✓	
Electrical Repairs	\$14.82	E14 \$163.00 ✓	
Routine Inspection Fee - Broadwater	\$5.00	E8 \$55.00	
Water Usage Reimbursement	\$20.92		\$230.15
Lease Negotiation Fee - Broadwater	\$17.90	E13 \$196.90 ✓	
Subtotal		\$2,191.91	\$18,549.15
Account Transactions			
Administration Fee - Broadwater	\$7.70	E7 \$84.70	
Subtotal		\$84.70	\$0.00
Total		\$2,276.61	\$18,549.15 ✓
Total Tax on Money Out: \$206.87			
Total Tax on Money In: \$20.92			

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

Part 1 Tenancy details**Item 1****1.1 Lessor**

Name/trading name Robert Andrews C/O PV Central Pty Ltd

Address

Kawana House, Level 1, 1 Innovation Parkway,

Birtinya

QLD

Postcode 4575

1.2 Phone

Mobile

Email

1300 044 943

0436 006 898

broadwater@property-vine.com.au

Item 2**2.1 Tenant/s**

Tenant 1 Full name/s Alison Pike

Phone As per application

Email As per application

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 PV Central Pty Ltd

Address

Kawana House, Level 1, 1 Innovation Parkway,

Birtinya, QLD

Birtinya

QLD

Postcode 4575

3.2 Phone

Mobile

Email

1300 044 943

0436 006 898

broadwater@property-vine.com.au

Item 4**Notices may be given to**

(Indicate if the email is different from item 1, 2 or 3 above)

4.1 LessorEmail 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**

Broadwater on the Peninsula 56/101 Birtinya Blvd

Birtinya

QLD

Postcode 4575

5.2 Inclusions provided. For example, furniture or other household goods let with the premises. Attach list if necessary

As per entry condition report & Inventory if applicable

5.3 Details of current repair orders for the rental premises or inclusions**Item 6****6.1 The term of the agreement is** fixed term agreement periodic agreement**6.2 Starting on** 17 / 01 / 2023**6.3 Ending on** 03 / 01 / 2024

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 per week fortnight month See clause 8(1)

Item 8 Rent must be paid on the day of each
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)

Electronic Fund Transfer OR Direct Debit

Details for direct credit

BSB no. Bank/building society/credit union
 Account no. Account name
 Payment reference

Item 10 **Place of rent payment** Insert where the rent must be paid. See clause 8(4) to 8(6)

Trust Account

Item 11 **Rental bond amount** See clause 13

Item 12 **12.1 The services supplied to the premises for which the tenant must pay** See clause 16

Electricity Yes No Any other service that a tenant must pay Yes No
 Gas Yes No Type See special terms (page 8)
 Phone Yes No

12.2 Is the tenant to pay for water supplied to the premises See clause 17

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** 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 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 **The type and number of pets approved by the lessor to be kept at the premises** See clauses 33A to 33D

Type Number Type Number

Item 18 **18.1 Name and telephone number of the lessor's nominated repairer for each of the following repairs**

Electrical repairs Phone
 Plumbing repairs Phone
 Other Phone

Are the nominated repairers the tenant's first point of contact for notifying the need for emergency repairs? See clause 31(4)

Yes
 No - please provide lessor contact details below

Name Phone

Part 3 Special terms Insert any special terms here and/or attach a separate list if required. See clause 2(3) to 2(5)

Refer to attached special terms approved by the Real Estate Institute of Queensland.

Names of Approved Occupants:

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

PV Central Pty Ltd - Broadwater Apartments

Signature

DocuSigned by:
Petrina Currie
67079C81CDE84E8...

Date / /
31/10/2022

Signature of tenant 1

Print name

Alison Pike

Signature

DocuSigned by:
Alison Pike
1F8092E097634F9...

Date / /
30/10/2022

Signature of tenant 2

Print name

Signature

Date / /

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 Robert Andrews C/- PV Central Pty Ltd T/As Direct Rentals

Address

Level 5, 45 Brisbane Road

Mooloolaba

QLD

Postcode 4557

1.2 Phone

Mobile

Email

0499 011 033

0499 011 033

broadwater@directrentals.com

Item 2**2.1 Tenant/s**

Tenant 1 Full name/s Alison Pike

Phone As Per Application

Email As Per Application

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 PV Central Pty Ltd T/As Direct Rentals

Address

Level 5, 45 Brisbane Road

Mooloolaba

QLD

Postcode 4557

3.2 Phone

Mobile

Email

0499 011 033

0499 011 033

broadwater@directrentals.com

Item 4**Notices may be given to**

(Indicate if the email is different from item 1, 2 or 3 above)

4.1 LessorEmail 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**

Broadwater on the Peninsula 56/101 Birtinya Blvd

Birtinya

QLD

Postcode 4575

5.2 Inclusions provided. For example, furniture or other household goods let with the premises. Attach list if necessary

As per entry condition report & Inventory if applicable

Item 6**6.1 The term of the agreement is** fixed term agreement periodic agreement**6.2 Starting on** 18 / 01 / 2022**6.3 Ending on** 16 / 01 / 2023Fixed 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 per week fortnight month See clause 8(1)

Item 8 Rent must be paid on the day of each
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)

Details for direct credit

BSB no. Bank/building society/credit union
 Account no. Account name
 Payment reference

Item 10 **Place of rent payment** Insert where the rent must be paid. See clause 8(4) to 8(6)

Item 11 **Rental bond amount** See clause 13

Item 12 **12.1 The services supplied to the premises for which the tenant must pay** See clause 16

Electricity Yes No Any other service that a tenant must pay Yes No
 Gas Yes No Type See special terms (page 8)
 Phone Yes No

12.2 Is the tenant to pay for water supplied to the premises See clause 17

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** 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 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 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	<input type="text" value="Property Manager"/>	Phone	<input type="text" value="0499 011 033"/>
Plumbing repairs	<input type="text" value="Property Manager"/>	Phone	<input type="text" value="0499 011 033"/>
Other	<input type="text" value="Property Manager"/>	Phone	<input type="text" value="0499 011 033"/>

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



Part 3 Special terms

Insert any special terms here and/or attach a separate list if required. See clause 2(3) to 2(5)

Refer to attached special terms approved by the Real Estate Institute of Queensland.

Names of Approved Occupants:

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

Teneal Kingston

Signature

DocuSigned by:
Teneal Kingston
511372E5B3545D...

Date / /
22/10/2021

Signature of tenant 1

Print name

Alison Pike

Signature

DocuSigned by:
Alison Pike
1F8092E097634F9...

Date / /
21/10/2021

Signature of tenant 2

Print name

Signature

Date / /

Signature of tenant 3

Print name

Signature

Date / /

old premiums =177.57 x 9
new premiums =212.06 x 3
total paid 2023 =**\$2,234.31** ✓

13 February 2023

000053/01/002



RJ & JA ANDREWS SUPERFUND
22 FIGTREE LANE
MAROOCHYDORE QLD 4558

Policy number	518995252
Renewal date	30 March 2023
Payment due	\$212.06
Payment frequency	Monthly
Payment method	Direct Debit

ClearView LifeSolutions

Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

ClearView has you covered

In 2021-22 ClearView paid \$102.6 million in benefits, supporting our customers through especially tough times.

Payment Options



Call 132 979
Set up a direct debit from a bank account, Visa or Mastercard.



Need help?
Please contact your adviser or call our Australia based Contact Centre on 132 979.

Dear Trustee,

Your financial protection policy is due for renewal soon and we're looking forward to covering you for another year.

There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

Benefits of continuing your cover

ClearView cannot cancel or further restrict your cover, regardless of any change in your health, occupation or pastimes.

If you cancel your cover or don't pay your premium, your cover will end. We suggest you consider whether you are able to get similar cover elsewhere. A financial adviser may be able to help assess whether this is a risk for you.

Your premium for the next 12 months

Each year your premium is recalculated and your new premium for the coming year is set out at the top of this page.

You should read the rest of this document as it sets out some of the factors that affect your premium as well as details of the amount insured and premium for each type of cover you hold.

Remember, your cover is flexible

Life comes with changes, both expected and unexpected. Expanding your family, purchasing or paying off a home, or even advancing your career can influence the amount and type of cover that is right for you.

You can adjust the type and amount of cover you hold, as well as any options selected to meet your changing needs and keep your protection affordable.

Some of the factors affecting your cover and premium

It is important that your cover remains appropriate for you. The following table outlines some variables that impact your cover. You may wish to discuss your cover with your financial adviser, or you can call us directly on **132 979** – we are here to help.

Insurance cover and premium details

Policy number : 518995252

Policy owner : RJ & JA Andrews Superfund

Life insured : Robert James Andrews Non smoker

Robert James Andrews

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$605,160	\$204.89	\$626,340	\$212.06	Yes

Premium and payment summary

Robert James Andrews ✓ \$212.06

Monthly premium \$212.06



Need help?

Your adviser Gary Snelling 07 5438 8991
gary@metasure.com.au

Life Insurance Service Centre 132 979 8am to 7pm (Sydney time), Monday to Friday life@clearview.com.au

14 February 2022

000072/01/002



RJ & JA ANDREWS SUPERFUND
22 FIGTREE LANE
MAROOCHYDORE QLD 4558

old

Policy number	518995252
Renewal date	30 March 2022
Payment due	\$177.57 ✓
Payment frequency	Monthly
Payment method	Direct Debit



ClearView LifeSolutions

Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

ClearView has you covered

In 2020-21 ClearView paid \$93.8 million in benefits, supporting our customers through especially tough times.

Payment Options



Call 132 979
Set up a direct debit from a bank account, Visa or Mastercard.



Need help?
Please contact your adviser or call our Australia based Contact Centre on 132 979.

Dear Trustee,

Your financial protection policy is due for renewal soon and we're looking forward to covering you for another year. Thank you for choosing us for your life insurance needs.

There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

Benefits of continuing your cover

ClearView cannot cancel or further restrict your cover, regardless of any change in your health, occupation or pastimes.

If you cancel your cover or don't pay your premium, your cover will end and you may not be able to get the same (or in some cases any) cover elsewhere. A financial adviser may be able to help assess whether this is a risk for you.

Our approach to Claims

Our Claims Philosophy sets out our commitment to supporting you by helping identify eligible benefits and paying them as quickly as possible. More details at clearview.com.au/life-insurance/claims.

Your premium for the next 12 months

Each year your premium is recalculated and your new premium for the coming year is set out at the top of this page.

Below we set out the factors that affect your premium.

On the last page of this letter, there are further details of the amount insured and premium for each type of cover you hold.

Some of the factors affecting your cover and premium

It is important that your cover remains appropriate for you. The following table provides some areas of your cover. You may wish to discuss your cover with your financial adviser or you may call us directly on **132 979**.

Your cover and premium details

Policy number : 518995252

Policy owner : RJ & JA Andrews Superfund

Life insured : Robert James Andrews ✓ Non smoker

Robert James Andrews

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$600,000	\$176.06	\$605,160	\$177.57	Yes

Premium and payment summary

Robert James Andrews	\$177.57
Monthly premium	\$177.57

Need help?

Your adviser	Gary Snelling	07 5438 8991 gary@metasure.com.au
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au

Transactions: Accountancy Fee - R & J Andrews Superfund

Date Range: 01/07/2022 to 30/06/2023

all invoices attached in order

Accountancy Fee

	Date	Narrative	Debit	Credit	Balance	Quantity
Accountancy Fee						
	01/07/2022	Opening Balance	\$	0.00 \$	0.00 Cr	
	06/07/2022	initiative	\$ 220.00	\$	220.00 Dr	
	06/07/2022	initiative	\$ 280.50	\$	500.50 Dr	
	26/01/2023	initiative	\$ 2,420.74	\$	2,921.24 Dr	
	01/03/2023	initiative	\$ 2,479.40	\$	5,400.64 Dr	
	22/06/2023	initiative	\$ 220.00	\$	5,620.64 Dr	
Total Accountancy Fee		\$	5,620.64 \$	0.00 \$	5,620.64 Dr	
Total Accountancy Fee		\$	5,620.64 \$	0.00 \$	5,620.64 Dr	

Hudbel Pty Ltd
22 Figtree Lane
MAROOCHYDORE
QLD 4558

Tax Invoice
I019218

Date
30 June 2022

Description

Attending to various secretarial matters of the company on your behalf throughout the year, including acting as your registered office, checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC), checking and forwarding of your annual Company Statement, preparation of required ASIC advices, preparation of director's meeting minutes to meet solvency requirements of the ASIC, and maintenance of your electronic company register and documentation contained therein.

Discussions, correspondence, instruction and advice to you as required throughout the period.

Subtotal	255.00
GST	25.50
Total	280.50
Amount Due	0.00

Due Date: 14 July 2022

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
(Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Customer Hudbel Pty Ltd
Invoice No. I019218
Amount Due 0.00
Due Date 14 July 2022

R & J Andrews Superfund
 22 Figtree Lane
 MAROOCHYDORE
 QLD 4558
 Australia

Tax Invoice
1021177

Date
 25 January 2023

Description

Preparation of Financial Statements for your Self Managed Superannuation Fund (SMSF), in respect of the year ended 30 June 2021.

Attending to the preparation of necessary trustee resolutions, member statements and other secretarial and administrative matters as required by regulatory authorities, on behalf of the fund.

Preparation of a 2021 Income Tax Return for the fund, including completion of all required taxation schedules.

Estimating the income tax position of the fund for the year ended 30 June 2021.

Electronic lodgement of the fund income tax return and all associated schedules with the Australian Taxation Office.

Audit of your superannuation fund in respect of the financial year ended 30 June 2021, including collation of all required audit documentation, liaison with SMSF auditor on your behalf, preparation of an Independent Audit Report outlining the fund's compliance with relevant superannuation laws and regulations, and payment of all audit outlays on your behalf.

Discussions, correspondence and advice to you as required in relation to SMSF matters.

	Subtotal	2,200.67
	GST	220.07
		Total
	Total	2,420.74
	Amount Due	0.00
Due Date: 8 February 2023		

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
 (Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Customer	R & J Andrews Superfund
Invoice No.	1021177
Amount Due	0.00
Due Date	8 February 2023

R & J Andrews Superfund
 22 Figtree Lane
 MAROOCHYDORE
 QLD 4558
 Australia

Tax Invoice
I021249

Date
 1 February 2023

Description

Preparation of Financial Statements for your Self Managed Superannuation Fund (SMSF), in respect of the year ended 30 June 2022.

Attending to the preparation of necessary trustee resolutions, member statements and other secretarial and administrative matters as required by regulatory authorities, on behalf of the fund.

Preparation of a 2022 Income Tax Return for the fund, including completion of all required taxation schedules.

Estimating the income tax position of the fund for the year ended 30 June 2022.

Electronic lodgement of the fund income tax return and all associated schedules with the Australian Taxation Office.

Audit of your superannuation fund in respect of the financial year ended 30 June 2022, including collation of all required audit documentation, liaison with SMSF auditor on your behalf, preparation of an Independent Audit Report outlining the fund's compliance with relevant superannuation laws and regulations, and payment of all audit outlays on your behalf.

Discussions, correspondence and advice to you as required in relation to SMSF matters.

Subtotal 2,254.00

GST 225.40

Total 2,479.40

Amount Due 0.00

Due Date: 15 February 2023

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
 (Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Customer R & J Andrews Superfund

Invoice No. I021249

Amount Due 0.00

Due Date 15 February 2023

R & J Andrews Superfund
22 Figtree Lane
MAROOCHYDORE
QLD 4558
Australia

Tax Invoice
I022556
Date
14 June 2023

Description

Entry fee plus ongoing fees for the annual renewal of your Self Managed Super Fund trust deed. Next renewal date will be in 12 months time.

Discussions, correspondence, instruction and advice to you in relation to the above matters as required throughout the period.

Subtotal	200.00
GST	20.00
Total	220.00
Amount Due	0.00

Due Date: 28 June 2023

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
(Please use Invoice No. as Reference)

Customer	R & J Andrews Superfund
Invoice No.	I022556
Amount Due	0.00
Due Date	28 June 2023

Cheque Visa Mastercard

Card No. [][][][] [][][][] [][][][] [][][][] CCV [][][] Expiry Date

Cardholder Signature

AUDIT SHIELD SERVICE

R & J Andrews Superfund
 22 Figtree Ln
 MAROOCHYDORE QLD 4558

Tax Receipt

TAI-23490158

Ref: ANDR0001

7 July 2022

Details

Expiry Date: 31 July 2023 at 4p.m.
 Level of Cover: \$ 10,000.00
 Turnover Category: Self-Managed Super Fund

Payment

Fee for Audit Shield service participation:	\$ 290.91
GST Added:	\$ 29.09
Amount Paid:	\$ 320.00
Paid Date:	*7 July 2022

* Participation in the Audit Shield service is active the **next business day** upon receipt of payment.

Name of Entities / Individuals to be covered:

R & J Andrews Superfund

Hudbel Pty Ltd
 Hudbel Super Trust

BMT Tax Depreciation

QUANTITY SURVEYORS

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
21-Dec-13 to 30-Jun-14	3,564	1,413	4,977	3,294	8,271
1-Jul-14 to 30-Jun-15	2,151	2,295	4,446	6,230	10,676
1-Jul-15 to 30-Jun-16	1,770	1,434	3,204	6,230	9,434
1-Jul-16 to 30-Jun-17	1,462	895	2,357	6,230	8,587
1-Jul-17 to 30-Jun-18	874	1,252	2,126	6,230	8,356
1-Jul-18 to 30-Jun-19	406	1,440	1,846	6,230	8,076
1-Jul-19 to 30-Jun-20	166	1,246	1,412	6,230	7,642
1-Jul-20 to 30-Jun-21	155	779	934	6,230	7,164
1-Jul-21 to 30-Jun-22	144	488	632	6,230	6,862
1-Jul-22 to 30-Jun-23	135	303	438 ✓	6,230 ✓	6,668
1-Jul-23 to 30-Jun-24	0	897	897	6,230	7,127
1-Jul-24 to 30-Jun-25	0	563	563	6,230	6,793
1-Jul-25 to 30-Jun-26	0	352	352	6,230	6,582
1-Jul-26 to 30-Jun-27	0	223	223	6,230	6,453
1-Jul-27 to 30-Jun-28	0	137	137	6,230	6,367
1-Jul-28 to 30-Jun-29	0	83	83	6,230	6,313
1-Jul-29 to 30-Jun-30	0	52	52	6,230	6,282
1-Jul-30 to 30-Jun-31	0	32	32	6,230	6,262
1-Jul-31 to 30-Jun-32	0	21	21	6,230	6,251
1-Jul-32 to 30-Jun-33	0	12	12	6,230	6,242
1-Jul-33 to 30-Jun-34	0	7	7	6,230	6,237
1-Jul-34 to 30-Jun-35	0	4	4	6,230	6,234
1-Jul-35 to 30-Jun-36	0	3	3	6,230	6,233
1-Jul-36 to 30-Jun-37	0	2	2	6,230	6,232
1-Jul-37 to 30-Jun-38	0	1	1	6,230	6,231
1-Jul-38 to 30-Jun-39	0	1	1	6,230	6,231
1-Jul-39 to 30-Jun-40	0	0	0	6,230	6,230
1-Jul-40 to 30-Jun-41	0	0	0	6,230	6,230
1-Jul-41 to 30-Jun-42	0	0	0	6,230	6,230
1-Jul-42 to 30-Jun-43	0	0	0	6,230	6,230
1-Jul-43 to 30-Jun-44	0	0	0	6,230	6,230
1-Jul-44 to 30-Jun-45	0	0	0	6,230	6,230
1-Jul-45 to 30-Jun-46	0	0	0	6,230	6,230
1-Jul-46 to 30-Jun-47	0	0	0	6,230	6,230
1-Jul-47 to 30-Jun-48	0	0	0	6,230	6,230
1-Jul-48 to 30-Jun-49	0	0	0	6,230	6,230
1-Jul-49 to 30-Jun-50	0	0	0	6,230	6,230
1-Jul-50 to 30-Jun-51	0	0	0	6,230	6,230
1-Jul-51 to 30-Jun-52	0	0	0	6,230	6,230
1-Jul-52 to 30-Jun-53	0	0	0	6,230	6,230
1-Jul-53 to 30-Jun-54	0	0	0	738	738



ASIC

Australian Securities & Investments Commission

ABN 86 768 265 615

HUBBEL PTY LTD
 INITIATIVE ACCOUNTING GROUP
 SE 2
 10 LAKE KAWANA BVD BIRTINYA QLD 4575

INVOICE STATEMENT

Issue date 26 Jun 22

HUBBEL PTY LTD

ACN 164 489 150

Account No. 22 164489150

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

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

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 26 Aug 22	\$56.00

If you have already paid please ignore this invoice statement.

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



ASIC

Australian Securities & Investments Commission

PAYMENT SLIP

HUBBEL PTY LTD

ACN 164 489 150

Account No: 22 164489150



22 164489150

TOTAL DUE	\$56.00
Immediately	\$0.00
By 26 Aug 22	\$56.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2291644891502



*814 129 0002291644891502 56

Inquires 1300 300 630

Issue date 26 Jun 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 72508708

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

ACN 164 489 150

FOR **HUDBEL PTY LTD**

REVIEW DATE: 26 June 23

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
INITIATIVE ACCOUNTING PTY LTD SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

2 Principal place of business
22 FIGTREE LANE MAROOCHYDORE QLD 4558

3 Officeholders

Name: **ROBERT JAMES ANDREWS**
Born: RUSHWORTH VIC
Date of birth: 28/06/1966
Address: 22 FIGTREE LANE MAROOCHYDORE QLD 4558
Office(s) held: DIRECTOR, APPOINTED 26/06/2013

Name: **JANENE ALLISON ANDREWS**
Born: TATURA VIC
Date of birth: 16/05/1968
Address: 22 FIGTREE LANE MAROOCHYDORE QLD 4558
Office(s) held: DIRECTOR, APPOINTED 26/06/2013

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	2	\$2.00	\$0.00

5 Members

These details continue on the next page

HUDBEL PTY LTD ACN 164 489 150

Page 1 of 2

Company statement continued

Name: ROBERT JAMES ANDREWS

Address: 22 FIGTREE LANE MAROOCHYDORE QLD 4558

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JANENE ALLISON ANDREWS

Address: 22 FIGTREE LANE MAROOCHYDORE QLD 4558

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: INITIATIVE ACCOUNTING GROUP

Registered agent number: 22813

Address: SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

Body Corporate for

BROADWATER ON THE PENINSULA CTS 45067Mail Address
PO Box 1191
Aooloolaba Qld 4557Telephone (07) 5458 4500
Fax (07) 5444 5595Level 1
35 Dalton Drive
Maroochydore, Qld 4558TAX INVOICE
ABN 24 597 686 141

total=2069.68+2105.41=\$4,175.09 ✓

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONSHudbel Pty Ltd
22 Figtree Lane
MAROOCHYDORE QLD 4558

paid by BPay 23/8/2022

Transaction No. 00 062 402751

Date of Notice	21 July 2022		
A/c No	56		
Lot No	56	Unit Number	56
Contrib Ent.	102		
Interest Ent.	430		

Body Corporate for

BROADWATER ON THE PENINSULA CTS 45067

Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/09/22 to 28/02/23	01/09/22	1,339.23	0.00		1,339.23
Sinking Fund	01/09/22 to 28/02/23	01/09/22	582.62	0.00		582.62
Insurance Fund	01/09/22 to 28/02/23	01/09/22	147.83	0.00		147.83
Totals	(Levies include GST)		2,069.68	0.00		\$2,069.68

GST component on levies of \$1,881.52 is \$188.16

If paying by DEFT Direct Debit, ensure payment covers amount due.

Please make your cheque payable to The body corporate for, BROADWATER ON THE PENINSULA CTS 45067

Please visit www.deft.com.au for any fees that may be applied when making payments via credit cards.**IMPORTANT NOTICE**

If Levies are NOT received by the due date, any discounts will be lost and penalty interest incurred where applicable. The following arrears procedures will then apply:-

- * 1st Notice - (payment not received within 10 days of Levy Notice Due Date) - cost to owner \$27.50
- * 2nd Notice - (payment not received within 24 days of Levy Notice Due Date) - cost to owner \$38.50
- * Final Notice - (payment not received within 40 days of Levy Notice Due Date) - cost to owner \$60.50. If not paid within 7 days of the final notice being sent the matter may be referred to a debt collection agency at a cost to the owner in excess of \$99.00.

**DEFT**
PAYMENT SYSTEMS**ARCHERS BODY CORPORATE M'MENT**

DEFT Reference Number: 305342560 1000 0000 564

Pay over the Internet from your **Credit Card or
*pre-registered bank a/c at www.deft.com.au.
** A surcharge may apply to credit card transactionsBiller Code: 96503
Ref: 305342560 1000 0000 564By phone from your **Credit Card or *pre-
registered bank account.
Call 1300 301 090 Int +612 8232 7395Contact your participating financial institution to make this payment
from your cheque or savings account.

Account	Body Corporate For BROADWATER ON THE PENINSULA CTS 45067
Lot No.	56
Owner	HUBBEL PTY LTD

*Payments by phone or internet from your cheque or savings account require
registration. Please complete a Customer Initiated Direct Debit registration
form available at www.deft.com.au or call 1300 30 10 90Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001All cheques must be made payable to:
**Body Corporate For Broadwater On The Peninsula
CTS 45067**Pay in-store at Australia Post by cheque
or EFTPOS

*496 305342560 1000000564

**TOTAL AMOUNT DUE
DUE DATE 01/09/22****\$2,069.68****+3053425601000000564< 000206968<4+**

Body Corporate for

BROADWATER ON THE PENINSULA CTS 45067

Mail Address
 PO Box 1191
 Aooloolaba Qld 4557

Telephone (07) 5458 4500
 Fax (07) 5444 5595

Level 1
 35 Dalton Drive
 Maroochydore, Qld 4558

TAX INVOICE
 ABN 24 597 686 141

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

paid by BPay
 26/1/23

Hudbel Pty Ltd
 22 Figtree Lane
 MAROOCHYDORE QLD 4558

Date of Notice	24 January 2023		
A/c No	56		
Lot No	56	Unit Number	56
Contrib Ent.	102		
Interest Ent.	430		

Body Corporate for

BROADWATER ON THE PENINSULA CTS 45067

Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/03/23 to 31/08/23	01/03/23	1,490.67	0.00		1,490.67
Sinking Fund	01/03/23 to 31/08/23	01/03/23	414.67	0.00		414.67
Insurance Fund	01/03/23 to 31/08/23	01/03/23	200.07	0.00		200.07
Totals	(Levies include GST)		2,105.41	0.00		\$2,105.41

GST component on levies of \$1,914.00 is \$191.41

If paying by DEFT Direct Debit, ensure payment covers amount due.

Please make your cheque payable to The body corporate for, BROADWATER ON THE PENINSULA CTS 45067

Please visit www.deft.com.au for any fees that may be applied when making payments via credit cards.

IMPORTANT NOTICE

If Levies are NOT received by the due date, any discounts will be lost and penalty interest incurred where applicable. The following arrears procedures will then apply:-

- * 1st Notice - (payment not received within 10 days of Levy Notice Due Date) - cost to owner \$27.50
- * 2nd Notice - (payment not received within 24 days of Levy Notice Due Date) - cost to owner \$38.50
- * Final Notice - (payment not received within 40 days of Levy Notice Due Date) - cost to owner \$60.50. If not paid within 7 days of the final notice being sent the matter may be referred to a debt collection agency at a cost to the owner in excess of \$99.00.



DEFT
 PAYMENT SYSTEMS

ARCHERS BODY CORPORATE M'MENT

DEFT Reference Number: 305342560 1000 0000 564



Pay over the internet from your pre-registered bank account or **credit card. Go to www.deft.com.au
 ** Payments by credit card may attract a surcharge



Billers Code: 96503
Ref: 305342560 1000 0000 564



By phone from your pre-registered bank account or **credit card.
 Call 1300 301 090

Contact your participating financial institution to make this payment from your cheque or savings account.



Pay by mailing this payment slip with your cheque to:
 DEFT
 GPO Box 141
 Brisbane Qld 4001

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1300 30 10 90

Post Billpay Pay in-store at Australia Post by cheque or EFTPOS

Account	Body Corporate For BROADWATER ON THE PENINSULA CTS 45067
Lot No.	56
Owner	Hudbel Pty Ltd

All cheques must be made payable to:
 Body Corporate For Broadwater On The Peninsula
 CTS 45067

TOTAL AMOUNT DUE
 DUE DATE 01/03/23

\$2,105.41



*496 305342560 10000000564

+30534256010000000564< 000210541<4+

HALF YEARLY RATE NOTICE FOR PERIOD

1 July 2022 to 31 December 2022

ISSUE DATE	19 July 2022
PROPERTY NO.	241496
VALUATION	\$38,618
PAYMENT REFERENCE NO.	101371614
DUE DATE FOR PAYMENT	19 August 2022
AMOUNT PAYABLE	\$1,726.53

H 015107 002

 HUBBEL PTY LTD
 22 FIGTREE LANE
 MAROOCHYDORE QLD 4558

PROPERTY LOCATION: Broadwater On The Peninsula, 56/101 Birtinya Bvd BIRTINYA QLD 4575
 PROPERTY DESCRIPTION: Lot 56 SP 249720 - Broadwater On The Peninsula - Contribution Entitlement = 102/9994 - Interest Entitlement = 430/36970

total=1726.53+1730.13=\$3,456.66 ✓


RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 27		Minimum Rate =	1,234.00
Waste Bulk Bin - 2.0 Cubic Metre		Minimum Rate =	151.35
Garden Organics Low Noise Bin - 1100 Litre	0.01021 x	\$320.00 x .5 =	1.63
Waste Bulk Bin - 1.5 Cubic Metre		Minimum Rate =	151.35
Arts and Heritage Levy	1 x	\$16.00 x .5 =	8.00
Environment Levy	1 x	\$80.00 x .5 =	40.00
Transport Levy	1 x	\$45.00 x .5 =	22.50
State Emergency Management Levy: Class A Group 2	1 x	\$235.40 x .5 =	117.70
TOTAL:			\$1,726.53

paid by BPay 23/8/2022

Please review the enclosed Schedule of Rates to confirm your rate category.
 Did you know you can set up a payment arrangement to pay your rates over the 6 month rating period?
 Please email rates@sunshinecoast.qld.gov.au before the due date for payment to set up the arrangement.

PAYMENT OPTIONS

PROPERTY NO. 241496 HUBBEL PTY LTD	AMOUNT PAYABLE 1,726.53	DUE DATE 19 August 2022
--	----------------------------	----------------------------



Bill Code: 18259
Ref: 101371614

Telephone & Internet Banking - BPAY®
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*214 101371614

Pay using your smartphone
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 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: **1 0137 1614**
 MasterCard & Visa accepted

 Internet
 Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
 Ref: **1 0137 1614**
 MasterCard & Visa accepted

706SCP0119_V2

706SC10_Under7_2_145/015107/016381/12

HALF YEARLY RATE NOTICE FOR PERIOD

1 January 2023 to 30 June 2023

ISSUE DATE 24 January 2023

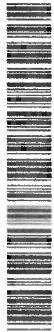
PROPERTY NO. **241496**

VALUATION \$38,618

PAYMENT REFERENCE NO. 101371614

DUE DATE FOR PAYMENT **24 February 2023**

AMOUNT PAYABLE \$1,730.13



012878 002



HUDBEL PTY LTD
22 FIGTREE LANE
MAROOCHYDORE QLD 4558

PROPERTY LOCATION: Broadwater On The Peninsula, 56/101 Birtinya Bvd BIRTINYA QLD 4575

PROPERTY DESCRIPTION: Lot 56 SP 249720 - Broadwater On The Peninsula - Contribution Entitlement = 102/9994 - Interest Entitlement = 430/36970

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
Overdue Rates and Charges			3.60
General Rate - Category 27		Minimum Rate =	1,234.00
Waste Bulk Bin - 2.0 Cubic Metre		Minimum Rate =	151.35
Garden Organics Low Noise Bin - 1100 Litre	0.01021 x	\$320.00 x .5 =	1.63
Waste Bulk Bin - 1.5 Cubic Metre		Minimum Rate =	151.35
Arts and Heritage Levy	1 x	\$16.00 x .5 =	8.00
Environment Levy	1 x	\$80.00 x .5 =	40.00
Transport Levy	1 x	\$45.00 x .5 =	22.50
State Emergency Management Levy: Class A Group 2	1 x	\$235.40 x .5 =	117.70
TOTAL:			\$1,730.13

paid by BPay 4/2/2023


Please review the enclosed Schedule of Rates to confirm your rate category.
Did you know you can set up a payment arrangement to pay your rates over the current rating period?
Please email rates@sunshinecoast.qld.gov.au before the due date for payment to set up the arrangement.

PAYMENT OPTIONS

PROPERTY NO.
241496
HUDBEL PTY LTD

AMOUNT PAYABLE
1,730.13

DUE DATE
24 February 2023



Bill Code: 18259
Ref: 101371614

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 Internet
Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: 1 0137 1614
MasterCard & Visa accepted

Policy Schedule

Landlord Preferred Policy

Hudbel Pty Ltd ✓
22 Figtree Lane
MAROOCHYDORE QLD 4558

30 December 2022

POLICY NUMBER: TS1051597LPP
AMOUNT DUE: \$ 359.00 ✓
DUE DATE: 18/02/2023

Insured: Hudbel Pty Ltd

Insured Address: 56/101 Birtinya Boulevard, BIRTINYA QLD 4575 ✓

Premium Type
Renewal

Expiry Date
18/02/2023. We invite you to renew your policy until 12:01am
18/02/2024

Managing Agent
Direct Rentals - Broadwater Apartments

Property Details
The land size is less than 2 acres.
There is no business activity operated from this property.
The property is kept well maintained and in good condition*

Sum Insured
Contents/Building \$60,000
Liability to Other \$20,000,000
Weekly rent Up to \$1,000

Excess per claim
Loss of rent \$0
Add. benefits in Sect 1, Liability \$0
Tenant damage \$500
Scorching or pet damage \$250
Earthquake or Tsunami \$200
Other claims \$100

Annual Premium **\$359.00**

Last year's annual premium \$385.00
Change on last year -6.8 %

This Policy Schedule is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Special Conditions/Additional Information

paid by BPay 8/1/2023.

Please turn over for important policy information and payment details

Transactions: Unit 56/101 Broadwater on the Peninsula - R & J Andrews Superfund

Date Range: 01/07/2022 to 30/06/2023

Unit 56/101 Broadwater on the Peninsula

	Date	Narrative	Debit	Credit	Balance	Quantity
Unit 56/101 Broadwater on the Peninsula						
	01/07/2022	Opening Balance	\$	0.00	\$ 0.00	Cr
	29/07/2022	Debit interest	\$ 1,151.78	\$	1,151.78	Dr
	31/08/2022	Debit interest	\$ 1,410.67	\$	2,562.45	Dr
	30/09/2022	Debit interest	\$ 1,356.31	\$	3,918.76	Dr
	31/10/2022	Debit interest	\$ 1,470.46	\$	5,389.22	Dr
	30/11/2022	Debit interest	\$ 1,468.65	\$	6,857.87	Dr
	30/12/2022	Debit interest	\$ 1,501.66	\$	8,359.53	Dr
	31/01/2023	Debit interest	\$ 1,622.32	\$	9,981.85	Dr
	28/02/2023	Debit interest	\$ 1,433.50	\$	11,415.35	Dr
	31/03/2023	Debit interest	\$ 1,628.05	\$	13,043.40	Dr
	28/04/2023	Debit interest	\$ 1,490.40	\$	14,533.80	Dr
	31/05/2023	Debit interest	\$ 1,778.88	\$	16,312.68	Dr
	30/06/2023	Debit interest	\$ 1,651.55	\$	17,964.23	Dr
	Total Unit 56/101 Broadwater on the Peninsula		\$ 17,964.23	\$ 0.00	\$ 17,964.23	Dr
	Total Unit 56/101 Broadwater on the Peninsula		\$ 17,964.23	\$ 0.00	\$ 17,964.23	Dr

all invoices attached in order

Transactions: Unit 56/101 Broadwater on the Peninsula - R & J Andrews Superfund

Date Range: 01/07/2022 to 30/06/2023

Unit 56/101 Broadwater on the Peninsula

	Date	Narrative	Debit	Credit	Balance	Quantity
Unit 56/101 Broadwater on the Peninsula						
	01/07/2022	Opening Balance	\$	0.00 \$	0.00 Cr	
	06/07/2022	Unitywater	\$ 286.41	\$	286.41 Dr	
	22/09/2022	Unitywater	\$ 262.06	\$	548.47 Dr	
	18/12/2022	Unitywater	\$ 292.75	\$	841.22 Dr	
	25/03/2023	Unitywater	\$ 288.14	\$	1,129.36 Dr	
	22/06/2023	Unitywater	\$ 413.79	\$	1,543.15 Dr	
	Total Unit 56/101 Broadwater on the Peninsula		\$ 1,543.15 \$	0.00 \$	1,543.15 Dr	
	Total Unit 56/101 Broadwater on the Peninsula		\$ 1,543.15 \$	0.00 \$	1,543.15 Dr	



Unitywater

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investing in tomorrow.



Hudbel Pty Ltd
22 Figtree Lane
MAROOCHYDORE QLD 4558

WATER AND SEWERAGE YOUR BILL

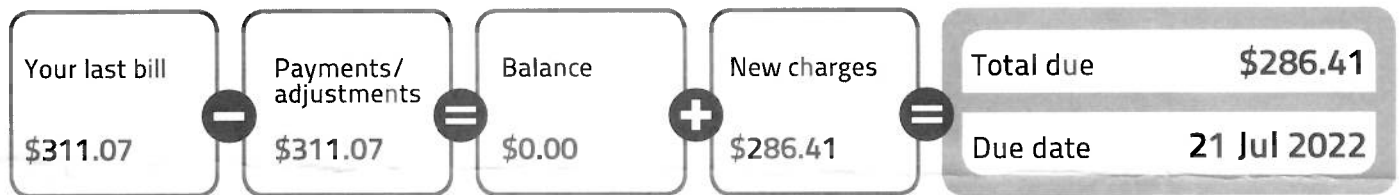
1300 086 489
Emergencies and faults
Account enquiries 24 Hours, 7 days
8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99709051
Payment reference	0997 0905 19
Property	Unit 56/101 Birtinya Blvd, BIRTINYA, QLD

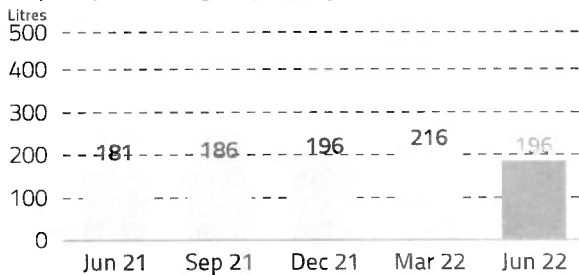
Bill number	7123135165
Billing period	17 Mar 2022 92 days to 16 Jun 2022
Issue date	21 Jun 2022
Approximate date of next meter reading	5 Sep 2022

Your account activity

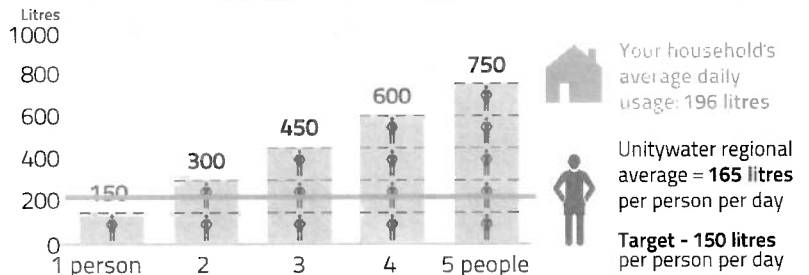


8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



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Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99709051
Payment reference	0997 0905 19
Property	Unit 56/101 Birtinya Blvd, BIRTINYA, QLD

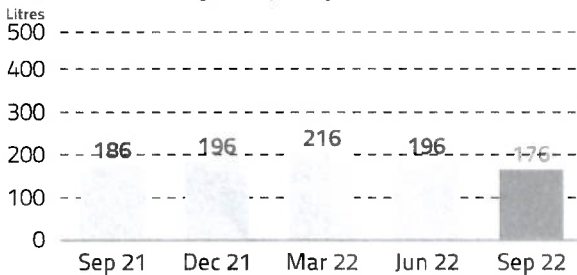
Bill number	7123501390
Billing period	17 Jun 2022 85 days to 9 Sep 2022
Issue date	16 Sep 2022
Approximate date of next meter reading	7 Dec 2022

Your account activity

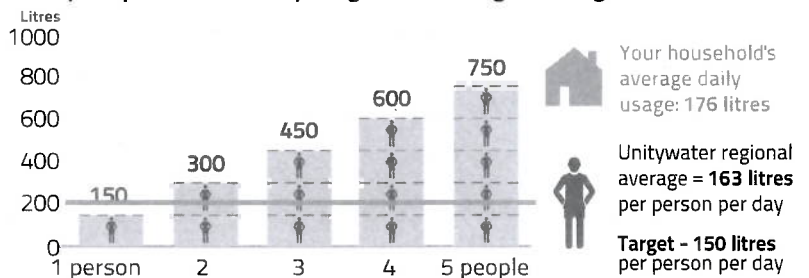


8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

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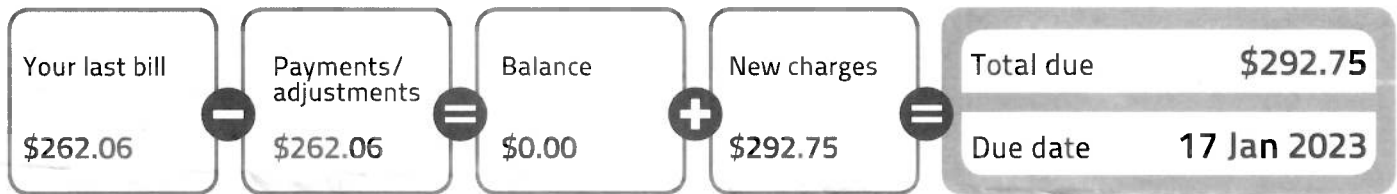
1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

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ABN 89 791 717 472

Account number	99709051
Payment reference	0997 0905 19
Property	Unit 56/101 Birtinya Blvd, BIRTINYA, QLD

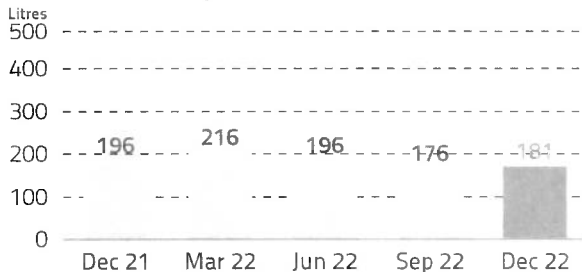
Bill number	7123829020
Billing period	10 Sep 2022 94 days to 12 Dec 2022
Issue date	15 Dec 2022
Approximate date of next meter reading	9 Mar 2023

Your account activity

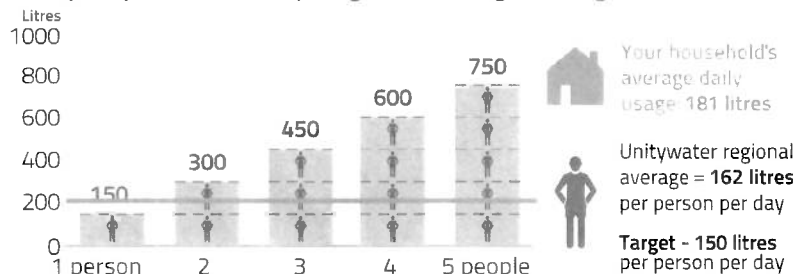


8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



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8am-5pm Mon-Fri

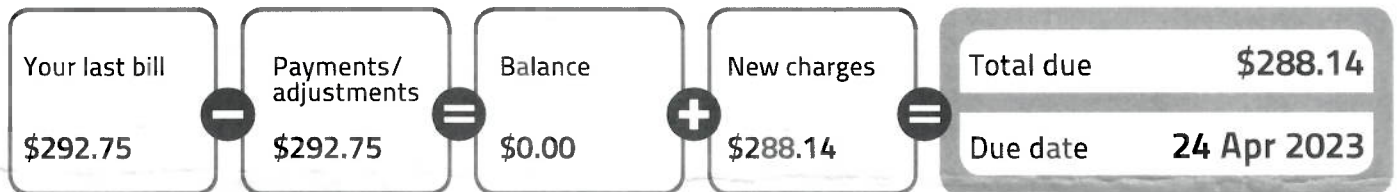
unitywater.com
ABN 89 791 717 472

Account number	99709051
Payment reference	0997 0905 19
Property	Unit 56/101 Birtinya Blvd, BIRTINYA, QLD

Bill number	7124193941
Billing period	13 Dec 2022 88 days to 10 Mar 2023
Issue date	21 Mar 2023
Approximate date of next meter reading	12 Jun 2023

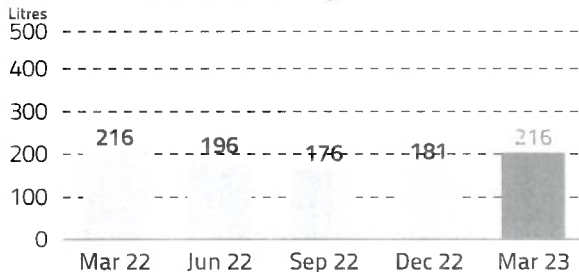
paid by BPay 25/3/23

Your account activity

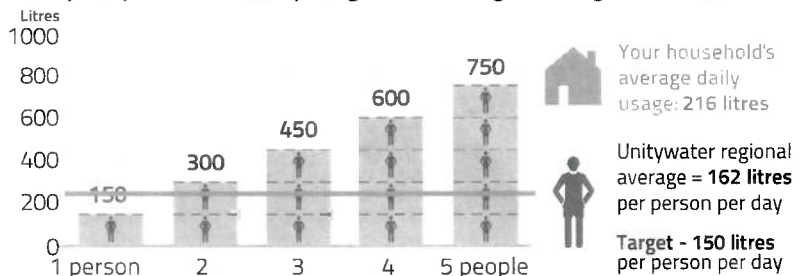


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unitywater.com
ABN 89 791 717 472

Account number	99709051
Payment reference	0997 0905 19
Property	Unit 56/101 Birtinya Blvd, BIRTINYA, QLD

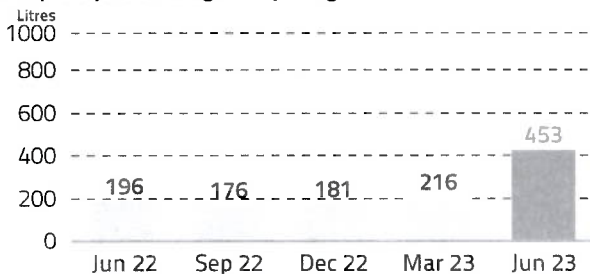
Bill number	7124520657
Billing period	11 Mar 2023 95 days to 13 Jun 2023
Issue date	19 Jun 2023
Approximate date of next meter reading	5 Sep 2023

Your account activity

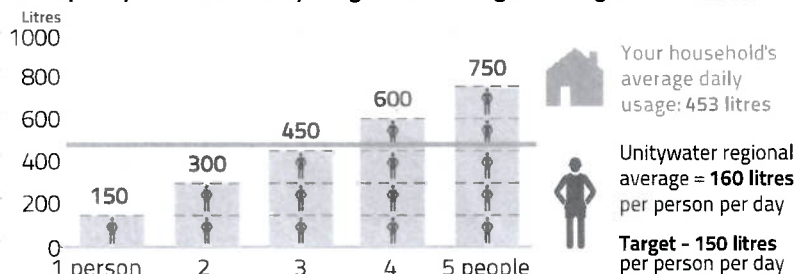


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56/101 BIRTINYA BOULEVARD, BIRTINYA, QLD 4575



Appraisal Price

This market analysis has been prepared on 06/11/2023 and all information given has been based on a current market analysis for the property listed above. Based on this, we believe this property to be estimated in the following range:

\$530,000

Contact your agent for further information:

Agent Name: Indiana Voss
Mobile: 0404155581
Office: Blue Moon Property
Office Phone: 07 5445 6500
Email: indy@bluemoonproperty.com.au
Website: bluemoonproperty.com.au

COMPARATIVE MARKET ANALYSIS

56/101 BIRTINYA BOULEVARD, BIRTINYA, QLD 4575

PREPARED BY INDIANA VOSS, BLUE MOON PROPERTY, PHONE: 0404155581





Hudbel Pty Ltd
56/101 Birtinya Boulevard
Birtinya, QLD, 4575

Dear Hudbel Pty Ltd

RE: Property Appraisal

Thank you for your invitation to appraise your property and provide you with an appraisal as to what your property may be worth at 30 June 2023.

We have based this appraisal on current market conditions as well our extensive knowledge of the property market in the local area. **Rental yield is \$350-500 weekly. within range**

Should you have any questions relating to the information contained with this document please feel free to contact me on the details below.

Thank you again for the opportunity to access your property and for considering the services of our office. I look forward to working with you soon.

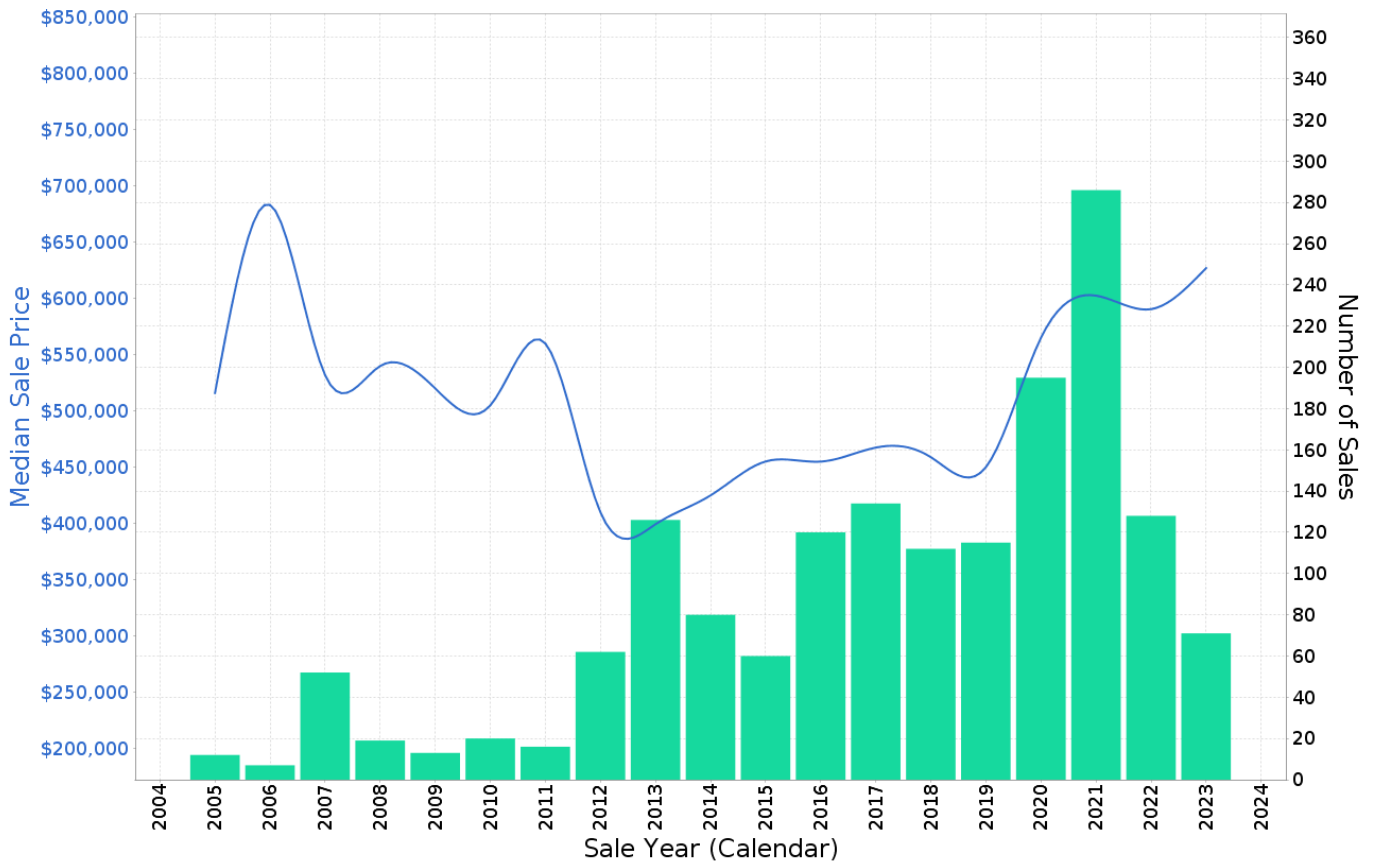
Kind Regards

Indiana Voss

Indiana Voss
Blue Moon Property
Phone: 0404155581
Office Phone: 07 5445 6500
Email: indy@bluemoonproperty.com.au
Web: bluemoonproperty.com.au

Sales & Growth Chart (Unit)

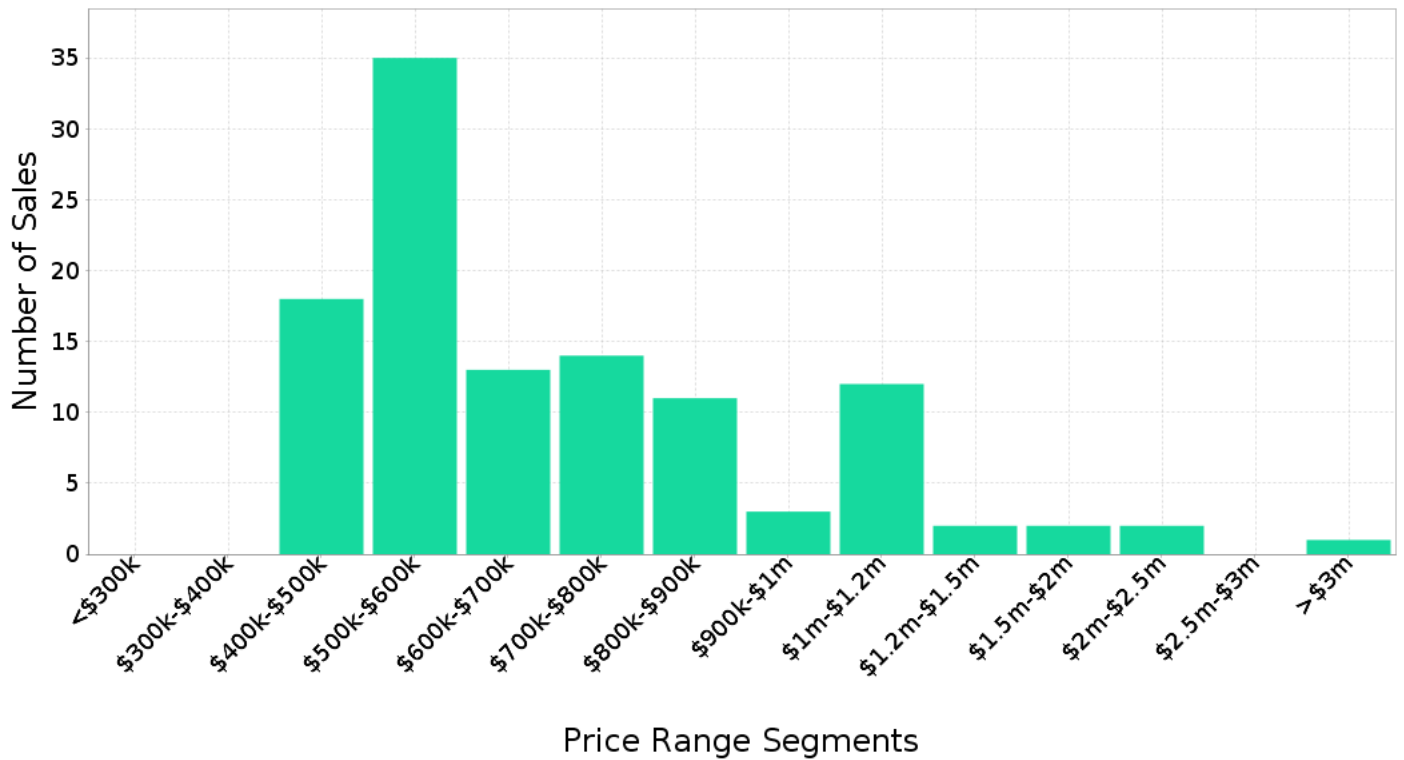
Year	No. of Sales	Average	Median	Growth	Low	High
2005	12	\$ 567,102	\$ 516,025		\$ 346,380	\$ 1,238,588
2006	7	\$ 849,575	\$ 683,168	32.4 %	\$ 289,905	\$ 2,089,956
2007	52	\$ 553,302	\$ 531,850	-22.1 %	\$ 295,000	\$ 1,584,000
2008	19	\$ 557,157	\$ 540,000	1.5 %	\$ 305,000	\$ 1,185,750
2009	13	\$ 721,917	\$ 520,000	-3.7 %	\$ 390,000	\$ 2,310,000
2010	20	\$ 536,913	\$ 505,000	-2.9 %	\$ 299,000	\$ 1,257,859
2011	16	\$ 716,568	\$ 560,000	10.9 %	\$ 395,000	\$ 1,424,500
2012	62	\$ 445,376	\$ 410,000	-26.8 %	\$ 293,063	\$ 795,000
2013	126	\$ 431,548	\$ 399,375	-2.6 %	\$ 312,000	\$ 880,000
2014	80	\$ 446,730	\$ 425,000	6.4 %	\$ 325,000	\$ 940,000
2015	60	\$ 543,541	\$ 455,145	7.1 %	\$ 297,420	\$ 2,350,000
2016	120	\$ 541,419	\$ 455,000	-0.0 %	\$ 350,000	\$ 4,560,000
2017	134	\$ 537,578	\$ 467,500	2.7 %	\$ 315,000	\$ 1,815,000
2018	112	\$ 550,977	\$ 459,000	-1.8 %	\$ 209,000	\$ 3,650,000
2019	115	\$ 491,005	\$ 450,000	-2.0 %	\$ 265,000	\$ 1,550,000
2020	195	\$ 607,375	\$ 565,000	25.6 %	\$ 275,000	\$ 3,940,000
2021	286	\$ 669,108	\$ 602,500	6.6 %	\$ 303,588	\$ 3,115,000
2022	128	\$ 724,947	\$ 590,500	-2.0 %	\$ 385,000	\$ 5,413,225
2023	71	\$ 760,114	\$ 627,000	6.2 %	\$ 414,000	\$ 2,300,000



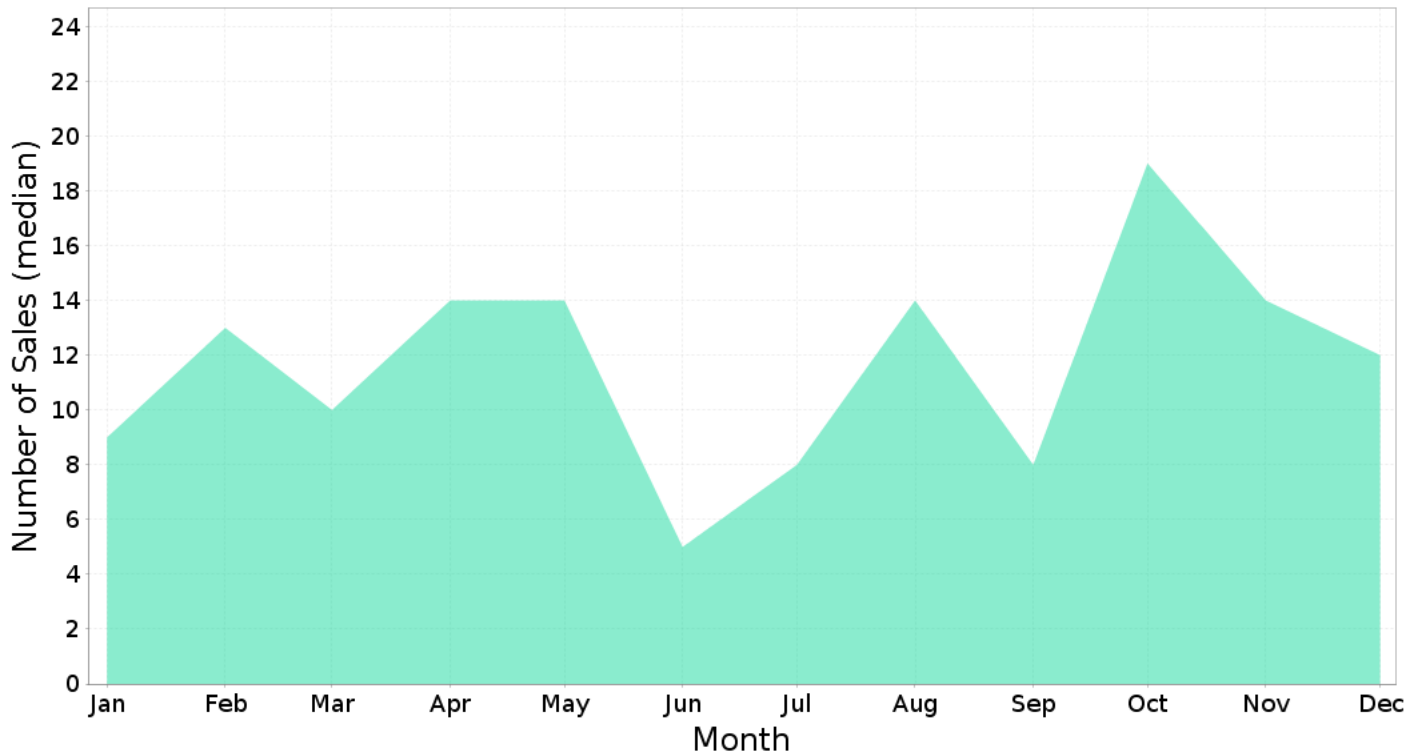
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Price Segmentation



Peak Selling Periods



Nearby Comparable For Sale Properties

There are 4 properties selected within the radius of 500.0m from the focus property. The lowest for sale price is \$500,000 and the highest for sale price is \$550,000 with a median sale price of \$505,000. Days listed ranges from 18 to 88 days with the average currently at 44 days for these selected properties.

77/99 BIRTINYA BVD, BIRTINYA 4575

 2  1  1



Property Type: Unit
Area: (74 m²)
RPD:

Features:

Current List Price: **Offers Over \$500,000 (Under First List Price: Offers Over \$500,000)**
Date Listed: 11/08/2023 Days Listed: 88 Days
Listed Price Change:

39/99 BIRTINYA BVD, BIRTINYA 4575

 2  1  1



Property Type: Unit
Area: 76 m²
RPD:

Features:

Current List Price: **\$550,000 (Under Offer)**
First List Price: Auction
Date Listed: 29/09/2023 Days Listed: 39 Days
Listed Price Change:

27 & 91/101 BIRTINYA BVD, BIRTINYA 4575

 2  1  1



Property Type: Unit
Area:
RPD:

Features:

Current List Price: **Offers over \$510,000**
First List Price: Offers over \$510,000 each unit
Date Listed: 06/10/2023 Days Listed: 31 Days
Listed Price Change:

66/99 BIRTINYA BVD, BIRTINYA 4575

 2  1  -



Property Type: Unit
Area:
RPD:

Features:

Current List Price: **Offers Above \$500,000**
First List Price: Offers Above \$500,000
Date Listed: 20/10/2023 Days Listed: 18 Days
Listed Price Change:




Prepared on 06/11/2023 by Indiana Voss, 0404155581 at Blue Moon Property. © Property Data Solutions Pty Ltd 2023 (pricefinder.com.au)

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Nearby Comparable Sold Properties

There are 8 sold properties selected within the radius of 500.0m from the focus property. The lowest sale price is \$480,000 and the highest sale price is \$550,000 with a median sale price of \$517,000. Days listed ranges from 15 to 120 days with the average currently at 68 days for these selected properties.

101 BIRTINYA BVD, BIRTINYA, QLD 4575

UBD Ref: Sunshine Coast - 090 D14
Distance from Property: 0m  2  1  1






Property Type: Unit
Area: 101 m²
Area \$/m²: \$5,198
RPD: L66 SP249720

Features:

Sale Price: **\$525,000 (Normal Sale)**
Sale Date: 17/05/2023 Days to Sell: **120 Days**
Last Price: \$545,000 (Under Offer) Chg %: **-3.7%**
First Price: \$535,000 (Under Offer) Chg %: **-1.9%**

46 REGATTA BVD, WURTULLA, QLD 4575

UBD Ref: Sunshine Coast - 090 E14
Distance from Property: 278m  1  1  1




Property Type: Unit
Area: 79 m²
Area \$/m²: \$6,076
RPD: L51 SP269582

Features:

Sale Price: **\$480,000 (Normal Sale)**
Sale Date: 28/06/2023 Days to Sell: **N/A**
Last Price: Chg %:
First Price: Chg %:

67 REGATTA BVD, BIRTINYA, QLD 4575

UBD Ref: Sunshine Coast - 090 D13
Distance from Property: 368m  2  2  2






Property Type: Unit
Area: 116 m²
Area \$/m²: \$4,741
RPD: L50 SP251594

Features:

Sale Price: **\$550,000 (Normal Sale)**
Sale Date: 19/07/2023 Days to Sell: **15 Days**
Last Price: CONTACT AGENT Chg %:
First Price: Online Auction 3rd Chg %:

101 BIRTINYA BVD, BIRTINYA, QLD 4575

UBD Ref: Sunshine Coast - 090 D14
Distance from Property: 0m  2  1  1






Property Type: Unit
Area: 74 m²
Area \$/m²: \$6,878
RPD: L24 SP249720

Features:

Sale Price: **\$509,000 (Normal Sale)**
Sale Date: 16/08/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:

99 BIRTINYA BVD, BIRTINYA, QLD 4575

UBD Ref: Sunshine Coast - 090 D14
Distance from Property: 97m  2  1  1



Property Type: Unit
Area: 74 m²
Area \$/m²: \$6,757
RPD: L19 SP249721




Features:

Sale Price: **\$500,000 (Normal Sale)**
Sale Date: 17/08/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:

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101 BIRTINYA BVD, BIRTINYA, QLD 4575

UBD Ref: Sunshine Coast - 090 D14
Distance from Property: 0m  2  1  1






Property Type: Unit
Area: 74 m²
Area \$/m²: \$6,824
RPD: L54 SP249720

Features:

Sale Price: **\$505,000 (Normal Sale)**
Sale Date: 06/09/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:

99 BIRTINYA BVD, BIRTINYA, QLD 4575

UBD Ref: Sunshine Coast - 090 D14
Distance from Property: 97m  2  1  2






Property Type: Unit
Area: 76 m²
Area \$/m²: \$7,039
RPD: L58 SP249721

Features:

Sale Price: **\$535,000 (Normal Sale)**
Sale Date: 28/09/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:

101 BIRTINYA BVD, BIRTINYA, QLD 4575

UBD Ref: Sunshine Coast - 090 D14
Distance from Property: 0m  2  1  1



Property Type: Unit
Area: 74 m²
Area \$/m²: \$7,365
RPD: L88 SP249720: PAR BRIBIE

Features:

Sale Price: **\$545,000 (Agents Advice - Sale)**
Sale Date: 30/10/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:

Queensland Titles Registry Pty Ltd
 ABN 23 648 568 101

Title Reference:	50923240	Search Date:	09/01/2024 13:52
Date Title Created:	06/09/2013	Request No:	46755504
Previous Title:	50917814		

ESTATE AND LAND

Estate in Fee Simple

LOT 56 SURVEY PLAN 249720

Local Government: SUNSHINE COAST

COMMUNITY MANAGEMENT STATEMENT 45067

REGISTERED OWNER

Dealing No: 715534665 09/01/2014

HUDBEL PTY LTD A.C.N. 164 489 150

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 40061801 (Lot 852 on SP 220958)
2. MORTGAGE No 715534666 09/01/2014 at 13:30
NATIONAL AUSTRALIA BANK LIMITED A.B.N. 12 004 044 937

ADMINISTRATIVE ADVICES

NIL

UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **



Date Created: Oct 01, 2023 1:51:37 PM

Account Balance Summary

Opening Balance	\$5,109.93 CR
Total Credits	\$2,100.08
Total Debits	\$4,104.90
Closing Balance	\$3,105.11 CR

Transaction Listing starts 20 May 2023**Transaction Listing ends** 30 June 2023**Account Details**

Account Type	Transaction Account
BSB Number	084-484 ✓
Account Number	39-546-7704 ✓

Transaction Details

Date	Particulars	Debits	Credits	Balance
22 May 23	LOAN INSTALMENT TO A/C 395459974 ANDREWS	\$2,020.41		\$3,089.52 CR
15 Jun 23	MTGE PAYMENT RJANS R AND J ANDREWS		\$2,100.00	\$5,189.52 CR
20 Jun 23	LOAN INSTALMENT TO A/C 395459974 ANDREWS	\$2,084.49		\$3,105.03 CR
30 Jun 23	INTEREST		\$0.08	\$3,105.11 CR ✓

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.


NAB Classic Banking

 For further information call the
 Business Servicing Team on 13 10 12

Account Balance Summary

Opening balance	\$3,505.63 Cr
Total credits	\$11,525.18
Total debits	\$9,920.88
Closing balance	\$5,109.93 Cr

Statement starts 22 November 2022
Statement ends 19 May 2023


002/000172

R & J ANDREWS SUPERFUND

22 FIGTREE LANE

MAROOCHYDORE QLD 4558 ✓

Outlet Details

 Caloundra
 Shop B1, Stockland Shopping Centre
 47 Bowman Rd, Caloundra Qld 4551

Account Details

 ROBERT JAMES ANDREWS AND JANENE ALLISON ANDREWS AT
 BSB number 084-484
 Account number 39-546-7704

For Your Information

Scammers may contact customers via phone, SMS or email claiming to be from a phone company or even impersonating NAB. They may insist on gaining remote access to your device, then ask you to pay a fee to fix a problem or provide your details to prevent fraud. Never give these callers access to your devices. You should also never provide your personal/banking details over the phone, unless you made the call to a publicly listed number. Make sure you regularly update your devices and anti-virus software. If you believe you've given remote access to your devices or shared your personal/banking details with a scammer, please contact NAB immediately using the number listed on this statement. Learn more on protecting yourself at nab.com.au/security

Transaction Details

Date	Particulars	Debits	Credits	Balance
22 Nov 2022	Brought forward			3,505.63 Cr
15 Dec 2022	Mtge Payment Rjans 010842.....		1,750.00	5,255.63 Cr
20 Dec 2022	Loan Instalment To A/C 395459974 244344.....	1,960.02		3,295.61 Cr
30 Dec 2022	Interest.....		0.09	3,295.70 Cr
16 Jan 2023	Mtge Payment Rjans 010842.....		1,955.00	5,250.70 Cr
20 Jan 2023	Loan Instalment To A/C 395459974 244344.....	1,960.02		3,290.68 Cr
15 Feb 2023	Mtge Payment Rjans 010842.....		1,955.00	5,245.68 Cr
20 Feb 2023	Loan Instalment To A/C 395459974 244344.....	1,960.02		3,285.66 Cr
15 Mar 2023	Mtge Payment Rjans 010842.....		1,955.00	5,240.66 Cr
20 Mar 2023	Loan Instalment To A/C 395459974 244344.....	2,020.41		3,220.25 Cr
31 Mar 2023	Interest.....		0.09	3,220.34 Cr
17 Apr 2023	Mtge Payment Rjans 010842.....		1,955.00	5,175.34 Cr
20 Apr 2023	Loan Instalment To A/C 395459974 244344.....	2,020.41		3,154.93 Cr
15 May 2023	Mtge Payment Rjans 010842.....		1,955.00	5,109.93 Cr

139/409734402 / E-172 S-241 I-481

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			3,307.27 Cr
17 Oct 2022	Mtge Payment Rjans 010842.....		1,750.00	5,057.27 Cr
20 Oct 2022	Loan Instalment To A/C 395459974 244344.....	1,650.82		3,406.45 Cr
15 Nov 2022	Mtge Payment Rjans 010842.....		1,750.00	5,156.45 Cr
21 Nov 2022	Loan Instalment To A/C 395459974 244344.....	1,650.82		3,505.63 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.

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.

325/08/01/NM000749/S601077/1002154



NAB Classic Banking
 For further information call the
 Business Servicing Team on 13 10 12



002/000743



R & J ANDREWS SUPERFUND
 22 FIGTREE LANE
 MAROOCHYDORE QLD 4558

Account Balance Summary

Opening balance	\$2,910.40	Cr
Total credits	\$10,500.15	
Total debits	\$9,904.92	
Closing balance	\$3,505.63	Cr

Statement starts 21 May 2022
Statement ends 21 November 2022

Outlet Details

Caloundra
 Shop B1, Stockland Shopping Centre
 47 Bowman Rd, Caloundra Qld 4551

Account Details

ROBERT JAMES ANDREWS AND JANENE ALLISON ANDREWS AT
 BSB number 084-484
 Account number 39-546-7704

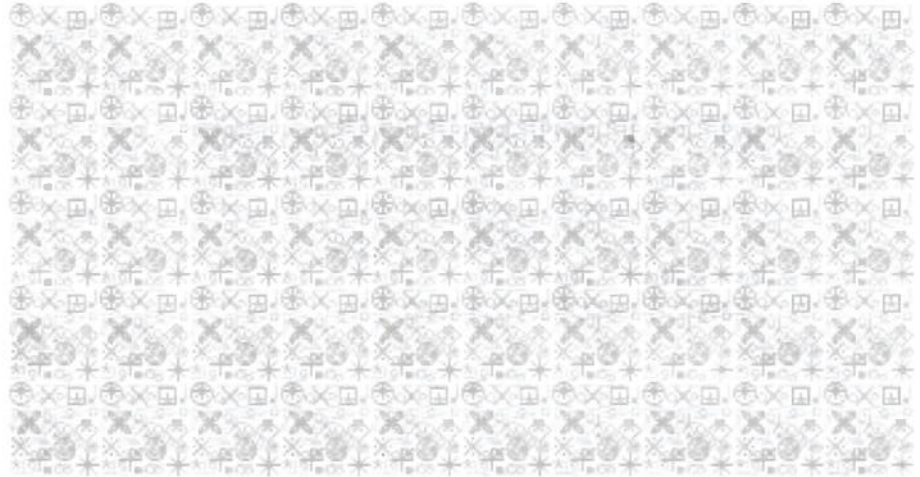
For Your Information

If you hold a Commonwealth Seniors Health Card, Health Care Card or a Pensioner Concession Card you can request to prevent your everyday transaction account from overdrawing by visiting your local branch or contacting NAB on 13 22 65. There may be instances where NAB is unable to prevent your account from being overdrawn. If this occurs, you will not be charged default interest on the overdrawn balance.

Transaction Details

Date	Particulars	Debits	Credits	Balance
21 May 2022	Brought forward			2,910.40 Cr
15 Jun 2022	Mtge Payment Rjans 010842.....		1,750.00	4,660.40 Cr
20 Jun 2022	Loan Instalment To A/C 395459974 244344.....	1,650.82		3,009.58 Cr
30 Jun 2022	Interest.....		0.07	3,009.65 Cr
<hr/>				
1 Jul 2022	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2021/22 Tax Return			
	Credit Interest Paid - 2021/22 Financial Year		0.24	
	Resident Withholding Tax - 2021/22 Financial Year		0.00	
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement.			
	*****			3,009.65 Cr
15 Jul 2022	Mtge Payment Rjans 010842.....		1,750.00	4,759.65 Cr
20 Jul 2022	Loan Instalment To A/C 395459974 244344.....	1,650.82		3,108.83 Cr
15 Aug 2022	Mtge Payment Rjans 010842.....		1,750.00	4,858.83 Cr
22 Aug 2022	Loan Instalment To A/C 395459974 244344.....	1,650.82		3,208.01 Cr
15 Sep 2022	Mtge Payment Rjans 010842.....		1,750.00	4,958.01 Cr
20 Sep 2022	Loan Instalment To A/C 395459974 244344.....	1,650.82		3,307.19 Cr
30 Sep 2022	Interest.....		0.08	3,307.27 Cr
	Carried forward			3,307.27 Cr

325/08/01/AN000743/5901077/1002153



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			13,339.73
22 Jun 2023	BPAY DEBIT VIA INTERNET UNITYWATER 0997090519 REFERENCE NUMBER 60207411	413.79		12,925.94
	CLOSING BALANCE			12,925.94 ✓

Summary of Interest, Fees and Charges on this account for period 1 April 2023 - 30 June 2023

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

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

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



002-00245-

MR R J AND MRS J A ANDREWS
ATF R & J ANDREWS SUPERFUND ✓
22 FIGTREE LNE
MAROOCHYDORE QLD 4558

Account Summary

Opening Balance	\$15,363.22
Total Withdrawals	\$6,643.79 -
Total Deposits	\$4,206.51+
Closing Balance	\$12,925.94

BSB Number 484-799

Account Number 507005709 ✓

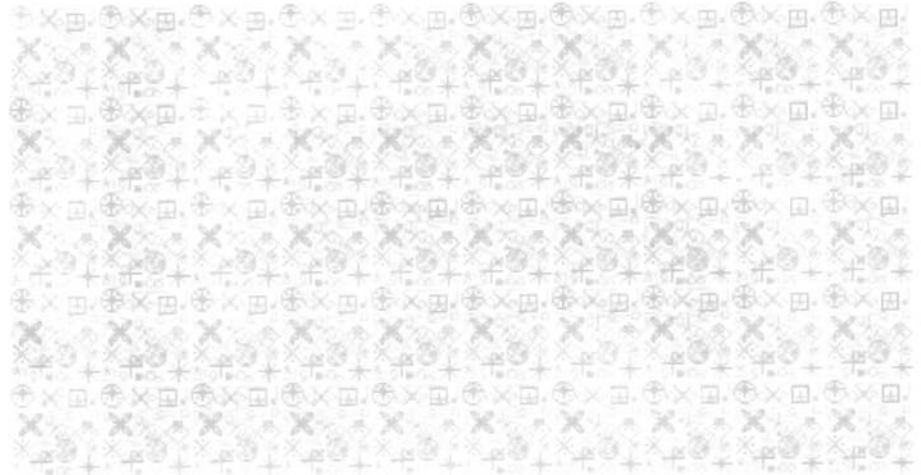
Statement Period 1/04/2023 - 30/06/2023 ✓

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			15,363.22
3 Apr 2023	DIRECT CREDIT PV Central Pty L BW56		1,653.43	17,016.65
14 Apr 2023	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,955.00		15,061.65
2 May 2023	DIRECT CREDIT PV Central Pty L BW56		1,276.54	16,338.19
14 May 2023	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,955.00		14,383.19
1 Jun 2023	DIRECT CREDIT PV Central Pty L BW56		1,276.54	15,659.73
14 Jun 2023	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	2,100.00		13,559.73
22 Jun 2023	INTERNET EXTERNAL TRANSFER TO 064406 010620281 REF NO 32631411 I022556 Andrews	220.00		13,339.73
	BALANCE CARRIED FORWARD			13,339.73

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			2,729.01
1 Feb 2023	DIRECT CREDIT PV Central Pty L BW56		1,266.67	3,995.68
4 Feb 2023	BPAY DEBIT VIA INTERNET SUNSHINE COAST CNCL 101371614 REFERENCE NUMBER 33986460	1,730.13		2,265.55
4 Feb 2023	INTERNET TRANSFER CREDIT FROM 507005652 REF NO 52919462		2,000.00	4,265.55
14 Feb 2023	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,955.00		2,310.55
23 Feb 2023	DIRECT CREDIT ATO ATO004000017432161		8,352.08	10,662.63
1 Mar 2023	INTERNET EXTERNAL TRANSFER TO 064406 010620281 REF NO 90551601 I021249	2,479.40		8,183.23
1 Mar 2023	DIRECT CREDIT PV Central Pty L BW56		1,276.54	9,459.77
6 Mar 2023	DIRECT CREDIT ATO ATO001000018110361		8,146.59	17,606.36
14 Mar 2023	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,955.00		15,651.36
25 Mar 2023	BPAY DEBIT VIA INTERNET UNITYWATER 0997090519 REFERENCE NUMBER 47863470	288.14		15,363.22
	CLOSING BALANCE			15,363.22

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002-00210-

MR R J AND MRS J A ANDREWS
ATF R & J ANDREWS SUPERFUND
22 FIGTREE LNE
MAROOCHYDORE QLD 4558

Account Summary

Opening Balance	\$2,980.90
Total Withdrawals	\$15,247.82 -
Total Deposits	\$27,630.14+
Closing Balance	\$15,363.22

BSB Number	484-799
Account Number	507005709
Statement Period	1/01/2023 - 31/03/2023

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,980.90
3 Jan 2023	DIRECT CREDIT PV Central Pty L BW56		1,588.26	4,569.16
8 Jan 2023	BPAY DEBIT VIA INTERNET TERRI SCHEER 710515974 REFERENCE NUMBER 63901430	359.00		4,210.16
14 Jan 2023	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,955.00		2,255.16
26 Jan 2023	INTERNET TRANSFER CREDIT FROM 507005652 REF NO 27717522		5,000.00	7,255.16
26 Jan 2023	BPAY DEBIT VIA INTERNET DEFT PAYMENTS 3053425601000000056 REFERENCE NUMBER 6527521	2,105.41		5,149.75
26 Jan 2023	INTERNET EXTERNAL TRANSFER TO 064406 010620281 REF NO 92811530 I021177 Andrews	2,420.74		2,729.01
	BALANCE CARRIED FORWARD			2,729.01

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			3,273.65
18 Dec 2022	BPAY DEBIT VIA INTERNET UNITYWATER 0997090519 REFERENCE NUMBER 64410480	292.75		2,980.90
	CLOSING BALANCE			2,980.90

Summary of Interest, Fees and Charges on this account for period 1 October 2022 - 31 December 2022

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

Notes: Please retain this statement for taxation purposes.

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Complaints and Feedback

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



002
MR R J AND MRS J A ANDREWS
ATF R & J ANDREWS SUPERFUND
22 FIGTREE LNE
MAROOCHYDORE QLD 4558

Account Summary

Opening Balance	\$1,781.69
Total Withdrawals	\$5,542.75 -
Total Deposits	\$6,741.96+
Closing Balance	\$2,980.90

BSB Number	484-799
Account Number	507005709
Statement Period	1/10/2022 - 31/12/2022

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			1,781.69
4 Oct 2022	DIRECT CREDIT PV Central Pty L BW56		1,464.66	3,246.35
14 Oct 2022	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,750.00		1,496.35
1 Nov 2022	DIRECT CREDIT PV Central Pty L BW56		1,040.20	2,536.55
14 Nov 2022	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,750.00		786.55
1 Dec 2022	DIRECT CREDIT PV Central Pty L BW56		1,237.10	2,023.65
14 Dec 2022	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,750.00		273.65
18 Dec 2022	INTERNET TRANSFER CREDIT FROM 507005652 REF NO 39556482		3,000.00	3,273.65
	BALANCE CARRIED FORWARD			3,273.65

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			781.69
22 Sep 2022	INTERNET TRANSFER CREDIT FROM 507005652 REF NO 80736472		1,000.00	1,781.69
	CLOSING BALANCE			1,781.69



2745T1BUSINESSDL066351PR-E3399 S7174 114

Summary of Interest, Fees and Charges on this account for period 1 July 2022 - 30 September 2022

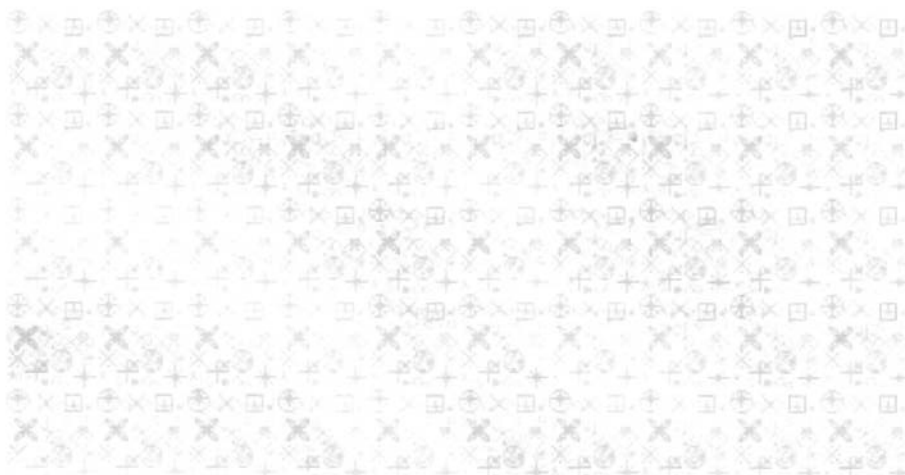
Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

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



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			3,150.16
6 Jul 2022	INTERNET EXTERNAL TRANSFER TO 064406 010620281 REF NO 87515521 I019218	280.50		2,869.66
9 Jul 2022	BPAY DEBIT VIA INTERNET ASIC 2291644891502 REFERENCE NUMBER 7791621	56.00		2,813.66
14 Jul 2022	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,750.00		1,063.66
1 Aug 2022	DIRECT CREDIT PV Central Pty L BW56		1,237.10	2,300.76
14 Aug 2022	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,750.00		550.76
23 Aug 2022	DIRECT CREDIT AMC TRUST AMCNRAS BIR56		1,802.10	2,352.86
23 Aug 2022	INTERNET TRANSFER CREDIT FROM 507005652 REF NO 19838741		3,000.00	5,352.86
23 Aug 2022	BPAY DEBIT VIA INTERNET SUNSHINE COAST CNCL 101371614 REFERENCE NUMBER 36121750	1,726.53		3,626.33
23 Aug 2022	BPAY DEBIT VIA INTERNET DEFT PAYMENTS 3053425601000000056 REFERENCE NUMBER 62402751	2,069.68		1,556.65
1 Sep 2022	DIRECT CREDIT PV Central Pty L BW56		1,237.10	2,793.75
14 Sep 2022	TRANSFER DEBIT TO 084484 395467704 MTGE PAYMENT	1,750.00		1,043.75
22 Sep 2022	BPAY DEBIT VIA INTERNET UNITYWATER 0997090519 REFERENCE NUMBER 73143472	262.06		781.69
	BALANCE CARRIED FORWARD			781.69



002
 MR R J AND MRS J A ANDREWS
 ATF R & J ANDREWS SUPERFUND
 22 FIGTREE LNE
 MAROOCHYDORE QLD 4558

Account Summary

Opening Balance	\$428.27
Total Withdrawals	\$10,471.18 -
Total Deposits	\$11,824.60+
Closing Balance	\$1,781.69

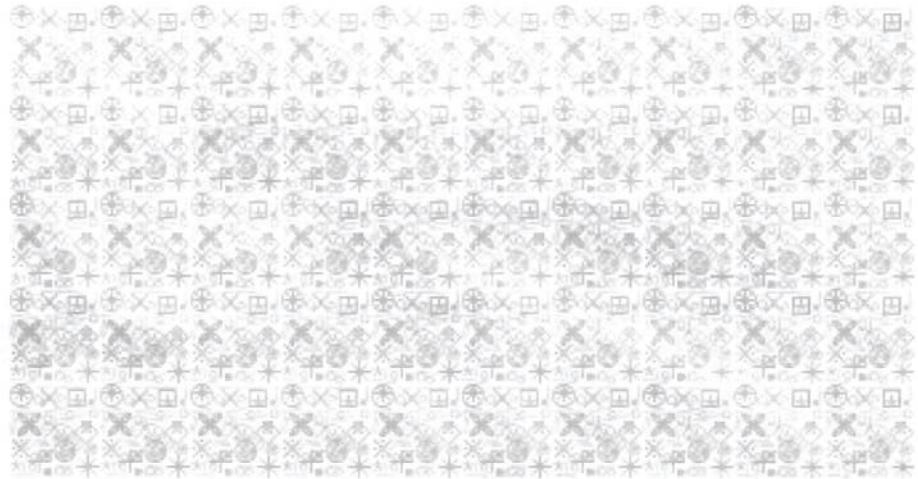
BSB Number	484-799
Account Number	507005709
Statement Period	1/07/2022 - 30/09/2022

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			428.27
1 Jul 2022	DIRECT CREDIT PV Central Pty L BW56		1,548.30	1,976.57
6 Jul 2022	INTERNET TRANSFER CREDIT FROM 507005652 REF NO 78838521		2,000.00	3,976.57
6 Jul 2022	BPAY DEBIT VIA INTERNET UNITYWATER 0997090519 REFERENCE NUMBER 97192521	286.41		3,690.16
6 Jul 2022	INTERNET EXTERNAL TRANSFER TO 064406 010620281 REF NO 53895522 TAI23490158	320.00		3,370.16
6 Jul 2022	INTERNET EXTERNAL TRANSFER TO 064406 010620281 REF NO 68188522 I019127	220.00		3,150.16
	BALANCE CARRIED FORWARD			3,150.16

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			8,382.56
2 May 2023	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014690287	212.06		8,170.50
31 May 2023	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014742371	212.06		7,958.44
31 May 2023	CREDIT INTEREST		14.35	7,972.79
31 May 2023	RESIDENT WITHHOLDING TAX	6.00		7,966.79
30 Jun 2023	CREDIT INTEREST		14.27	7,981.06
30 Jun 2023	RESIDENT WITHHOLDING TAX	6.00		7,975.06
	CLOSING BALANCE			7,975.06 ✓

Summary of Interest, Fees and Charges on this account for period 1 January 2023 - 30 June 2023

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$88.52	\$208.64 ✓	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$38.00	\$89.00 ✓
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

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002-00244-

MR R J AND MRS J A ANDREWS
ATF R & J ANDREWS SUPERFUND
22 FIGTREE LNE
MAROOCHYDORE QLD 4558

Account Summary

Opening Balance	\$16,093.43
Total Withdrawals	\$8,206.89 -
Total Deposits	\$88.52+
Closing Balance	\$7,975.06

BSB Number **484-799**

Account Number **507005652**

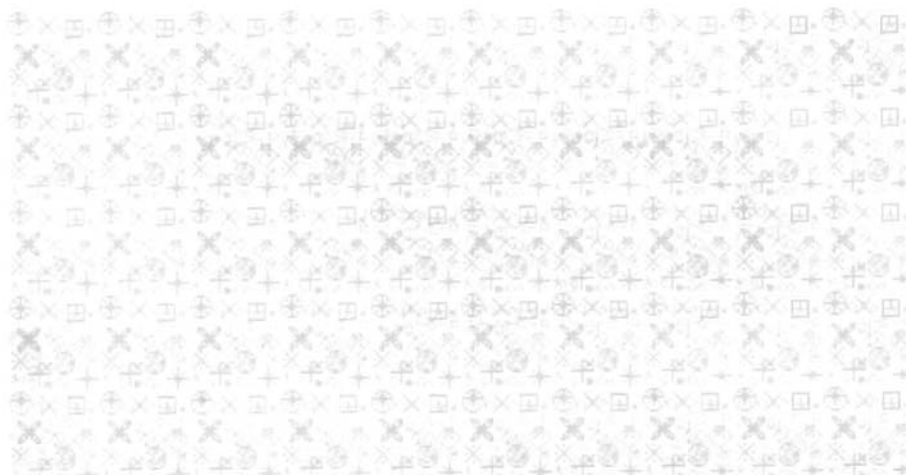
Statement Period **1/01/2023 - 30/06/2023**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			16,093.43
3 Jan 2023	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014474190	177.57		15,915.86
26 Jan 2023	INTERNET TRANSFER DEBIT TO 507005709 REFERENCE NO 27717522	5,000.00		10,915.86
31 Jan 2023	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014526224	177.57		10,738.29
31 Jan 2023	CREDIT INTEREST		20.32	10,758.61
31 Jan 2023	RESIDENT WITHHOLDING TAX	9.00		10,749.61
4 Feb 2023	INTERNET TRANSFER DEBIT TO 507005709 REFERENCE NO 52919462	2,000.00		8,749.61
28 Feb 2023	CREDIT INTEREST		11.78	8,761.39
28 Feb 2023	RESIDENT WITHHOLDING TAX	5.00		8,756.39
1 Mar 2023	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014580390	177.57		8,578.82
31 Mar 2023	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014636227	212.06		8,366.76
31 Mar 2023	CREDIT INTEREST		14.03	8,380.79
31 Mar 2023	RESIDENT WITHHOLDING TAX	6.00		8,374.79
30 Apr 2023	CREDIT INTEREST		13.77	8,388.56
30 Apr 2023	RESIDENT WITHHOLDING TAX	6.00		8,382.56
	BALANCE CARRIED FORWARD			8,382.56

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			29,772.42
23 Sep 2022	INTERNET EXTERNAL TRANSFER TO 013510 565141652 REF NO 68754772 RA Commission	10,196.30		19,576.12
30 Sep 2022	CREDIT INTEREST		19.91	19,596.03
30 Sep 2022	RESIDENT WITHHOLDING TAX	8.00		19,588.03
4 Oct 2022	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014308184	177.57		19,410.46
31 Oct 2022	CREDIT INTEREST		21.58	19,432.04
31 Oct 2022	RESIDENT WITHHOLDING TAX	9.00		19,423.04
1 Nov 2022	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014363391	177.57		19,245.47
30 Nov 2022	CREDIT INTEREST		22.46	19,267.93
30 Nov 2022	RESIDENT WITHHOLDING TAX	10.00		19,257.93
1 Dec 2022	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014419530	177.57		19,080.36
18 Dec 2022	INTERNET TRANSFER DEBIT TO 507005709 REFERENCE NO 39556482	3,000.00		16,080.36
31 Dec 2022	CREDIT INTEREST		23.07	16,103.43
31 Dec 2022	RESIDENT WITHHOLDING TAX	10.00		16,093.43
	CLOSING BALANCE			16,093.43

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002
MR R J AND MRS J A ANDREWS
ATF R & J ANDREWS SUPERFUND
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MAROOCHYDORE QLD 4558 ✓

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BSB Number	484-799
Account Number	507005652 ✓
Statement Period	1/07/2022 - 31/12/2022

9.73
2.72 -
3.42+
3.43



Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			26,089.73
1 Jul 2022	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014138058	177.57		25,912.16
6 Jul 2022	INTERNET TRANSFER DEBIT TO 507005709 REFERENCE NO 78838521	2,000.00		23,912.16
31 Jul 2022	CREDIT INTEREST		14.65	23,926.81
31 Jul 2022	RESIDENT WITHHOLDING TAX	6.00		23,920.81
2 Aug 2022	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014196386	177.57		23,743.24
23 Aug 2022	INTERNET TRANSFER DEBIT TO 507005709 REFERENCE NO 19838741	3,000.00		20,743.24
31 Aug 2022	DIRECT DEBIT CLEARVIEWLIFEINV 518995252014251425	177.57		20,565.67
31 Aug 2022	CREDIT INTEREST		18.45	20,584.12
31 Aug 2022	RESIDENT WITHHOLDING TAX	8.00		20,576.12
20 Sep 2022	OSKO PAYMENT FROM BLUE MOON PROPERTY PARTNERS PTY 401 21 Kombi COM REFERENCE 401 21 Kombi COM REF NO 30166562		10,196.30	30,772.42
22 Sep 2022	INTERNET TRANSFER DEBIT TO 507005709 REFERENCE NO 80736472	1,000.00		29,772.42
	BALANCE CARRIED FORWARD			29,772.42

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Details are continued on the back of this page

Transactions: Unit 56/101 Broadwater on the Peninsula - R & J Andrews Superfund

Date Range: 01/07/2022 to 30/06/2023

Unit 56/101 Broadwater on the Peninsula

	Date	Narrative	Debit	Credit	Balance	Quantity
Unit 56/101 Broadwater on the Peninsula						
	01/07/2022	Opening Balance	\$ 231.90	\$	231.90 Dr	
	03/04/2023	Rental Income/Disbursements Received	\$	15,870.54 \$	15,638.64 Cr	
	03/04/2023	Rental Income/Disbursements Received	\$	231.90 \$	15,870.54 Cr	
	30/06/2023	Rental Statement	\$ 16,272.54	\$	402.00 Dr	
	Total Unit 56/101 Broadwater on the Peninsula		\$ 16,504.44 \$	16,102.44 \$	402.00 Dr	
	Total Unit 56/101 Broadwater on the Peninsula		\$ 16,504.44 \$	16,102.44 \$	402.00 Dr	



15th September 2023

HUDBEL Pty Ltd
Attention: Janene Allison & Robert James Andrews
8 Cheyenne Way
MAROOCHYDORE QLD 4558

Dear Janene & Robert,

Below is the Commonwealth Government NRAS Refundable Tax Offset (RTO) Certificate received by Affordable Management Corporation (AMC) for your NRAS property. Please include this on your 2022/23 tax return in order to claim the Federal Government Incentive amount. Please keep a copy of this certificate for your records.

Certificate ID: 4-ITFYHCV

NRAS Year	Dwelling ID	Dwelling Address	Federal Govt. Incentive Amount
N2022-2023	1-IEO-657	56/101 Birtinya Boulevard, BIRTINYA QLD 4575	\$8,376.42

We have not received the State Government portion of the incentive at this point. Once received, the incentive will be paid to you, less AMC Fees, within 10 business days. Following the payment we will forward you a detailed statement/invoice confirming the payment and any fees.

Kind Regards,

Rob Beaumont
General Manager



Date Created: Oct 01, 2023 1:50:05 PM

Transaction Listing**Account Balance Summary**

Opening Balance	\$204,979.56 DR
Total Credits	\$2,084.49
Total Debits	\$1,659.55
Closing Balance	\$204,554.62 DR

total bank fees=\$8 x 12=\$96 ✓

Transaction Listing starts	03 June 2023
Transaction Listing ends	30 June 2023

Account Details

Account Type	Lending
BSB Number	084-484
Account Number	39-545-9974 ✓

Transaction Details

Date	Particulars	Debits	Credits	Balance
20 Jun 23	LOAN INSTALMENT ANDREWS FROM A/C 39-546-7704		\$2,084.49	\$202,895.07 DR
30 Jun 23	LOAN SERVICE FEE bank fees	\$8.00		\$202,903.07 DR
30 Jun 23	INTEREST CHARGED	\$1,651.55		\$204,554.62 DR ✓

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			203,192.68 Dr
	Interest Charged	1,778.88		
	Loan Service Fee	8.00		204,979.56 Dr
19 Jun 2023	Please Note From 16 Jun 2023 Your Debit Int Rate Is 9.97%			204,979.56 Dr
20 Jun 2023	Loan Instalment Andrews			
	From A/C 39-546-7704		2,084.49	202,895.07 Dr
21 Jun 2023	From 21/06/23 Your Minimum Loan Repayment Is \$2,084.49			202,895.07 Dr

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.

Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.

405734402 / E-106 S-199 1-398



NAB Tailored Home Loan
 For further information call the
 Business Servicing Team on 13 10 12



002/000106

R & J ANDREWS SUPERFUND
 22 FIGTREE LANE
 MAROOCHYDORE QLD 4558 ✓

Account Balance Summary

Opening balance	\$205,458.02	Dr
Total credits	\$12,065.76	
Total debits	\$9,502.81	
Closing balance	\$202,895.07	Dr

Statement starts 22 December 2022
Statement ends 21 June 2023

Available Redraw \$0.00

Outlet Details

Caloundra
 Shop B1, Stockland Shopping Centre
 47 Bowman Rd, Caloundra Qld 4551

Account Details

ROBERT JAMES ANDREWS AND JANENE ALLISON ANDREWS AT
 BSB number 084-484
 Account number 39-545-9974 ✓

Offset Account Details

No offset account linked

Transaction Details

Date	Particulars	Debits	Credits	Balance
22 Dec 2022	Brought forward			205,458.02
22 Dec 2022	Please Note Your Current Debit Interest Rate Is 8.97%			205,458.02 Dr
30 Dec 2022	Debit Interest This Financial Year To Date \$8,359.53			
	Interest Charged	1,501.66		
	Loan Service Fee	8.00		206,967.68 Dr
20 Jan 2023	Loan Instalment Andrews			
	From A/C 39-546-7704		1,960.02	205,007.66 Dr
31 Jan 2023	Debit Interest This Financial Year To Date \$9,981.85			
	Interest Charged	1,622.32		
	Loan Service Fee	8.00		206,637.98 Dr
20 Feb 2023	Please Note From 17 Feb 2023 Your Debit Int Rate Is 9.22%			
	Loan Instalment Andrews			
	From A/C 39-546-7704		1,960.02	204,677.96 Dr
28 Feb 2023	Debit Interest This Financial Year To Date \$11,415.35			
	Interest Charged	1,433.50		
	Loan Service Fee	8.00		206,119.46 Dr
20 Mar 2023	Please Note From 17 Mar 2023 Your Debit Int Rate Is 9.47%			
	Loan Instalment Andrews			
	From A/C 39-546-7704		2,020.41	204,099.05 Dr
21 Mar 2023	From 21/03/23 Your Minimum Loan Repayment Is \$2,020.41			204,099.05 Dr
31 Mar 2023	Debit Interest This Financial Year To Date \$13,043.40			
	Interest Charged	1,628.05		
	Loan Service Fee	8.00		205,735.10 Dr
20 Apr 2023	Loan Instalment Andrews			
	From A/C 39-546-7704		2,020.41	203,714.69 Dr
28 Apr 2023	Debit Interest This Financial Year To Date \$14,533.80			
	Interest Charged	1,490.40		
	Loan Service Fee	8.00		205,213.09 Dr
15 May 2023	Please Note From 12 May 2023 Your Debit Int Rate Is 9.72%			205,213.09 Dr
22 May 2023	Loan Instalment Andrews			
	From A/C 39-546-7704		2,020.41	203,192.68 Dr
31 May 2023	Debit Interest This Financial Year To Date \$16,312.68			
	Carried forward			203,192.68 Dr

172/409734/02 / E-106 S-199 I-397

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			205,941.39 Dr
28 Nov 2022	It's a condition of your loan that you maintain insurance on the mortgaged property at all times for at least the full replacement value of the property. Please confirm with your insurer that your policy adequately protects your property. For more information on property insurance go to www.moneysmart.gov.au			205,941.39 Dr
30 Nov 2022	Debit Interest This Financial Year To Date \$6,857.87			
	Interest Charged	1,468.65		
	Loan Service Fee	8.00		207,418.04 Dr
19 Dec 2022	Please Note From 16 Dec 2022 Your Debit Int Rate Is 8.97%			207,418.04 Dr
20 Dec 2022	Loan Instalment Andrews			
	From A/C 39-546-7704		1,960.02	205,458.02 Dr
21 Dec 2022	From 21/12/22 Your Minimum Loan Repayment Is \$1,960.02			205,458.02 Dr

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 Tailored Home Loan

For further information call the
Business Servicing Team on 13 10 12

002/001740



R & J ANDREWS SUPERFUND
22 FIGTREE LANE
MAROOCHYDORE QLD 4558

Account Balance Summary

Opening balance	\$207,661.96	Dr
Total credits	\$10,214.12	
Total debits	\$8,010.18	
Closing balance	\$205,458.02	Dr

Statement starts **22 June 2022**

Statement ends **21 December 2022**

Available Redraw \$0.00

Outlet Details

Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551

Account Details

ROBERT JAMES ANDREWS AND JANENE ALLISON ANDREWS AT
BSB number 084-484
Account number 39-545-9974

Offset Account Details

No offset account linked

Transaction Details

Date	Particulars	Debits	Credits	Balance
22 Jun 2022	Brought forward			207,661.96 Dr
22 Jun 2022	Please Note Your Current Debit Interest Rate Is 6.72%			207,661.96 Dr
30 Jun 2022	Debit Interest This Financial Year To Date \$12,763.14			
	Interest Charged	1,104.31		
	Loan Service Fee	8.00		
				208,774.27 Dr
18 Jul 2022	Please Note From 15 Jul 2022 Your Debit Int Rate Is 7.22%			208,774.27 Dr
20 Jul 2022	Loan Instalment Andrews			
	From A/C 39-546-7704		1,650.82	
				207,123.45 Dr
29 Jul 2022	Debit Interest This Financial Year To Date \$1,151.78			
	Interest Charged	1,151.78		
	Loan Service Fee	8.00		
				208,283.23 Dr
15 Aug 2022	Please Note From 12 Aug 2022 Your Debit Int Rate Is 7.72%			208,283.23 Dr
22 Aug 2022	Loan Instalment Andrews			
	From A/C 39-546-7704		1,650.82	
				206,632.41 Dr
31 Aug 2022	Debit Interest This Financial Year To Date \$2,562.45			
	Interest Charged	1,410.67		
	Loan Service Fee	8.00		
				208,051.08 Dr
19 Sep 2022	Please Note From 16 Sep 2022 Your Debit Int Rate Is 8.22%			208,051.08 Dr
20 Sep 2022	Loan Instalment Andrews			
	From A/C 39-546-7704		1,650.82	
				206,400.26 Dr
30 Sep 2022	Debit Interest This Financial Year To Date \$3,918.76			
	Interest Charged	1,356.31		
	Loan Service Fee	8.00		
				207,764.57 Dr
17 Oct 2022	Please Note From 14 Oct 2022 Your Debit Int Rate Is 8.47%			207,764.57 Dr
20 Oct 2022	Loan Instalment Andrews			
	From A/C 39-546-7704		1,650.82	
				206,113.75 Dr
31 Oct 2022	Debit Interest This Financial Year To Date \$5,389.22			
	Interest Charged	1,470.46		
	Loan Service Fee	8.00		
				207,592.21 Dr
14 Nov 2022	Please Note From 11 Nov 2022 Your Debit Int Rate Is 8.72%			207,592.21 Dr
21 Nov 2022	Loan Instalment Andrews			
	From A/C 39-546-7704		1,650.82	
	Carried forward			205,941.39 Dr

355/08/01/M001740/S003099/1006197



Income tax 551

Date generated	13 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from 01 May 2022 to 13 December 2023 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Feb 2023	30 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$8,241.94 +259=8500.94	\$8,241.94 CR
21 Feb 2023	21 Feb 2023	Interest on overpayment for Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$110.14	\$8,352.08 CR
21 Feb 2023	24 Feb 2023	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$8,352.08		\$0.00
2 Mar 2023	1 Dec 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	172.68	\$8,084.05 +259=8343.05	\$8,084.05 CR
2 Mar 2023	2 Mar 2023	Interest on overpayment for Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$62.54	\$8,146.59 CR
2 Mar 2023	7 Mar 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$8,146.59		\$0.00

2023 NRAS tax offset=(8,376.42)
withholding credits =(89)
add super levy =259
2023 refund due =(8,206.42)