

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

INDEX TO WORKPAPERS

LEADSHEET	Reference	Completed
GENERAL DETAILS		
Client Information / Current Compliance	A1	<input checked="" type="checkbox"/>
Controls & Fraud Questionnaire	A2	<input checked="" type="checkbox"/>
Planning Memo	A3	<input checked="" type="checkbox"/>
Financial Statements (Audited)	A4	<input checked="" type="checkbox"/>
Trial Balance	A5	<input checked="" type="checkbox"/>
Tax Return / Tax Reconciliation	A6	<input checked="" type="checkbox"/>
Tax Checklist	A7	<input checked="" type="checkbox"/>
Financial Audit Program / Compliance Audit Program	A8	<input checked="" type="checkbox"/>
Trustee Rep Letter	A9	<input checked="" type="checkbox"/>
Management Letter	A10	<input type="checkbox"/>
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Receivables	C	<input type="checkbox"/>
Investments	D	<input checked="" type="checkbox"/>
Property & Other Assets	E	<input checked="" type="checkbox"/>
LIABILITIES		
Accounts Payable	F	<input checked="" type="checkbox"/>
Borrowings	G	<input type="checkbox"/>
Tax Provision	H	<input checked="" type="checkbox"/>
Other Current Liabilities	I	<input type="checkbox"/>
MEMBERS FUNDS		
Member Records	J	<input checked="" type="checkbox"/>
Contributions / ETP's In	K	<input type="checkbox"/>
Benefits Paid / ETP's Out	L	<input type="checkbox"/>
INCOME & EXPENSES		
Income	M	<input checked="" type="checkbox"/>
Expenses	N	<input checked="" type="checkbox"/>
OTHER MATTERS	O	<input checked="" type="checkbox"/>

The financial statements, income tax returns, income tax reconciliations and all associated working papers are in accordance with QMS requirements.

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Date: 29/01/2019

Date: 02/01/19

Tick

- A1** Copy of Contravention Report (if any)
- A4** Signed Financial Statements for Period
(i.e Operating Statement, Statement of Financial Position and Notes to the Accounts),
(Signed Prior Year Statements and Audit Report required when audit is conducted by Auditor for 1st time)
- A6** Copy of Taxation Returns for Period
(or Details of Tax Calculations used in Financial Statements)
- A9** Copy of Trustee Representation Letter
- A13** Copy of Fund's Current Investment Strategy
- A14** Copy of Trust Deed (required when audit conducted by Auditor for 1st time) or Trust Deed Amendment Documents for Period - Copy of Cover of Trust Deed otherwise
- A15** Copy of Compliance Printout from ABR
- A16** Copy of Minutes of Fund Trustee Meetings Held During the Period
- A17** Copy of Audit Engagement Letter – Signed by Trustee(s)
- A20** Copy of Actuarial Certificate (if required) and exempt pension calculation work papers
- B** All Bank Statements for Period
(A bank confirmation should normally be obtained)
- D/E** Documents to support existence and value of Assets at end of period (including Market Value calculation work paper)
(e.g. Share Registry Listings, Managed Fund Reports, Wrap Account Reports Non Listed Unit Trust Accounts, Property and Asset Valuations). For Wrap Accounts a copy of Controls Audit Report to meet requirements of GS007 Audit Implications of the Use of Service Organisations for Investment Management Services is also required.
Documents to support Asset Purchases and Sales for Period
(e.g. Broker Reports, Contract Notes, Invoices, Purchase/Sale Contracts)
- J** Copy of Member Statements for Period
Current list of Trustees or list of Directors for Trustee Companies
Copy of New Trustee Declaration for new trustees from 1 July 2008
Copy of Fund Member Application Forms (required when audit conducted by Auditor for 1st time or if New Members join during the Period)
Copy of Consent to Act as Trustees Documents (required when audit conducted by Auditor for 1st time or if New Trustees are appointed during the Period)
- K** Documents to support Contributions (Employer and / or Member) Received for Period
(e.g Employer Remittance Advices, Fund Trustee Minutes, Sect 290-170 Notice)
Documents to support Rollovers for Transfers In for Period (e.g. ETP or ROPNs)
- L** Documents to support Benefit Payments or Exit Statements for Period (e.g. ETP or ROPNs)
Documents to support Pension Payments for Period
(e.g. Payment Requests, ATO Payment Summaries, Actuarial Certificates as applicable)
- M/N** Documents to support Income and Expenditure for Period
(e.g. Dividend / Distribution Statements, Rental / Lease Agreements, Invoices)
- O** Copy of Accounting Work Papers and Transaction Reports for the Period
(e.g. General Ledger, Create Entries Report, Company Extract, Journals, Cashbook, Bank Reconciliation, Debtor and Creditor Reports)

2018 Workpapers

Section A

General Details

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

CLIENT INFORMATION

Name of Superannuation Fund	The GBW Superannuation Fund
WIP Code	GINA0010
Trustee(s)/ Directors	Company: GBW Superannuation Pty Ltd
	1. Carmelo Ginardi
	2. Angela Barone
	3. Eleonora Ginardi
	4. Daniel Wright
Contact Name	Carmelo Ginardi
Phone No / Fax No	0403 205 752
Fund Address	PO Box 2745
	FORTITUDE VALLEY QLD 4006
Type of Fund (Acc. Cont. / Defined Benefit / Pension)	Accumulation
Employer Sponsor	N/A
Number of Members	4
Investment Types	Shares in Listed Co., Real Estate Properties
Fund Source	Investment Income

Is the fund an SMSF

Does the fund meet the definition of an SMSF? Y

Knowledge and Skill

Does the fund have any assets which may indicate complex issues exist? N

Provide a brief description:

Risk Assessment

Has the fund changed auditor? Are there any concerns about the willingness of the trustee to comply with SIS? N

Provided a brief description:

Is the firm willing to accept or continue the engagement? If this is a new client, have you obtained ethical clearance from the previous accountant? Y

Fund: The GBW Superannuation Fund

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CONTROLS & FRAUD QUESTIONNAIRE

Item		Done	Ref
1.	Which of the following controls does the trustee have in place? Y / N		
	<ul style="list-style-type: none"> Bank reconciliation Frequency Annually 	Y	<input checked="" type="checkbox"/> B
	<ul style="list-style-type: none"> Two signatories for all transactions 	N	
	<ul style="list-style-type: none"> Internet transaction protections i.e. security tokens 	N	
	<ul style="list-style-type: none"> Use of one share trading account 	N	
2.	Do you use online share trading e.g. via Comsec or similar provider?	N	<input checked="" type="checkbox"/>
	If yes, document how do all trustees confirm or validate transactions? E.g. minutes		
3.	Where there is more than one trustee how do you ensure transactions are occurring for the benefit of all members?		<input checked="" type="checkbox"/> A16
	Document how all trustees are involved in investment decision making? E.g. discussions and minutes		Minutes
4.	Does any person other than a trustee of the fund have permission to enter into transactions on behalf of the fund i.e. sign cheques, move investments?	N	<input checked="" type="checkbox"/>
	If yes, what method of confirming or validating transactions is used?		
5.	Does the fund use a portfolio service to manage investment reporting?	N	<input checked="" type="checkbox"/>
	If yes, is an audit report on the provider's internal controls available?		
	If no, the auditor will require additional information to confirm the fund's assets ownership and existence.		

Fund: The GBW Superannuation Fund

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Review of Fund Documentation

Item	Done	Ref
1. Is the fund a complying fund? Print and file evidence from ABN register?	<input checked="" type="checkbox"/>	A15
2. Is there an Application for membership for each member? From 1 July 2007 this should include a Trustee Declaration (ATO Form NAT 71089)	<input checked="" type="checkbox"/>	Perm
3. Is there a consent to act as trustee for each member?	<input checked="" type="checkbox"/>	Perm
4. Obtain and review any trustee minutes?	<input checked="" type="checkbox"/>	A16
5. Obtain and review any correspondence from the regulator?	<input type="checkbox"/>	N/A
6. Obtain the trust deed and any amendments. Perform a review of the trust deed Document the fund commencement date? When was the deed last amended? Has the deed been executed properly? Does the fund trust deed require the fund to be operated for the sole purpose of providing retirement benefits and other allowable ancillary purposes? (If no the deed may require an amendment, seek legal advice) Does the fund trust deed allow the trustee to accept all contributions allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed allow the trustee to pay all benefits allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed place any limitations on the fund's investments? (If yes, note this restriction on the work program)	<input checked="" type="checkbox"/>	A14
7. Obtain and review the fund's investment strategy	<input checked="" type="checkbox"/>	A13
8. Clearly document any issues arising from the above which will affect the audit	<input type="checkbox"/>	N/A

Fund: The GBW Superannuation Fund

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Date: 01/02/19

Risks associated with Trustees and Investments

Trustee/s:

Related

Yes	No	Comments
<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Arm's length

<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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Investment Profile:

Listed shares

<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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Pooled Superannuation Trust (PST)

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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Cash Management Trust (CMT)

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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Listed property trusts

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Other listed trusts

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Unlisted shares

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Unlisted managed trusts – geared?

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Family or related trusts – geared?

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Other

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Documentation Appears well supported

<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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Risk Assessment:

Very high

<input type="checkbox"/>	No materiality	Extended testing
--------------------------	----------------	------------------

High

<input type="checkbox"/>	No materiality	Intermediate level of testing
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Medium

<input type="checkbox"/>	Materiality	Medium testing
--------------------------	-------------	----------------

Low

<input type="checkbox"/>	Materiality	Low level testing
--------------------------	-------------	-------------------

Very low

<input checked="" type="checkbox"/>	Materiality	Basic testing
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Risk

Very High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Very Low	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basic	Low	Medium	Intermediate	Extended
	Testing %			

Justification of Assessment

Materiality

Balance Sheet Materiality is normally determined based on a figure of between 5% and 10% of assets. A material individual asset holding exceeds 10% of the asset class.

Profit and Loss Materiality is determined based on no more than 10% of investment income. A material balance exceeds 10% of the balance.

Financial statements and reports for the year ended
30 June 2018

The GBW Superannuation Fund

The GBW Superannuation Fund

Reports Index

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Members Statement

Contributions Breakdown

Transfer Balance Account Summary

The GBW Superannuation Fund
Statement of Financial Position

As at 30 June 2018

	Note	2018 \$	2017 \$
Assets			
Investments			
Real Estate Properties (Australian - Commercial)	2	936,832.82	0.00
Shares in Listed Companies (Australian)	3	3,615.60	5,934.00
Total Investments		<u>940,448.42</u>	<u>5,934.00</u>
Other Assets			
Bank - CBA A/c 124-95-461		502,533.33	32,155.78
Term Deposits - CBA		0.00	1,405,063.01
Total Other Assets		<u>502,533.33</u>	<u>1,437,218.79</u>
Total Assets		<u>1,442,981.75</u>	<u>1,443,152.79</u>
Less:			
Liabilities			
Income Tax Payable		967.37	2,954.51
PAYG Payable		0.00	2,236.00
Sundry Creditors		492.80	492.80
Total Liabilities		<u>1,460.17</u>	<u>5,683.31</u>
Net assets available to pay benefits		<u>1,441,521.58</u>	<u>1,437,469.48</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	5, 6		
Ginardi, Eleonora - Accumulation		503,418.89	502,003.90
Ginardi, Carmelo - Accumulation		527,502.85	526,019.78
Wright, Daniel - Accumulation		410,599.84	409,445.80
Total Liability for accrued benefits allocated to members' accounts		<u>1,441,521.58</u>	<u>1,437,469.48</u>

The GBW Superannuation Fund

Operating Statement

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
Income			
Investment Income			
Dividends Received	8	365.70	611.14
Interest Received		16,576.02	36,133.78
Contribution Income			
Personal Non Concessional		0.00	1,000.00
Total Income		<u>16,941.72</u>	<u>37,744.92</u>
Expenses			
Accountancy Fees		2,880.90	3,000.27
Administration Costs		48.00	47.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	275.00
Bank Charges		127.50	42.16
Property Expenses - Council Rates		1,685.47	0.00
Property Expenses - Body Corporate		3,841.43	0.00
Property Expenses - Water Rates		431.55	0.00
Member Payments			
Pensions Paid		0.00	152,236.00
Investment Losses			
Changes in Market Values	9	2,318.40	1,738.80
Total Expenses		<u>11,922.25</u>	<u>157,598.23</u>
Benefits accrued as a result of operations before income tax		<u>5,019.47</u>	<u>(119,853.31)</u>
Income Tax Expense	10	967.37	3,137.85
Benefits accrued as a result of operations		<u>4,052.10</u>	<u>(122,991.16)</u>

The GBW Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

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

The GBW Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Real Estate Properties (Australian - Commercial)

	2018 \$	2017 \$
Unit 1, 139 Junction Road Clayfield, Qld	467,162.86	0.00
Unit 3, 139 Junction Road Clayfield, Qld	469,669.96	0.00
	936,832.82	0.00

Note 3: Shares in Listed Companies (Australian)

	2018 \$	2017 \$
Telstra Corporation Limited.	3,615.60	5,934.00
	3,615.60	5,934.00

The GBW Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 4: Banks and Term Deposits

	2018 \$	2017 \$
Banks		
Bank - CBA A/c 124-95-461	502,533.33	32,155.78
Term Deposits - CBA	0.00	1,405,063.01
	<hr/> 502,533.33	<hr/> 1,437,218.79

Note 5: Liability for Accrued Benefits

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	1,437,469.48	1,560,460.64
Benefits accrued as a result of operations	4,052.10	(122,991.16)
Current year member movements	0.00	0.00
	<hr/> 1,441,521.58	<hr/> 1,437,469.48

Note 6: Vested Benefits

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

	2018 \$	2017 \$
Vested Benefits	<hr/> 1,441,521.58	<hr/> 1,437,469.48

Note 7: Guaranteed Benefits

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

Note 8: Dividends

	2018 \$	2017 \$
Telstra Corporation Limited.	365.70	611.14
	<hr/> 365.70	<hr/> 611.14

The GBW Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 9: Unrealised Movements in Market Value

	2018	2017
	\$	\$
Shares in Listed Companies (Australian)		
Telstra Corporation Limited.	(2,318.40)	(1,738.80)
	<u>(2,318.40)</u>	<u>(1,738.80)</u>
Total Unrealised Movement	<u>(2,318.40)</u>	<u>(1,738.80)</u>
 Realised Movements in Market Value		
	2018	2017
	\$	\$
Total Realised Movement	<u>0.00</u>	<u>0.00</u>
Changes in Market Values	<u>(2,318.40)</u>	<u>(1,738.80)</u>

Note 10: Income Tax Expense

	2018	2017
	\$	\$
The components of tax expense comprise		
Current Tax	967.37	3,137.85
	<u>967.37</u>	<u>3,137.85</u>
Income Tax Expense	<u>967.37</u>	<u>3,137.85</u>

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

Prima facie tax payable on benefits accrued before income tax at 15%	752.92	(17,977.95)
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	150.00
Exempt Pension Income	0.00	2,009.55
Add:		
Tax effect of:		
Decrease in MV of Investments	347.76	260.85
SMSF Non-Deductible Expenses	0.00	179.10
Pension Payments	0.00	22,835.40
Franking Credits	23.51	0.00
Rounding	(0.09)	0.00

The GBW Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Income Tax on Taxable Income or Loss	1,124.10	3,137.85
Less credits:		
Franking Credits	156.73	183.34
Current Tax or Refund	<u>967.37</u>	<u>3,137.85</u>

The GBW Superannuation Fund
Gbw Superannuation Pty Ltd ACN: 128289430
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the directors of the trustee company declare that:

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

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Angela Barone
Gbw Superannuation Pty Ltd
Director

.....
Carmelo Ginardi
Gbw Superannuation Pty Ltd
Director

.....
Eleonora Ginardi
Gbw Superannuation Pty Ltd
Director

.....
Daniel Wright
Gbw Superannuation Pty Ltd
Director

The GBW Superannuation Fund
Gbw Superannuation Pty Ltd ACN: 128289430

Trustees Declaration

26 July 2018

The GBW Superannuation Fund
Transfer Balance Account Summary

For The Period 01 July 2017 - 30 June 2018

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Angela Barone	Below Cap									
BARANG00002P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00

Carmelo Ginardi

Daniel Wright

Eleonora Ginardi

The GBW Superannuation Fund

Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23900	Dividends Received			
(611.14)	23900/TLS.AX	Telstra Corporation Limited.			M1 365.70
	24200	Contributions			
(500.00)	24200/GINCAR00003A	(Contributions) Ginardi, Carmelo - Accumulation			
(500.00)	24200/GINELE00001A	(Contributions) Ginardi, Eleonora - Accumulation			
1,738.80	24700	Changes in Market Values of Investments		2,318.40	
	25000	Interest Received			
(258.94)	25000/CBA12495461	Bank - CBA A/c 124-95-461			M1 4,124.68
(35,874.84)	25000/Term Deposits - CBA	Term Deposits - CBA			12,451.34
3,000.27	30100	Accountancy Fees		2,880.90	N1 - 1
47.00	30200	Administration Costs		48.00	
259.00	30400	ATO Supervisory Levy		259.00	
275.00	30700	Auditor's Remuneration		330.00	N1 - 4
42.16	31500	Bank Charges		127.50	
	41600	Pensions Paid			
122,801.70	41600/BARANG00002P	(Pensions Paid) Barone, Angela - Pension (Account Based Pension)			
29,434.30	41600/GINCAR00002P	(Pensions Paid) Ginardi, Carmelo - Pension (TRIS)			
	41960	Property Expenses - Council Rates			
	41960/\$-1/139	Unit 1, 139 Junction Road Clayfield, Qld		788.92	
	41960/\$-3/139	Unit 3, 139 Junction Road Clayfield, Qld		896.55	
	42100	Property Expenses - Body Corporate			
	42100/\$-1/139	Unit 1, 139 Junction Road Clayfield, Qld		1,741.76	N2
	42100/\$-3/139	Unit 3, 139 Junction Road Clayfield, Qld		2,099.67	
	42150	Property Expenses - Water Rates			
	42150/\$-1/139	Unit 1, 139 Junction Road Clayfield, Qld		164.48	
	42150/\$-3/139	Unit 3, 139 Junction Road Clayfield, Qld		267.07	
3,137.85	48500	Income Tax Expense		967.37	
(122,991.16)	49000	Profit/Loss Allocation Account		4,052.10	

The GBW Superannuation Fund

Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	50010	Opening Balance			
(122,801.70)	50010/BARANG00002 P	(Opening Balance) Barone, Angela - Pension (Account Based Pension)			0.00
(544,616.41)	50010/GINCAR00002P	(Opening Balance) Ginardi, Carmelo - Pension (TRIS)			0.00
	50010/GINCAR00003A	(Opening Balance) Ginardi, Carmelo - Accumulation			526,019.78
(491,641.26)	50010/GINELE00001A	(Opening Balance) Ginardi, Eleonora - Accumulation			502,003.90
(401,401.27)	50010/WRIDAN00001 A	(Opening Balance) Wright, Daniel - Accumulation			409,445.80
	52420	Contributions			
(500.00)	52420/GINCAR00003A	(Contributions) Ginardi, Carmelo - Accumulation			0.00
(500.00)	52420/GINELE00001A	(Contributions) Ginardi, Eleonora - Accumulation			0.00
	53100	Share of Profit/(Loss)			
(11,475.45)	53100/GINCAR00002P	(Share of Profit/(Loss)) Ginardi, Carmelo - Pension (TRIS)			0.00
(10.68)	53100/GINCAR00003A	(Share of Profit/(Loss)) Ginardi, Carmelo - Accumulation			1,894.49
(10,958.33)	53100/GINELE00001A	(Share of Profit/(Loss)) Ginardi, Eleonora - Accumulation			1,807.53
(8,938.23)	53100/WRIDAN00001 A	(Share of Profit/(Loss)) Wright, Daniel - Accumulation			1,474.18
	53330	Income Tax			
1,147.39	53330/GINCAR00002P	(Income Tax) Ginardi, Carmelo - Pension (TRIS)			0.00
1.07	53330/GINCAR00003A	(Income Tax) Ginardi, Carmelo - Accumulation		411.42	
1,095.69	53330/GINELE00001A	(Income Tax) Ginardi, Eleonora - Accumulation		392.54	
893.70	53330/WRIDAN00001 A	(Income Tax) Wright, Daniel - Accumulation		320.14	
	54160	Pensions Paid			
122,801.70	54160/BARANG00002 P	(Pensions Paid) Barone, Angela - Pension (Account Based Pension)			0.00
29,434.30	54160/GINCAR00002P	(Pensions Paid) Ginardi, Carmelo - Pension (TRIS)			0.00
	56100	Internal Transfers In			
(525,510.17)	56100/GINCAR00003A	(Internal Transfers In) Ginardi, Carmelo - Accumulation			0.00
	57100	Internal Transfers Out			
525,510.17	57100/GINCAR00002P	(Internal Transfers Out) Ginardi, Carmelo - Pension (TRIS)			0.00
	60400	Bank Accounts			

The GBW Superannuation Fund

Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
32,155.78	60400/CBA12495461	Bank - CBA A/c 124-95-461		502,533.33	B1-1
1,405,063.01	60400/Term Deposits - CBA	Term Deposits - CBA			B1-2 0.00
	77250	Real Estate Properties (Australian - Commercial)			
	77250/\$-1/139	Unit 1, 139 Junction Road Clayfield, Qld	1.0000	467,162.86	E1-1
	77250/\$-3/139	Unit 3, 139 Junction Road Clayfield, Qld	1.0000	469,669.96	E2-1
	77600	Shares in Listed Companies (Australian)			
5,934.00	77600/TLS.AX	Telstra Corporation Limited.	1,380.0000	3,615.60	D1
(2,954.51)	85000	Income Tax Payable/Refundable			A6-1 967.37
(2,236.00)	86000	PAYG Payable			0.00
(492.80)	88000	Sundry Creditors			F1 492.80
				1,461,047.57	1,461,047.57

Current Year Profit/(Loss): 5,019.47

GBW Super Fund**Reconciliation of Provision for Tax
For the year ended****30/06/2018****RECONCILIATION OF TAX RELATED TO LAST YEAR**

Tax Payable as per Accounts	30/06/2017		-2,954.51
Add supervisory levy in respect of last year			-259.00
Relevant payments/(refunds)			
BAS			
Payment			3,213.51
Prior year Refund			
Prior year Adj			
Tax related to prior years owing			<u>0.00</u>

DETERMINATION OF NET TAX LIABILITY FOR CURRENT YEAR

Increase in Tax Provision for FY 17-18 Tax Return			<u>1,124.10</u>
			1,124.10
Less Refundable Credits	Franking Credits	-156.73	
	Foreign Credits		
	TFN Credits		
			<u>-156.73</u>
Instalments relates to 2017-18	Sep-17		
	Dec-17		
	Mar-18		
	Jun-18	0.00	
		<u>0.00</u>	0.00
Balance as per Financial Statements at year end			<u>967.37</u>

Reconciliation of Tax payable per Tax return

Profit/Loss as per Accounts			5,019.47
Less: Unrealised Market Variation			2,318.40
Non-Concessional Contributions			
Transfers In			
Accounting Capital Gains			
Exempt Pension Income			
Rounding			-0.60
Add:			
Franking Credits			156.73 M1
Pension			
Taxable Capital Gains			
Pension Member Non Deductible Expenses			
Taxable Income (Reconciled with A6.2)			<u>7,494.00</u>
Tax at 15%			1,124.10
Less Refundable Credits			<u>-156.73</u>
Tax Assessed			967.37
Plus Supervisory Levy			259.00
Less Instalments paid	Sep-17	0.00	
	Dec-17	0.00	
	Mar-18	0.00	
	Jun-18	0.00	
		<u>0.00</u>	0.00
Tax Payable/(Refund)			<u>1,226.37</u>

NOTE:

The GBW Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2018

	2018
	\$
Benefits accrued as a result of operations	5,019.47
Add	
Decrease in MV of investments	2,318.40
Franking Credits	156.73
	<u>2,475.13</u>
SMSF Annual Return Rounding	(0.60)
Taxable Income or Loss	<u>7,494.00</u>
Income Tax on Taxable Income or Loss	1,124.10
Less	
Franking Credits	156.73
	<u>967.37</u>
CURRENT TAX OR REFUND	<u>967.37</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>1,226.37</u>

.....**Electronic Lodgment Declaration (SMSF)**

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
-----------------	--------------	------

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

Important

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

Declaration:

I declare that:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director		Date	/ /
--	--	------	-----

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

5 Wt i bhBUa Y.....

.....

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

Signature		Date	/ /
-----------	--	------	-----

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature

Date

Contact name

Client Reference

Agent's Phone Number

.....HU '5 [YbhBi a VYf



100017996MS

Self-managed superannuation fund annual return

2018

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2018* (NAT 71287).

! The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	/	T	#		S	T						
---	---	---	---	---	--	---	---	--	--	--	--	--	--

- Place **X** in ALL applicable boxes.

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

Is this an amendment to the SMSF's 2018 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / / Was Part B of the audit report qualified? **B** No Yes If the audit report was qualified, have the reported compliance issues been rectified? **C** No Yes **7 Electronic funds transfer (EFT)**

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

A Financial institution details for super payments and tax refundsYou must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.Fund BSB number (must be six digits) Fund account number

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

B Financial institution details for tax refunds only

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits) Account number

Account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

Tax File Number Provided

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Day / Month / Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Provided

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2018.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$ Net foreign income **D** \$ Loss

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

Transfers from foreign funds **F** \$ Number

Gross payments where ABN not quoted **H** \$

Calculation of assessable contributions

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

plus [#]No-TFN-quoted contributions **R3** \$ (an amount must be included even if it is zero)

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

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$ Code

*Gross trust distributions **M** \$

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

Calculation of non-arm's length income

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

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

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

*Other income **S** \$ Code

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

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

*This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Tax File Number Provided

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input style="width: 100%;" type="text"/>	A2 \$ <input style="width: 100%;" type="text"/>	
Interest expenses overseas	B1 \$ <input style="width: 100%;" type="text"/>	B2 \$ <input style="width: 100%;" type="text"/>	
Capital works expenditure	D1 \$ <input style="width: 100%;" type="text"/>	D2 \$ <input style="width: 100%;" type="text"/>	
Decline in value of depreciating assets	E1 \$ <input style="width: 100%;" type="text"/>	E2 \$ <input style="width: 100%;" type="text"/>	
Insurance premiums – members	F1 \$ <input style="width: 100%;" type="text"/>	F2 \$ <input style="width: 100%;" type="text"/>	
Death benefit increase	G1 \$ <input style="width: 100%;" type="text"/>		
SMSF auditor fee	H1 \$ <input style="width: 100%; text-align: right; value: 330;" type="text"/>	H2 \$ <input style="width: 100%;" type="text"/>	
Investment expenses	I1 \$ <input style="width: 100%; text-align: right; value: 5,958;" type="text"/>	I2 \$ <input style="width: 100%;" type="text"/>	
Management and administration expenses	J1 \$ <input style="width: 100%; text-align: right; value: 3,315;" type="text"/>	J2 \$ <input style="width: 100%;" type="text"/>	
Forestry managed investment scheme expense	U1 \$ <input style="width: 100%;" type="text"/>	U2 \$ <input style="width: 100%;" type="text"/>	
Other amounts	L1 \$ <input style="width: 100%;" type="text"/>	L2 \$ <input style="width: 100%; text-align: right; value: 2,954;" type="text"/>	
	<small>Code</small> <input style="width: 20px; height: 15px;" type="text"/>	<small>Code</small> <input style="width: 20px; height: 15px; value: 0;" type="text"/>	
Tax losses deducted	M1 \$ <input style="width: 100%;" type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N \$ <input style="width: 100%; text-align: right; value: 9,603;" type="text"/>		Y \$ <input style="width: 100%; text-align: right; value: 2,954;" type="text"/>	
<small>(Total A1 to M1)</small>		<small>(Total A2 to L2)</small>	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O \$ <input style="width: 100%; text-align: right; value: 7,494;" type="text"/>		Z \$ <input style="width: 100%; text-align: right; value: 12,557;" type="text"/>	
<small>(TOTAL ASSESSABLE INCOME <i>less</i> TOTAL DEDUCTIONS)</small>		<small>(N plus Y)</small>	
<small>Loss</small> <input style="width: 20px; height: 15px;" type="text"/>			

#This is a mandatory label.

Tax File Number Provided

Section D: Income tax calculation statement

***Important:**

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2018* on how to complete the calculation statement.

#Taxable income	A	\$	7,494	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1	\$	1,124.10	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J	\$	0.00	<i>(an amount must be included even if it is zero)</i>
Gross tax			B \$ 1,124.10	<i>(T1 plus J)</i>

Foreign income tax offset	C1	\$			
Rebates and tax offsets	C2	\$		Non-refundable non-carry forward tax offsets	
			C \$	<i>(C1 plus C2)</i>	

SUBTOTAL 1

T2	\$	1,124.10		<i>(B less C – cannot be less than zero)</i>
-----------	----	----------	--	--

Early stage venture capital limited partnership tax offset	D1	\$	0.00		
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00	Non-refundable carry forward tax offsets	
Early stage investor tax offset	D3	\$	0.00	D \$ 0.00 <i>(D1 plus D2 plus D3 plus D4)</i>	
Early stage investor tax offset carried forward from previous year	D4	\$	0.00		
			T3	SUBTOTAL 2 \$ 1,124.10 <i>(T2 less D – cannot be less than zero)</i>	

Complying fund's franking credits tax offset	E1	\$	156.73		
No-TFN tax offset	E2	\$		Refundable tax offsets	
National rental affordability scheme tax offset	E3	\$		E \$ 156.73 <i>(E1 plus E2 plus E3 plus E4)</i>	
Exploration credit tax offset	E4	\$	0.00		

*TAX PAYABLE	T5	\$	967.37		<i>(T3 less E – cannot be less than zero)</i>
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Section 102AAM interest charge

G	\$	
----------	----	--

Fund's tax file number (TFN)

Provided

Credit for interest on early payments – amount of interest	H1 \$ <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text" value="0.00"/>
Eligible credits	
	H \$ <input type="text"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

*Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="1,226.37"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2018*.

Tax losses carried forward to later income years	U \$ <input type="text"/>
Net capital losses carried forward to later income years	V \$ <input type="text"/>

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth Day / Month / Year

Contributions

! Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$
- TOTAL CONTRIBUTIONS N** \$

Other transactions

		Allocated earnings or losses O \$ <input type="text" value="1,414.99"/>	Loss <input type="checkbox"/>
S1 \$ <input type="text" value="503,418.89"/>	Accumulation phase account balance	Inward rollovers and transfers P \$ <input type="text"/>	
	Retirement phase account balance - Non CDBIS S2 \$ <input type="text" value="0.00"/>	Outward rollovers and transfers Q \$ <input type="text"/>	Code <input type="checkbox"/>
	Retirement phase account balance - CDBIS S3 \$ <input type="text" value="0.00"/>	Lump Sum payment R1 \$ <input type="text"/>	Code <input type="checkbox"/>
		Income stream payment R2 \$ <input type="text"/>	Code <input type="checkbox"/>
<input type="text" value="0"/> TRIS Count	CLOSING ACCOUNT BALANCE S \$ <input type="text" value="503,418.89"/>	<i>(S1 plus S2 plus S3)</i>	

Accumulation phase value **X1** \$
 Retirement phase value **X2** \$

Fund's tax file number (TFN)

Provided

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name **Barone**

First given name **Angela** Other given names

Member's TFN **Provided** Date of birth Day **31** / Month **08** / Year **1954**

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$
- TOTAL CONTRIBUTIONS N** \$

Other transactions

S1 \$ Accumulation phase account balance **0.00**

S2 \$ Retirement phase account balance - Non CDBIS **0.00**

S3 \$ Retirement phase account balance - CDBIS **0.00**

1 TRIS Count

- Allocated earnings or losses **O** \$
- Inward rollovers and transfers **P** \$
- Outward rollovers and transfers **Q** \$
- Lump Sum payment **R1** \$
- Income stream payment **R2** \$
- Loss
- Code
- Code
- CLOSING ACCOUNT BALANCE S** \$ **(S1 plus S2 plus S3)**

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

Provided

MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name
Ginardi

First given name
Carmelo

Other given names

Member's TFN
See the Privacy note in the Declaration. Provided

Date of birth Day 11 / Month 01 / Year 1959

Contributions

OPENING ACCOUNT BALANCE \$ 526,019.78

Refer to instructions for completing these labels.

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$
- TOTAL CONTRIBUTIONS N** \$

Other transactions

Allocated earnings or losses **O** \$ 1,483.07 Loss

S1 \$	Accumulation phase account balance	527,502.85	Inward rollovers and transfers	P \$	
S2 \$	Retirement phase account balance - Non CDBIS	0.00	Outward rollovers and transfers	Q \$	
S3 \$	Retirement phase account balance - CDBIS	0.00	Lump Sum payment	R1 \$	
			Income stream payment	R2 \$	
		2 TRIS Count	CLOSING ACCOUNT BALANCE S \$		527,502.85
					<small>(S1 plus S2 plus S3)</small>

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Tax File Number

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth / /

Contributions

! Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

TOTAL CONTRIBUTIONS N \$

Other transactions

Allocated earnings or losses **O** \$ Loss

S1 \$ Accumulation phase account balance

S2 \$ Retirement phase account balance - Non CDBIS

S3 \$ Retirement phase account balance - CDBIS

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$ Code

Income stream payment **R2** \$ Code

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$
(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	\$
Unlisted trusts	B	\$
Insurance policy	C	\$
Other managed investments	D	\$

15b Australian direct investments

<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Limited recourse borrowing arrangements</td> </tr> <tr> <td style="width: 50%;">Australian residential real property</td> <td style="width: 50%;">Debt securities</td> </tr> <tr> <td>J1 \$ </td> <td>F \$ </td> </tr> <tr> <td>Australian non-residential real property</td> <td>Loans</td> </tr> <tr> <td>J2 \$ </td> <td>G \$ </td> </tr> <tr> <td>Overseas real property</td> <td>Listed shares</td> </tr> <tr> <td>J3 \$ </td> <td>H \$ 3,615</td> </tr> <tr> <td>Australian shares</td> <td>Unlisted shares</td> </tr> <tr> <td>J4 \$ </td> <td>I \$ </td> </tr> <tr> <td>Overseas shares</td> <td>Limited recourse borrowing arrangements</td> </tr> <tr> <td>J5 \$ </td> <td>J \$ </td> </tr> <tr> <td>Other</td> <td>Non-residential real property</td> </tr> <tr> <td>J6 \$ </td> <td>K \$ 936,832</td> </tr> <tr> <td></td> <td>Residential real property</td> </tr> <tr> <td></td> <td>L \$ </td> </tr> <tr> <td></td> <td>Collectables and personal use assets</td> </tr> <tr> <td></td> <td>M \$ </td> </tr> <tr> <td></td> <td>Other assets</td> </tr> <tr> <td></td> <td>O \$ </td> </tr> </table>	Limited recourse borrowing arrangements		Australian residential real property	Debt securities	J1 \$ 	F \$ 	Australian non-residential real property	Loans	J2 \$ 	G \$ 	Overseas real property	Listed shares	J3 \$ 	H \$ 3,615	Australian shares	Unlisted shares	J4 \$ 	I \$ 	Overseas shares	Limited recourse borrowing arrangements	J5 \$ 	J \$ 	Other	Non-residential real property	J6 \$ 	K \$ 936,832		Residential real property		L \$ 		Collectables and personal use assets		M \$ 		Other assets		O \$ 	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Cash and term deposits</td> <td style="width: 5%;">E</td> <td style="width: 45%;">\$ 502,533</td> </tr> <tr> <td colspan="3"><hr/></td> </tr> <tr> <td colspan="3">TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 1,442,980</td> </tr> <tr> <td colspan="3" style="text-align: center; font-size: small;">(Sum of labels A to T)</td> </tr> </table>	Cash and term deposits	E	\$ 502,533	<hr/>			TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 1,442,980			(Sum of labels A to T)		
Limited recourse borrowing arrangements																																																			
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<hr/>																																																			
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(Sum of labels A to T)																																																			

15c Overseas direct investments

Overseas shares	P	\$
Overseas non-residential real property	Q	\$
Overseas residential real property	R	\$
Overseas managed investments	S	\$
Other overseas assets	T	\$

15d In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

A No Yes \$

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

A No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

B No Yes

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 \$ <input style="width: 150px;" type="text"/>		Permissible temporary borrowings V2 \$ <input style="width: 150px;" type="text"/>		Other borrowings V3 \$ <input style="width: 150px;" type="text"/>		Borrowings V \$ <input style="width: 150px;" type="text"/>	
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W \$ <input style="width: 150px;" type="text" value="1,441,520"/>							
Reserve accounts X \$ <input style="width: 150px;" type="text"/>							
Other liabilities Y \$ <input style="width: 150px;" type="text" value="1,460"/>							
TOTAL LIABILITIES Z \$ <input style="width: 150px;" type="text" value="1,442,980"/>							

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2017–18 income year, write **2018**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2018*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Tax File Number **Provided****Section K: Declarations**

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name


Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

Capital gains tax (CGT) schedule

2018

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--
- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2018* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

i We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input style="width: 150px;" type="text"/>	K \$ <input style="width: 150px;" type="text"/>
Other shares	B \$ <input style="width: 150px;" type="text"/>	L \$ <input style="width: 150px;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input style="width: 150px;" type="text"/>	M \$ <input style="width: 150px;" type="text"/>
Other units	D \$ <input style="width: 150px;" type="text"/>	N \$ <input style="width: 150px;" type="text"/>
Real estate situated in Australia	E \$ <input style="width: 150px;" type="text"/>	O \$ <input style="width: 150px;" type="text"/>
Other real estate	F \$ <input style="width: 150px;" type="text"/>	P \$ <input style="width: 150px;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input style="width: 150px;" type="text"/>	
Collectables	H \$ <input style="width: 150px;" type="text"/>	Q \$ <input style="width: 150px;" type="text"/>
Other CGT assets and any other CGT events	I \$ <input style="width: 150px;" type="text"/>	R \$ <input style="width: 150px;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input style="width: 150px;" type="text" value="0"/>	
Total current year capital gains	J \$ <input style="width: 250px;" type="text"/>	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A** – **Total current year capital losses**.

Tax File Number **2 Capital losses**Total current year capital losses **A \$** Total current year capital losses applied **B \$** Total prior year net capital losses applied **C \$** Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D \$** Total capital losses applied **E \$** Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A \$** Other net capital losses carried forward to later income years **B \$** Add amounts at **A** and **B** and transfer the total
to label **V – Net capital losses carried forward
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A \$** **5 CGT concessions for small business**Small business active asset reduction **A \$** Small business retirement exemption **B \$** Small business rollover **C \$** Total small business concessions applied **D \$** **6 Net capital gain**Net capital gain **A \$** **1J less 2E less 4A less 5D** (cannot be less than
zero). Transfer the amount at **A** to label **A – Net
capital gain** on your tax return.

Tax File Number

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
 (Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number

Taxpayer's declaration

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

I declare that the information on this form is true and correct.

Signature

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact name

Daytime contact number (include area code)

Losses schedule

2018

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2018 tax return. Superannuation funds should complete and attach this schedule to their 2018 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place in all applicable boxes.

Refer to *Losses schedule instructions 2018*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

The GBW Superannuation Fund

Australian business number

52941939792

Part A – Losses carried forward to the 2018–19 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss		
2017–18	B	<input type="text"/>
2016–17	C	<input type="text"/>
2015–16	D	<input type="text"/>
2014–15	E	<input type="text"/>
2013–14	F	<input type="text"/>
2012–13 and earlier income years	G	<input type="text"/>
Total	U	<input type="text"/>

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss		
2017–18	H	<input type="text"/>
2016–17	I	<input type="text"/>
2015–16	J	<input type="text"/>
2014–15	K	<input type="text"/>
2013–14	L	<input type="text"/>
2012–13 and earlier income years	M	<input type="text"/>
Total	V	<input type="text"/>

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Tax File Number Provided**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2017–18 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2017–18 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss2017–18 **A** Yes No 2016–17 **B** Yes No 2015–16 **C** Yes No 2014–15 **D** Yes No 2013–14 **E** Yes No 2012–13 and earlier
income years **F** Yes No **2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes No **Part C – Unrealised losses** – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O

Tax File Number **Part D – Life insurance companies**Complying superannuation class tax losses carried forward
to later income years **P** Complying superannuation net capital losses carried forward
to later income years **Q** **Part E – Controlled foreign company losses**Current year CFC losses **M** CFC losses deducted **N** CFC losses carried forward **O** **Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A** **ADD** Uplift of tax losses of designated infrastructure project entities **B** **SUBTRACT** Net forgiven amount of debt **C** **ADD** Tax loss incurred (if any) during current year **D** **ADD** Tax loss amount from conversion of excess franking offsets **E** **SUBTRACT** Net exempt income **F** **SUBTRACT** Tax losses forgone **G** **SUBTRACT** Tax losses deducted **H** **SUBTRACT** Tax losses transferred out under Subdivision 170-A
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I** Total tax losses carried forward to later income years **J**

Tax File Number

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

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Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date / /

Contact person

Daytime contact number (include area code)



Tax Agent Portal

User ID PCHQN7s

21 Dec 2018 10:58:28 (EDST)

Current client THE GBW SUPERANNUATION FUND	TFN 98324684	ABN 52941939792
Represented by MCA (QLD) ACCOUNTANTS PTY LTD		
Account name THE GBW SUPERANNUATION FUND	Number 98324684/00551	Description Income Tax Account

Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From To

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		OPENING BALANCE			\$0.00
08 May 2018	02 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$3,213.51		\$3,213.51
11 May 2018	10 May 2018	Payment received		\$3,213.51	\$0.00
30 Jun 2018		CLOSING BALANCE			\$0.00



Tax Agent Portal

User ID PCHQN7s

21 Dec 2018 10:59:27 (EDST)

Current client THE GBW SUPERANNUATION FUND	TFN 98324684	ABN 52941939792
Represented by MCA (QLD) ACCOUNTANTS PTY LTD		
Account name THE GBW SUPERANNUATION FUND	Number 52941939792	Description Integrated Client Account

Itemised account - by Tax Office processed date

Opening balance	\$0.00
Closing balance	\$0.00
Estimated general interest charge	\$0.00
Total payable if paid on	21 December 2018
	\$0.00

Transactions processed by the Tax Office during the period:

From 1 July 2017 To 21 December 2018

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		Opening balance			\$0.00
02 Aug 2017	01 Aug 2017	Payment received		\$2,236.00	\$2,236.00 CR
03 Aug 2017		Self assessed amount(s) for the period ended 30 Jun 17	\$0.00		
	25 Aug 2017	- pay as you go tax withheld	\$2,236.00		\$0.00
21 Dec 2018		Closing balance			\$0.00

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

Annual Return Checklist

	Y	N	N/A
SECTION A			
PRIOR YEAR TAX RETURN CONSIDERATIONS			
Has last year's tax reconciliation been checked for reversing timing differences (e.g. accruals and prepayments)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for recurring timing differences that may need to be considered in the current year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for losses carried forward to the current year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SMSF INFORMATION			
Have you checked the name and contact details of the auditor of the SMSF including their SMSF auditor number (SAN) at Item 6? Tony Boys SAN 100014140 Marjon Muizer SAN 100015012	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)			
Have all balance sheet items been reviewed from a tax perspective and adjustments made where required (e.g. prepayments, deferred income etc.)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all movements in provisions been appropriately adjusted?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the sundry creditors account been reviewed for non-deductible expenses and assessable income (e.g. provisions, accruals and unearned income)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the sundry debtors account been reviewed for prepayments and accrued income (e.g. interest receivable)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
STATEMENT OF FINANCIAL PERFORMANCE (PROFIT AND LOSS)			
Have expense items been reviewed for non-deductible amounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have penalties (excluding General Interest Charge (GIC)) paid to the ATO been treated as non-deductible and interest received from the ATO brought to account as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the entity derived income which is exempt from tax (e.g. member non-concessional contributions or non-taxable roll-overs)? If so, is there an adjustment in the reconciliation statement?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are there any non-deductible accrued audit fees? (<i>Income Tax Ruling IT2625</i>)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If accrued audit fees were adjusted last year has this adjustment been reversed where appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are management fees/consultancy fees paid to related entities commercially realistic (i.e. arm's length) and supported by appropriate documentation?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

	Y	N	N/A
SECTION B: FUND INCOME			
CAPITAL GAINS			
Did the fund have a Capital Gains Tax (CGT) event(s) during the year? If so, the amount of the net capital gain should be shown at Label A.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has the fund checked for eligibility of the one third of capital gain discount in accordance with Division 115 of the <i>Income Tax Assessment Act (1997)</i> ?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have you reviewed the capital gains tax calculation for correctness?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
RENT, LEASING AND HIRING INCOME			
Has the gross rental income and other leasing/hiring income received by the fund from Australian sources been included as assessable income for the year? If so, return that amount Label B.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
INTEREST			
Has all gross interest income received during the financial year from investments from Australian sources been included as assessable income for the year? If so, return that amount at Label C.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DIVIDENDS			
Have all dividends received from Australian public companies, and all imputation credits received, been included in assessable income for the year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the 45 day holding period rule been considered (or 90 day rule for preference share dividends)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the fund received any private company dividends during the year?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has an opinion been formed that it would be reasonable not to treat the private company dividends as being non-arm's length income for tax purposes? If so, the amount of any franked dividend, unfranked dividend or franking credit should be respectively disclosed at Labels K, J and L. Refer to section 295-550 of the <i>Income Tax Assessment Act (1997)</i> and <i>Taxation ruling TR2006/7</i> .	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If the private company dividend is regarded as non-arm's length income, has the amount of grossed-up dividend, net of related expenses, been included at Label U in section B of the return? A tax rate of 45% is imposed.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
GROSS FOREIGN INCOME			
Did the und derive any foreign source assessable income during the year? If so, the gross amount of this income should be shown at Label D1.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Check to ensure that any foreign income included at Label D1 for the year has been grossed up for any foreign tax offset and included as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are credits available for such foreign taxes actually paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 02/01/19

	Y	N	N/A
NET FOREIGN INCOME			
Did the fund incur any foreign source losses in the year (other than CGT losses) and/or deductible expenses to the extent to which they relate to assessable foreign income? If so such an amount should be applied against the gross foreign income. The resulting foreign source income or loss should be disclosed at label D.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
EMPLOYER CONTRIBUTIONS			
Have the gross amount of all employer contributions (including those made under effective salary sacrifice arrangements) been included as assessable income for the year? If so, disclose that amount at Label R1.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have all employer contributions included as assessable income been received by the fund as at the end of the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PERSONAL CONTRIBUTIONS			
Where the fund receives personal superannuation contributions from a member, has the trustee received a written notice from a member under section 290-170 of the <i>Income Tax Assessment Act (1997)</i> stating the member's intention to claim a deduction for their contributions by the time that the fund lodges its annual return for the year? Has the fund also issued an acknowledgement that such a notice has been received by that time? Both of these conditions must be met before a deduction will be available for the personal superannuation contributions.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PARTNERSHIP DISTRIBUTIONS			
Has the gross amount of the fund's share of distributions received from a partnership been included as assessable income for the year? (All distributions of partnership income or loss should be disclosed at Label I other than the fund's share of a capital gain which should be disclosed at Label A and partnership income which is non-arm's-length income which should be shown at Label U).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
TRUST DISTRIBUTIONS			
Has the amount of the fund's share of net income received from a trust been included as assessable income for the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from discretionary trusts?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If it does constitute non-arm's length income has the amount (net of related expenses) been included at Label U of section B? (A tax rate of 45% is imposed).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from a fixed trust in which the fund obtained its investment as part of a non-arm's length arrangement? (If the distribution received exceeds what might otherwise have been expected had the parties been dealing with each other at arm's length it will be regarded as non-arm's length income subject to tax at 45%. Such an amount should be disclosed at Lave U2 of Item 11 of the return).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
EXEMPT CURRENT PENSION INCOME			
Did the fund pay retirement phase superannuation income stream benefits (e.g. pensions) to a member during the year? If so, the fund's income may be wholly or partly exempt under the ECPI rules.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the exempt current pension income been calculated according the actuarial certificate's percentage and included in Label Y of the return?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

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	Y	N	N/A
SECTION C: DEDUCTIONS AND NON-DEDUCTIBLE EXPENSES			
GENERAL			
If the fund derived both assessable and exempt income, have deductions been apportioned, as appropriate, in accordance with <i>Taxation Ruling TR 93/17</i> ?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
INTEREST			
Has the fund claimed a deduction for interest expense on funds borrowed to the extent that they were applied for the purpose of earning assessable income? Australian sources disclose at Label A and overseas sources disclose at Label B.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
As superannuation funds are generally prohibited from borrowing money, does the borrowing come under one of the following exceptions? That is: <ul style="list-style-type: none"> 90 day borrowing to make payment to a member seven day borrowing to cover settlement of securities transactions limited recourse borrowing arrangement for the SMSF to purchase a single acquirable asset and the rights of the lender is limited to that asset. 	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CAPITAL WORKS DEDUCTIONS			
Has the fund claimed a building allowance write-off for capital expenditure incurred on capital works under Division 43 of the <i>Income Tax Assessment Act (1997)</i> to the extent that such capital works were used to earn assessable income during the year? If so, disclose at Label D.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the correct rate of write-off been used?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DEDUCTIONS FOR DECLINE IN VALUE OF DEPRECIATION ASSETS			
Has the fund claimed a deduction for the decline in value of its depreciating assets to the extent that such depreciating assets were used to earn assessable income? If so, disclose at Label E.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have the correct depreciation rates been used? (<i>Taxation Ruling TR 2017/2</i>)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DEATH AND DISABILITY PREMIUMS			
Does the fund have a 'whole of life' insurance policy for death and disability cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 30% of the premium paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the fund have an endowment policy for death and disability cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 10% of the premium paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the fund have other insurance policies that provide death or disability superannuation benefits?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, is any deduction claimed required to be supported by an actuary's certificate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
INVESTMENT EXPENSES			
Have all relevant investment expenses been claimed to the extent they relate to the derivation of assessable income during the year? Such expenses include investment advice fees, actuarial fees, accounting fees and certain legal costs. Such amounts should be disclosed at Label I.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

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Date: 01/02/19

	Y	N	N/A
TAX LOSSES DEDUCTED			
Is the fund claiming a tax loss from an earlier year? Note the fund's tax losses brought forward must be first deducted against the amount of any net exempt income.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SECTION D: INCOME TAX CALCULATION STATEMENT			
Have all foreign income tax offsets claimable been included as a non-refundable tax offset?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Is the fund entitled to claim an early stage investor tax offset for the year or does the fund have an amount of unused tax offset carried forward?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have all franking credits tax offsets claimable by the fund been included as a refundable tax offset?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all PAYG instalments paid during the year been included as a credit at Label K?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Did the fund pay the Supervisory Levy of \$259? Was there a Supervisory Levy adjustment upon the winding up of the fund or a Supervisory Levy adjustment because it is a new fund?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SECTION E: LOSSES			
Does the fund have tax losses or capital losses available to carry forward to later years? If so, it must complete a Losses Schedule if the amount of its unused revenue or unused capital losses is greater than \$100,000.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SECTION I: TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)			
Have you considered the application of the Taxation of Financial Arrangements (TOFA) rules to the SMSF, and whether there has been a TOFA gain or loss? (Note the TOFA rules only apply to a SMSF with the value of the SMSFs assets of \$100 million or more of the SMSF has elected to have the TOFA rules apply to it).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SECTION J: OTHER INFORMATION			
Have the trustees of the SMSF made, revoking or varying a family trust election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have the trustees of the SMSF made or revoking an interposed entity election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ADMINISTRATION AND SUBSTANTIATION			
Do you have all bank statements on hand?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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FINANCIAL STATEMENT CHECKLIST

Item	Done	Ref
ACCOUNTS		A
1. Ensure all figures used in accounts are referenced either to work done, or noted that figure is accepted and on what basis.	<input checked="" type="checkbox"/>	
2. Ensure the financial statements are reporting using market value.	<input checked="" type="checkbox"/>	
3. Ensure prior year figures agree to prior year final signed and audited accounts.	<input checked="" type="checkbox"/>	
4. Ensure accounts balance.	<input checked="" type="checkbox"/>	
5. Ensure all related party transactions have been disclosed.	<input checked="" type="checkbox"/>	
CASH AT BANK		B
1. Ensure all bank statements are available for review.	<input checked="" type="checkbox"/>	
2. Vouch ownership of the bank accounts from the bank statement to the Fund.	<input checked="" type="checkbox"/>	
3. Agree balance confirmed to reconciliation performed.	<input checked="" type="checkbox"/>	
4. Ensure that the bank account did not go into overdraft during the year (if into overdraft note the cause and time period).	<input checked="" type="checkbox"/>	
ACCOUNTS RECEIVABLE	N/A	C
1. Agree receivable to supporting documentation, for nature and taken up correctly.	<input type="checkbox"/>	
2. If the receivable amount is from a related party, ensure the amount taken up reflects normal commercial terms.	<input type="checkbox"/>	
3. Agree receivable to subsequent receipt.	<input type="checkbox"/>	
4. Vouch prior year receivable as received during the year, or else re-accrue or adjust against income/expense item.	<input type="checkbox"/>	
5. If amount not received, evaluate the recoverability of receivable.	<input type="checkbox"/>	
INVESTMENTS		D / E
1. Sight original certificates and confirm correct ownership. Ensure the investment is held in the name of the fund and is held separate from assets of the trustee, employers and related parties.	<input checked="" type="checkbox"/>	
2. Agree the value of the investment held at year end with quoted market prices.	<input checked="" type="checkbox"/>	
3. Ensure the investment is in accordance with the fund's investment strategy.	<input checked="" type="checkbox"/>	
4. Agree applications and redemptions of investments to investment statement and bank.	<input checked="" type="checkbox"/>	
5. Units in Unlisted Unit trusts	N/A	
(5A) Confirm Fund's holding in the unit trust. Ensure that the revenue belongs to the Fund.	<input type="checkbox"/>	
(5B) Reconcile funds holding of units to unit trust register and unit trust certificates.	<input type="checkbox"/>	
(5C) Review copies of unit trust financial statements and ensure the unit trust assets have been valued at Market Value.	<input type="checkbox"/>	
6. Loans to Associated Entities (in house loans)	N/A	
(6A) Sight original loan agreement.	<input type="checkbox"/>	

Fund: The GBW Superannuation Fund

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Item	Done	Ref
(6B) Ensure that loan agreement is on normal commercial terms (i.e. includes loan term, interest rates, penalty rates if loan is in default, the parties to the loan etc).	<input type="checkbox"/>	
(6C) Agree the value of the investment held at year end with loan repayment schedule.	<input type="checkbox"/>	
(6D) Confirm that the investment is in the name of the trustee and that the documentation clearly identifies that the investment is an asset of the fund.	<input type="checkbox"/>	
(6E) Is the loan within the allowable 5% limit permitted for in-house assets? If no, a written plan in accordance with section 82 of the SIS Act is required.	<input type="checkbox"/>	
7. Real Estate Properties		
(7A) Complete property searches or view the original titles for all real estate investments owned by the fund.	<input checked="" type="checkbox"/>	
(7B) Ensure that each property is owned by the trustee and is correctly and appropriately recorded as an investment of the fund. This may involve viewing a declaration of trust or similar documentation.	<input checked="" type="checkbox"/>	
(7C) Check that there are no registered encumbrances, or if so, the related liabilities are correctly reflected in the financial statements and are permitted by the SIS Act and Regs.	<input checked="" type="checkbox"/>	
(7D) Assess the valuation of the property to determine if appropriate – property valuer, trustee valuation, online service provider, real estate agent.	<input checked="" type="checkbox"/>	
(7E) Consider the lease term and rental amount to determine if conditions are on commercial basis (market rental).	<input checked="" type="checkbox"/>	
AMOUNTS OWING TO OTHER PERSONS		G
Limited Recourse Borrowing Arrangements	N/A	
1. Confirm limited recourse nature of the borrowing directly with the lender e.g. sight full loan agreement.	<input type="checkbox"/>	
2. Is there a security (bare/custodian) trust deed in place?	<input type="checkbox"/>	
3. Is the asset under the LRBA purchased in the name of the trustee of the security trustee (NOT the trustee of the superannuation fund)?	<input type="checkbox"/>	
4. Has the property under the LRBA had improvements? If the improvements result in the asset becoming a different asset, the SIS Act will have been breached.	<input type="checkbox"/>	
SUNDRY CREDITORS		F
1. Ensure there was no borrowings or debts in contravention of the SIS Act or Regulations.	<input checked="" type="checkbox"/>	
2. Vouch payment of liability subsequent to year end.	<input checked="" type="checkbox"/>	
INCOME		M
1. Review statements to ensure no TFN tax withheld, and if so ensure treated correctly (i.e. to be treated as rebateable credit in the tax return).	<input checked="" type="checkbox"/>	
2. Ensure any foreign tax credits are treated correctly (lesser of actual foreign credit or 15% foreign income).	<input type="checkbox"/>	N/A
3. For any foreign income received, ensure amount is recorded in \$AUD and that if foreign currency transactions occur, that they are converted at the appropriate currency rates and accounted for correctly.	<input type="checkbox"/>	N/A

Fund: The GBW Superannuation Fund

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Item	Done	Ref
Distributions Received	N/A	
4. Review investment statements from fund managers to ensure all distributions recognised.	<input type="checkbox"/>	
5. Ensure any discounted capital gains (as part of distribution) have been treated correctly for a fund (i.e. 1/3 discount no 50% discount).	<input type="checkbox"/>	
6. Ensure any deferred tax, tax free, tax exempt etc. components have been treated correctly.	<input type="checkbox"/>	
Partnership Distributions Received	N/A	
7. Review Partnership Agreement to ensure income is distributed accordingly.	<input type="checkbox"/>	
8. Review Partnership accounts to confirm distribution.	<input type="checkbox"/>	
9. Review Partnership in tax return.	<input type="checkbox"/>	
Dividends Received		
10. Review dividend statements or published rates or registry details and ensure franked amount, unfranked amount and franking credit components have been treated correctly.	<input checked="" type="checkbox"/>	
11. Ensure for any private companies – satisfied dividends are treated appropriately for NALI purposes.	<input type="checkbox"/>	N/A
Interest Received	N/A	
12. If SMSF derives interest income from loans – ensure interest in accordance with loan agreement and loan is not with a related party.	<input type="checkbox"/>	
Rent Received	N/A	
13. Review rental agreement or statement from real estate agent to ensure all rental income recognised.	<input type="checkbox"/>	
14. Ensure all income is recognised per the bank statement or that income has been accrued as receivable.	<input type="checkbox"/>	
15. Vouch rental payments to lease agreements to ensure correct rental amount is being charged (ensure to include any annual rent increases).	<input type="checkbox"/>	
16. Does the Fund's turnover (i.e. rental from commercial properties) require the Fund to be GST registered?	<input type="checkbox"/>	
ACCOUNTING GAINS/LOSSES		D
1. Review calculation of the movement in net market value to ensure performed correctly.	<input checked="" type="checkbox"/>	
2. Ensure change in MV calc only includes unit linked investments and not interest bearing investments.	<input checked="" type="checkbox"/>	
3. Ensure any tax deferred amounts from managed funds are adjusted against the cost base.	<input type="checkbox"/>	N/A
4. Ensure that if investment held for less than 12 months, that any capital gain is not discounted.	<input type="checkbox"/>	N/A
5. Ensure any losses are offset against any capital gains prior to any discounts being applied.	<input type="checkbox"/>	N/A
6. (6A) Was the CGT Relief applied at 30/06/2017?	<input type="checkbox"/>	N/A

Fund: The GBW Superannuation Fund

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Item	Done	Ref
(6B) If Yes, was the gain deferred?	<input type="checkbox"/>	N/A
(6C) If Yes, has the deferred gain been applied with the sale of the asset (parcel of shares)?	<input type="checkbox"/>	N/A
CONTRIBUTIONS	N/A	K
1. Obtain listing of Contributions received and dissect by Member, Member Deemed, Award and employer, noting the dates of receipt.	<input type="checkbox"/>	
2. Ensure that if there are in-specie contributions, that the amount is at market value and the asset is permitted to be transferred to the fund in accordance with SIS Section 66.	<input type="checkbox"/>	
3. Are there any members over 65? If so have they worked at least 40 hours in a 30 day consecutive period (i.e. work test declaration).	<input type="checkbox"/>	
Concessional Contributions	N/A	
4. Confirm the contributions received with the sponsoring employer (i.e. confirmation letter).	<input type="checkbox"/>	
5. If the Fund is employing a contribution reserve – ensure the appropriate ATO form NAT 74851 is on file.	<input type="checkbox"/>	
Employer Concessional Contributions	N/A	
6. Confirm contributions received with expected contributions from SuperStream messages.	<input type="checkbox"/>	
7. Ensure contributions are in accordance with the superannuation guarantee rates.	<input type="checkbox"/>	
8. Are there any members over 75? Are the contributions employer mandated and in line with SGC?	<input type="checkbox"/>	
Personal Concessional Contributions	N/A	
9. Are the members claiming a deduction for personal contributions? If so ensure there is a signed section 290-170 Notice of Intention to deduct form on file.	<input type="checkbox"/>	
10. Confirm the S290-170 notice signed and dated prior to lodgement of the personal return or the end of the financial year after the contribution was made.	<input type="checkbox"/>	
11. Ensure the fund has acknowledged the S290-170 notice.	<input type="checkbox"/>	
Non-Concessional Contributions	N/A	
12. Has the member elected to use the three year averaging provisions? If so, is the member less than 65 years of age?	<input type="checkbox"/>	
13. Is the member's TSB greater than \$1.6M? If Yes, the contribution cannot be accepted.	<input type="checkbox"/>	
(13A) Is the member's balance between \$1.4M-\$1.6M – as reduced bring forward amounts are available.	<input type="checkbox"/>	
14. Is the contribution a permissible downsizing contribution?	<input type="checkbox"/>	
15. Small Business CGT Contributions	N/A	
(15A) Ensure that if the Small Business CGT election has been used that the notice has been received by the fund.	<input type="checkbox"/>	
(15B) Was the payment made to the member within 2 years of the CGT event?		

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Item	Done	Ref
(15C) Was the payment contribution made within 30 days of the receipt by the member?	<input type="checkbox"/>	
ROLLOVERS/TRANSFERS IN	N/A	J
1. Have preserved and unpreserved components remained the same from the rollover fund?	<input type="checkbox"/>	
EXCESS CONTRIBUTIONS TAX	N/A	J
1. Check contribution tax assessment notice issued by ATO to ensure that penalty tax is calculated correctly.	<input type="checkbox"/>	
Excess Concessional Contributions	N/A	
2. Ensure the amount elected per the release authority is the amount released by the fund and treated as non-taxable.	<input type="checkbox"/>	
Excess Non-Concessional Contributions	N/A	
3. Was the amount of funds released at least one of the following: <ul style="list-style-type: none"> The amount of excess non-concessional contributions tax stated in the release authority form. The amount the member nominated The total value of the member's superannuation balance in the fund (excluding any defined benefit interest). 	<input type="checkbox"/>	
PENSIONS PAID	N/A	L
1. If first year of pension, sight Trustee minute confirming member's request for pension, and Trustee acknowledgment and agreement to pay.	<input type="checkbox"/>	
2. Account Based Pension	N/A	
(2A) Ensure members have been advised of the minimum and maximum pension limits for the year.	<input type="checkbox"/>	
(2B) Ensure the pension has been paid at least annually and within minimum and maximum limits set.	<input type="checkbox"/>	
(2C) Is the member in receipt of a non-commutable (transition to retirement) pensions?	<input type="checkbox"/>	
(2D) If yes, ensure the member did not withdraw more than 10% of their account balance. (If member is not receiving a non-commutable (transition to retirement) pension, their maximum pension is their remaining account balance).	<input type="checkbox"/>	
(2E) If pension commenced after 1 July 2007, calculate the tax free proportion. Ensure this proportion is applied to any pension payments (particularly less than 60 years of age).	<input type="checkbox"/>	
3. Account Based Pension taking a Lump Sum	N/A	
(3A) Did the member make a request in accordance with ITAR 995-1.03 for their pension to be treated as a lump sum prior to the first?	<input type="checkbox"/>	
(3B) Does the member have an Unrestricted Non Preserved Component? If yes, can be treated as a lump sum?	<input type="checkbox"/>	
(3C) Is the member under age 60?	<input type="checkbox"/>	
(3D) If yes, has a PAYG lump sum payment summary been prepared?	<input type="checkbox"/>	

Fund: The GBW Superannuation Fund

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Item	Done	Ref
4. Transfer Balance Account Reporting	N/A	
(4A) If pension commenced during the year, has the appropriate TBAR reporting been completed in the required timeframe?	<input type="checkbox"/>	
(4B) If any commutation of an income stream – has the appropriate TBAR reporting been completed in the required timeframe?	<input type="checkbox"/>	
(4C) If member was in receipt of a TRIS – has the member notified the Trustee when they have satisfied a condition of release?	<input type="checkbox"/>	
(4D) Has the appropriate TBAR reporting been completed?	<input type="checkbox"/>	
Benefits Paid	N/A	
5. For any death or disability benefits, ensure that corresponding Group Life recovery is booked (where applicable).	<input type="checkbox"/>	
6. If death benefit paid — sight death certificate.	<input type="checkbox"/>	
EXPENSES		N
1. Ensure that if expenses are paid by employer or member on behalf of the Fund that the expenses are either reimbursed to the member/employer, or the amounts are treated as a concessional or non-concessional contribution.	<input checked="" type="checkbox"/>	
GST	N/A	
2. A) No GST claim for:		
a. Fees for general legal advice		
b. Fees for the preparation of a tax return or BAS		
c. Audit fees		
d. Residential property expenses, such as insurance, agent fees etc.		
B) Reduced GST can be claimed for:		
a. Actuarial fees		
b. Administration fees		
c. Investment management fees and charges	<input type="checkbox"/>	
Borrowing	N/A	
3. If there is a limited recourse borrowing arrangement in place, ensure that no expenses for the improvement of the asset. Repairs and maintenance expenses are permitted.	<input type="checkbox"/>	
Life Insurance	N/A	
4. If fund pays insurance for members, ensure policy is registered in the name of the trustee.	<input type="checkbox"/>	
5. Does the insurance policy have a TPD component? NOTE: TPD policy is for 'any occupation', premiums are 100% tax deductible. TPD policy is for 'own occupation', premiums are 67% tax deductible. TPD policy is for 'own occupation' and is also bundled with death cover, premiums are 80% tax deductible.	<input type="checkbox"/>	

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Item	Done	Ref
Division 293 Tax	N/A	
6. If member has elected to have the superannuation fund pay the ATO directly, ensure the amount released by the fund is treated as non-taxable.	<input type="checkbox"/>	
TAXATION		A6
1. Have the small business CGT exemptions been utilised? If yes, ensure amount rolled into fund is not counted towards the non-concessional limit and amount does not exceed the CGT cap.	<input type="checkbox"/>	N/A
2. Ensure franking credits from dividends have been taken up correctly and that fund has held the share for the required period to qualify for the franking credit.	<input checked="" type="checkbox"/>	
3. Ensure foreign credits are taken up correctly, noting that the foreign tax credits allowed to be claimed is the lesser of the credit or 15% of the foreign income.	<input type="checkbox"/>	N/A
4. Ensure income from assets used to pay pension is not assessable and an actuarial certificate has been obtained to apportion the income where assets are not segregated. Ensure the non-assessable pension income proportion has been correctly applied to income, but no taxable contributions.	<input type="checkbox"/>	N/A
5. If fund has exempt current pension income, ensure expenses are apportioned between deductible and non-deductible expenses.	<input type="checkbox"/>	N/A
6. Ensure that tax has been calculated for ordinary income at 15%, unless the fund has received a notice advising it is non-complying for taxation purposes.	<input checked="" type="checkbox"/>	
7. Confirm that PAYG instalments and TFN credits paid by the fund during the period have been correctly identified and applied against the current tax liability.	<input type="checkbox"/>	N/A
MEMBER BALANCES		J
1. Review member statements as follows:		
(1A) Ensure opening balance correct and accuracy of all calculations (do add check, review of interest calc and tax calc, ensure admin.expenses and insurance premiums are correctly apportioned between member accounts).	<input checked="" type="checkbox"/>	
(1B) Review employer and member contributions to individual member accounts.	<input type="checkbox"/>	N/A
(1C) Ensure any Concessional, Non-Concessional and Gov Co-contributions correctly recorded.	<input type="checkbox"/>	N/A

Carry Forward – Shareholding Confirmation

Share type:	I00928174981 PCODE 4152		
Holder number:			
Postcode:			
Registry:			
Confirmed holding in name of S/Fund			

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

COMPLIANCE CHECKLIST

SIS Ref		N/A	Yes	No	Comments
Planning					
s 17A	Does the fund comply with SMSF rules: <ul style="list-style-type: none"> Single member – trustee is a company with 1 director who must also be the member 2-4 members – trustee is a company where all members are directors OR trustees are individuals where all members are trustees 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 19	Has the fund elected to be a 'regulated fund' with the Tax Office (check on the Tax Office website)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A15
s 106	Did the Trustee become aware of an event that would have significant adverse event?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 103	Has the Trustee kept minutes and retained them for at least 10 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A16
s 35B, 35D	Has the fund kept appropriate accounting records for at least 5 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A4
s 126K	Have you ensured the individual Trustees or directors of the corporate trustee are not disqualified persons (check trustee representation letter)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A9
s 62	Have you reviewed the Trust Deed to ensure the fund is maintained for the 'sole' purpose of providing benefits to fund members on retirement or dependents on death of members? Review the following: <ul style="list-style-type: none"> Trust deed Character and purpose of the fund's investments – do not provide financial assistance, is not running a business, are not made available for private use. Benefit payments to ensure no preserved benefits are paid before a condition of release is met 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A14
s 52B(2)(d)	Has money and assets of the fund been kept separate to money and assets of the Trustee personally (check assets are in the name of the fund)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 52B(2)(e)	Has the Trustee entered into a contract which would prevent or hinder the Trustee from properly performing the Trustee's functions and powers?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

SIS Ref		N/A	Yes	No	Comments
Investments					
Reg 4.09	Does the investment strategy consider: <ul style="list-style-type: none"> Risks involved and the expected returns Investment objectives Liquidity of the investment Cash flow requirements of the fund Diversification Ability of the Fund to discharge liabilities 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Loans to Members					
s 65	Did the fund loan money to, or provide financial assistance to a member or relative of a member of the fund?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	If so, is there a loan agreement in place and is the loan on normal commercial terms (interest charged, nominated period, default interest)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Arms length					
s 109	Were all transactions completed on a commercial basis?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arms length purchases or sales of assets were completed at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length lease arrangements have written contracts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensure any non-arm's length lease arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length loan arrangements have written contracts and a repayment schedule?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the terms, repayments and interest rates for any non-arm's length loan arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the realisation of any investments, shares issued and units allocated for any transactions with non-arm's length entities were at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Borrowings					
s 67	Did the Fund carry any borrowings during the year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Was the borrowing for the purpose of covering settlement of securities transactions as listed in s67(3)(a) (not exceeding 7 days and 10% of the value of the fund assets).	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 67(2)	Was the borrowing for the purpose of benefit payments (not exceeding 90 days and 10% of the value of fund assets)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 67(2A)	Was the borrowing for the purpose of paying surcharge or an advance instalment (not exceeding 90 days and 10% of the value of fund assets)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

SIS Ref		N/A	Yes	No	Comments
s 67(4A)	Was the borrowing for the purpose of acquiring an instalment warrant:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Does the Trust Deed all for the fund to borrow?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Has a bare trust (custodian, security or holding trust) been created for the asset?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Was a declaration of trust prepared when the asset was acquired?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is there a loan agreement in place between the lender and the fund (can be a related party, must be on commercial terms).	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have trustee minutes been put to place acknowledging that the instalment warrant conditions have been complied with?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is the asset acquired under the instalment warrant a permitted asset that the fund is able to acquire?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Acquisition of Assets From Members				
s 66	Did the fund acquire any assets from a related party of the fund – listed securities and business real property must be acquire at market value.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	In-house assets (IHAs)				
	NOTE: Funds can purchase an in-house asset as long as it is acquired at market value and the acquisition of the asset would not exceed the allowable in-house asset level of the Fund (5% market value ratio).				
s 85	Have you ensured the Trustee has not entered into a scheme that would result in an artificial reduction of the market value ratio of the fund's in-house assets and the artificial reduction would avoid application of the in-house rules?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not re-invest earnings on in-house assets?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not make any additional investments into a related unit trust?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Liens security				
Reg 13.14	Have you ensured the Trustee has NOT used fund assets for the purpose of security (other than as described in R.13.15)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reg 13.15	If the Trustee has provided a charge over the assets of the fund, is this in accordance with the limited circumstances described in R13.15?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Risk Management Statements				
Reg 13.15	Has the Trustee of the fund directly undertaken a derivatives transaction and in doing so, provided a charge over the assets of the fund as required by the approved exchange that is trading in derivatives on the Trustee's behalf?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	If yes, has the fund prepared a Derivatives Risk Management Statement (DRS)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

SIS Ref	N/A	Yes	No	Comments
Reserves				
Reg 5.03	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the fund maintain reserves?				
If yes, has the trustee credited (or debited) the investment return to the reserve account, taken into consideration:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
a) The return on investments; and				
b) The extent to which costs of the fund exceed the costs charged to the member's account; and				
c) The level of the reserves				
Are the investment returns being allocated to members in a manner that is fair and reasonable?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Payment of Benefits				
Reg 6.17	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Have preserved and restricted non preserved components only been paid in cash on retirement (no intention to become gainfully employed on a part time or full time basis) OR the member attained age 65?				
Contributions				
Reg 7.04	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Contributions were accepted by the fund in respect of members under age 65.				
Where member has reached 65 but not 75, contributions only been accepted where:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• The contributions are mandated employer contributions; OR				
• The member is employed for at least 40 hours in a 30 days consecutive period during the year (work-test)				
Where member has reached age 75, the contributions are under an award and are mandatory contributions.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Minimum Benefit to be Maintained				
Reg 5.08	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Have minimum benefits been maintained for Accumulation Fund members (the sum of member financed benefits plus member's mandated employer financed benefits. These include employer contributions, roll-overs and transferred benefits.				

	Member's name	Date of birth	Age as at 30 June 2018
1.	Carmelo Ginardi	11/01/1959	59
2.	Angela Barone	31/08/1954	63
3.	Eleonora Ginardi	22/08/1965	52
4.	Daniel Wright	02/11/1964	53

Fund: The GBW Superannuation Fund

Prepared by: BO

Reviewed by: CC

Year: 30 June 2018

Date: 29/01/2019

Date: 01/02/19

SIS Ref		N/A	Yes	No	Comments
Accounts					
s 35B	Have the accounts been prepared that include a statement of financial position and an operating statement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A4
s 35C(1)	Has the Trustee provided the auditor any document requested by the auditor relevant to preparing the audit report within 14 days of such request?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Lodgement of ATO/Tax Return					
s 35D	Has the Trustee lodged or caused to be lodged with the ATO within the prescribed period a return in the approved format including all such information required by the form?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Has the Fund's supervisory levy and tax liability been paid?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records in relation to income received, deductions claimed for administrative and operating expenses and sales/purchases of assets for Capital Gains Tax purposes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records of the tax file numbers of members?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
If a Breach Has or May Occur					
s 129	If a breach as occurred, the Trustee must be notified of the breach in writing. It should set out the problem, what the Trustee is required to do and the time frame in which a reply from the Trustee is required.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

The GBW Superannuation Fund
Trustee Representation Letter
For The Year Ended 30 June 2018

The Audit Partner
Anthony W Boys

Dear Sir,

In connection with your examination of the financial reports of the The GBW Superannuation Fund as at 30 June 2018, and for the year then ended, the following representations are made which are true to the best of our knowledge and belief.

(1) Fund Books/Records/Minutes

All financial books, records and related data have been made available to you, including minutes of trustees' meetings and trust deed.

(2) Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

(3) Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets appearing in the statement of Financial Position.
- b) No assets of the fund have been pledged to secure liabilities of the fund or of others.

(4) Investments

- a) Investments are carried in the books at market value at 30 June 2018.
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.

(5) Trust Deed

The fund is being conducted in accordance with its trust deed.

(6) Superannuation Legislation

The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations, and relevant prescribed requirements.

- a) The trustees have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed.
- b) Any vacancy among the trustees is filled in accordance with the trust deed.
- c) The trustees have complied with all the trustee standards set out in the Regulations and the covenant prescribed by SIS section 52.

(7) Investment Standards

The trustees have complied with all the Investment Standards set out in the Superannuation Industry (Supervision) Regulations.

(8) Subsequent Events

No events or transactions have occurred since 30 June 2018 or are pending, which have a material effect upon the fund's state of affairs at that date, or which are of significance in relation to the fund's affairs as to require mention in notes to the financial statements in order to ensure they are not misleading as to the state of affairs or results of operations.

Yours Faithfully

GBW Superannuation Pty Ltd
Trustee

.....
Carmelo Ginardi - Director

.....
Date

.....
Angela Barone - Director


.....
Date

.....
Eleonora Ginardi - Director

.....
Date

.....
Daniel Wright - Director

.....
Date

MCA Chartered Accountants			
QUERY LIST (Superannuation) 		WP Ref A11 Preparer BO Date 24/12/2018 Reviewer _____ Date _____	
CLIENT	GBW Superannuation Fund		
YEAR	2017-2018		
NO	QUERY	ANSWER/ACTION	OK
1	Bank statements- Require bank statements from 01/07/17 to 30/06/18 for: CBA Account CBA Term Deposit	Saved in Source Documents Received and reconciled, BO 28/01/2019	OK
2	Require final settlement statement for property, and contract	Received settlement statement. Saved in source documents with Lawyer Email Settlement Docs received, BO 28/01/2019 Note - Caneroam Investments Pty Ltd is Carmelo Ginardis Company (this appears on 1 settlement statement) Yes, below details appears on Settlement St for Unit 1 - "\$10,000 Debt owing to Caneroam Investments Pty Ltd." Please advise any action required for above debt in BGL? This should reconcile out to the payment on 23/01/18 Yes, BO 29/01/2019 Please also address to queries 9 & 10 below.	OK
3	<u>Auditor's Remuneration - \$275.00</u> Under source documents we found three invoices for MCA accountancy fee, but no audit fee invoice was saved separately, hence per LY we have recorded \$275.00 as audit fees.	Saved in Source Documents Received and recorded, BO 28/01/2019	OK
4	<u>Rental Property Expenses :</u> (Council Rates, Water charges, Body Corp. fee) Please note in CY various payments were debited towards property expenses, however we will be able to code the same to correct a/c codes once final settlement statement and contract are received. (per query no. 2 above) <u>FYI – Under source docs Settlement statement is saved with file name "Draft Figures". Please advise if the</u>	Requested from client- finalise WP's without per ACM. We will get client to provide when we go to give them the signed documents. Ok, recorded rental expenses based on MCA comments added under spreadsheet (refer below query no. 5), BO 28/01/2019 Please note no rental income was received in current year. Hence should we capitalise all CY rental	OK

	<p><u>same is final and to be considered for Property WP.</u></p>	<p>expenses and add the same to cost base of respective properties?</p> <p>No we will expense client has intention to rent in FY19</p> <p>Ok, BO 29/01/2019</p>	
5	<p><u>Bank Data Clearing - \$942,791.27 Dr</u></p> <p>In the absence of adequate details currently we have coded various amounts to bank data clearing.</p> <p>Please refer to BO comments in GL saved under doc manager and provide details for the same to code these amounts to correct accounts.</p>	<p>See my Notes on your spreadsheet</p> <p>Complied, BO 28/01/2019</p>	OK
6	<p><u>88000 - Sundry Creditors - \$492.80</u></p> <p>Please note accountancy fee payable of \$492.80 was been c/f from FY 2014 and in CY also no such payment was made, hence Sundry Creditors of \$492.80 still remains outstanding at 30/06/2018.</p>	<p>Please attach last year's WP and MCA will include in Send out letter</p> <p>Relates to accounting fee</p> <p>Ok, BO 28/01/2019</p>	OK
7	<p><u>Contributions - Nil</u></p> <p>Please note last year Non-Concessional Contributions of \$500.00 each was recorded for both the members, but in CY no such contributions have been received.</p>	<p>Ok noted – this was government contribution in PY. Accept</p> <p>Ok, BO 28/01/2019</p>	OK CC
8	<p><u>Pension Payments</u></p> <p>Under bank data clearing a/c few payments debited seems to be towards pension withdrawals.</p> <p>Please note we will be able to process pension (if any) at second stage once above query no 5 is resolved.</p> <p><u>NOTE: Currently all three members have accumulation account balance. (No Pension a/c per Opening TB)</u></p>	<p>Noted</p> <p>Ok, BO 28/01/2019</p>	OK CC
9	<p><u>Real Estate Properties (Australian - Non Residential) Unit 1 & Units 3, 139 Junction Road, Clayfield</u></p> <p>Please advise if these properties are residential or commercial?</p> <p>Currently we have coded these to “77250 - Real Estate Properties (Australian - Non Residential)”</p>	<p>They are commercial.</p> <p>Note no GST to be claimed as client is under GST turnover.</p> <p>Ok, BO 29/01/2019</p>	
10	<p><u>Unit 1, 139 Junction Road, Clayfield - \$467,503.65</u> <u>Unit 3, 139 Junction Road, Clayfield - \$469,976.88</u></p> <p>We have prepared DRAFT workpapers to reconcile total purchase cost of above properties.</p> <p>Please review work paper “E_ Real Estate Properties 2018” and advise if any further action required to take up rental expenses adjustments that are reflected on settlement statements?</p>	<p>See my notes and reconciliation- you should reconcile out to the payment.</p> <p>You have not recorded any of the settlement statement adjustments to the respective accounts.</p> <p>Complied, BO 29/01/2019</p>	

MINUTES OF THE MEETING OF THE TRUSTEES GBW SUPERANNUATION FUND

Venue: 50 Kildare Street, Carina Qld 4152

Date: 01/07/2017

Trustees: GBW Superannuation Pty Ltd

**Present: Carmelo Ginardi
Angela Barone
Eleonora Ginardi
Daniel Wright**

Chair: Carmelo Ginardi

The trustees have resolved that the following Investment Strategy be adopted, regularly reviewed, and implemented for the GBW Superannuation Fund.

Investment Strategy

As per Regulation 4.09 of the Superannuation Industry Supervision (SIS) Regulations, this investment strategy has been formulated by the trustees with specific regard to:

- the risk and likely return from its investments having regard to the objectives of the fund and its cash flow requirements;
- the composition of the fund's investments as a whole, including the extent to which they are diverse or involve exposure of the fund to risks from inadequate diversification;
- the liquidity of the fund's investments, having regard to its expected cash flow requirements;
- the ability of the fund to discharge its existing and prospective liabilities;
- whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

Investment Objectives:

The investment objectives of the Fund are as follows:

- To target a total annual real return of 3% per annum above the Australian inflation rate. For example, if the Australian inflation rate for the financial year is 3%, the return objective for the year would be 6%.
- To preserve the capital of the fund as much as possible through the investment cycle, whilst paying out income streams to members in the pension phase of the fund.

Cash Flow Requirements:

As the members of the fund are all in the Pension phase, the cash flow requirements of the fund will include pension payments and the expenses of the fund. This is estimated in total to be approximately 5% of the value of the fund at the start of the financial year.

Composition of Investments:

Asset Allocation:

The trustees will invest in a diversified portfolio of assets from across three broad types of investments, according to the trustee's assessment of risk and likely returns from each asset at any point in time, and taking into account the objectives and cash flow requirements of the fund:

- **Defensive assets:** these are highly secure with a very low risk of capital loss such as Cash and Term Deposits.
- **Moderately Defensive assets:** these are defensive assets with fixed income characteristics, however with added price and/or default risks of varying degrees. This includes Government bonds, investment grade corporate bonds & subordinated debt, mortgage trusts etc.
- **Risk assets:** these offer the highest potential returns but also the highest volatility and risk of permanent capital loss. This includes Australian and international equities, property trusts, direct property, commodities, currencies, collectibles, and derivatives.

Diversification between asset classes and within each asset class will reduce concentration and underperformance risk.

The trustees will use an active strategic approach to allocating to the different types of assets to take advantage of positive market conditions where they exist, but also to attempt to actively manage risk in negative market conditions (particularly in Risk assets).

However this is managed within the framework of the following asset allocation limits, and long-term benchmarks:

	Benchmark	Min	Max
Defensive Assets	30%	10%	100%
Moderately Defensive Assets	45%	0 %	60%
Risk Assets	25%	0 %	30%

Further to this, the trustees will limit investment in the various Risk assets to the following maximum limits:

	Maximum fund investment
Equities	30%
Property	80%
Collectibles	10%
Commodities	5%
Currencies	5%

Exposure to any asset class includes both Australian and International based assets, and can be either via direct investments (either listed on an exchange or not), managed investments, or via derivative contracts (either exchange traded or over-the-counter). Derivative exposures are calculated as:

- *“Buy to open” options & warrants*: Market value of the position.
- *“Sell to open” options*: The profit or loss of the open position plus any cash margin covering the position.
- *All futures & CFD contracts to open*: The profit or loss of the open position plus any cash margin covering the position.

Investment Selection:

The trustees will draw on a range of research sources to generate individual investment ideas.

The trustees will invest in a portfolio of medium to long-term core positions that it considers to be of high asset quality, and are priced at or below what it considers ‘fair value’. Given all the members are in the pension phase, the income yield potential of each investment will be a key consideration.

This is combined with some shorter-term trading opportunities (predominantly in Risk assets) based on shorter-term indicators of price appreciation potential.

Liquidity to meet cash flow requirements

As the members are all in the Pension phase, the cash flow requirements of the fund (as stated above) are approximately 5% per annum of the fund assets.

The trustees will maintain a sufficient cash balance in the fund’s bank account to meet its outgoing cash flow requirements when they fall due.

Further to this, the trustees will also ensure that the liquidity of the vast majority of underlying individual investments is sufficient such that any unexpected cash flow requirements can easily be met by selling assets.

Ability of the fund to discharge its existing and prospective liabilities

As the members of the fund are in the Pension phase, the existing and prospective liabilities of the fund will include:

- pension liabilities paid on a regular basis; and
- expenses that are paid on a semi regular basis; and
- death benefits from the unexpected death of a member where a death benefit nomination requires benefit payments to beneficiaries.

The composition and liquidity of all investments will ensure that all existing and prospective liabilities of the fund can easily be met.

Insurance for members

The trustees have considered if the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

Based on a needs analysis by the trustees, and taking into account the members age and any other insurance the members may already hold, the trustees have concluded that it should hold the following insurance cover for the members:

Member	Insurance Type	Amount
Carmelo	Death	
	Total & Permanent Disablement	
	Income Protection	
Angela	Death	
	Total & Permanent Disablement	
	Income Protection	
Eleonora	Death	
	Total & Permanent Disablement	
	Income Protection	
Daniel	Death	
	Total & Permanent Disablement	
	Income Protection	

Signed :

GBW Superannuation Pty Ltd

Trustee

.....
Carmelo Ginardi (Chair)

Director

Date : / /

**Deed of Variation of Superannuation Trust Deed for the
GBW Superannuation Fund**

31 August 2017

Trustee company:

GBW Superannuation Pty Ltd, ACN 128 289 430

Members:

**Angela Barone and Eleonora Ginardi and Carmelo Ginardi and
Daniel Wright**

ANTHONY MICALIZZI
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Super Fund Lookup

THE GBW SUPERANNUATION FUND

ABN:	52 941 939 792 View record on ABN Lookup		
ABN Status:	Active from 19 Apr 2000		
Fund type:	ATO Regulated Self-Managed Superannuation Fund		
Contact details:	PO BOX 2745 FORTITUDE VALLEY QLD 4006		
Status:	Complying		
Previous fund name	From	To	
GBW SUPERANNUATION FUND	19 Apr 2000	25 Aug 2009	
ABN last updated:	04 Mar 2011		Record extracted: 21 Dec 2018

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

The GBW Superannuation Fund

Minutes of a meeting of the Director(s)

held on / / 2019 at PO Box 2745, Fortitude Valley, Queensland 4006

PRESENT:	Angela Barone, Carmelo Ginardi, Eleonora Ginardi and Daniel Wright
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the superannuation fund be signed.
ANNUAL RETURN:	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
ALLOCATION OF INCOME:	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2018.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2018.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Mca (Qld) Accountants Pty Ltd</p> <p>act as tax agents of the Fund for the next financial year.</p>

Minutes of a meeting of the Director(s)

held on / / 2019 at PO Box 2745, Fortitude Valley, Queensland 4006

TRUSTEE STATUS:

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

.....
Carmelo Ginardi

Chairperson

AUDITOR ENGAGEMENT LETTER

To: The Trustees of the The GBW Superannuation Fund

Scope

You have requested that we audit the financial report of the The GBW Superannuation Fund, which comprises the balance sheet as at 30 June 2018, the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of the The GBW Superannuation Fund by
GBW Superannuation Pty Ltd
Trustee

Director – Carmelo Ginardi

Date

Director – Angela Barone

Date

Director – Eleonora Ginardi

Date

Director – Daniel Wright

Date

29 June 2018

THE TRUSTEES
The GBW Superannuation Fund
PO Box 2745
FORTITUDE VALLEY QLD 4006

Dear Trustees,

RE: THE GBW SUPERANNUATION FUND

The purpose of this letter is to provide you with further information regarding our fees and to set out our understanding of the terms of this engagement and the nature of the services we will provide for the year ended 30 June 2018.

SCOPE OF OUR WORK

We will perform the following services:

- Preparation of financial statements
- Preparation of income tax returns
- General advice on various tax and accounting issues

Our procedures will be limited to those related to the above services, and accordingly (except where indicated above):

- no audit or review will be performed, and therefore no assurance will be expressed;
- our engagement cannot be relied upon to disclose fraud or other irregularities or errors. However, we will inform you if any such matters do come to our attention in the course of our engagement.

TIMING OF YOUR WORK

We advise in order to meet Australian Tax Office deadline requirements we require your work to be forwarded no later than 31 January every year. We will contact you in the near future with respect to providing you with a check list of the information we will require.

INFORMATION TO BE PROVIDED BY YOU

Under this engagement, you will be responsible for providing all information required to enable us to prepare your financial accounts and taxation returns as efficiently and quickly as possible.

OUR FEES

Our fees, which will be billed as work progresses, are based on the time taken by staff assigned to the engagement plus direct out of pocket expenses. Our hourly charge rate is as follows:

Tony Micalizzi	\$330 per hour plus GST
Taneile White	\$210 per hour plus GST
Peter Foo	\$140 per hour plus GST
Courtney Henderson	\$140 per hour plus GST
Susan Scully	\$100 per hour plus GST
Beverley Cope	\$70 per hour plus GST

This quotation is conditional upon receiving the required information to a satisfactory standard. Should this not be the case, we reserve the right to amend this quotation at a later date.

CHANGE ORDER

In the event that you do not provide all of the information required to complete your work, or if we find that we are required to complete work beyond the scope of our quotation, we will furnish you with a Change Order which will specify the additional cost of our services. We will not commence that work until you have signed and returned the Change Order to us.

CLIENT SERVICE

Our main objective is to assist our clients maintain and increase profitability. Our staff are available to you at any time should you have any queries or require advice on a business-related matter.

Your file is being managed by Taneile White.

We are committed to providing high quality client service. If you have any concerns or queries about the service you are receiving, please contact the director in charge of your file immediately. We will look into the matter promptly and thoroughly, to address any problems.

We value your comments and would be pleased to hear from you in relation to our service.

We thank you for the opportunity to be of service to you.

We draw your attention to the fact the firm is covered by a Limitation of Liability Scheme as prescribed by the relevant state professional standards legislation.

Please contact our office if you wish to discuss any of the issues addressed in this letter or require additional information.

Yours sincerely
MCA Chartered Accountants

A handwritten signature in black ink, appearing to read 'T White', written in a cursive style.

Taneile White
Director

F:\HSoft\Doc\DocBase\Clients\GINA0010\2018\WP\GINA0010_A18_MCA Engagement_2018.doc

I understand and acknowledge the terms of your engagement.

Name: Carmelo Ginardi
Date: 29 June 2018

2018 Workpapers

Section B - E

Assets

BANK RECONCILIATION REPORT - SUMMARISED

For the period from 01/07/17 to 30/06/18

<u>Details</u>	<u>Effective Date</u>	<u>Reference</u>	<u>Amount</u>	<u>BS Date</u>
<u>06400012495461 GBW S/F</u>				
Opening Balance	01/07/17		\$32,155.78 IF	
<u>Plus: Deposits</u>				
Total of all deposits from 01/07/17 to 30/06/18			1,422,279.73	
<u>Less: Withdrawals Incl. Cheques</u>				
Total of all withdrawals from 01/07/17 to 30/06/18			951,902.18	
Closing Balance			\$502,533.33 IF	
<u>Plus: Unpresented Cheques</u>				
			\$0.00	
<u>Plus: Unpresented Withdrawals</u>				
			\$0.00	
<u>Less: Unpresented Deposits</u>				
			\$0.00	
Bank Statement Balance	30/06/18		\$502,533.33 IF	



Your Statement

Statement 34 (Page 1 of 2)

Account Number 06 4000 12495461

Statement Period 1 May 2018 - 31 Jul 2018

Closing Balance \$503,147.89 CR

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



037

THE DIRECTORS
 PO BOX 2745
 FORTITUDE VALLEY BC QLD 4006

Direct Investment Account

Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: GBW SUPERANNUATION PTY LTD IN TRUST FOR
 GBW SUPERANNUATION FUND

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

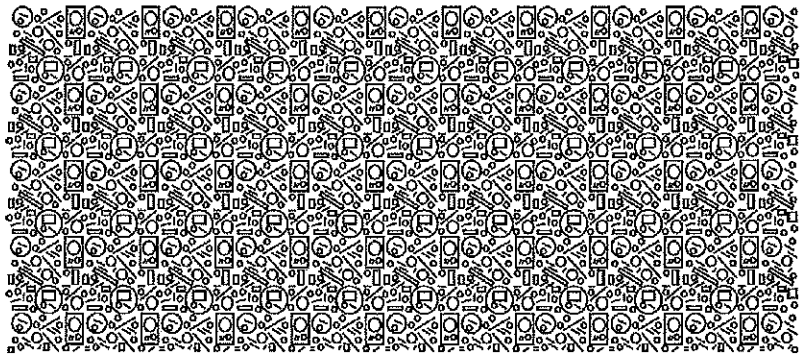


*# 7936.16662.1.1 ZZ258P3 0303 AR.R3.S131.D212.L V06.00.25

Date	Transaction	Debit	Credit	Balance
01 May 2018	OPENING BALANCE			\$506,475.67 CR
01 May	Credit Interest		624.46	\$507,100.13 CR
01 May	Account Fee	5.00		\$507,095.13 CR
04 May	BPAY BCC RATES 78550 CommBiz 50000004404253 BCC GBWSup8	71.50		\$507,023.63 CR
04 May	BPAY BCC RATES 78550 CommBiz 50000004404279 BCC GBWSup10	374.60		\$506,649.03 CR
10 May	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 98324684000171877 ATO Super	3,213.51		\$503,435.52 CR
23 May	BPAY QLD URBAN UTILITIES. 112144 CommBi 101081737900009-Urban Unit 8	187.17		\$503,248.35 CR
31 May	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clay BC U3	675.00		\$502,573.35 CR
31 May	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1	675.00		\$501,898.35 CR
01 Jun	Credit Interest		642.48	\$502,540.83 CR
01 Jun	Paper Statement Fee	2.50		\$502,538.33 CR
01 Jun	Account Fee	5.00		\$502,533.33 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$4,124.68			
01 Jul	Credit Interest		619.56	\$503,152.89 CR

Account Number

06 4000 12495461



Date	Transaction	Debit	Credit	Balance			
01 Jul	Account Fee	5.00		\$503,147.89 CR			
31 Jul	2018 CLOSING BALANCE			\$503,147.89 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$506,475.67 CR		\$5,214.28		\$1,886.50		\$503,147.89 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

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

IMPORTANT NOTICE

New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.



037

THE DIRECTORS
 PO BOX 2745
 FORTITUDE VALLEY BC QLD 4006

Account Number 06 4000 12495461

Statement Period 1 Feb 2018 - 30 Apr 2018

Closing Balance \$506,475.67 CR

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

Direct Investment Account

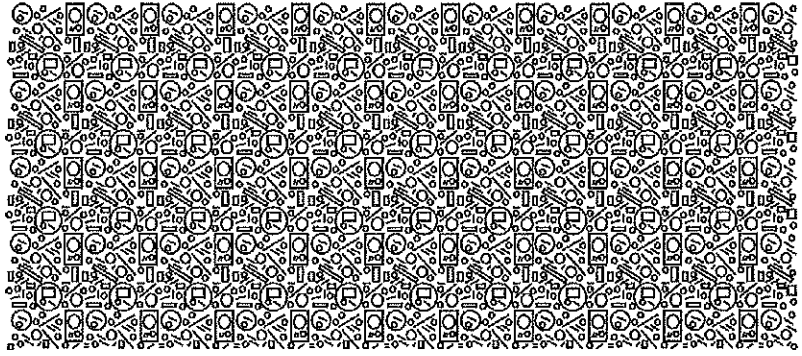
Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: GBW SUPERANNUATION PTY LTD IN TRUST FOR
 GBW SUPERANNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
01 Feb 2018	OPENING BALANCE			\$508,727.69 CR
01 Feb	Credit Interest		713.34	\$509,441.03 CR
01 Feb	Account Fee	5.00		\$509,436.03 CR
09 Feb	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744603 HR Sol. Super	299.59		\$509,136.44 CR
09 Feb	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744579 HR Super U1	1,504.06		\$507,632.38 CR
22 Feb	BPAY BCC RATES 78550 CommBiz 500000004404253 BCC GBWSupU1	556.30		\$507,076.08 CR
28 Feb	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clayf BC U8	675.00		\$506,401.08 CR
01 Mar	Credit Interest		584.53	\$506,985.61 CR
01 Mar	Account Fee	5.00		\$506,980.61 CR
15 Mar	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBW S U3	374.60		\$506,606.01 CR
15 Mar	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1	675.00		\$505,931.01 CR
15 Mar	BPAY QLD URBAN UTILITIES. 112144 CommBi 101081737900009 Urban Unit 8	187.17		\$505,743.84 CR
29 Mar	Direct Credit 088147 TLS ITM DIV 001213543677		151.80	\$505,895.64 CR
01 Apr	Credit Interest		645.03	\$506,540.67 CR
01 Apr	Account Fee	5.00		\$506,535.67 CR

*# 12029.19945.1.1 ZZ256R3 0303 AR.P3.S131.D120.L V06.00.24



Date	Transaction	Debit	Credit	Balance			
18 Apr	Audit Certificate Fee	60.00		\$506,475.67 CR			
30 Apr	2018 CLOSING BALANCE			\$506,475.67 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$508,727.69 CR		\$4,346.72		\$2,094.70		\$506,475.67 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
30 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

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



037

THE DIRECTORS
 PO BOX 2745
 FORTITUDE VALLEY BC QLD 4006

Account Number 06 4000 12495461

Statement Period 1 Nov 2017 - 31 Jan 2018

Closing Balance \$508,727.69 CR

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

Direct Investment Account

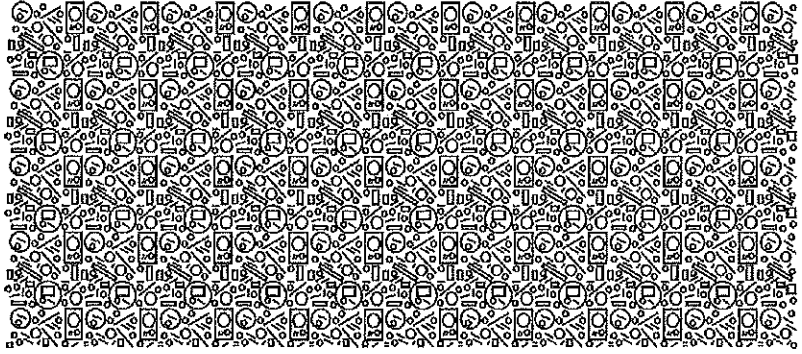
Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: GBW SUPERANNUATION PTY LTD IN TRUST FOR
 GBW SUPERANNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
01 Nov 2017	OPENING BALANCE			\$29,933.02 CR
01 Nov	Credit Interest		12.71	\$29,945.73 CR
01 Nov	Account Fee	5.00		\$29,940.73 CR
02 Nov	Direct Credit 301500 GBW DEVELOPMENTS Co MCA Inv 7538	275.00		\$29,665.73 CR
	<i>Acc Fees</i>			
27 Nov	Direct Credit 301500-GBW Superannuati Co HR Trust Ac Depos	5,000.00		\$24,665.73 CR
	<i>Deposit Unit 3</i>			
30 Nov	Direct Credit 301500 GBW DEVELOPMENTS Co MCA Inv 7734	2,706.00		\$21,959.73 CR
	<i>Acc Fees</i>			
01 Dec	Credit Interest		11.88	\$21,971.61 CR
01 Dec	Paper Statement Fee	2.50		\$21,969.11 CR
01 Dec	Account Fee	5.00		\$21,964.11 CR
05 Dec	Direct Credit 301500 GBW Superannuati Co HR Trust Dep Un 1	5,000.00		\$16,964.11 CR
	<i>Deposit Unit 1</i>			
07 Dec	BPAY HOLDING REDLICH QLD 71571 CommBiz 4697769 HR Sol Super	2,291.96		\$14,672.15 CR
	<i>Legal Fees Unit 3</i>			
11 Dec	Direct Credit 025701 FIN MARKETS CDA 36385701		1,417,514.35	\$1,432,186.50 CR
	<i>From Bank</i>			
11 Dec	Direct Credit 301500 GBW Superannuati Co HR Tru Settlem U3	462,684.92		\$969,501.58 CR
	<i>Settlement Fees Unit 3</i>			
21 Dec	BPAY ASIC 17301 CommBiz 2291282894305 Asic Super	48.00		\$969,453.58 CR
01 Jan	Credit Interest		838.51	\$970,292.09 CR
01 Jan	Account Fee	5.00		\$970,287.09 CR
04 Jan	Direct Credit 301500 GBW Superannuati Co HR Trust Fund Un 1	450,700.00		\$519,587.09 CR
	<i>Settlement Fees Unit 1</i>			

*# 7897.12806.1.1 ZZ258F3 0303AR.R3.S131.D031.L.V06.00.24



Date	Transaction	Debit	Credit	Balance
17 Jan	BPAY DEFT PAYMENTS.96503 CommBiz 258949882911233 Clay BC U3	670.00		\$518,917.09 CR
23 Jan	Transfer To COMMBIZ TRANSFER Funds Purch Unit 1	10,000.00		\$508,917.09 CR
25 Jan	BPAY BCC RATES 78550 CommBiz 50000004404279 BCC GBW Supe	189.40		\$508,727.69 CR
31 Jan 2018	CLOSING BALANCE			\$508,727.69 CR
	Opening balance	- Total debits	+ Total credits	= Closing balance
	\$29,933.02 CR	\$939,582.78	\$1,418,377.45	\$508,727.69 CR

Early Corp term
Refund to Government for power exp by Unit 1.
Notes

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

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



037

THE DIRECTORS
 PO BOX 2745
 FORTITUDE VALLEY BC QLD 4006

Total amount of taxable
 Bank services including
 GST \$2.50

Total GST paid on
 taxable Bank services \$0.23

Account Number 06 4000 12495461

Statement
 Period 1 Aug 2017 - 31 Oct 2017

Closing Balance \$29,933.02 CR

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



Direct Investment Account

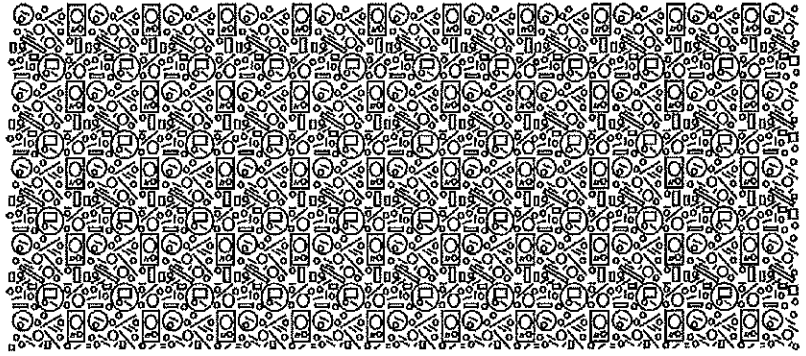
Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: GBW SUPERANNUATION PTY LTD IN TRUST FOR
 GBW SUPERANNUATION FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

GST: All transactions marked with a (T) are GST inclusive. This means that the GST has been paid on these transactions and no additional payment is necessary.

Date	Transaction	Debit	Credit	Balance
01 Aug 2017	OPENING BALANCE			\$32,163.99 CR
01 Aug	Credit Interest		13.66	\$32,177.65 CR
01 Aug	Account Fee	5.00		\$32,172.65 CR
01 Aug	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 529419397921260 ATO Super	2,236.00		\$29,936.65 CR
11 Aug	Direct Credit 301500 GBW DEVELOPMENTS Co MCA Inv 7455	229.90		\$29,706.75 CR
01 Sep	Credit Interest		12.65	\$29,719.40 CR
01 Sep	Account Fee	5.00		\$29,714.40 CR
28 Sep	Direct Credit 301500 GBW DEVELOPMENTS Co MCA Inv 7538	275.00		\$29,439.40 CR
28 Sep	Direct Credit 088147 TLS FNL DIV 001206478871		213.90	\$29,653.30 CR
29 Sep	Return No account or incorrect account n Micalizzi Chartered Accountant invoice No 7538 Value Date: 28/09/2017		275.00	\$29,928.30 CR
29 Sep	(T) DE Reject Return Fee	2.50		\$29,925.80 CR
01 Oct	Credit Interest		12.22	\$29,938.02 CR



Date	Transaction	Debit	Credit	Balance
01 Oct	Account Fee	5.00		\$29,933.02 CR
31 Oct	2017 CLOSING BALANCE			\$29,933.02 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$32,163.99 CR		\$2,758.40		\$527.43		\$29,933.02 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

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



Account Number 06 4000 12495461

Statement Period 1 May 2017 - 31 Jul 2017

Closing Balance \$32,163.99 CR

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



037

THE DIRECTORS
 PO BOX 2745
 FORTITUDE VALLEY BC QLD 4006

Direct Investment Account

Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

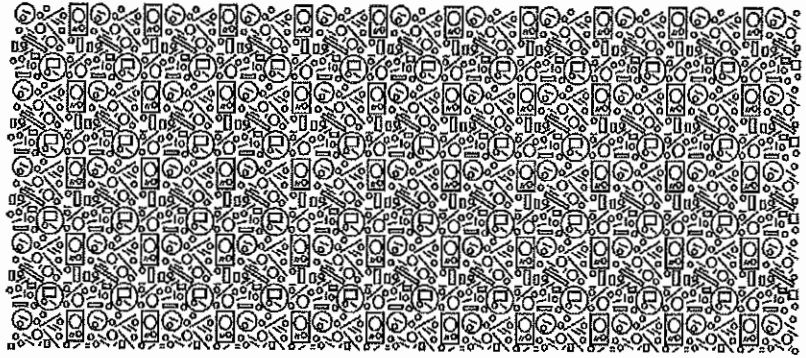
Name: GBW SUPERANNUATION PTY LTD IN TRUST FOR
 GBW SUPERANNUATION FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
01 May 2017	OPENING BALANCE			\$35,183.71 CR
01 May	Credit Interest		28.16	\$35,211.87 CR
01 May	Account Fee	5.00		\$35,206.87 CR
11 May	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 98324684000171877 ATO GBWSuper	3,057.66		\$32,149.21 CR
01 Jun	Credit Interest		14.07	\$32,163.28 CR
01 Jun	Paper Statement Fee	2.50		\$32,160.78 CR
01 Jun	Account Fee	5.00		\$32,155.78 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2017 is \$258.94			
01 Jul	Credit Interest		13.21	\$32,168.99 CR
01 Jul	Account Fee	5.00		\$32,163.99 CR
31 Jul 2017	CLOSING BALANCE			\$32,163.99 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$35,183.71 CR		\$3,075.16		\$55.44		\$32,163.99 CR

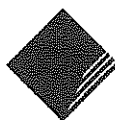
*# 7655.11888.1.1 ZZ258R3 0303 AR.R3.S131.D211.L.V06.00.22



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

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

Financial Markets Operations
Premium Business Service

Statement Number 70 (Page 1 of 1)

Statement Begins 01 July 2017

Statement Ends 31 August 2017

Closing Balance \$1,410,151.81

Enquiries 1800 643 837

THE DIRECTORS
GBW SUPERANNUATION PTY LTD
PO BOX 2745
FORTITUDE VALLEY BC QLD 4006

All transactions are subject to confirmation, clearance and receipt of funds (where applicable).
Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available by telephoning 13 22 21.

Cash Deposit Account Statement

Account Number 36385701
Account Name GBW SUPERANNUATION PTY LTD

Summary of Cash Investments

Category	Balance	Rate	Interest Frequency	Maturity Date
Fixed Term Deposit	\$1,410,151.81	1.950%	At Maturity	10/10/2017

Transaction Details

Date	Description	Details	Transaction Amount	Balance
01 Jul 17	Opening Balance			\$1,405,063.01
08 Aug	Reinvested Deposit	Due 10 Oct 17 @ 1.150%	\$1,410,107.38	
	Interest		\$5,044.37	
	Matured Term Deposit	Due 08 Aug 17 @ 2.080%	\$5,044.37	\$1,410,107.38
09 Aug	Withdrawal		\$-1,410,107.38	\$0.00
	Interest		\$44.43	
	Fixed Deposit	Due 10 Oct 17 @ 1.950%	\$1,410,151.81	\$1,410,151.81
31 Aug 17	Closing Balance			\$1,410,151.81

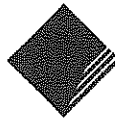
Additional account information

For additional information, contact your bank contact or call the number listed above for enquiries.

Billers code: 18382
Ref: 36385701

Deposit Funds via the Telephone or Internet

You can use BPAY® to deposit funds into your Account up to a maximum of \$250,000. Contact your financial institution for details about BPAY. ® Registered to BPAY Pty Ltd ABN 69 079 137 518. An Electronic Banking General Information and Terms and Conditions document is available from your relationship manager, any branch of the Commonwealth Bank or by calling 13 2221. You should consider this document in making any decision about BPAY and consider whether or not it is appropriate for you.



Statement Begins 01 September 2017

Statement Ends 30 September 2017

Closing Balance \$1,410,151.81

Enquiries 1800 643 837

THE DIRECTORS
GBW SUPERANNUATION PTY LTD
PO BOX 2745
FORTITUDE VALLEY BC QLD 4006

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Cash Deposit Account Statement

Account Number 36385701
Account Name GBW SUPERANNUATION PTY LTD

Summary of Cash Investments

Category	Balance	Rate	Interest Frequency	Maturity Date
Fixed Term Deposit	\$1,410,151.81	1.950%	At Maturity	10/10/2017

Transaction Details

Date	Description	Details	Transaction Amount	Balance
01 Sep 17	Opening Balance			\$1,410,151.81
30 Sep 17	Closing Balance			\$1,410,151.81

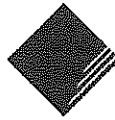
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**Billers code: 18382**
Ref: 36385701

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Statement Begins 01 October 2017

Statement Ends 31 October 2017

Closing Balance \$1,414,822.70

Enquiries 1800 643 837

THE DIRECTORS
GBW SUPERANNUATION PTY LTD
PO BOX 2745
FORTITUDE VALLEY BC QLD 4006

All transactions are subject to confirmation, clearance and receipt of funds (where applicable).
Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available by telephoning 13 22 21.

Cash Deposit Account Statement

Account Number 36385701
Account Name GBW SUPERANNUATION PTY LTD

Summary of Cash Investments

Category	Balance	Rate	Interest Frequency	Maturity Date
Fixed Term Deposit	\$1,414,822.70	1.120%	At Maturity	11/12/2017

Transaction Details

Date	Description	Details	Transaction Amount	Balance
01 Oct 17	Opening Balance			\$1,410,151.81
10 Oct	Reinvested Deposit	Due 11 Dec 17 @ 1.120%	\$1,414,822.70	
	Interest		\$4,670.89	
	Matured Term Deposit	Due 10 Oct 17 @ 1.950%	\$4,670.89	\$1,414,822.70
31 Oct 17	Closing Balance			\$1,414,822.70

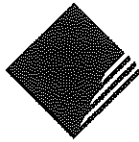
Additional account information

For additional information, contact your bank contact or call the number listed above for enquiries.

**Bill code: 18382**
Ref: 36385701

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THE DIRECTORS
GBW SUPERANNUATION PTY LTD
PO BOX 2745
FORTITUDE VALLEY BC QLD 4006

All transactions are subject to confirmation, clearance and receipt of funds (where applicable).
Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available by telephoning 13 22 21.

Cash Deposit Account Statement

Account Number 36385701
Account Name GBW SUPERANNUATION PTY LTD

Transaction Details

Date	Description	Details	Transaction Amount	Balance
01 Nov 17	Opening Balance			\$1,414,822.70
11 Dec	Withdrawal		\$-1,414,822.70	\$0.00
	Interest	1,417,514.35	\$2,691.65	
31 Dec 17	Closing Balance			\$0.00

TOTAL TD Intt \$12,451.34



Additional account information

For additional information, contact your bank contact or call the number listed above for enquiries.

#* 4506.4542.1.1 ZZ396 1102.CH.TR.S101.D001.L.V 01.03.16



Bill code: 18382
Ref: 36385701

Deposit Funds via the Telephone or Internet

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The GBW Superannuation Fund Investment Movement Report

As at 30 June 2018

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Bank - CBA A/c 124-95-461		32,155.78		1,422,279.73		(951,902.18)			502,533.33	502,533.33
Term Deposits - CBA		1,405,063.01		12,451.34		(1,417,514.35)			0.00	0.00
		1,437,218.79		1,434,731.07		(2,369,416.53)			502,533.33	502,533.33
Real Estate Properties (Australian - Commercial) E1										
Unit 1, 139 Junction Road Clayfield, Qld			1.00	467,503.65		(340.79)	0.00	1.00	467,162.86	467,162.86
Unit 3, 139 Junction Road Clayfield, Qld			1.00	469,976.88		(306.92)	0.00	1.00	469,669.96	469,669.96
				937,480.53		(647.71)	0.00		936,832.82	936,832.82
Shares in Listed Companies (Australian)										
Telstra Corporation Limited.									D1-1	
	1,380.00	10,212.00						1,380.00	10,212.00	3,615.60
		10,212.00							10,212.00	3,615.60
	1,447,430.79			2,372,211.60		(2,370,064.24)	0.00		1,449,578.15	1,442,981.75



Investor Centre

Balance History

Currency Australian Dollar ▼

◀ View: TLS, I*****4981 (GBW DEVELOPMENTS PTY LTD <GBW SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2018

Displaying Balance History as at **30 Jun 2018**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
I*****4981	TLS	2.62	1,380	1,380	3,615.60

Viewing 1 - 1 of 1

Total Value: \$ 3,615.60



Ask us now

The GBW Superannuation Fund
General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction	Description	Units	Debit	Credit	Balance \$
Real Estate Properties (Australian - Commercial) (77250)					
Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)					
4/01/2018	Direct Credit 301500 GBW Superannuati CommBiz HR Trust Fund Un 1	1.00	450,700.00		450700.00 DR
4/01/2018	GBW Superannuati CommBiz HR Trust Un 1 Deposit 05/12/2017	0.00	5,000.00		455700.00 DR
23/01/2018	Transfer To COMMBIZ TRANSFER Funds Purch Unit 1	0.00	10,000.00		465700.00 DR
9/02/2018	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744603 HR Sol Super	0.00	299.59		465999.59 DR
9/02/2018	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744579 HR Super U1	0.00	1,504.06		467503.65 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1	0.00		340.79	467162.86 DR
		1.00	467,503.65	340.79	467162.86 DR
Unit 3, 139 Junction Road Clayfield, Qld (\$-3/139)					
11/12/2017	Direct Credit 301500 GBW Superannuati CommBiz HR Tru Settlem U3	1.00	462,684.92		462684.92 DR
11/12/2017	GBW Superannuati CommBiz HR Trust Ac Deposit 27/11/2017	0.00	5,000.00		467684.92 DR
11/12/2017	CommBiz 4697769 HR Sol Super (7/12/17 - Legals for Unit 3)	0.00	2,291.96		469976.88 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3	0.00		306.92	469669.96 DR
		1.00	469,976.88	306.92	469669.96 DR

E1-1

E2-1

CURRENT TITLE SEARCH

NATURAL RESOURCES, MINES AND ENERGY, QUEENSLAND

Request No: 30503995

Search Date: 01/02/2019 15:12

Title Reference: 50571548

Date Created: 08/09/2005

Previous Title: 12219113

REGISTERED OWNER

Dealing No: 718515920 12/01/2018

GBW SUPERANNUATION PTY LTD A.C.N. 128 289 430

TRUSTEE

UNDER INSTRUMENT 718515920

ESTATE AND LAND

Estate in Fee Simple

LOT 8 SURVEY PLAN 170701

Local Government: BRISBANE CITY

COMMUNITY MANAGEMENT STATEMENT 34384

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 19557071 (ALLOT 4 POR 5)

ADMINISTRATIVE ADVICES - NIL

UNREGISTERED DEALINGS - NIL

CERTIFICATE OF TITLE ISSUED - No

** End of Current Title Search **

COPYRIGHT THE STATE OF QUEENSLAND (NATURAL RESOURCES, MINES AND ENERGY) [2019]

Requested By: D-ENQ CITEC CONFIRM

Settlement Statement

Seller: Aladino Pozzebon
Buyer: GBW Superannuation Pty Ltd ACN 128 289 430 atf the GBW Superannuation Fund
Property: 1 / 139 Junction Road, Clayfield Qld 4011
 (Lot 8 on SP 170701, title ref 50571548)
Settlement Date and time: 8 January 2018
 Time: ..tba...
Venue: ANZ Bank, ...tba...
File no.: 17880362

	Amount to adjust:	Days:	
Purchase Price			\$450,000.00
Less deposit amount paid			-\$5,000.00
Less release fee			-\$181.00
Less rates for period 1.1.2018 to 31.3.2018	\$318.11	8	-\$ 28.28
Less water access (\$51.63) and sewerage access (\$131.97) charges for 1.1.2018 to 31.3.2018	\$183.60	8	-\$ 16.32
Less unbilled water consumption for period 29.8.2017 to 30.11.2017			-3.57
Less pro-rata water consumption for period 30.11.2017 (date of last read) to 8.1.2018 (settlement date) [see below]			-\$2.80
Plus body corporate administration (\$500.00) fund and sinking fund (\$175.00) adjustments 1.12.2017 to 28.2.2018	\$675.00	51	\$ 382.50
Plus credit held with body corporate			\$9.26
Less debt owing to Caneroam Investments Pty Ltd			-\$10,000.00 ✓
Total			\$435,159.79
Bank cheques required at settlement			
Redchip Lawyers			\$1,377.35
..tba.			\$433,782.44
			\$435,159.79
Additional trust cheque to be provided by Holding Redlich (deposit)			
..tba...			\$5,000.00

Water Adjustment

Last billable read was 30.11.2017 and meter read was 00005723
 Special water meter read done on 15.12.2017 and meter read was 00005729
 Tier 1 consumption charge is \$0.768 / kL
 State Bulk water charge is \$2.817 / kL
 Total water consumed: 6 kL
 Days between reads: 15 days
 Option B Community Title – Schedule Lot Entitlement is 5%
 Lot 8's share of consumption: 0.30 kL
 Daily usage: 0.02 kL (20 L)
 Number of days in period 30.11.2017 to 8.1.2018: 39 days
 39 days x 0.02 kL = 0.78 kL x \$3.59 / kL = \$2.80

Unit 1 - Purchased
for \$450,000

From: Melissa Griffiths [mailto:melissa.griffiths@holdingredlich.com]
Sent: Wednesday, 3 January 2018 3:01 PM
To: Cam Ginardi <c.ginardi@bigpond.com>
Cc: Peter Nugent <peter.nugent@holdingredlich.com>
Subject: funds required : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]
Importance: High

Hi Cam,

As you are aware, settlement of this matter is due to be effected on Monday, 8 January 2018.

I have received draft settlement figures from the Seller's solicitors. I have amended my figures slightly to agree with the Seller's figures. The change has been the days in the calculation of water / sewerage. Copies of the settlement statements are attached.

I have calculated the amount required for settlement as approximately \$450,700.00, which is broken up as follows:

- stamp duty of \$14,175.00
- DNRME (titles office) lodgement fees of \$1,280.00
 - release of mortgage - \$181.00
 - transfer - \$1,099.00
- draft balance purchase price of \$435,159.79

There will be approximately \$85.00 as buffer / additional funds. Funds that are not used will either be applied to your invoice or returned to you. ***adjusted to cost base of property**

Can you please arrange for **\$450,700.00** to be deposited into our trust account, details of which are:

Holding Redlich Trust Account No 3
 BSB 184446
 Acc No 2912 64430
 Macquarie Bank, 345 Queen Street, Brisbane

When depositing the funds, please use "17880362" as the banking reference. Please let me know when you have sent the funds.

If you have any queries, please do not hesitate to contact me.

Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent

 **HOLDING REDLICH**

Level 1, 300 Queen Street, Brisbane 4000 Australia
 D +61 7 3135 0615 F +61 7 3135 0599
melissa.griffiths@holdingredlich.com www.holdingredlich.com
 Brisbane . Cairns . Melbourne . Sydney

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Holding Redlich requests that all documents are sent to us electronically as PDF or Microsoft Word files

From: Melissa Griffiths [mailto:melissa.griffiths@holdingredlich.com]
Sent: Tuesday, 2 January 2018 10:51 AM
To: Cam Ginardi <c.ginardi@bigpond.com>

Courtney Creevey

From: Melissa Griffiths <melissa.griffiths@holdingredlich.com>
Sent: Thursday, 4 January 2018 9:03 AM
To: Cam Ginardi
Cc: Peter Nugent
Subject: RE: funds required : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]

Thanks so much, Cam.

I'll let you know once funds received, and then when settlement has been effected.

Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent



Level 1, 300 Queen Street, Brisbane 4000 Australia
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melissa.griffiths@holdingredlich.com www.holdingredlich.com
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From: Cam Ginardi [mailto:c.ginardi@bigpond.com]
Sent: Thursday, 4 January 2018 9:00 AM
To: Melissa Griffiths <melissa.griffiths@holdingredlich.com>
Cc: Peter Nugent <peter.nugent@holdingredlich.com>
Subject: RE: funds required : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]

Hi Melissa

Thanks for the settlement figures.

Attached is confirmation of the funds transferred to HR trust account for settlement on the 8th of January. Please confirm once settlement has been effected.

Cam Ginardi

m: 0403 205 752

E: c.ginardi@gbwdevelopments.com.au

PO Box 2745

Fortitude Valley BC 4006

GBW Developments Pty Ltd



Cc: Peter Nugent <peter.nugent@holdingredlich.com>

Subject: FW: settle extension : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]

Hi Cam,

The settlement extension has been granted.

I have amended the settlement statement and sent it to the solicitors for their approval. I have requested that they respond urgently with approval / comments of figures, cheques required and venue for settlement.

I will keep you advised.

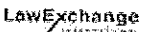
Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent



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melissa.griffiths@holdingredlich.com www.holdingredlich.com
Brisbane . Cairns . Melbourne . Sydney



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From: Emylee McIntyre [<mailto:EmyleeM@redchip.com.au>]

Sent: Saturday, 30 December 2017 4:18 PM

To: Melissa Griffiths <melissa.griffiths@holdingredlich.com>; Nick Wlodarczyk <NickW@redchip.com.au>

Cc: Peter Nugent <peter.nugent@holdingredlich.com>

Subject: RE: settle extension : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]

Hi Melissa,

We are instructed that our client agrees to extend the Settlement Date to 8 January 2018, time to remain of the essence.

I will send through settlement figures next week.

Kind Regards

Emylee McIntyre Conveyancing Paralegal

Redchip

Level 8, 100 Skyring Tce, Newstead Qld 4006
Locked Bag 2, Fortitude Valley Qld 4006

T: (07) 3223 6100 | F: (07) 3223 6199 | E: emyleem@redchip.com.au

W: www.redchip.com.au | LI: au.linkedin.com/in/redchiplawyers

Liability limited by a scheme approved under professional standards legislation

Disclaimer

Season's Greetings

Please note that this office will be closed from 12pm Friday, 22 December 2017 until 8.30am Monday, 8 January 2018.

We proudly operate a paper-lite office. Please consider the environment before printing this email.

From: Melissa Griffiths [<mailto:melissa.griffiths@holdingredlich.com>]
Sent: Thursday, 28 December 2017 12:25 PM
To: Nick Wlodarczyk; Emylee McIntyre
Cc: Peter Nugent
Subject: settle extension : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]
Importance: High

Hello Nick and Emylee,

Please see the attached, which has also been faxed to your office.

Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent



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MEMBER SINCE 2014

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From: Melissa Griffiths [<mailto:melissa.griffiths@holdingredlich.com>]
Sent: Wednesday, 27 December 2017 8:30 AM
To: Nick Wlodarczyk <NickW@redchip.com.au>; emyleem@redchip.com.au
Cc: Peter Nugent <peter.nugent@holdingredlich.com>
Subject: amended figures : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]
Importance: High

Hello Nick,

Please find attached my amended settlement statement for your urgent attention.

Your client has a debt outstanding to my client's company. The repayment of this debt is now included in the figures.

Can you please provide me with your comments / agreement to the attached as soon as possible.

Can you also please provide the details of cheques required at settlement.

Many thanks.

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent



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melissa.griffiths@holdingredlich.com www.holdingredlich.com
Brisbane . Cairns . Melbourne . Sydney



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From: Melissa Griffiths [mailto:melissa.griffiths@holdingredlich.com]
Sent: Wednesday, 20 December 2017 10:00 AM
To: Nick Wlodarczyk <NickW@redchip.com.au>
Cc: Peter Nugent <peter.nugent@holdingredlich.com>
Subject: figures : Pozzebon sale to GBW Superannuation P/L : 1/139 Junction Rd, Clayfield [HR-BRS.FID296692]

Hello Nick.

Please find attached our draft settlement statement. Also attached are with copies of our BCC rates search and the QUU special water meter read.

Our client is providing cash for this purchase.

Can you please provide us with your comments or agreement to the attached at your earliest convenience.

Could you also please provide us with details of cheques required at settlement.

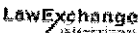
Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent



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[Evolve:33a3dcf0-56d2-42f1-a138-7bfb74bd0a62]
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CURRENT TITLE SEARCH

NATURAL RESOURCES, MINES AND ENERGY, QUEENSLAND

Request No: 30503996

Search Date: 01/02/2019 15:12

Title Reference: 50571550

Date Created: 08/09/2005

Previous Title: 12219113

16047156

REGISTERED OWNER

Dealing No: 718467200 15/12/2017

GBW SUPERANNUATION PTY LTD A.C.N. 128 289 430

TRUSTEE

UNDER INSTRUMENT 718467200

ESTATE AND LAND

Estate in Fee Simple

LOT 10 SURVEY PLAN 170701

Local Government: BRISBANE CITY

COMMUNITY MANAGEMENT STATEMENT 34384

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 19557071 (ALLOT 4 POR 5)

ADMINISTRATIVE ADVICES - NIL

UNREGISTERED DEALINGS - NIL

CERTIFICATE OF TITLE ISSUED - No

** End of Current Title Search **

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Requested By: D-ENQ CITEC CONFIRM

Settlement Statement

Seller: Hayden Nicholas Johnson
Buyer: GBW Superannuation Pty Ltd ACN 128 289 430 atf the GBW Superannuation Fund
Property: 3 / 139 Junction Road, Clayfield Qld 4011
 (Lot 10 on SP 170701, title ref 50751550)
Settlement Date and time: 14 December 2017
 Time: 2.45pm
Adjustment Date: 20 November 2017
Venue: NAB, Level 15, 259 Queen St, Brisbane
File no.: 16880535

	Amount to adjust:	Days:	
Purchase Price			\$452,000.00
Less deposit amount paid			-\$5,000.00
Less release fee			-\$181.00
Plus rates for period 1.10.2017 to 31.12.2017	\$318.11	41	\$ 141.77
Less amount outstanding to Brisbane City Council			-\$0.36
Plus water access charges for 1.10.2017 to 31.12.2017	\$51.63	41	\$ 23.01
Plus sewerage access charges for 1.10.2017 to 31.12.2017	\$131.97	41	\$ 58.81
Less pro-rata water consumption for period 29.8.2017 (date of last read) to 20.11.2017 (adjustment date for settlement)			-\$1.92
Plus body corporate administration fund adjustment 1.9.2017 to 30.11.2017	\$525.00	10	\$ 57.69
Plus body corporate sinking fund adjustment for period 1.9.2017 to 30.11.2017	\$200.00	10	\$ 21.98
Total			\$447,119.98
Bank cheques required at settlement			
Queensland Urban Utilities			\$183.60
Broadley Rees Hogan Pty Ltd			\$1,123.88
NAB a/c Hayden Johnson			\$445,812.50
			\$447,119.98
Additional trust cheque to be provided by Holding Redlich (deposit)			
Hayden Johnson			\$5,000.00

447,125.92
 Difference
 immaterial

Unit 3 - Purchased for \$447,119.98.

See over for water adjustment

Water Adjustment

Last billable read was 29.8.2017 and meter read was 00005710

Special water meter read done on 7.11.2017 and meter read was 00005719

Tier 1 consumption charge is \$0.768 / kL

State Bulk water charge is \$2.817 / kL

Total water consumed: 9 kL(9,000 ltrs)

Days between reads: 70 days

Daily usage: 0.129 kL

Number of days in period 29.8.2017 to 20.11.2017: 83 days

83 days x 0.129 kL = 10.700 kL

Lot 10 entitlement is 5%

$5 / 100 \times 10.700 \text{ kL} = 0.535 \text{ kL} \times \$3.59 / \text{kL} = \$1.92$

Hi Cam,

The attached draft settlement statement has been sent to Haydon's solicitors for their approval.

Please note that the Brisbane City Council is owed \$0.36 cents. I have mentioned that I suspect you will be happy to not worry about that and just pay it in the next rates notice to issue.

If the figures are agreed, the final payout will be \$447,125.92. ↘

The stamp duty is \$14,245.00 and will need to be paid by settlement.

The Titles Office lodgement fees will be \$1,314.00 which is broken up as follows:

release of mortgage	\$181.00
transfer	\$1,133.00

I get a total of funds required for settlement as \$462,684.92. *- PW BANK ACC.*

If you wish you can send the full amount to our trust account now. Our trust account details are:

Holding Redlich Trust Account No 3
 BSB 184446
 Acc No 2912 64430
 Macquarie Bank, 345 Queen Street, Brisbane

When depositing the funds, please use 16880535 as the banking reference. Please let me know when you've sent the funds so that I can claim them in our trust account.

Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent

HOLDING REDLICH

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From: Melissa Griffiths [<mailto:melissa.griffiths@holdingredlich.com>]
Sent: Thursday, 30 November 2017 1:55 PM
To: Marija Stavric <Marija.Stavric@brhlawyers.com.au>
Subject: figures : Johnson sale to GBW Superannuation P/L 3 / 139 Junction Rd, Clayfield [HR-BRS.FID259044]

Hell Marija,

Please find attached my draft settlement figures for your attention. Also attached are results of our rates search, special water meter reading and current rates balance enquiry.

You will note that there is \$0.36 cents owing to the Brisbane City Council. I will confirm with my client but I think he will be OK with not worrying about this amount.

Courtney Creevey

From: Melissa Griffiths <melissa.griffiths@holdingredlich.com>
Sent: Tuesday, 12 December 2017 9:27 AM
To: Cam Ginardi
Subject: RE: figures : Johnson sale to GBW Superannuation P/L 3 / 139 Junction Rd, Clayfield [HR-BRS.FID259044]

Hi Cam,

The funds have been received.

Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent



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From: Cam Ginardi [mailto:c.ginardi@bigpond.com]
Sent: Monday, 11 December 2017 10:56 AM
To: Melissa Griffiths <melissa.griffiths@holdingredlich.com>
Subject: RE: figures : Johnson sale to GBW Superannuation P/L 3 / 139 Junction Rd, Clayfield [HR-BRS.FID259044]

Hi Melissa

Please find attached confirmation of the funds transferred into HR trust Account for settlement.

Cam Ginardi

m: 0403 205 752

E: c.ginardi@gbwdevelopments.com.au

PO Box 2745

Fortitude Valley BC 4006

GBW Developments Pty Ltd



From: Melissa Griffiths [mailto:melissa.griffiths@holdingredlich.com]
Sent: Thursday, 30 November 2017 7:27 PM
To: Cam Ginardi <c.ginardi@bigpond.com>
Subject: figures : Johnson sale to GBW Superannuation P/L 3 / 139 Junction Rd, Clayfield [HR-BRS.FID259044]

As my client is providing cash for this purchase, can you please provide me with your comments / agreement to the attached figures at your earliest convenience.

Regards,

Melissa

Melissa Griffiths | Personal Assistant to Peter Nugent



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2018 Workpapers

Section F - I

Liabilities

THE GBW SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2016 TO 30/06/2017
FROM ACCOUNT 880 TO 880 - ENTRIES: ALL

Printed: Wednesday 25 October, 2017 @ 16:24:11

Date	Ref	Type	Units	Debits	Credits	Balance
				\$	\$	\$

880 Sundry Creditors

01/07/2016		Opening Balance				(492.80)
------------	--	-----------------	--	--	--	----------

Total Debits:

Total Credits:

Current Year Profit/(Loss): N/A

*2014
Accounting Fee*

2018 Workpapers

Section J - L

Members' Fund

The GBW Superannuation Fund

Members Summary Report

As at 30 June 2018

Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
Eleonora Ginardi (Age: 52)											
GINELE00001A - Accumulation											
502,003.90	0.00	0.00	1,807.53	0.00	0.00	0.00	392.54	0.00	0.00	0.00	503,418.89
502,003.90	0.00	0.00	1,807.53	0.00	0.00	0.00	392.54	0.00	0.00	0.00	503,418.89
Angela Barone (Age: 63)											
BARANG00001P - TRIS - Tax Free: 19.85%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BARANG00002P - Account Based Pension - Tax Free: 19.15%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BARANG00003A - Accumulation											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Carmelo Ginardi (Age: 59)											
GINCAR00001P - TRIS - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GINCAR00002P - TRIS - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GINCAR00003A - Accumulation											

The GBW Superannuation Fund

Members Summary Report

As at 30 June 2018

Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
526,019.78	0.00	0.00	1,894.49	0.00	0.00	0.00	411.42	0.00	0.00	0.00	527,502.85
526,019.78	0.00	0.00	1,894.49	0.00	0.00	0.00	411.42	0.00	0.00	0.00	527,502.85
Daniel Wright (Age: 53)											
WRIDAN00001A - Accumulation											
409,445.80	0.00	0.00	1,474.18	0.00	0.00	0.00	320.14	0.00	0.00	0.00	410,599.84
409,445.80	0.00	0.00	1,474.18	0.00	0.00	0.00	320.14	0.00	0.00	0.00	410,599.84
1,437,469.48	0.00	0.00	5,176.20	0.00	0.00	0.00	1,124.10	0.00	0.00	0.00	1,441,521.58

Members Statement

Eleonora Ginardi
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

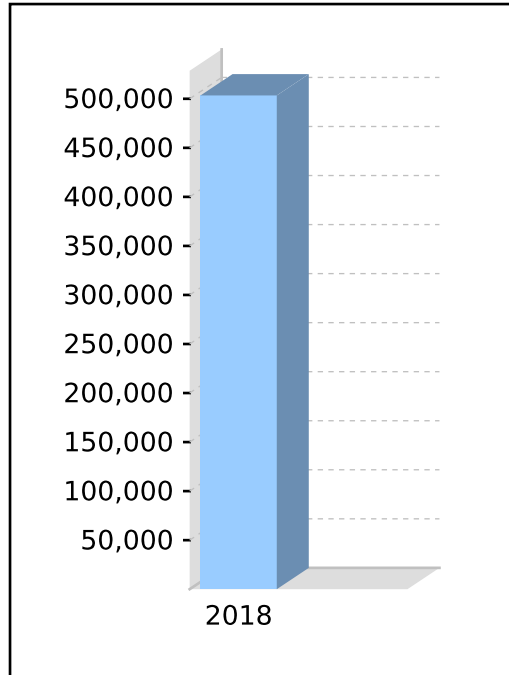
Your Details

Date of Birth :	22/08/1965
Age:	52
Tax File Number:	Provided
Date Joined Fund:	07/06/1996
Service Period Start Date:	07/06/1996
Date Left Fund:	
Member Code:	GINELE00001A
Account Start Date	07/06/1996
Account Phase:	Accumulation Phase
Account Description:	Accumulation

Nominated Beneficiaries	N/A
Vested Benefits	503,418.89
Total Death Benefit	503,418.89
Current Salary	0.00
Previous Salary	0.00
Disability Benefit	0.00

Your Balance

Total Benefits	503,418.89
<u>Preservation Components</u>	
Preserved	503,418.87
Unrestricted Non Preserved	0.02
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	2,543.38
Taxable	500,875.51



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	502,003.90
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,807.53
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	392.54
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	503,418.89

Members Statement

Angela Barone
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

Your Details

Date of Birth : 31/08/1954
 Age: 63
 Tax File Number: Provided
 Date Joined Fund: 28/04/2000
 Service Period Start Date: 06/07/1976
 Date Left Fund:
 Member Code: BARANG00001P
 Account Start Date 01/07/2012
 Account Phase: Accumulation Phase
 Account Description: TRIS

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

Your Balance

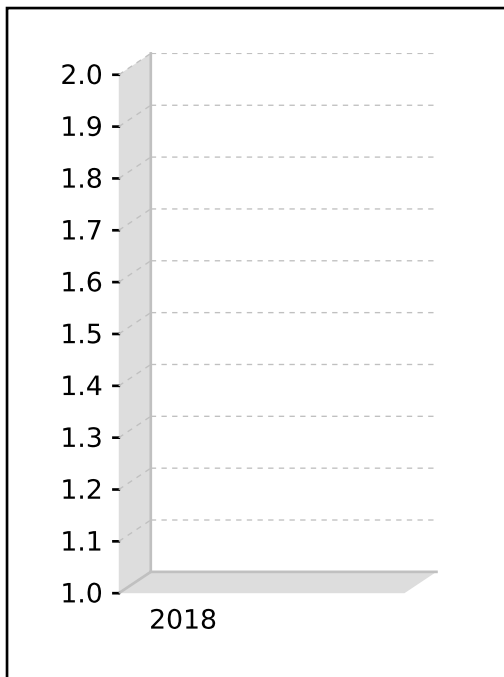
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (19.85%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

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

Decreases to Member account during the period

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

Closing balance at 30/06/2018 0.00

Members Statement

Angela Barone
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

Your Details

Date of Birth : 31/08/1954
 Age: 63
 Tax File Number: Provided
 Date Joined Fund: 28/04/2000
 Service Period Start Date: 06/07/1976
 Date Left Fund:
 Member Code: BARANG00002P
 Account Start Date 01/12/2015
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

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

Your Balance

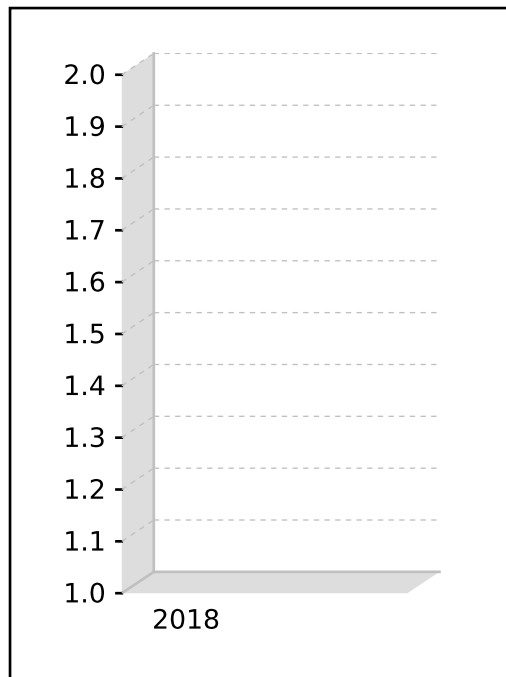
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (19.15%) 4.91
 Taxable (4.91)



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

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

Decreases to Member account during the period

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

Closing balance at 30/06/2018 0.00

Members Statement

Angela Barone
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

Your Details

Date of Birth : 31/08/1954
 Age: 63
 Tax File Number: Provided
 Date Joined Fund: 28/04/2000
 Service Period Start Date:
 Date Left Fund:
 Member Code: BARANG00003A
 Account Start Date 28/04/2000
 Account Phase: Accumulation Phase
 Account Description: Accumulation

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

Your Balance

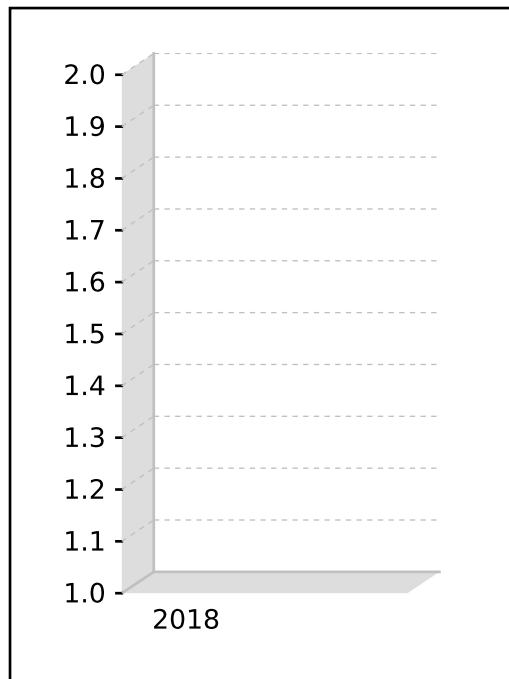
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

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

Decreases to Member account during the period

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

Closing balance at 30/06/2018 0.00

Members Statement

Carmelo Ginardi
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

Your Details

Date of Birth : 11/01/1959
 Age: 59
 Tax File Number: Provided
 Date Joined Fund: 07/06/1996
 Service Period Start Date: 07/06/1996
 Date Left Fund:
 Member Code: GINCAR00001P
 Account Start Date 11/01/2014
 Account Phase: Accumulation Phase
 Account Description: TRIS

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

Your Balance

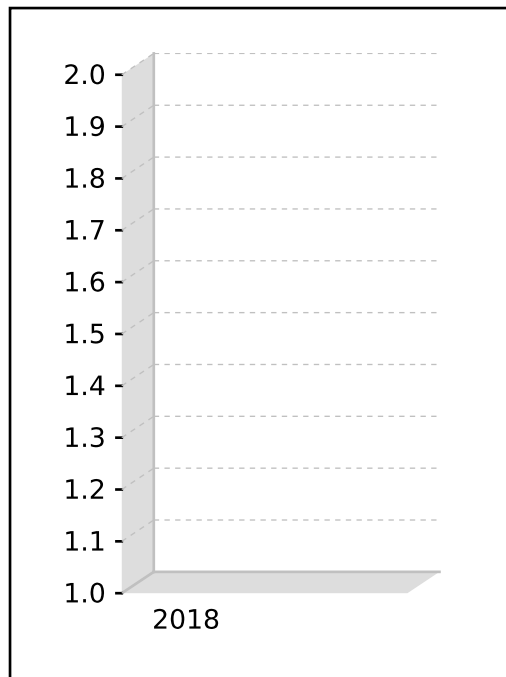
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

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

Decreases to Member account during the period

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

Closing balance at 30/06/2018

0.00

Members Statement

Carmelo Ginardi
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

Your Details

Date of Birth : 11/01/1959
 Age: 59
 Tax File Number: Provided
 Date Joined Fund: 07/06/1996
 Service Period Start Date: 07/06/1996
 Date Left Fund:
 Member Code: GINCAR00002P
 Account Start Date 01/07/2015
 Account Phase: Accumulation Phase
 Account Description: TRIS

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

Your Balance

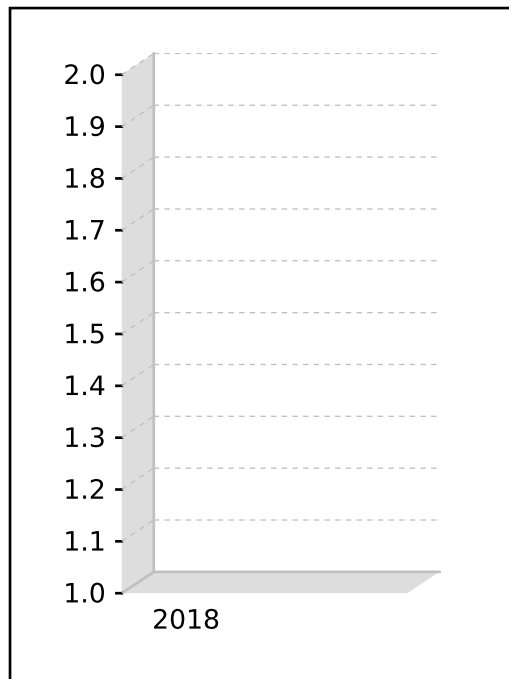
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

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

Decreases to Member account during the period

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

Closing balance at 30/06/2018 0.00

Members Statement

Carmelo Ginardi
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

Your Details

Date of Birth : 11/01/1959
 Age: 59
 Tax File Number: Provided
 Date Joined Fund: 07/06/1996
 Service Period Start Date:
 Date Left Fund:
 Member Code: GINCAR00003A
 Account Start Date 07/06/1996
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 527,502.85
 Total Death Benefit 527,502.85
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

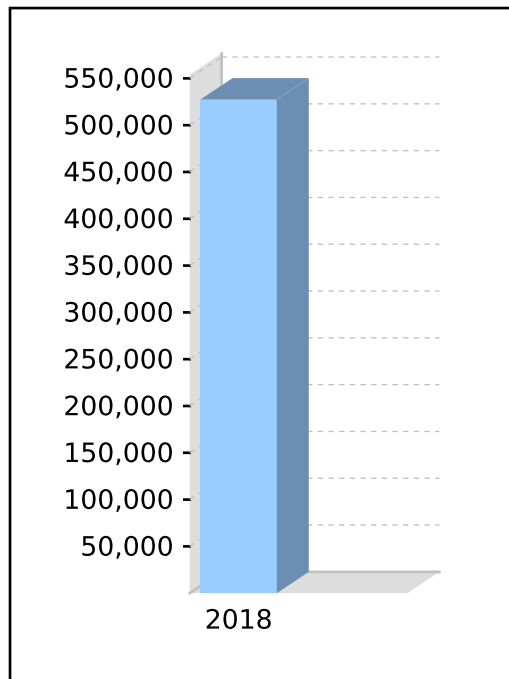
Total Benefits 527,502.85

Preservation Components

Preserved 527,502.85
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 501.82
 Taxable 527,001.03



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	526,019.78
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,894.49
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	411.42
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	527,502.85

The GBW Superannuation Fund
Members Statement

Daniel Wright
 PO Box 2745
 Fortitude Valley, Queensland, 4006, Australia

Your Details

Date of Birth : 02/11/1964
 Age: 53
 Tax File Number: Provided
 Date Joined Fund: 27/06/2005
 Service Period Start Date: 01/10/1993
 Date Left Fund:
 Member Code: WRIDAN00001A
 Account Start Date 27/06/2005
 Account Phase: Accumulation Phase
 Account Description: Accumulation

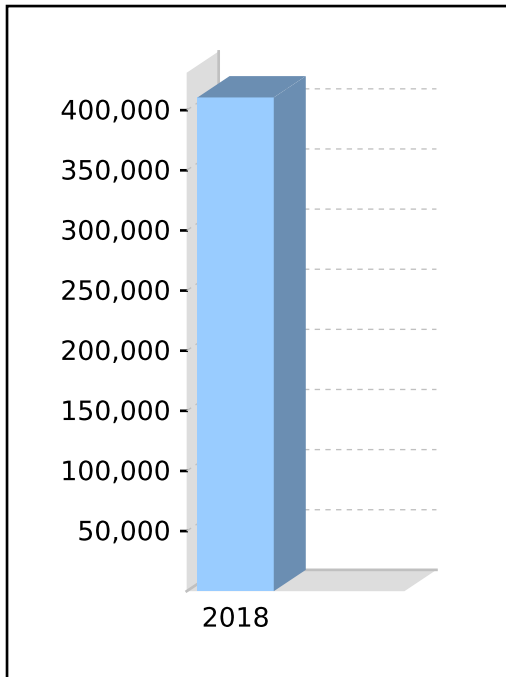
Nominated Beneficiaries N/A
 Vested Benefits 410,599.84
 Total Death Benefit 410,599.84
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

Total Benefits 410,599.84

Preservation Components
 Preserved 410,599.84
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free
 Taxable 410,599.84



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	409,445.80
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,474.18
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	320.14
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	410,599.84

2018 Workpapers

Section M

Income

The GBW Superannuation Fund

Investment Income Report

As at 30 June 2018

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Bank - CBA A/c 124-95-461	4,124.68			4,124.68	0.00	0.00	0.00	4,124.68	B1-1/1		0.00	0.00
Term Deposits - CBA	12,451.34			12,451.34	0.00	0.00	0.00	12,451.34	B1-2		0.00	0.00
	16,576.02			16,576.02	0.00	0.00	0.00	16,576.02			0.00	0.00
Shares in Listed Companies (Australian)												
TLS.AX Telstra Corporation Limited.	365.70	M1-1	365.70	0.00	156.73			522.43		0.00		
	365.70	365.70	0.00		156.73			522.43		0.00		
	16,941.72	365.70	0.00	16,576.02	156.73	0.00	0.00	17,098.45		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **17,098.45**Net Capital Gain **0.00****Total Assessable Income 17,098.45**

* 1 Includes foreign credits from foreign capital gains.

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

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

2018 Workpapers

Section N Expenses

**MCA (Qld) Accountants Pty Ltd trading as
MCA Chartered Accountants**
A.B.N. 38 142 374 883
PO Box 163 Hamilton Central Qld 4007
Phone (07) 3252 9477 Fax (07) 3252 9677

The GBW Superannuation Fund
PO Box 2745
FORTITUDE VALLEY QLD 4006

Tax Invoice
007734

Ref: GINA0010
25 November, 2017

Description	Amount
Attending to the preparation of the Financial Statements and Income Tax Return for the fund for the year ended 30 June 2017 including attending to the audit of the fund.	2,100.00
<i>GST</i>	210.00
Attending to the preparation of the Company Annual Review Statement, including preparation of solvency statement and minute for the year ended 30 June 2018.	190.00
<i>GST</i>	19.00
Attending to the Actuarial Certificate for the year ended 30 June 2017.	170.00
<i>GST</i>	17.00
	\$2,706.00 AS BELOW + \$ 229.90 N1-2 + \$ 275.00 N1-3 - \$ 330.00 N1-4 (AUDIT FEE) = \$2,880.90
Terms: Seven Days	Amount Due: \$ 2,706.00

Please detach the portion below and forward with your payment

Direct Debit Details	BSB: 034 111	Remittance Advice				Invoice: 007734
	Account No: 391 206					Ref: GINA0010
Westpac Bank Call your bank, credit union or building society to make this payment from cheque, savings or credit card account.	The GBW Superannuation Fund					25 November, 2017
	Cheque <input type="checkbox"/>	Mastercard <input type="checkbox"/>	Bankcard <input type="checkbox"/>	Visa <input type="checkbox"/>	Amount Due: \$ 2,706.00	
	Card Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Cardholder	Signature					Expiry Date

**MCA (Qld) Accountants Pty Ltd trading as
MCA Chartered Accountants**
A.B.N. 38 142 374 883
PO Box 163 Hamilton Central Qld 4007
Phone (07) 3252 9477 Fax (07) 3252 9677

The GBW Superannuation Fund
PO Box 2745
FORTITUDE VALLEY QLD 4006

Tax Invoice
007455

Ref: GINA0010
6 August, 2017

Description	Amount
Attending to the preparation of the entity's Business Activity Statement for the period ended 30 June 2017, including preparing PAYG Summary forms for pension payments for the year ended 30 June 2017.	209.00
<i>GST</i>	20.90
Terms: Seven Days	
Amount Due: \$	229.90

Please detach the portion below and forward with your payment

Direct Debit Details	BSB: 034 111	Remittance Advice				Invoice: 007455
	Account No: 391 206					Ref: GINA0010
Westpac Bank Call your bank, credit union or building society to make this payment from cheque, savings or credit card account.	The GBW Superannuation Fund				6 August, 2017	
	Cheque <input type="checkbox"/>	Mastercard <input type="checkbox"/>	Bankcard <input type="checkbox"/>	Visa <input type="checkbox"/>	Amount Due: \$ 229.90	
	Card Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>					
Cardholder	Signature		Expiry Date			

**MCA (Qld) Accountants Pty Ltd trading as
MCA Chartered Accountants**
A.B.N. 38 142 374 883
PO Box 163 Hamilton Central Qld 4007
Phone (07) 3252 9477 Fax (07) 3252 9677

The GBW Superannuation Fund
PO Box 2745
FORTITUDE VALLEY QLD 4006

Tax Invoice
007538

Ref: GINA0010
15 September, 2017

Description	Amount
Attending to the preparation of the Financial Statements and Income Tax Return for the fund for the year ended 30 June 2017 including attending to the audit of the fund.	250.00
<i>GST</i>	25.00
Terms: Seven Days	
Amount Due: \$	275.00

Please detach the portion below and forward with your payment

Direct Debit Details	BSB: 034 111	Remittance Advice				Invoice: 007538
	Account No: 391 206					Ref: GINA0010
Westpac Bank Call your bank, credit union or building society to make this payment from cheque, savings or credit card account.	The GBW Superannuation Fund				15 September, 2017	
	Cheque <input type="checkbox"/>	Mastercard <input type="checkbox"/>	Bankcard <input type="checkbox"/>	Visa <input type="checkbox"/>	Amount Due: \$ 275.00	
	Card Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>					
Cardholder	Signature		Expiry Date			

G117A 0012

SUPER AUDITS**TAX INVOICE****Supplier:** Super Audits**Auditor:** A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)**Address:** Box 3376
Rundle Mall 5000**ABN:** 20 461 503 652**Services:** Auditing**Date:** 29 April 2018**Recipient:** GBW Super Fund**Address:** C/- PO Box 163, HAMILTON Qld. 4007**Description of Services**

Statutory audit of the GBW Super Fund for the financial year ending 30 June 2017.

Fee: \$300.00**GST:** \$30.00**Total:** \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

The GBW Superannuation Fund

General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)				
<u>Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)</u>				
25/01/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBW Supe	189.40		189.40 DR
22/02/2018	BPAY BCC RATES 78550 CommBiz 500000004404253 BCC GBWSupU1	556.30		745.70 DR
4/05/2018	BPAY BCC RATES 78550 CommBiz 500000004404253 BCC GBWSup8	71.50		817.20 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1 (E1-1)		28.28	788.92 DR
		817.20	28.28	788.92 DR
<u>Unit 3, 139 Junction Road Clayfield, Qld (\$-3/139)</u>				
15/03/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBW S U3	374.60		374.60 DR
4/05/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBWSup10	374.60		749.20 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3 (E2-1)	147.35		896.55 DR
		896.55		896.55 DR
Property Expenses - Body Corporate (42100)				
<u>Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)</u>				
15/03/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1	675.00		675.00 DR
31/05/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1	675.00		1350.00 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1 (E1-1)	391.76		1741.76 DR
		1,741.76		1741.76 DR
<u>Unit 3, 139 Junction Road Clayfield, Qld (\$-3/139)</u>				
17/01/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clay BC U3	670.00		670.00 DR
28/02/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clayf BC U3	675.00		1345.00 DR
31/05/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clayf BC U3	675.00		2020.00 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3 (E2-1)	79.67		2099.67 DR
		2,099.67		2099.67 DR
Property Expenses - Water Rates (42150)				
<u>Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)</u>				
23/05/2018	BPAY QLD URBAN UTILITIES. 112144 CommBiz 101081737900009 Urban Unit 8	187.17		187.17 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1 (E1-1)		22.69	164.48 DR
		187.17	22.69	164.48 DR
<u>Unit 3, 139 Junction Road Clayfield, Qld (\$-3/139)</u>				
15/03/2018	BPAY QLD URBAN UTILITIES. 112144 CommBiz 101081737900009 Urban Unit 8	187.17		187.17 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3 (E2-1)	79.90		267.07 DR
		267.07		267.07 DR

*NOTE - Various Rental expenses invoices are currently not available (per query reply)

**Water and Sewerage
Quarterly Account**



QUUR57_A4A01/E-9620/S-13682/I-27363/037

GBW SUPERANNUATION PTY LTD
C/- THE GBW SUPERANNUATION
FUND, MICALIZZI CHARTERED
ACCOUNTS
2/273 ABBOTSFORD RD
BOWEN HILLS QLD 4006

Property Location: CLAYFIELD VILLAGGIO 8
139 JUNCTION ROAD
CLAYFIELD 4011

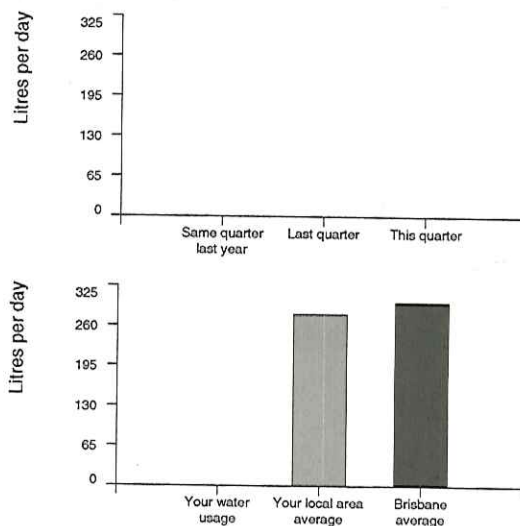
Customer reference number	10 1081 7379 0000 9
Bill number	1081 7379 3
Date issued	26/07/2018
Total due	\$188.58
Current charges due date	25/08/2018

Your water usage

Water usage (kL) 1
Days charged 93

Average daily water usage (litres)

Current period 1
Same period last year 0



Account Summary Period 06/03/2018 - 06/06/2018

Your Last Account

Amount Billed \$187.17
Amount Paid \$187.17CR

Your Current Account

Balance \$0.00
Current Charges \$188.58

Total Due \$188.58

If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.

Water and sewerage prices for 2018/19 apply from 1 July 2018.

For more, see your *In the Pipeline* newsletter.

M0718

Payment options

Direct debit

To arrange automatic payment from your bank account, visit www.urbanutilities.com.au/directdebit

Telephone and internet banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account. **BPAY View®** View and pay this bill using internet banking. More info: www.bpay.com.au

Internet

Pay your account online using MasterCard or Visa credit card at www.urbanutilities.com.au/creditcard Payment by credit card will incur a 0.39% surcharge. We accept Mastercard or Visa credit cards.

® Registered to BPAY Pty Ltd ABN 69 079 137 518



By phone

Call 1300 123 141 to pay your account using your MasterCard or Visa credit card.



Mail

Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



In person

Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard credit and debit cards and will incur a 0.39% surcharge. Sniip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number


YOUR CHARGES for 06/03/2018 to 06/06/2018 (93 days)

Customer ref. no. 10 1081 7379 0000 9

CLAYFIELD VILLAGGIO 8
139 JUNCTION ROAD
CLAYFIELD 4011

Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
FBA00840	06/03/2018	5739		
	07/06/2018	5740	1kL	
Boundary Meter	Your share percentage is 5.000000 Your share of usage is 0			

 **Your usage was 1 kilolitre.**
That's an average of 11 litres per day.

Water Services

Queensland Urban Utilities water service charge

The amount we charge to maintain the water network.

Water access charge 2018/19	92 days	\$54.12
This charge is for the period 01/07/2018 to 30/09/2018		

Subtotal \$54.12

Sewerage Services

Queensland Urban Utilities sewerage service charge

The amount we charge to remove and treat sewage from your property.


Sewerage access charge 2018/19	92 days	\$134.46
This charge is for the period 01/07/2018 to 30/09/2018		

Subtotal \$134.46




Water services \$54.12

Sewerage services \$134.46

Your total charges 06/03/2018 to 06/06/2018 \$188.58

 **What is a kilolitre (1kL)?**
1 kilolitre = 1000 litres

What can you do with 1 kilolitre?

-  Water the garden with a hand held hose for 1 hour
-  50 dishwasher cycles
-  Wash the car on the lawn 4 times

What are Tier 1 and Tier 2 charges?

Water usage charges are scaled so that the more water you use the more you pay. For a 90 day period the tiers are as follows:

Up to 74kL for 90 days
Tier 1 charges apply

More than 74kL for 90 days
Tier 2 charges apply.

You only pay Tier 2 charges for anything OVER 74kL

Interpreter service 13 14 50

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

© Urban Utilities 2018



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

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



Water and Sewerage Account
In Person / Mail Payment Advice
Name: GBW SUPERANNUATION
PTY LTD



Billers Code: 112144
Ref: 10 1081 7379 0000 9



BPAY® this payment via Internet or phone banking.
BPAY View® - View and pay this bill using internet banking.
To use the QR code, use the reader within your mobile banking app.
More info: www.bpay.com.au

Commonwealth Bank  **Credit**

Commonwealth Bank of Australia
ABN 48 123 123 124
240 Queen Street, Brisbane, QLD

Date _____
Cash _____
Teller Stamp & Initials _____
Cheques _____

Current charges due date
25/08/2018



*4001 101081737900009



For Credit **Queensland Urban Utilities**

Trans Code User ID Customer Reference No.

831 066840 101081737900009

Total Due \$ 188.58

+757+

2018 Workpapers

Section O

Other Matters

COMPANY EXTRACT FROM

GBW SUPERANNUATION PTY LTD [GINA0012]

Current Details

Name:	GBW SUPERANNUATION PTY LTD
ACN:	128289430
Type:	APTY
Class:	LMSH
Subclass:	PROP
Status:	REGD
Reg Date:	01/11/2007

Registered Office

MICALIZZI CHARTERED ACCOUNTANTS
UNIT 2
273 ABBOTSFORD ROAD
BOWEN HILLS QLD 4006

Principal Place of Business

MICALIZZI CHARTERED ACCOUNTANTS
UNIT 2
273 ABBOTSFORD ROAD
BOWEN HILLS QLD 4006

Office Holders

ANGELA BARONE

Born on 31/08/1954 at SICILY ITALY
UNIT 5
11 HELEN STREET
NEWSTEAD QLD 4006
Appointed as DIR on 01/11/2007

CARMELO GINARDI

Born on 11/01/1959 at SICILY ITALY
UNIT 7
11 HELEN STREET
NEWSTEAD QLD 4006
Appointed as DIR on 01/11/2007
Appointed as SEC on 01/11/2007

ELEONORA GINARDI

Born on 22/08/1965 at SICILY ITALY
66 CHESTER STREET
NEWSTEAD QLD 4006
Appointed as DIR on 01/11/2007

DANIEL WRIGHT

Born on 02/11/1964 at BRISBANE QLD
66 CHESTER STREET
NEWSTEAD QLD 4006
Appointed as DIR on 01/11/2007

Share Structure

Class:	ORD	ORDINARY SHARES
Tot Issued:	40	
Tot Paid:	40.00	
Tot Amount Due:	0.00	

Shareholders

Class:	ORD
No Held:	10
Beneficially Held:	Y
Paid:	FULLY

DANIEL WRIGHT
66 CHESTER STREET
NEWSTEAD QLD 4006

Class:	ORD
No Held:	10
Beneficially Held:	Y
Paid:	FULLY

ANGELA BARONE
UNIT 5
11 HELEN STREET
NEWSTEAD QLD 4006

Class:	ORD
No Held:	10
Beneficially Held:	Y
Paid:	FULLY

CARMELO GINARDI
UNIT 7
11 HELEN STREET
NEWSTEAD QLD 4006

Class:	ORD
No Held:	10
Beneficially Held:	Y
Paid:	FULLY

ELEONORA GINARDI
66 CHESTER STREET
NEWSTEAD QLD 4006

The GBW Superannuation Fund

Transaction Listing Report

For the Period 01/07/2017 to 30/06/2018

Date	Reference	Description	Account	Unit	Debit	Credit
30/06/2018		Create Entries -	Profit/Loss / 49000	0.00	1,894.49	0.00
			(Share of / 53100/GI	0.00	0.00	1,894.49
30/06/2018	002	Reconcile	Unit 3, 139 / 77250/\$-	0.00	0.00	306.92
			Unit 3, 139 / 41960/\$-	0.00	147.35	0.00
			Unit 3, 139 / 42150/\$-	0.00	79.90	0.00
			Unit 3, 139 / 42100/\$-	0.00	79.67	0.00
30/06/2018		Create Entries -	Profit/Loss / 49000	0.00	1,474.18	0.00
			(Share of / 53100/W	0.00	0.00	1,474.18
30/06/2018		Revaluation -	Changes in / 24700	0.00	85.21	0.00
			Unit 1, 139 / 77250/\$-	0.00	0.00	85.21
30/06/2018		Create Entries -	(Income / 53330/GI	0.00	392.54	0.00
			Profit/Loss / 49000	0.00	0.00	392.54
30/06/2018		Revaluation -	Unit 1, 139 / 77250/\$-	0.00	85.21	0.00
			Changes in / 24700	0.00	0.00	85.21
30/06/2018		Create Entries -	(Income / 53330/GI	0.00	411.42	0.00
			Profit/Loss / 49000	0.00	0.00	411.42
30/06/2018		Create Entries -	Income / 85000	0.00	156.73	0.00
			Income / 48500	0.00	0.00	156.73
30/06/2018	002	To Allocate	Accountan / 30100	0.00	0.00	330.00
			Auditor's / 30700	0.00	330.00	0.00
30/06/2018		Create Entries -	(Income / 53330/W	0.00	320.14	0.00
			Profit/Loss / 49000	0.00	0.00	320.14
30/06/2018		Create Entries -	Income / 48500	0.00	1,124.10	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
			Income / 85000	0.00	0.00	1,124.10
30/06/2018		Revaluation -	Changes in / 24700	0.00	2,318.40	0.00
			Telstra / 77600/TL	0.00	0.00	2,318.40
30/06/2018		Create Entries -	Profit/Loss / 49000	0.00	1,807.53	0.00
			(Share of / 53100/GI	0.00	0.00	1,807.53
30/06/2018	001	Reconcile	Unit 1, 139 / 41960/\$-	0.00	0.00	28.28
			Unit 1, 139 / 42150/\$-	0.00	0.00	22.69
			Unit 1, 139 / 42100/\$-	0.00	391.76	0.00
			Unit 1, 139 / 77250/\$-	0.00	0.00	340.79
01/06/2018	null	Credit Interest	Bank - CBA / 60400/CB	0.00	642.48	0.00
			Bank - CBA / 25000/CB	0.00	0.00	642.48
01/06/2018	null	Paper	Bank - CBA / 60400/CB	0.00	0.00	2.50
			Bank / 31500	0.00	2.50	0.00
01/06/2018	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
31/05/2018		BPAY DEFT	Bank - CBA / 60400/CB	0.00	0.00	675.00
			Unit 1, 139 / 42100/\$-	0.00	675.00	0.00
31/05/2018		BPAY DEFT	Bank - CBA / 60400/CB	0.00	0.00	675.00
			Unit 3, 139 / 42100/\$-	0.00	675.00	0.00
23/05/2018		BPAY QLD	Bank - CBA / 60400/CB	0.00	0.00	187.17
			Unit 1, 139 / 42150/\$-	0.00	187.17	0.00
10/05/2018	100518	BPAY TAX	Bank - CBA / 60400/CB	0.00	0.00	3,213.51
			Income / 85000	0.00	2,954.51	0.00
			ATO / 30400	0.00	259.00	0.00
04/05/2018		BPAY BCC	Bank - CBA / 60400/CB	0.00	0.00	71.50
			Unit 1, 139 / 41960/\$-	0.00	71.50	0.00
04/05/2018		BPAY BCC	Bank - CBA / 60400/CB	0.00	0.00	374.60

Date	Reference	Description	Account	Unit	Debit	Credit
			Unit 3, 139 / 41960/\$-	0.00	374.60	0.00
01/05/2018	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
01/05/2018	null	Credit Interest	Bank - CBA / 60400/CB	0.00	624.46	0.00
			Bank - CBA / 25000/CB	0.00	0.00	624.46
18/04/2018	null	Audit	Bank - CBA / 60400/CB	0.00	0.00	60.00
			Bank / 31500	0.00	60.00	0.00
01/04/2018	null	Credit Interest	Bank - CBA / 60400/CB	0.00	645.03	0.00
			Bank - CBA / 25000/CB	0.00	0.00	645.03
01/04/2018	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
29/03/2018	290318	Direct Credit	Bank - CBA / 60400/CB	0.00	151.80	0.00
			Telstra / 23900/TL	0.00	0.00	151.80
15/03/2018		BPAY DEFT	Bank - CBA / 60400/CB	0.00	0.00	675.00
			Unit 1, 139 / 42100/\$-	0.00	675.00	0.00
15/03/2018		BPAY QLD	Bank - CBA / 60400/CB	0.00	0.00	187.17
			Unit 3, 139 / 42150/\$-	0.00	187.17	0.00
15/03/2018		BPAY BCC	Bank - CBA / 60400/CB	0.00	0.00	374.60
			Unit 3, 139 / 41960/\$-	0.00	374.60	0.00
01/03/2018	null	Credit Interest	Bank - CBA / 60400/CB	0.00	584.53	0.00
			Bank - CBA / 25000/CB	0.00	0.00	584.53
01/03/2018	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
28/02/2018		BPAY DEFT	Bank - CBA / 60400/CB	0.00	0.00	675.00
			Unit 3, 139 / 42100/\$-	0.00	675.00	0.00
22/02/2018		BPAY BCC	Bank - CBA / 60400/CB	0.00	0.00	556.30

Date	Reference	Description	Account	Unit	Debit	Credit
			Unit 1, 139 / 41960/\$-	0.00	556.30	0.00
09/02/2018		BPAY HOLDING	Bank - CBA / 60400/CB	0.00	0.00	1,504.06
			Unit 1, 139 / 77250/\$-	0.00	1,504.06	0.00
09/02/2018		BPAY HOLDING	Bank - CBA / 60400/CB	0.00	0.00	299.59
			Unit 1, 139 / 77250/\$-	0.00	299.59	0.00
01/02/2018	null	Credit Interest	Bank - CBA / 60400/CB	0.00	713.34	0.00
			Bank - CBA / 25000/CB	0.00	0.00	713.34
01/02/2018	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
25/01/2018		BPAY BCC	Bank - CBA / 60400/CB	0.00	0.00	189.40
			Unit 1, 139 / 41960/\$-	0.00	189.40	0.00
23/01/2018		Transfer To	Bank - CBA / 60400/CB	0.00	0.00	10,000.00
			Unit 1, 139 / 77250/\$-	0.00	10,000.00	0.00
17/01/2018		BPAY DEFT	Bank - CBA / 60400/CB	0.00	0.00	670.00
			Unit 3, 139 / 42100/\$-	0.00	670.00	0.00
04/01/2018		GBW	Bank - CBA / 60400/CB	0.00	0.00	5,000.00
			Unit 1, 139 / 77250/\$-	0.00	5,000.00	0.00
04/01/2018		Direct Credit	Bank - CBA / 60400/CB	0.00	0.00	450,700.00
			Unit 1, 139 / 77250/\$-	1.00	450,700.00	0.00
01/01/2018	null	Credit Interest	Bank - CBA / 60400/CB	0.00	838.51	0.00
			Bank - CBA / 25000/CB	0.00	0.00	838.51
01/01/2018	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
21/12/2017	211217	BPAY ASIC	Bank - CBA / 60400/CB	0.00	0.00	48.00
			Administra / 30200	0.00	48.00	0.00
11/12/2017	111217	Interest	Term / 60400/Te	0.00	2,691.65	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
			Term / 25000/Te	0.00	0.00	2,691.65
11/12/2017		GBW	Bank - CBA / 60400/CB	0.00	0.00	5,000.00
			Unit 3, 139 / 77250/\$-	0.00	5,000.00	0.00
11/12/2017		CommBiz	Bank - CBA / 60400/CB	0.00	0.00	2,291.96
			Unit 3, 139 / 77250/\$-	0.00	2,291.96	0.00
11/12/2017	111217	Direct Credit	Bank - CBA / 60400/CB	0.00	1,417,514.3	0.00
			Term / 60400/Te	0.00	0.00	1,417,514.3
11/12/2017		Direct Credit	Bank - CBA / 60400/CB	0.00	0.00	462,684.92
			Unit 3, 139 / 77250/\$-	1.00	462,684.92	0.00
01/12/2017	null	Credit Interest	Bank - CBA / 60400/CB	0.00	11.88	0.00
			Bank - CBA / 25000/CB	0.00	0.00	11.88
01/12/2017	null	Paper	Bank - CBA / 60400/CB	0.00	0.00	2.50
			Bank / 31500	0.00	2.50	0.00
01/12/2017	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
30/11/2017	301117	Direct Credit	Bank - CBA / 60400/CB	0.00	0.00	2,706.00
			Accountan / 30100	0.00	2,706.00	0.00
02/11/2017	021117	Direct Credit	Bank - CBA / 60400/CB	0.00	0.00	275.00
			Accountan / 30100	0.00	275.00	0.00
01/11/2017	null	Credit Interest	Bank - CBA / 60400/CB	0.00	12.71	0.00
			Bank - CBA / 25000/CB	0.00	0.00	12.71
01/11/2017	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
10/10/2017	101017	Interest	Term / 60400/Te	0.00	4,670.89	0.00
			Term / 25000/Te	0.00	0.00	4,670.89
01/10/2017	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00

Date	Reference	Description	Account	Unit	Debit	Credit
			Bank / 31500	0.00	5.00	0.00
01/10/2017	null	Credit Interest	Bank - CBA / 60400/CB	0.00	12.22	0.00
			Bank - CBA / 25000/CB	0.00	0.00	12.22
29/09/2017		Return No	Bank - CBA / 60400/CB	0.00	275.00	0.00
			Bank Data / 91000	0.00	0.00	275.00
29/09/2017	290917	(T) DE Reject	Bank - CBA / 60400/CB	0.00	0.00	2.50
			Bank / 31500	0.00	2.50	0.00
28/09/2017	280917	Direct Credit	Bank - CBA / 60400/CB	0.00	213.90	0.00
			Telstra / 23900/TL	0.00	0.00	213.90
28/09/2017		Direct Credit	Bank - CBA / 60400/CB	0.00	0.00	275.00
			Bank Data / 91000	0.00	275.00	0.00
01/09/2017	null	Credit Interest	Bank - CBA / 60400/CB	0.00	12.65	0.00
			Bank - CBA / 25000/CB	0.00	0.00	12.65
01/09/2017	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
11/08/2017	110817	Direct Credit	Bank - CBA / 60400/CB	0.00	0.00	229.90
			Accountan / 30100	0.00	229.90	0.00
09/08/2017	090817	Interest	Term / 60400/Te	0.00	44.43	0.00
			Term / 25000/Te	0.00	0.00	44.43
08/08/2017	080817	Interest	Term / 60400/Te	0.00	5,044.37	0.00
			Term / 25000/Te	0.00	0.00	5,044.37
01/08/2017	null	Credit Interest	Bank - CBA / 60400/CB	0.00	13.66	0.00
			Bank - CBA / 25000/CB	0.00	0.00	13.66
01/08/2017	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00
01/08/2017	010817	BPAY TAX	Bank - CBA / 60400/CB	0.00	0.00	2,236.00

Date	Reference	Description	Account	Unit	Debit	Credit
			PAYG / 86000	0.00	2,236.00	0.00
01/07/2017	010717	Fund ledger	(Opening / 50010/GI	0.00	0.00	500.00
			(Contributi / 52420/GI	0.00	500.00	0.00
			(Opening / 50010/GI	0.00	0.00	500.00
			(Contributi / 52420/GI	0.00	500.00	0.00
			Income / 85000	0.00	183.34	0.00
			Income / 85000	0.00	0.00	183.34
01/07/2017	010717	Fund ledger	(Share of / 53100/GI	0.00	11,475.45	0.00
			Migration / 89990	0.00	0.00	11,475.45
01/07/2017	010717	Fund ledger	(Pensions / 54160/BA	0.00	0.00	23,516.53
			Migration / 89990	0.00	23,516.53	0.00
01/07/2017	010717	Fund ledger	(Share of / 53100/GI	0.00	10.68	0.00
			Migration / 89990	0.00	0.00	10.68
01/07/2017	010717	Fund ledger	(Opening / 50010/GI	0.00	0.00	9,862.64
			Migration / 89990	0.00	9,862.64	0.00
01/07/2017	010717	Fund ledger	(Income / 53330/GI	0.00	0.00	1,147.39
			Migration / 89990	0.00	1,147.39	0.00
01/07/2017	010717	Fund ledger	(Opening / 50010/W	0.00	0.00	8,044.53
			Migration / 89990	0.00	8,044.53	0.00
01/07/2017	010717	Fund ledger	(Income / 53330/GI	0.00	0.00	1.07
			Migration / 89990	0.00	1.07	0.00
01/07/2017	010717	Fund ledger	(Share of / 53100/GI	0.00	10,958.33	0.00
			Migration / 89990	0.00	0.00	10,958.33
01/07/2017	010717	Fund ledger	(Pensions / 54160/GI	0.00	0.00	29,434.30
			Migration / 89990	0.00	29,434.30	0.00
01/07/2017	010717	Fund ledger	(Share of / 53100/W	0.00	8,938.23	0.00
			Migration / 89990	0.00	0.00	8,938.23

Date	Reference	Description	Account	Unit	Debit	Credit
01/07/2017	010717	Fund ledger	(Internal / 56100/GI	0.00	525,508.35	0.00
			Migration / 89990	0.00	0.00	525,508.35
01/07/2017	010717	Fund ledger	(Income / 53330/GI	0.00	0.00	1,095.69
			Migration / 89990	0.00	1,095.69	0.00
01/07/2017	010717	Fund ledger	(Internal / 57100/GI	0.00	0.00	525,508.35
			Migration / 89990	0.00	525,508.35	0.00
01/07/2017	010717	Fund ledger	(Income / 53330/W	0.00	0.00	893.70
			Migration / 89990	0.00	893.70	0.00
01/07/2017	010717	Fund ledger	(Internal / 56100/GI	0.00	1.82	0.00
			Migration / 89990	0.00	0.00	1.82
01/07/2017	010717	Fund ledger	(Opening / 50010/BA	0.00	99,285.17	0.00
			Migration / 89990	0.00	0.00	99,285.17
01/07/2017	010717	Fund ledger	(Internal / 57100/GI	0.00	0.00	1.82
			Migration / 89990	0.00	1.82	0.00
01/07/2017	010717	Fund ledger	(Opening / 50010/GI	0.00	544,614.59	0.00
			Migration / 89990	0.00	0.00	544,614.59
01/07/2017	null	Credit Interest	Bank - CBA / 60400/CB	0.00	13.21	0.00
			Bank - CBA / 25000/CB	0.00	0.00	13.21
01/07/2017	010717	Fund ledger	(Opening / 50010/BA	0.00	23,516.53	0.00
			Migration / 89990	0.00	0.00	23,516.53
01/07/2017	010717	Fund ledger	(Opening / 50010/GI	0.00	0.00	525,517.96
			Migration / 89990	0.00	525,517.96	0.00
01/07/2017	010717	Fund ledger	(Opening / 50010/GI	0.00	1.82	0.00
			Migration / 89990	0.00	0.00	1.82
01/07/2017	null	Account Fee	Bank - CBA / 60400/CB	0.00	0.00	5.00
			Bank / 31500	0.00	5.00	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
01/07/2017	010717	Fund ledger	(Pensions / 54160/BA	0.00	0.00	99,285.17
			Migration / 89990	0.00	99,285.17	0.00
01/07/2017	010717	Fund ledger	(Opening / 50010/GI	0.00	0.00	1.82
			Migration / 89990	0.00	1.82	0.00

Create Entries Report

For the period 01 July 2017 to 30 June 2018

Create Entries Financial Year Summary 01 July 2017 - 30 June 2018

Total Profit	Amount
Income	14,623.32
Less Expense	9,603.85
Total Profit	5,019.47
Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	5,019.47
Less Permanent Differences	(2,318.40)
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	156.73
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(0.60)
Taxable Income	7,494.00
Income Tax on Taxable Income or Loss	1,124.10
Profit/(Loss) Available for Allocation	Amount
Total Available Profit	5,019.47
Franking Credits	156.73
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
Total	5,176.20
Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	1,124.10

Final Segment 1 from 01 July 2017 to 30 June 2018

Pool Name Unsegregated Pool

Total Profit	Amount
Income	14,623.32
Less Expense	9,603.85
Total Profit	5,019.47

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	5,019.47
Less Permanent Differences	(2,318.40)
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	(2,954.51)
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	156.73
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	2,953.91
Taxable Income	7,494.00
Income Tax on Taxable Income or Loss	1,124.10

Member Weighted Balance Summary	Weighting%	Amount
Eleonora Ginardi(GINELE00001A)	34.92	502,003.90
Angela Barone(BARANG00001P)	0.00	0.00
Angela Barone(BARANG00002P)	0.00	0.00
Angela Barone(BARANG00003A)	0.00	0.00
Carmelo Ginardi(GINCAR00001P)	0.00	0.00
Carmelo Ginardi(GINCAR00002P)	0.00	0.00
Carmelo Ginardi(GINCAR00003A)	36.60	526,019.78
Daniel Wright(WRIDAN00001A)	28.48	409,445.80

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	5,019.47
Franking Credits	156.73
TFN Credits	0.00
FRW Credits	0.00
Total	5,176.20

Allocation to Members	Weighting%	Amount
Eleonora Ginardi(GINELE00001A)	34.92	1,807.53
Angela Barone(BARANG00001P)	0.00	0.00
Angela Barone(BARANG00002P)	0.00	0.00
Angela Barone(BARANG00003A)	0.00	0.00
Carmelo Ginardi(GINCAR00001P)	0.00	0.00
Carmelo Ginardi(GINCAR00002P)	0.00	0.00

Allocation to Members	Weighting%	Amount
Carmelo Ginardi(GINCAR00003A)	36.60	1,894.49
Daniel Wright(WRIDAN00001A)	28.48	1,474.18
Accumulation Weighted Balance Summary	Weighting%	Amount
Eleonora Ginardi(GINELE00001A)	34.92	502,003.90
Angela Barone(BARANG00001P)	0.00	0.00
Angela Barone(BARANG00002P)	0.00	0.00
Angela Barone(BARANG00003A)	0.00	0.00
Carmelo Ginardi(GINCAR00001P)	0.00	0.00
Carmelo Ginardi(GINCAR00002P)	0.00	0.00
Carmelo Ginardi(GINCAR00003A)	36.60	526,019.78
Daniel Wright(WRIDAN00001A)	28.48	409,445.80
Income Tax Expense Available for Allocation		Amount
Total Income Tax Expense Allocation		1,124.10

Allocation to Members	Weighting%	Amount
Eleonora Ginardi(GINELE00001A)	34.92	392.54
Angela Barone(BARANG00001P)	0.00	0.00
Angela Barone(BARANG00002P)	0.00	0.00
Angela Barone(BARANG00003A)	0.00	0.00
Carmelo Ginardi(GINCAR00001P)	0.00	0.00
Carmelo Ginardi(GINCAR00002P)	0.00	0.00
Carmelo Ginardi(GINCAR00003A)	36.60	411.42
Daniel Wright(WRIDAN00001A)	28.48	320.14

Calculation of daily member weighted balances

Eleonora Ginardi (GINELE00001A)

Member Balance

01/07/2017	50010	Opening Balance	502,003.90	502,003.90
Total Amount (Weighted)				502,003.90

Angela Barone (BARANG00001P)

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
Total Amount (Weighted)				0.00

Angela Barone (BARANG00002P)

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
Total Amount (Weighted)				0.00

Angela Barone (BARANG00003A)

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
Total Amount (Weighted)				0.00

Calculation of daily member weighted balances

Carmelo Ginardi (GINCAR00001P)

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
Total Amount (Weighted)				0.00

Carmelo Ginardi (GINCAR00002P)

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
Total Amount (Weighted)				0.00

Carmelo Ginardi (GINCAR00003A)

Member Balance

01/07/2017	50010	Opening Balance	526,019.78	526,019.78
Total Amount (Weighted)				526,019.78

Daniel Wright (WRIDAN00001A)

Member Balance

01/07/2017	50010	Opening Balance	409,445.80	409,445.80
Total Amount (Weighted)				409,445.80

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
Capital Gain /(Losses carried forward)	0.00
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

Foreign Tax Offset Calculations

Segment 01 July 2017 to 30 June 2018

Claimable FTO - Unsegregated Pool	0.00
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Claimable FTO	0.00
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Total Claimable Foreign Credits for the Year	0.00
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Foreign Tax Offset (Label C1)	0.00
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Applied/Claimed FTO	0.00
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Allocations of Foreign Tax Offset to Members

Eleonora Ginardi(GINELE00001A) - 100.00 %	0.00
Angela Barone(BARANG00001P) - 0.00 %	0.00
Angela Barone(BARANG00002P) - 0.00 %	0.00
Angela Barone(BARANG00003A) - 0.00 %	0.00
Carmelo Ginardi(GINCAR00001P) - 0.00 %	0.00
Carmelo Ginardi(GINCAR00002P) - 0.00 %	0.00
Carmelo Ginardi(GINCAR00003A) - 0.00 %	0.00
Daniel Wright(WRIDAN00001A) - 0.00 %	0.00
Total Foreign Tax Offset Allocated to Members	0.00

The GBW Superannuation Fund

General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Dividends Received (23900)					
<u>Telstra Corporation Limited. (TLS.AX)</u>					
28/09/2017	Direct Credit 088147 TLS FNL DIV 001206478871 [System Matched Income Data]			213.90	213.90 CR
29/03/2018	Direct Credit 088147 TLS ITM DIV 001213543677 [System Matched Income Data]			151.80	365.70 CR
				365.70	365.70 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2018	Revaluation - 29/06/2018 @ \$2.620000 (System Price) - 1,380.000000 Units on hand (TLS.AX)		2,318.40		2,318.40 DR
30/06/2018	Revaluation - 30/06/2018 @ \$467,077.650000 (Exit) - 1.000000 Units on hand (\$-1/139)		85.21		2,403.61 DR
30/06/2018	Revaluation - 30/06/2018 @ \$467,162.860000 (Exit) - 1.000000 Units on hand (\$-1/139)			85.21	2,318.40 DR
			2,403.61	85.21	2,318.40 DR
Interest Received (25000)					
<u>Bank - CBA A/c 124-95-461 (CBA12495461)</u>					
01/07/2017	Credit Interest			13.21	13.21 CR
01/08/2017	Credit Interest			13.66	26.87 CR
01/09/2017	Credit Interest			12.65	39.52 CR
01/10/2017	Credit Interest			12.22	51.74 CR
01/11/2017	Credit Interest			12.71	64.45 CR
01/12/2017	Credit Interest			11.88	76.33 CR
01/01/2018	Credit Interest			838.51	914.84 CR
01/02/2018	Credit Interest			713.34	1,628.18 CR
01/03/2018	Credit Interest			584.53	2,212.71 CR
01/04/2018	Credit Interest			645.03	2,857.74 CR
01/05/2018	Credit Interest			624.46	3,482.20 CR
01/06/2018	Credit Interest			642.48	4,124.68 CR
				4,124.68	4,124.68 CR
<u>Term Deposits - CBA (Term Deposits - CBA)</u>					
08/08/2017	Interest received			5,044.37	5,044.37 CR
09/08/2017	Interest Received			44.43	5,088.80 CR
10/10/2017	Interest Received			4,670.89	9,759.69 CR
11/12/2017	Interest Received			2,691.65	12,451.34 CR
				12,451.34	12,451.34 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
11/08/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv 7455		229.90		229.90 DR
02/11/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv 7538		275.00		504.90 DR
30/11/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv		2,706.00		3,210.90 DR

The GBW Superannuation Fund

General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
	7734				
30/06/2018	To Allocate audit fees from Accountancy fees			330.00	2,880.90 DR
			3,210.90	330.00	2,880.90 DR
Administration Costs (30200)					
<u>Administration Costs (30200)</u>					
21/12/2017	BPAY ASIC 17301 CommBiz 2291282894305 Asic Super		48.00		48.00 DR
			48.00		48.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
10/05/2018	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 98324684000171877 ATO Super		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
30/06/2018	To Allocate audit fees from Accountancy fees		330.00		330.00 DR
			330.00		330.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/07/2017	Account Fee		5.00		5.00 DR
01/08/2017	Account Fee		5.00		10.00 DR
01/09/2017	Account Fee		5.00		15.00 DR
29/09/2017	(T) DE Reject Return Fee		2.50		17.50 DR
01/10/2017	Account Fee		5.00		22.50 DR
01/11/2017	Account Fee		5.00		27.50 DR
01/12/2017	Paper Statement Fee		2.50		30.00 DR
01/12/2017	Account Fee		5.00		35.00 DR
01/01/2018	Account Fee		5.00		40.00 DR
01/02/2018	Account Fee		5.00		45.00 DR
01/03/2018	Account Fee		5.00		50.00 DR
01/04/2018	Account Fee		5.00		55.00 DR
18/04/2018	Audit Certificate Fee		60.00		115.00 DR
01/05/2018	Account Fee		5.00		120.00 DR
01/06/2018	Paper Statement Fee		2.50		122.50 DR
01/06/2018	Account Fee		5.00		127.50 DR
			127.50		127.50 DR
Property Expenses - Council Rates (41960)					
<u>Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)</u>					
25/01/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBW Supe		189.40		189.40 DR
22/02/2018	BPAY BCC RATES 78550 CommBiz 500000004404253 BCC GBWSupU1		556.30		745.70 DR
04/05/2018	BPAY BCC RATES 78550 CommBiz 500000004404253 BCC GBWSup8		71.50		817.20 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1			28.28	788.92 DR
			817.20	28.28	788.92 DR

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General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Unit 3, 139 Junction Road Clayfield, Qld (\$-3/139)</u>					
15/03/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBW S U3		374.60		374.60 DR
04/05/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBWSup10		374.60		749.20 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3		147.35		896.55 DR
			896.55		896.55 DR
Property Expenses - Body Corporate (42100)					
<u>Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)</u>					
15/03/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1		675.00		675.00 DR
31/05/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1		675.00		1,350.00 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1		391.76		1,741.76 DR
			1,741.76		1,741.76 DR
<u>Unit 3, 139 Junction Road Clayfield, Qld (\$-3/139)</u>					
17/01/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clay BC U3		670.00		670.00 DR
28/02/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clayf BC U3		675.00		1,345.00 DR
31/05/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clayf BC U3		675.00		2,020.00 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3		79.67		2,099.67 DR
			2,099.67		2,099.67 DR
Property Expenses - Water Rates (42150)					
<u>Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)</u>					
23/05/2018	BPAY QLD URBAN UTILITIES. 112144 CommBiz 101081737900009 Urban Unit 8		187.17		187.17 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1			22.69	164.48 DR
			187.17	22.69	164.48 DR
<u>Unit 3, 139 Junction Road Clayfield, Qld (\$-3/139)</u>					
15/03/2018	BPAY QLD URBAN UTILITIES. 112144 CommBiz 101081737900009 Urban Unit 8		187.17		187.17 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3		79.90		267.07 DR
			267.07		267.07 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2018	Create Entries - Franking Credits Adjustment - 30/06/2018			156.73	156.73 CR
30/06/2018	Create Entries - Income Tax Expense - 30/06/2018		1,124.10		967.37 DR
			1,124.10	156.73	967.37 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
30/06/2018	Create Entries - Profit/Loss		1,807.53		1,807.53 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	Allocation - 30/06/2018				
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018		1,894.49		3,702.02 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018		1,474.18		5,176.20 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018			392.54	4,783.66 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018			411.42	4,372.24 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018			320.14	4,052.10 DR
			5,176.20	1,124.10	4,052.10 DR
Opening Balance (50010)					
<u>(Opening Balance) Barone, Angela - Pension (Account Based Pension) (BARANG00002P)</u>					
01/07/2017	Opening Balance				122,801.70 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		99,285.17		23,516.53 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		23,516.53		0.00 DR
			122,801.70		0.00 DR
<u>(Opening Balance) Ginardi, Carmelo - Pension (TRIS) (GINCAR00002P)</u>					
01/07/2017	Opening Balance				544,616.41 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		544,614.59		1.82 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		1.82		0.00 DR
			544,616.41		0.00 DR
<u>(Opening Balance) Ginardi, Carmelo - Accumulation (GINCAR00003A)</u>					
01/07/2017	Fund ledger balance forward at 01/07/2017			500.00	500.00 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			525,517.96	526,017.96 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			1.82	526,019.78 CR
				526,019.78	526,019.78 CR
<u>(Opening Balance) Ginardi, Eleonora - Accumulation (GINELE00001A)</u>					
01/07/2017	Opening Balance				491,641.26 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			500.00	492,141.26 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			9,862.64	502,003.90 CR
				10,362.64	502,003.90 CR
<u>(Opening Balance) Wright, Daniel - Accumulation (WRIDAN00001A)</u>					
01/07/2017	Opening Balance				401,401.27 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			8,044.53	409,445.80 CR
				8,044.53	409,445.80 CR
Contributions (52420)					
<u>(Contributions) Ginardi, Carmelo - Accumulation (GINCAR00003A)</u>					
01/07/2017	Opening Balance				500.00 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		500.00		0.00 DR
			500.00		0.00 DR
<u>(Contributions) Ginardi, Eleonora - Accumulation (GINELE00001A)</u>					
01/07/2017	Opening Balance				500.00 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2017	Fund ledger balance forward at 01/07/2017		500.00		0.00 DR
			500.00		0.00 DR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Ginardi, Carmelo - Pension (TRIS) (GINCAR00002P)</u>					
01/07/2017	Opening Balance				11,475.45 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		11,475.45		0.00 DR
			11,475.45		0.00 DR
<u>(Share of Profit/(Loss)) Ginardi, Carmelo - Accumulation (GINCAR00003A)</u>					
01/07/2017	Opening Balance				10.68 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		10.68		0.00 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018			1,894.49	1,894.49 CR
			10.68	1,894.49	1,894.49 CR
<u>(Share of Profit/(Loss)) Ginardi, Eleonora - Accumulation (GINELE00001A)</u>					
01/07/2017	Opening Balance				10,958.33 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		10,958.33		0.00 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018			1,807.53	1,807.53 CR
			10,958.33	1,807.53	1,807.53 CR
<u>(Share of Profit/(Loss)) Wright, Daniel - Accumulation (WRIDAN00001A)</u>					
01/07/2017	Opening Balance				8,938.23 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		8,938.23		0.00 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018			1,474.18	1,474.18 CR
			8,938.23	1,474.18	1,474.18 CR
Income Tax (53330)					
<u>(Income Tax) Ginardi, Carmelo - Pension (TRIS) (GINCAR00002P)</u>					
01/07/2017	Opening Balance				1,147.39 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			1,147.39	0.00 DR
				1,147.39	0.00 DR
<u>(Income Tax) Ginardi, Carmelo - Accumulation (GINCAR00003A)</u>					
01/07/2017	Opening Balance				1.07 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			1.07	0.00 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018		411.42		411.42 DR
			411.42	1.07	411.42 DR
<u>(Income Tax) Ginardi, Eleonora - Accumulation (GINELE00001A)</u>					
01/07/2017	Opening Balance				1,095.69 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			1,095.69	0.00 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018		392.54		392.54 DR
			392.54	1,095.69	392.54 DR
<u>(Income Tax) Wright, Daniel - Accumulation (WRIDAN00001A)</u>					
01/07/2017	Opening Balance				893.70 DR
01/07/2017	Fund ledger balance forward at			893.70	0.00 DR

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For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
	01/07/2017				
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018		320.14		320.14 DR
			320.14	893.70	320.14 DR
Pensions Paid (54160)					
<u>(Pensions Paid) Barone, Angela - Pension (Account Based Pension) (BARANG00002P)</u>					
01/07/2017	Opening Balance				122,801.70 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			99,285.17	23,516.53 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			23,516.53	0.00 DR
				122,801.70	0.00 DR
<u>(Pensions Paid) Ginardi, Carmelo - Pension (TRIS) (GINCAR00002P)</u>					
01/07/2017	Opening Balance				29,434.30 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			29,434.30	0.00 DR
				29,434.30	0.00 DR
Internal Transfers In (56100)					
<u>(Internal Transfers In) Ginardi, Carmelo - Accumulation (GINCAR00003A)</u>					
01/07/2017	Opening Balance				525,510.17 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		525,508.35		1.82 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		1.82		0.00 DR
			525,510.17		0.00 DR
Internal Transfers Out (57100)					
<u>(Internal Transfers Out) Ginardi, Carmelo - Pension (TRIS) (GINCAR00002P)</u>					
01/07/2017	Opening Balance				525,510.17 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			525,508.35	1.82 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			1.82	0.00 DR
				525,510.17	0.00 DR
Bank Accounts (60400)					
<u>Bank - CBA A/c 124-95-461 (CBA12495461)</u>					
01/07/2017	Opening Balance				32,155.78 DR
01/07/2017	Credit Interest		13.21		32,168.99 DR
01/07/2017	Account Fee			5.00	32,163.99 DR
01/08/2017	Credit Interest		13.66		32,177.65 DR
01/08/2017	Account Fee			5.00	32,172.65 DR
01/08/2017	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 529419397921260 ATO Super - PAYGI for period ending June -17			2,236.00	29,936.65 DR
11/08/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv 7455			229.90	29,706.75 DR
01/09/2017	Credit Interest		12.65		29,719.40 DR
01/09/2017	Account Fee			5.00	29,714.40 DR
28/09/2017	Direct Credit 088147 TLS FNL DIV 001206478871 [System Matched Income Data]		213.90		29,928.30 DR
28/09/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv			275.00	29,653.30 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	7538				
29/09/2017	Return No account or incorrect account no Micalizzi Chartered Accountant invoice No 7538 DE No. 034041000180162		275.00		29,928.30 DR
29/09/2017	(T) DE Reject Return Fee			2.50	29,925.80 DR
01/10/2017	Credit Interest		12.22		29,938.02 DR
01/10/2017	Account Fee			5.00	29,933.02 DR
01/11/2017	Credit Interest		12.71		29,945.73 DR
01/11/2017	Account Fee			5.00	29,940.73 DR
02/11/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv 7538			275.00	29,665.73 DR
30/11/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv 7734			2,706.00	26,959.73 DR
01/12/2017	Credit Interest		11.88		26,971.61 DR
01/12/2017	Paper Statement Fee			2.50	26,969.11 DR
01/12/2017	Account Fee			5.00	26,964.11 DR
11/12/2017	GBW Superannuati CommBiz HR Trust Ac Deposit 27/11/2017			5,000.00	21,964.11 DR
11/12/2017	CommBiz 4697769 HR Sol Super (7/12/17 - Legals for Unit 3)			2,291.96	19,672.15 DR
11/12/2017	Direct Credit 025701 FIN MARKETS CDA TERM DEP 36385701		1,417,514.35		1,437,186.50 DR
11/12/2017	Direct Credit 301500 GBW Superannuati CommBiz HR Tru Settlem U3			462,684.92	974,501.58 DR
21/12/2017	BPAY ASIC 17301 CommBiz 2291282894305 Asic Super			48.00	974,453.58 DR
01/01/2018	Credit Interest		838.51		975,292.09 DR
01/01/2018	Account Fee			5.00	975,287.09 DR
04/01/2018	GBW Superannuati CommBiz HR Trust Un 1 Deposit 05/12/2017			5,000.00	970,287.09 DR
04/01/2018	Direct Credit 301500 GBW Superannuati CommBiz HR Trust Fund Un 1			450,700.00	519,587.09 DR
17/01/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clay BC U3			670.00	518,917.09 DR
23/01/2018	Transfer To COMMBIZ TRANSFER Funds Purch Unit 1			10,000.00	508,917.09 DR
25/01/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBW Supe			189.40	508,727.69 DR
01/02/2018	Credit Interest		713.34		509,441.03 DR
01/02/2018	Account Fee			5.00	509,436.03 DR
09/02/2018	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744603 HR Sol Super			299.59	509,136.44 DR
09/02/2018	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744579 HR Super U1			1,504.06	507,632.38 DR
22/02/2018	BPAY BCC RATES 78550 CommBiz 500000004404253 BCC GBWSupU1			556.30	507,076.08 DR
28/02/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clayf BC U3			675.00	506,401.08 DR
01/03/2018	Credit Interest		584.53		506,985.61 DR
01/03/2018	Account Fee			5.00	506,980.61 DR
15/03/2018	BPAY QLD URBAN UTILITIES. 112144 CommBiz 101081737900009 Urban Unit 8			187.17	506,793.44 DR
15/03/2018	BPAY BCC RATES 78550 CommBiz			374.60	506,418.84 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	500000004404279 BCC GBW S U3				
15/03/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1			675.00	505,743.84 DR
29/03/2018	Direct Credit 088147 TLS ITM DIV 001213543677 [System Matched Income Data]		151.80		505,895.64 DR
01/04/2018	Credit Interest		645.03		506,540.67 DR
01/04/2018	Account Fee			5.00	506,535.67 DR
18/04/2018	Audit Certificate Fee			60.00	506,475.67 DR
01/05/2018	Credit Interest		624.46		507,100.13 DR
01/05/2018	Account Fee			5.00	507,095.13 DR
04/05/2018	BPAY BCC RATES 78550 CommBiz 500000004404253 BCC GBWSup8			71.50	507,023.63 DR
04/05/2018	BPAY BCC RATES 78550 CommBiz 500000004404279 BCC GBWSup10			374.60	506,649.03 DR
10/05/2018	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 98324684000171877 ATO Super			3,213.51	503,435.52 DR
23/05/2018	BPAY QLD URBAN UTILITIES. 112144 CommBiz 101081737900009 Urban Unit 8			187.17	503,248.35 DR
31/05/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911217 Clay BC U1			675.00	502,573.35 DR
31/05/2018	BPAY DEFT PAYMENTS 96503 CommBiz 258949882911233 Clayf BC U3			675.00	501,898.35 DR
01/06/2018	Credit Interest		642.48		502,540.83 DR
01/06/2018	Paper Statement Fee			2.50	502,538.33 DR
01/06/2018	Account Fee			5.00	502,533.33 DR
			1,422,279.73	951,902.18	502,533.33 DR
Term Deposits - CBA (Term Deposits - CBA)					
01/07/2017	Opening Balance				1,405,063.01 DR
08/08/2017	Interest received		5,044.37		1,410,107.38 DR
09/08/2017	Interest Received		44.43		1,410,151.81 DR
10/10/2017	Interest Received		4,670.89		1,414,822.70 DR
11/12/2017	Direct Credit 025701 FIN MARKETS CDA TERM DEP 36385701			1,417,514.35	2,691.65 CR
11/12/2017	Interest Received		2,691.65		0.00 DR
			12,451.34	1,417,514.35	0.00 DR
Real Estate Properties (Australian - Commercial) (77250)					
Unit 1, 139 Junction Road Clayfield, Qld (\$-1/139)					
04/01/2018	Direct Credit 301500 GBW Superannuati CommBiz HR Trust Fund Un 1	1.00	450,700.00		450,700.00 DR
04/01/2018	GBW Superannuati CommBiz HR Trust Un 1 Deposit 05/12/2017	0.00	5,000.00		455,700.00 DR
23/01/2018	Transfer To COMMBIZ TRANSFER Funds Purch Unit 1	0.00	10,000.00		465,700.00 DR
09/02/2018	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744603 HR Sol Super	0.00	299.59		465,999.59 DR
09/02/2018	BPAY HOLDING REDLICH QLD 71571 CommBiz 4744579 HR Super U1	0.00	1,504.06		467,503.65 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 1	0.00		340.79	467,162.86 DR
30/06/2018	Revaluation - 30/06/2018 @ \$467,077.650000 (Exit) - 1.000000 Units on hand			85.21	467,077.65 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2018	Revaluation - 30/06/2018 @ \$467,162.860000 (Exit) - 1.000000 Units on hand		85.21		467,162.86 DR
		1.00	467,588.86	426.00	467,162.86 DR
<u>Unit 3, 139 Junction Road, Clayfield, Qld (\$-3/139)</u>					
11/12/2017	Direct Credit 301500 GBW Superannuati CommBiz HR Tru Settlem U3	1.00	462,684.92		462,684.92 DR
11/12/2017	GBW Superannuati CommBiz HR Trust Ac Deposit 27/11/2017	0.00	5,000.00		467,684.92 DR
11/12/2017	CommBiz 4697769 HR Sol Super (7/12/17 - Legals for Unit 3)	0.00	2,291.96		469,976.88 DR
30/06/2018	Reconcile Property Cost per Settlement St. - Unit 3	0.00		306.92	469,669.96 DR
		1.00	469,976.88	306.92	469,669.96 DR
Shares in Listed Companies (Australian) (77600)					
<u>Telstra Corporation Limited. (TLS.AX)</u>					
01/07/2017	Opening Balance	1,380.00			5,934.00 DR
30/06/2018	Revaluation - 29/06/2018 @ \$2.620000 (System Price) - 1,380.000000 Units on hand			2,318.40	3,615.60 DR
		1,380.00		2,318.40	3,615.60 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2017	Opening Balance				2,954.51 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		183.34		2,771.17 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			183.34	2,954.51 CR
10/05/2018	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 98324684000171877 ATO Super		2,954.51		0.00 DR
30/06/2018	Create Entries - Franking Credits Adjustment - 30/06/2018		156.73		156.73 DR
30/06/2018	Create Entries - Income Tax Expense - 30/06/2018			1,124.10	967.37 CR
			3,294.58	1,307.44	967.37 CR
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
01/07/2017	Opening Balance				2,236.00 CR
01/08/2017	BPAY TAX OFFICE PAYMENTS 75556 CommBiz 529419397921260 ATO Super - PAYGI for period ending June -17		2,236.00		0.00 DR
			2,236.00		0.00 DR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2017	Opening Balance				492.80 CR
					492.80 CR
Migration Suspense Account (89990)					
<u>Migration Suspense Account (89990)</u>					
01/07/2017	Fund ledger balance forward at 01/07/2017		9,862.64		9,862.64 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			10,958.33	1,095.69 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2017	Fund ledger balance forward at 01/07/2017		1,095.69		0.00 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			99,285.17	99,285.17 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			23,516.53	122,801.70 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		99,285.17		23,516.53 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		23,516.53		0.00 DR
01/07/2017	Fund ledger balance forward at 01/07/2017		8,044.53		8,044.53 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			8,938.23	893.70 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		893.70		0.00 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			544,614.59	544,614.59 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			1.82	544,616.41 CR
01/07/2017	Fund ledger balance forward at 01/07/2017			11,475.45	556,091.86 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		1,147.39		554,944.47 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		29,434.30		525,510.17 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		525,508.35		1.82 CR
01/07/2017	Fund ledger balance forward at 01/07/2017		1.82		0.00 DR
01/07/2017	Fund ledger balance forward at 01/07/2017		525,517.96		525,517.96 DR
01/07/2017	Fund ledger balance forward at 01/07/2017		1.82		525,519.78 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			10.68	525,509.10 DR
01/07/2017	Fund ledger balance forward at 01/07/2017		1.07		525,510.17 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			525,508.35	1.82 DR
01/07/2017	Fund ledger balance forward at 01/07/2017			1.82	0.00 DR
			1,224,310.97	1,224,310.97	0.00 DR

Bank Data Clearing Account (91000)

Bank Data Clearing Account (91000)

28/09/2017	Direct Credit 301500 GBW DEVELOPMENTS CommBiz MCA Inv 7538		275.00		275.00 DR
29/09/2017	Return No account or incorrect account no Micalizzi Chartered Accountant invoice No 7538 DE No. 034041000180162			275.00	0.00 DR
			275.00	275.00	0.00 DR

Total Debits: 4,847,537.16

Total Credits: 4,847,537.16