
Workpapers - 2021 Financial Year

Carapa Nominees Pty Ltd Super Fund

Preparer: Pratik Mehta

Reviewer: Kelly Fu

Printed: 20 September 2021

Lead Schedule

2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
25000	Interest Received	(\$113,193.98)	(\$113,198.24)	0%	Completed
30100	Accountancy Fees	\$1,650.00	\$1,760.00	(6.25)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$770.00	\$770.00	0%	Completed
41600	Pensions Paid	\$109,588.45	\$108,160.50	1.32%	Completed
48500	Income Tax Expense	\$1,239.00	\$1,166.55	6.21%	Completed
49000	Profit/Loss Allocation Account	(\$312.47)	\$1,082.19	(128.87)%	Completed
50000	Members	(\$1,617,347.33)	(\$1,617,659.80)	(0.02)%	Completed
60400	Bank Accounts	\$713.33	\$709.35	0.56%	Completed
75000	Mortgage Loans (Australian)	\$1,617,000.00	\$1,617,000.00	0%	Completed
85000	Income Tax Payable /Refundable	(\$75.00)	\$236.45	(131.72)%	Completed
86000	PAYG Payable	(\$291.00)	(\$286.00)	1.75%	Completed
A	Financial Statements				N/A - Not Applicable
B	Permanent Documents				N/A - Not Applicable
C	Other Documents				N/A - Not Applicable
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

25000 - Interest Received

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CARAPA_A.T. WHITTLEFA	A. T. Whittle Family Trust	(\$113,190.00)	(\$113,190.00)	0%
MET203665941	Suncorp Bank - Business Saver ***5941	(\$3.98)	(\$8.24)	(51.7)%
TOTAL		CY Balance	LY Balance	
		(\$113,193.98)	(\$113,198.24)	

Supporting Documents

○ Interest Reconciliation Report [Report](#)

Standard Checklist

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

Notes

Pratik Mehta

Note | MET203665941

08/09/2021 14:03

Please refer to the bank statements attached

Note | CARAPA_A.T.WHITTLEFA

08/09/2021 14:04

Refer to Account 75000

Carapa Nominees Pty Ltd Super Fund Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
MET203665941 Suncorp Bank - Business Saver ***5941					
31/07/2020	0.56	0.56			
31/08/2020	0.56	0.56			
30/09/2020	0.42	0.42			
31/10/2020	0.56	0.56			
30/11/2020	0.24	0.24			
31/12/2020	0.31	0.31			
31/01/2021	0.39	0.39			
28/02/2021	0.19	0.19			
31/03/2021	0.13	0.13			
30/04/2021	0.22	0.22			
31/05/2021	0.23	0.23			
30/06/2021	0.17	0.17			
	3.98	3.98			
	3.98	3.98			

Mortgage Loans (Australian)

CARAPA_A.T.WHITTLEFA A. T. Whittle Family Trust

21/07/2020	9,432.50	9,432.50			
21/08/2020	9,432.50	9,432.50			
22/09/2020	9,432.50	9,432.50			

Carapa Nominees Pty Ltd Super Fund
Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
21/10/2020	9,432.50	9,432.50			
23/11/2020	9,432.50	9,432.50			
22/12/2020	9,432.50	9,432.50			
21/01/2021	9,432.50	9,432.50			
23/02/2021	9,432.50	9,432.50			
23/03/2021	9,432.50	9,432.50			
21/04/2021	9,432.50	9,432.50			
21/05/2021	9,432.50	9,432.50			
22/06/2021	9,432.50	9,432.50			
	113,190.00	113,190.00			
	113,190.00	113,190.00			
TOTAL	113,193.98	113,193.98			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	113,193.98	11C

30100 - Accountancy Fees

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,650.00	\$1,760.00	(6.25)%
TOTAL		CY Balance	LY Balance	
		\$1,650.00	\$1,760.00	

Supporting Documents

- General Ledger [Report](#)
- Accountancy Invoice 2021.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
23/06/2021	Transfer to Suncorp 34581938		1,650.00		1,650.00 DR
			1,650.00		1,650.00 DR
Total Debits:	1,650.00				
Total Credits:	0.00				

TAX INVOICE

Invoice Date 22 September 2020

Invoice No. 42405

Client Code CARNOMPLSF

Carapa Nominees Pty Ltd Super Fund
32 Travers Drive
BEAUMONT SA 5066

To our Professional Fees and Charges in attending to the following :-

Preparation of Financial Statements and Statutory Minutes for the Carapa Nominees Pty Ltd Super Fund for the year ended 30 June 2020.

Preparation and lodgement of Fund Income Tax Return for the Carapa Nominees Pty Ltd Super Fund for the year ended 30 June 2020 including schedules as required.

Pension documentation and minutes as required.

Applying for Actuarial Certificate.

Our Fee Total	1,500.00
Plus: GST	150.00
TOTAL FEE	\$1,650.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 06 October 2020

Please forward cheques to:

PDK Financial Synergy P/L
PO Box 3685
ADELAIDE SA 5000

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

For Direct Deposit:

BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: CARNOMPLSF

Invoice No: 42405

Amount Due: \$1,650.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

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

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
	ATO Supervisory Levy (30400)				
30/06/2021			259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$770.00	\$770.00	0%
TOTAL		CY Balance	LY Balance	
		\$770.00	\$770.00	

Supporting Documents

- General Ledger [Report](#)
- Audit Fees 2021.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
23/06/2021	Transfer to Suncorp 34581938		770.00		770.00 DR
			770.00		770.00 DR

Total Debits: 770.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 22 September 2020

Invoice No. 42404

Client Code CARNOMPLSF

Carapa Nominees Pty Ltd Super Fund
32 Travers Drive
BEAUMONT SA 5066

To our Professional Fees and Charges in attending to the following :-

Annual audit of the records, financial statements and tax return of the Carapa Nominees Pty Ltd Super Fund for the year ended 30 June 2020 as required under SIS Regulations.

Preparation of Audit Report.

Review of statutory minute book documentation for history of fund per requirements under SIS Legislation.

All audit handling time.

Our Fee Total	700.00
Plus: GST	70.00
TOTAL FEE	\$ 770.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 06 October 2020

Please forward cheques to:
PDK Financial Synergy P/L
PO Box 3685
ADELAIDE SA 5000

Credit Card: Mastercard/Visa (Please circle)

Card No: Expires: ____ / ____

For Direct Deposit:
BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: CARNOMPLSF Invoice No: 42404 Amount Due: \$ 770.00 Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

41600 - Pensions Paid

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PATGIR00001P	(Pensions Paid) Patel, Girishbhai - Pension (Pension)	\$109,588.45	\$108,160.50	1.32%
TOTAL		CY Balance	LY Balance	
		\$109,588.45	\$108,160.50	

Supporting Documents

- Pension Summary Report [Report](#)

Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

Pension Summary

As at 30 June 2021

Member Name : Patel, Girishbhai

Member Age : 85* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PATGIR0001P	Account Based Pension	01/07/2011	59.61%	4.50%	\$67,380.00*	N/A	\$109,588.45	\$0.00	\$109,588.45	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$67,380.00	\$0.00	\$109,588.45	\$0.00	\$109,588.45	\$0.00
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Total :

					\$67,380.00	\$0.00	\$109,588.45	\$0.00	\$109,588.45	\$0.00
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*Age as at 01/07/2020 or pension start date for new pensions.

48500 - Income Tax Expense

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$1,239.00	\$1,166.55	6.21%
TOTAL		CY Balance	LY Balance	
		\$1,239.00	\$1,166.55	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$312.47)	\$1,082.19	(128.87)%
TOTAL		CY Balance	LY Balance	
		(\$312.47)	\$1,082.19	

Supporting Documents

No supporting documents

50000 - Members

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
PATGIR00001P	Patel, Girishbhai - Pension (Pension)	(\$1,497,369.45)		(\$102,016.38)	\$109,588.45		(\$1,489,797.38)	(0.51)%
PATGIR00002A	Patel, Girishbhai - Accumulation (Accumulation)	(\$120,290.35)		(\$8,498.60)		\$1,239.00	(\$127,549.95)	6.04%
	TOTAL	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$1,617,659.80)		(\$110,514.98)	\$109,588.45	\$1,239.00	(\$1,617,347.33)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Carapa Nominees Pty Ltd Super Fund

Members Statement

Girishbhai Patel
 32 Travers Avenue
 Beaumont, South Australia, 5066, Australia

Your Details

Date of Birth : Provided
 Age: 86
 Tax File Number: Provided
 Date Joined Fund: 29/09/1994
 Service Period Start Date: 29/09/1994
 Date Left Fund:
 Member Code: PATGIR00001P
 Account Start Date: 01/07/2011
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries N/A
 Vested Benefits 1,489,797.38
 Total Death Benefit 1,489,797.38
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

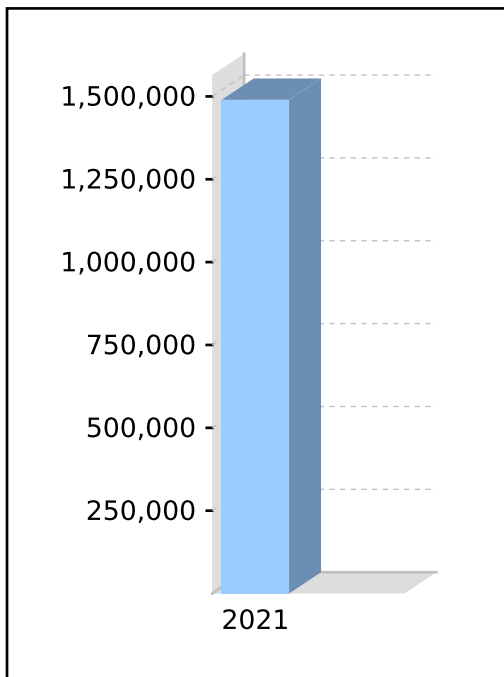
Total Benefits 1,489,797.38

Preservation Components

Preserved
 Unrestricted Non Preserved 1,489,797.38
 Restricted Non Preserved

Tax Components

Tax Free (59.61%) 816,798.93
 Taxable 672,998.45



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	1,497,369.45
<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	102,016.38
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	109,588.45
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 30/06/2021	1,489,797.38

Carapa Nominees Pty Ltd Super Fund

Members Statement

Girishbhai Patel
 32 Travers Avenue
 Beaumont, South Australia, 5066, Australia

Your Details

Date of Birth : Provided
 Age: 86
 Tax File Number: Provided
 Date Joined Fund: 29/09/1994
 Service Period Start Date:
 Date Left Fund:
 Member Code: PATGIR00002A
 Account Start Date 29/09/1994
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 127,549.95

Your Balance

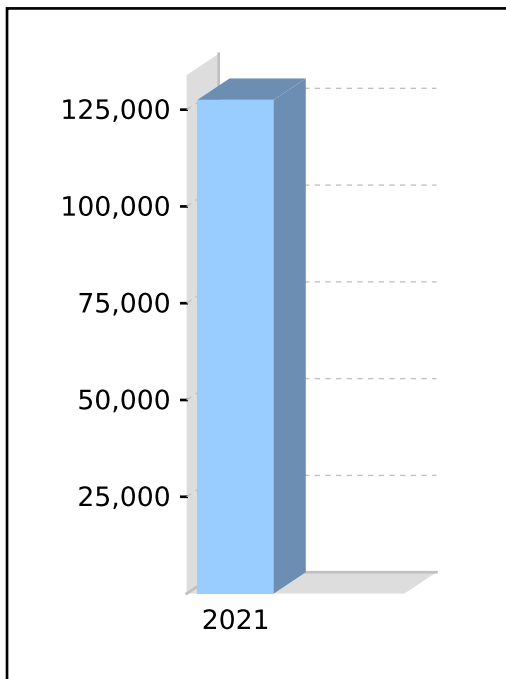
Total Benefits 127,549.95

Preservation Components

Preserved
 Unrestricted Non Preserved 127,549.95
 Restricted Non Preserved

Tax Components

Tax Free 52,335.92
 Taxable 75,214.03



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	120,290.35
<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	8,498.60
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1,239.00
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 30/06/2021	127,549.95

Carapa Nominees Pty Ltd Super Fund

Members Statement

Ramaben Patel
 32 Travers Avenue
 Beaumont, South Australia, 5066, Australia

Your Details

Date of Birth : Provided
 Age: 87
 Tax File Number: Provided
 Date Joined Fund: 01/07/2016
 Service Period Start Date:
 Date Left Fund:
 Member Code: PATRAM00001A
 Account Start Date 01/07/2016
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit

Your Balance

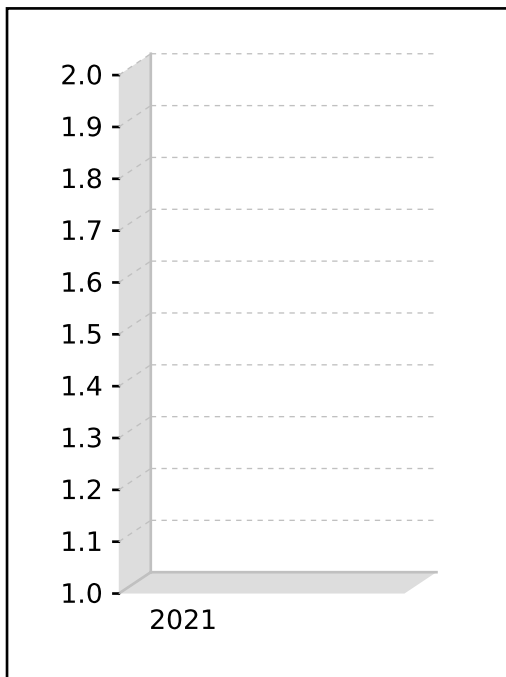
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

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 30/06/2021 0.00

Carapa Nominees Pty Ltd Super Fund

Members Summary

As at 30 June 2021

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Girishbhai Patel (Age: 86)											
PATGIR00001P - Pension - Tax Free: 59.61%											
1,497,369.45			102,016.38		109,588.45						1,489,797.38
PATGIR00002A - Accumulation											
120,290.35			8,498.60				1,239.00				127,549.95
1,617,659.80			110,514.98		109,588.45		1,239.00				1,617,347.33
Ramaben Patel (Age: 87)											
PATRAM00001A - Accumulation											
1,617,659.80			110,514.98		109,588.45		1,239.00				1,617,347.33

60400 - Bank Accounts

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MET203665941	Suncorp Bank - Business Saver ***5941	\$713.33	\$709.35	0.56%
TOTAL		CY Balance	LY Balance	
		\$713.33	\$709.35	

Supporting Documents

- Bank Statement Report [Report](#)
- Carapa Nominees SMSF - Bank Statements 2021.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / MET203665941

Account Name: Suncorp Bank - Business Saver ***5941

BSB and Account Number: 484799 203665941

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 709.35 \$ 113,190.00 \$ 113,193.98 \$ 713.33

Data Feed Used

MYOB BankLink

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			709.35		
21/07/2020	Interest received from A Whittle Family Trust		9,432.50	10,141.85		
23/07/2020	Pension - Withdrawn Girish Patel	9,432.50		709.35		
31/07/2020	Bank Interest		0.56	709.91		
21/08/2020	Interest received from A Whittle Family Trust		9,432.50	10,142.41		
23/08/2020	Pension - Withdrawn Girish Patel	9,432.50		709.91		
31/08/2020	Bank Interest		0.56	710.47		
22/09/2020	Interest received from A Whittle Family Trust		9,432.50	10,142.97		
23/09/2020	Pension - Withdrawn Girish Patel	9,432.50		710.47		
30/09/2020	Bank Interest		0.42	710.89		
21/10/2020	Interest received from A Whittle Family Trust		9,432.50	10,143.39		
23/10/2020	Pension - Withdrawn Girish Patel	9,432.50		710.89		
31/10/2020	Bank Interest		0.56	711.45		
23/11/2020	Interest received from A Whittle Family Trust		9,432.50	10,143.95		
23/11/2020	Pension - Withdrawn Girish Patel	9,432.50		711.45		
30/11/2020	Bank Interest		0.24	711.69		
22/12/2020	Interest received from A Whittle Family Trust		9,432.50	10,144.19		

Carapa Nominees Pty Ltd Super Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/12/2020	Pension - Withdrawn Girish Patel	9,432.50		711.69		
31/12/2020	Bank Interest		0.31	712.00		
21/01/2021	Interest received from A Whittle Family Trust		9,432.50	10,144.50		
23/01/2021	Pension Withdrawn - Girish Patel	9,432.50		712.00		
31/01/2021	Bank Interest		0.39	712.39		
23/02/2021	Interest received from A Whittle Family Trust		9,432.50	10,144.89		
23/02/2021	Pension Withdrawn - Girish Patel	9,432.50		712.39		
28/02/2021	Bank Interest		0.19	712.58		
23/03/2021	Interest received from A Whittle Family Trust		9,432.50	10,145.08		
23/03/2021	Pension Withdrawn - Girish Patel	9,432.50		712.58		
31/03/2021	Bank Interest		0.13	712.71		
21/04/2021	Interest received from A Whittle Family Trust		9,432.50	10,145.21		
23/04/2021	Pension Withdrawn - Girish Patel	9,432.50		712.71		
30/04/2021	Bank Interest		0.22	712.93		
21/05/2021	Interest received from A Whittle Family Trust		9,432.50	10,145.43		
23/05/2021	Pension Withdrawn - Girish Patel	9,432.50		712.93		
31/05/2021	Bank Interest		0.23	713.16		
22/06/2021	Interest received from A Whittle Family Trust		9,432.50	10,145.66		
23/06/2021	Transfer to Suncorp 34581938	1,393.55		8,752.11		
23/06/2021	Transfer to Suncorp 34581938	8,038.95		713.16		
30/06/2021	Bank Interest		0.17	713.33		

Carapa Nominees Pty Ltd Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/06/2021	CLOSING BALANCE	<u>113,190.00</u>	<u>113,193.98</u>	713.33		



047
 PATEL NOMINEES PTY. LIMITED ATF
 CARAPA NOMINEES PTY LTD SUPER FUND
 32 TRAVERS DR
 BEAUMONT SA 5066

Account Summary

Opening Balance	\$709.35
Total Withdrawals	\$56,595.00 -
Total Deposits	\$56,597.65+
Closing Balance	\$712.00

BSB Number **484-799**

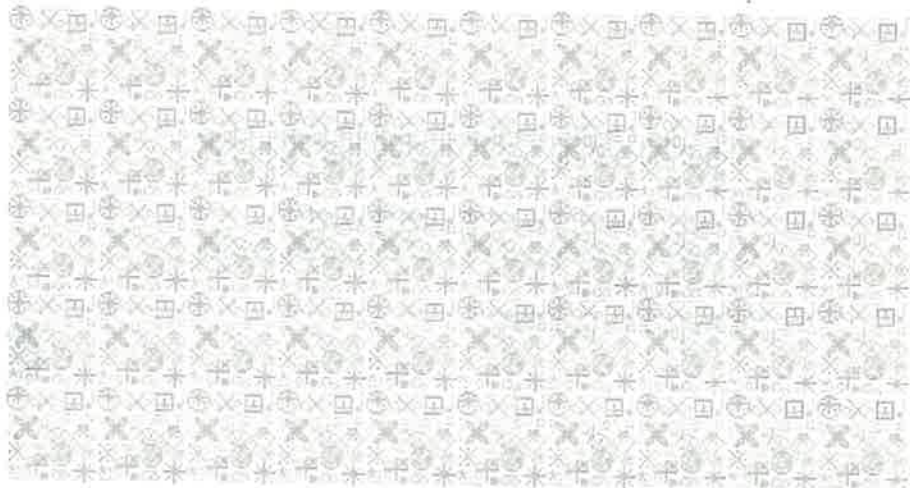
Account Number **203665941**

Statement Period **1/07/2020 - 31/12/2020**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			709.35
21 Jul 2020	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,141.85
	INTEREST PAYMENT			
23 Jul 2020	TRANSFER DEBIT TO 34581938	9,432.50		709.35
31 Jul 2020	CREDIT INTEREST		0.56	709.91
21 Aug 2020	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,142.41
	INTEREST PAYMENT			
23 Aug 2020	TRANSFER DEBIT TO 34581938	9,432.50		709.91
31 Aug 2020	CREDIT INTEREST		0.56	710.47
22 Sep 2020	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,142.97
	INTEREST PAYMENT			
23 Sep 2020	TRANSFER DEBIT TO 34581938	9,432.50		710.47
30 Sep 2020	CREDIT INTEREST		0.42	710.89
21 Oct 2020	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,143.39
	INTEREST PAYMENT			
23 Oct 2020	TRANSFER DEBIT TO 34581938	9,432.50		710.89
31 Oct 2020	CREDIT INTEREST		0.56	711.45
23 Nov 2020	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,143.95
	INTEREST PAYMENT			
23 Nov 2020	TRANSFER DEBIT TO 34581938	9,432.50		711.45
30 Nov 2020	CREDIT INTEREST		0.24	711.69
	BALANCE CARRIED FORWARD			711.69

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			711.69
22 Dec 2020	DIRECT CREDIT AT WHITTLE FAMIL INTEREST PAYMENT		9,432.50	10,144.19
23 Dec 2020	TRANSFER DEBIT TO 34581938	9,432.50		711.69
31 Dec 2020	CREDIT INTEREST		0.31	712.00
	CLOSING BALANCE			712.00

Information about certain foreign exchange services

From 2 December 2020, our Foreign Cash and Foreign Cheque services will no longer be offered. Updated copies of the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts and the Product Information Document will be available from this date at www.suncorp.com.au/documents. For further information please contact us on 13 11 55 or visit your nearest store.

Summary of Interest, Fees and Charges on this account for period 1 July 2020 - 31 December 2020

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$2.65	\$2.65	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.



047
 PATEL NOMINEES PTY. LIMITED ATF
 CARAPA NOMINEES PTY LTD SUPER FUND
 32 TRAVERS DR
 BEAUMONT SA 5066

Account Summary

Opening Balance	\$712.00
Total Withdrawals	\$56,595.00 -
Total Deposits	\$56,596.33+
Closing Balance	\$713.33

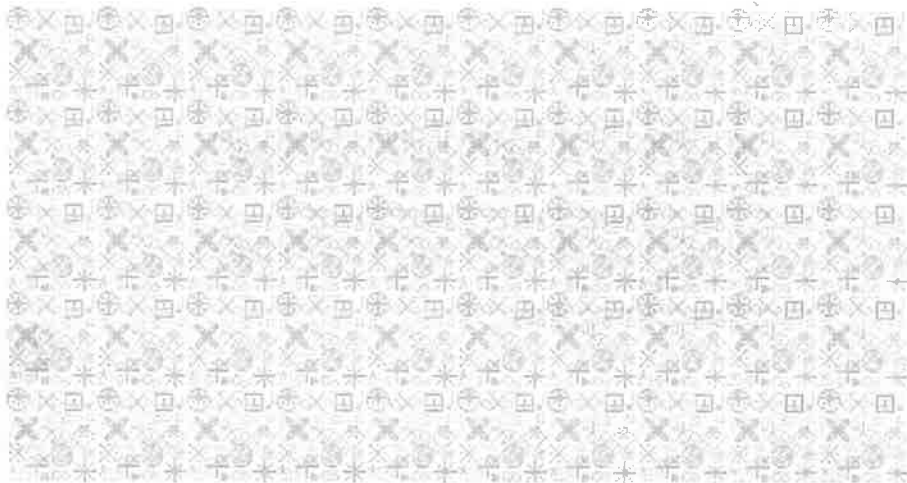
BSB Number	484-799
Account Number	203665941
Statement Period	1/01/2021 - 30/06/2021

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			712.00
21 Jan 2021	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,144.50
	INTEREST PAYMENT			
23 Jan 2021	TRANSFER DEBIT TO 34581938	9,432.50		712.00
31 Jan 2021	CREDIT INTEREST		0.39	712.39
23 Feb 2021	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,144.89
	INTEREST PAYMENT			
23 Feb 2021	TRANSFER DEBIT TO 34581938	9,432.50		712.39
28 Feb 2021	CREDIT INTEREST		0.19	712.58
23 Mar 2021	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,145.08
	INTEREST PAYMENT			
23 Mar 2021	TRANSFER DEBIT TO 34581938	9,432.50		712.58
31 Mar 2021	CREDIT INTEREST		0.13	712.71
21 Apr 2021	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,145.21
	INTEREST PAYMENT			
23 Apr 2021	TRANSFER DEBIT TO 34581938	9,432.50		712.71
30 Apr 2021	CREDIT INTEREST		0.22	712.93
21 May 2021	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,145.43
	INTEREST PAYMENT			
23 May 2021	TRANSFER DEBIT TO 34581938	9,432.50		712.93
31 May 2021	CREDIT INTEREST		0.23	713.16
	BALANCE CARRIED FORWARD			713.16

182ST1BUSINESSDL140524PR-E4735 S9148 118

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			713.16
22 Jun 2021	DIRECT CREDIT AT WHITTLE FAMIL INTEREST PAYMENT		9,432.50	10,145.66
23 Jun 2021	TRANSFER DEBIT TO 34581938 SUNCORP TRF	1,393.55		8,752.11
23 Jun 2021	TRANSFER DEBIT TO 34581938 SUNCORP TRF	8,038.95		713.16
30 Jun 2021	CREDIT INTEREST		0.17	713.33
	CLOSING BALANCE			713.33

Summary of Interest, Fees and Charges on this account for period 1 January 2021 - 30 June 2021

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$1.33	\$3.98	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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

Please retain this statement for taxation purposes.

1825T1BUSINESSDL140524PR-E1735-S9146118

75000 - Mortgage Loans (Australian)

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
CARAPA_A. T. WHITTLEFA	A. T. Whittle Family Trust		\$1,617,000.00		\$1,617,000.00	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
			\$1,617,000.00		\$1,617,000.00	

Supporting Documents

- Investment Movement Report [Report](#)
- Carapa Nominees - Loan Agreement.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Suncorp Bank - Business Saver ***5941		709.35		113,193.98		(113,190.00)			713.33	713.33
		709.35		113,193.98		(113,190.00)			713.33	713.33
		709.35		113,193.98		(113,190.00)			713.33	713.33

Copy
75000

THIS DEED dated.....¹⁸.....day of *June* 2013

Between

Patel Nominees Pty Ltd ATF Carapa Nominees Superannuation Fund ACN 008050431 of 32 Travers Drive Beaumont SA5066 in the State of South Australia (hereinafter called "**the Lender**") of the one part

And

Albert Thomas Whittle and Marie Joy Whittle ATF A.T. Whittle Family Trust both of 76 Cardiff Road, Port Lincoln SA5606 in the said State of South Australia (hereinafter called "**the Borrower**") of the other part.

Whereas the Borrower has requested the Lender to give a loan of One Million Six Hundred Seventeen Thousand Dollar (\$1,617,000.00) to enable the Borrower to refinance existing loan from the National Australia Bank Ltd and to develop lands comprised in Certificates of Title Register Book volume 6077 folio 567 and volume 6077 folio 568.

Now This Deed Witnesses:-

1. The parties hereto agree that facts stated in the recital are true and agree to be bound by them.
2. The Lender hereby agrees to lend \$1,617,000.00 to the Borrower on the following terms:
 - (1) The Borrower shall repay the said sum of \$1,617,000.00 on the 20th June 2017 or such other later date as mutually agreed in writing between the parties.
 - (2) The Borrower shall pay interest at 7% p.a. or the interest rate charged by the Westpac Banking Corporation indicated Lending Rate as published in the Australian Financial Review whichever is higher.
 - (3) The interest shall be paid in equal monthly installments commencing from 20th July 2013 and thereafter on the 20th of each successive month.

06 September 2018

The Auditor
PDK Financial Synergy Pty Ltd
Adelaide SA 5000

Dear Sir,

I, the undersigned, Girish Patel – Director and Trustee of Carapa Nominees Pty Ltd Super Fund hereby mentions :

1. That, I have agreed verbally with Borrowers – Whittle Family Trust to extend the term of loan for a period of further five years up to 20 June 2022. As the property market is not favourable to the borrowers, I have agreed to extend the loan in response to borrowers' request.
2. As per the loan agreement – the said loan is fully secured by a Mortgage. So, For Super Fund, it is a safe investment without any risk involved.
3. The Borrowers are paying interest at 7% p.a. on monthly basis as per loan agreement and Super Fund earns more interest as compared to Bank Interest rates.
4. The Borrowers (Whittle Family Trust) is not a related entity. The Loan is purely a Commercial Loan.

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

Thanks and regards,


Girish Patel
Trustee and Director
Carapa Nominees Pty Ltd Super Fund

85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$75.00)	\$236.45	(131.72)%
TOTAL		CY Balance	LY Balance	
		(\$75.00)	\$236.45	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Exempt Pension Reconciliation [Report](#)
- certificate_279997_v1_Ref317660_1.pdf
- 2021 ATO PAYGI total.pdf
- 2021 ATO ITA.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2020 to 30 June 2021						
Label C						
	21/07/2020	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/07/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.56		
	21/08/2020	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/08/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.56		
	22/09/2020	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	30/09/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.42		
	21/10/2020	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/10/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.56		
	23/11/2020	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	30/11/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.24		
	22/12/2020	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/12/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.31		
	21/01/2021	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/01/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.39		
	23/02/2021	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	28/02/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.19		
	23/03/2021	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/03/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.13		
	21/04/2021	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	30/04/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.22		
	21/05/2021	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		

Carapa Nominees Pty Ltd Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	31/05/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.23		
	22/06/2021	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	30/06/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.17		
			Total	113,193.98	92.310 %	104,489.37
					Total Segment ECPI *	104,489.37
					SMSF Annual Return Rounding	0.37
					Total ECPI	104,489.00

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

Carapa Nominees Pty Ltd Super Fund
Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2020 to 30 June 2021							
Label H							
	23/06/2021	30700	Auditor's Remuneration	770.00			
			Total	770.00	92.310 %	59.21	710.79
Label J							
	23/06/2021	30100	Accountancy Fees	1,650.00			
			Total	1,650.00	92.310 %	126.89	1,523.11
	30/06/2021	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
			Label Total			385.89	1,523.11
			Total Segment Expenses			445.10	2,233.90
			Total Expenses *			445.10	2,233.90

* General expense percentage - 92.310 %

* Investment expense percentage - 92.310 %

Carapa Nominees Pty Ltd Super Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	926.53
Less	
Exempt current pension income	104,489.00
	<u>104,489.00</u>
Add	
SMSF non deductible expenses	2,233.00
Pension Payments	109,588.45
	<u>111,821.45</u>
SMSF Annual Return Rounding	1.02
	<u>8,260.00</u>
Taxable Income or Loss	<u>8,260.00</u>
Income Tax on Taxable Income or Loss	1,239.00
	<u>1,239.00</u>
CURRENT TAX OR REFUND	<u>1,239.00</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,164.00)
	<u>334.00</u>
AMOUNT DUE OR REFUNDABLE	<u>334.00</u>

Carapa Nominees Pty Ltd Super Fund Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	21/07/2020	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/07/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.56
	21/08/2020	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/08/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.56
	22/09/2020	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	30/09/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.42
	21/10/2020	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/10/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.56
	23/11/2020	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	30/11/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.24
	22/12/2020	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/12/2020	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.31
	21/01/2021	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/01/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.39
	23/02/2021	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	28/02/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.19
	23/03/2021	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/03/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.13
	21/04/2021	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	30/04/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.22
	21/05/2021	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/05/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.23
	22/06/2021	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	30/06/2021	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.17
Sub-Total				113,193.98
Ignore Cents				0.98
Total				113,193.00
W - GROSS INCOME (Sum of labels A to U)				
				113,193.00
Sub-Total				113,193.00
Ignore Cents				0.00
Total				113,193.00
Y - Income - Exempt current pension income				

Carapa Nominees Pty Ltd Super Fund Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
Y - Income - Exempt current pension income				
				104,489.00
Sub-Total				104,489.00
Ignore Cents				0.00
Total				104,489.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				8,704.00
Sub-Total				8,704.00
Ignore Cents				0.00
Total				8,704.00
H1 - Expenses - SMSF auditor fee				
	23/06/2021	30700	Auditor's Remuneration	59.21
Sub-Total				59.21
Ignore Cents				0.21
Total				59.00
H2 - Expenses - SMSF auditor fee non deductible				
	23/06/2021	30700	Auditor's Remuneration	710.79
Sub-Total				710.79
Ignore Cents				0.79
Total				710.00
J1 - Expenses - Management and administration expenses				
	23/06/2021	30100	Accountancy Fees	126.88
	30/06/2021	30400	ATO Supervisory Levy	259.00
Sub-Total				385.88
Ignore Cents				0.88
Total				385.00
J2 - Expenses - Management and administration expenses non deductible				
	23/06/2021	30100	Accountancy Fees	1,523.12
Sub-Total				1,523.12
Ignore Cents				0.12
Total				1,523.00
N - TOTAL DEDUCTIONS				
				444.00
Sub-Total				444.00
Ignore Cents				0.00
Total				444.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				2,233.00
Sub-Total				2,233.00
Ignore Cents				0.00
Total				2,233.00

Carapa Nominees Pty Ltd Super Fund Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
O - TAXABLE INCOME OR LOSS				
				8,260.00
Sub-Total				8,260.00
Ignore Cents				0.00
Total				8,260.00
Z - TOTAL SMSF EXPENSES				
				2,677.00
Sub-Total				2,677.00
Ignore Cents				0.00
Total				2,677.00
A - Taxable income				
				8,260.00
Sub-Total				8,260.00
Ignore Cents				0.00
Total				8,260.00
T1 - Tax on taxable income				
				1,239.00
Sub-Total				1,239.00
Ignore Cents				0.00
Total				1,239.00
B - Gross Tax				
				1,239.00
Sub-Total				1,239.00
Ignore Cents				0.00
Total				1,239.00
T2 - SUBTOTAL				
				1,239.00
Sub-Total				1,239.00
Ignore Cents				0.00
Total				1,239.00
T3 - SUBTOTAL 2				
				1,239.00
Sub-Total				1,239.00
Ignore Cents				0.00
Total				1,239.00
T5 - TAX PAYABLE				
				1,239.00
Sub-Total				1,239.00
Ignore Cents				0.00
Total				1,239.00

Carapa Nominees Pty Ltd Super Fund Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
K - PAYG instalments raised				
	23/06/2021	85000	Income Tax Payable/Refundable	342.00
	23/06/2021	85000	Income Tax Payable/Refundable	272.00
	23/06/2021	85000	Income Tax Payable/Refundable	259.00
	30/06/2021	85000	Income Tax Payable/Refundable	291.00
Sub-Total				1,164.00
Ignore Cents				0.00
Total				1,164.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				334.00
Sub-Total				334.00
Ignore Cents				0.00
Total				334.00



Australian Government
Australian Taxation Office

Agent PDK FINANCIAL SYNERGY PTY LTD
Client CARAPA NOMINEES PTY LTD
 SUPER FUND
ABN 55 545 182 792
TFN 99 583 057

Income tax 551

Date generated	10/09/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **01 July 2020** to **10 September 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
11 Jun 2021	11 Jun 2021	General interest charge			\$0.00
11 Jun 2021	10 Jun 2021	Payment received		\$281.55	\$0.00
1 Jun 2021	1 Jun 2021	General interest charge			\$281.55 DR
1 Oct 2020	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$281.55		\$281.55 DR



PAYG Instalments report 2021

Tax Agent 25452589

Last Updated 04/09/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
99583057	CARAPA NOMINEES PTY LTD SUPER FUND	272.00	310.00	291.00	291.00	1,164.00

Total No of Clients: 1

Suite 705/84 Pitt Street
Sydney NSW 2000

GPO Box 5311
Sydney NSW 2001

limeactuarial.com.au
certificates@limeactuarial.com.au
1300 546 300
02 8096 5901

8 September 2021

Certificate No. 279997.1

The Trustees
Carapa Nominees Pty Ltd Super Fund

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for Carapa Nominees Pty Ltd Super Fund for the financial year ending 30 June 2021. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by PDK Financial Synergy Pty Ltd on behalf of the Trustees of Carapa Nominees Pty Ltd Super Fund. The key information I have relied upon is shown in Appendix 1.

You have stated that:

- Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The fund had unsegregated assets during these periods:

- 1 July 2020 to 30 June 2021

For the remainder of the year (if applicable), all assets were segregated. During the period where there were unsegregated assets, the exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities	\$1,497,369	\$1,489,797*	\$1,443,459
Unsegregated Superannuation liabilities	\$1,617,660	\$1,602,009*	\$1,563,727
Exempt Proportion			92.31%

*Estimate

The estimated net assets at 30 June 2021 were \$1,602,009.

The average liabilities are calculated with regard to all transactions taking place during the period in which there were unsegregated assets.

I certify that **92.31%** of investment income earned by the fund during the year ended 30 June 2021 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Tax exempt %	Taxable %
Girishbhai Patel	92.31%	7.69%
Ramaben Patel	0.00%	0.00%
Reserves	0.00%	0.00%
Total	92.31%	7.69%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2021 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEc, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	Carapa Nominees Pty Ltd Super Fund
Fund ABN	55545182792
Trustee Type	Individual
Number of Trustees	2
Trustee name	Girishbhai Patel Ramaben Patel
Financial Year	2020-2021
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No

Member details

Member name	Date of birth	Joined during this year?	Exited the fund?	Exit the fund as a result of death?
Girishbhai Patel	06/02/1935	No	No	No
Ramaben Patel	04/03/1934	No	No	No

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
Girishbhai Patel	\$120,290.35	\$1,497,369.45	N/A
Ramaben Patel	\$0.00	\$0.00	N/A
Reserve	N/A	N/A	\$0.00

Eligibility for Segregation

Name	Yes / No
The fund is eligible for segregation	No

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Retirement Withdrawal	23/07/2020	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/08/2020	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/09/2020	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/10/2020	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/11/2020	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/12/2020	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/01/2021	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/02/2021	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/03/2021	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/04/2021	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/05/2021	\$9,432.50	Girishbhai Patel
Retirement Withdrawal	23/06/2021	\$5,830.95	Girishbhai Patel

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
No non cash (Internal) transactions found.			

Closing Balances

Date	Amount
30/6/2021	\$1,602,009.23*

*Estimate

APPENDIX 2:**Description of Member Cash Transaction Types**

Transaction Type	Includes
Concessional Contribution	One off and regular Concessional contributions
Non-Concessional Contribution	Non-Concessional Contributions
Transfer In	Transfers from outside the fund into accumulation accounts including Rollovers In and Insurance claims received.
Non Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has not met a condition of release and from accumulation accounts. Includes lump sum benefits, death benefits, rollovers out, insurance premiums, and pension drawdowns from TTR accounts where the member has not met a condition of release.
Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has met a condition of release and from Account Based Pension accounts. Includes pension drawdowns, lump sum benefits, death benefits, rollovers out, insurance premiums.

Description of Non-Cash Transaction Types

Transaction Type	Includes
Account Based Pension Commencements	Account Based Pensions commenced during the financial year. Do not include pensions commenced in previous years, these are shown as opening balances. Do not include TTR Pensions. An Account Based Pension commencement involves transferring member balances from Accumulation to Account Based Pension.
Retirement Pension Commutation	Retirement Pensions ceased either in part or in entirety, where balances are transferred from Retirement (TTR pension where a condition of release has been met, and Account Based Pension) to Accumulation.
Retirement Pension Reversion	Transfers of a retirement pension balance from a deceased member to a surviving spouse.
Conversions from TTR to Retirement Pension	Conversion of a TTR to a Retirement Pension when a member meets a condition of release.
Contribution Split	Contributions which are split from one spouse to another. The amount split will be up to 85% of the original concessional contribution. Note that the original concessional contribution will also be shown on this form if it took place in the same year.
Transfers from Reserves to Non Retirement	Transfer from reserve account to a member Accumulation account or TTR pension.
Transfers from Reserves to Retirement	Transfer from reserve account to a member TTR pension where a condition of release has been met or Account Based Pension.

APPENDIX 3: ASSUMPTIONS

I have assumed that all transactions occur before investment income is earned each day

No assumptions are required to calculate the rate of increase in pension liability and earning rate as by definition, the value of assets and liabilities of account based income streams must be equal.

86000 - PAYG Payable

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$291.00)	(\$286.00)	1.75%
TOTAL		CY Balance	LY Balance	
		(\$291.00)	(\$286.00)	

Supporting Documents

- ATO - ICA Statement 2021.pdf

Standard Checklist

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



Activity statement 001

Date generated	17/08/2021
Overdue	\$291.00 DR
Not yet due	\$0.00
Balance	\$291.00 DR

Transactions

16 results found - from 17 August 2019 to 17 August 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2021	2 Aug 2021	General interest charge			\$291.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$291.00		\$291.00 DR
11 Jun 2021	11 Jun 2021	General interest charge			\$0.00
11 Jun 2021	10 Jun 2021	Payment received		\$342.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$342.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$291.00		\$342.00 DR
8 Mar 2021	8 Mar 2021	General interest charge			\$51.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$310.00		\$51.00 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$272.00		\$259.00 CR
16 Oct 2020	15 Oct 2020	Payment received		\$272.00	\$531.00 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$286.00		\$259.00 CR
8 Jul 2020	7 Jul 2020	Payment received		\$286.00	\$545.00 CR
28 Jun 2020	22 Jun 2020	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$278.00		\$259.00 CR
28 Jun 2020	22 Jun 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$294.00		\$537.00 CR
28 Jun 2020	22 Jun 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$286.00		\$831.00 CR
18 Jun 2020	17 Jun 2020	Payment received		\$1,117.00	\$1,117.00 CR

A - Financial Statements

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached.
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Carapa Nominees Pty Ltd Super Fund

Fund Summary Report

As at 30 June 2021

Fund Details

Date Formed: 29/09/1994

Tax File Number: Provided

ABN: 55545182792

Period: 01/07/2020 - 30/06/2021

Fund Type: SMSF

GST Registered: No

Postal Address:

32 Travers Avenue

Beaumont, South Australia 5066

Physical Address:

32 Travers Avenue

Beaumont, South Australia 5066

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Patel, Girishbhai	86	2	1	Provided	Not Provided
Patel, Ramaben	87	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Auditor	Boys, Anthony William
Fund Contact	Patel, Girishbhai
Tax Agent	PDK Financial Synergy Pty Ltd
Trustee	Patel, Girishbhai
Trustee	Patel, Ramaben

C - Other Documents

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

D - Pension Documentation

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Pension Summary

As at 30 June 2021

Member Name : Patel, Girishbhai

Member Age : 85* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PATGIR0001P	Account Based Pension	01/07/2011	59.61%	4.50%	\$67,380.00*	N/A	\$109,588.45	\$0.00	\$109,588.45	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$67,380.00	\$0.00	\$109,588.45	\$0.00	\$109,588.45	\$0.00
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Total :

					\$67,380.00	\$0.00	\$109,588.45	\$0.00	\$109,588.45	\$0.00
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*Age as at 01/07/2020 or pension start date for new pensions.

E - Estate Planning

2021 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members