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# **Workpapers - 2021 Financial Year**

## **Carapa Nominees Pty Ltd Super Fund**

Preparer: Pratik Mehta

Reviewer: Kelly Fu

Printed: 10 September 2021

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## 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	\$1,277.85	\$1,166.55	9.54%	Completed
49000	Profit/Loss Allocation Account	(\$92.32)	\$1,082.19	(108.53)%	Completed
50000	Members	(\$1,617,567.48)	(\$1,617,659.80)	(0.01)%	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	(\$113.85)	\$236.45	(148.15)%	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)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$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
<b>Bank Accounts</b>					
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			
	<b>3.98</b>	<b>3.98</b>			
<b>Mortgage Loans (Australian)</b>					
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			
	<b>113,190.00</b>	<b>113,190.00</b>			
<b>TOTAL</b>	<b>113,193.98</b>	<b>113,193.98</b>			

**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)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$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 \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
23/06/2021	Transfer to Suncorp 34581938		1,650.00		1,650.00 DR
			<b>1,650.00</b>		<b>1,650.00 DR</b>

**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
<b>TOTAL FEE</b>	<b>\$1,650.00</b>

**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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$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 \$
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
23/06/2021	Transfer to Suncorp 34581938		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

**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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$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 \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
23/06/2021	Transfer to Suncorp 34581938		770.00		770.00 DR
			<b>770.00</b>		<b>770.00 DR</b>

**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
<b>TOTAL FEE</b>	<b>\$ 770.00</b>

### 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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$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.

					<b>\$67,380.00</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>
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**Total :**

					<b>\$67,380.00</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>
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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	\$1,277.85	\$1,166.55	9.54%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,277.85	\$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	(\$92.32)	\$1,082.19	(108.53)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$92.32)	\$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)		(\$102,255.46)	\$109,588.45		(\$1,490,036.46)	(0.49)%
PATGIR00002A	Patel, Girishbhai - Accumulation (Accumulation)	(\$120,290.35)		(\$8,518.52)		\$1,277.85	(\$127,531.02)	6.02%
	<b>TOTAL</b>	<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$1,617,659.80)		(\$110,773.98)	\$109,588.45	\$1,277.85	(\$1,617,567.48)	

### 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 1,490,036.46  
 Total Death Benefit 1,490,036.46  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

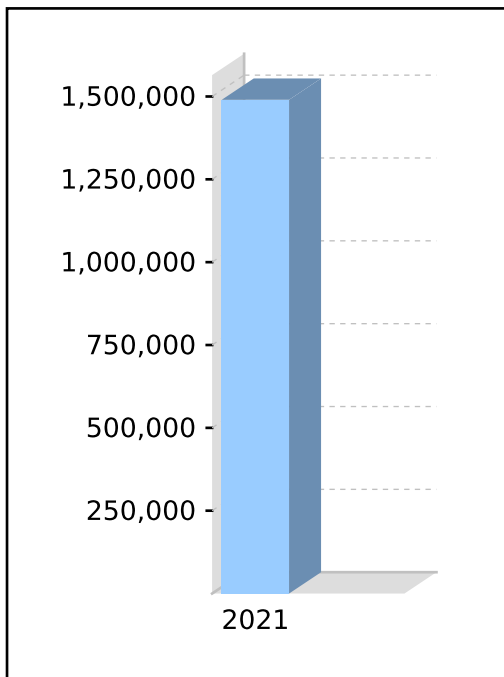
Total Benefits 1,490,036.46

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 1,490,036.46  
 Restricted Non Preserved

#### Tax Components

Tax Free (59.61%) 816,941.45  
 Taxable 673,095.01



### 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	102,255.46
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	1,490,036.46

# 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 127,531.02

### Your Balance

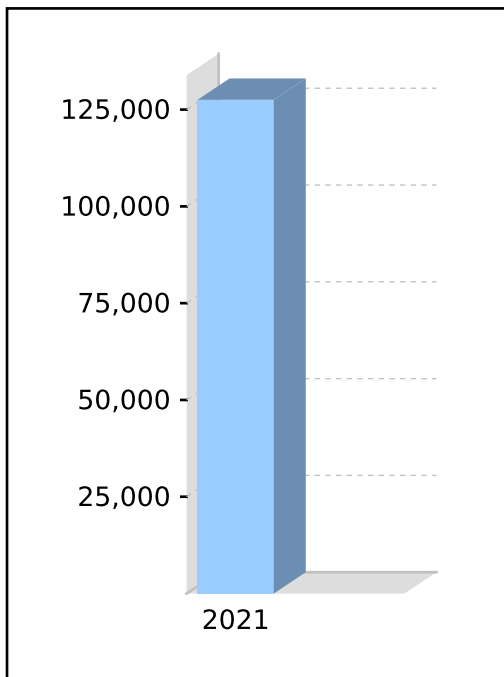
Total Benefits 127,531.02

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 127,531.02  
 Restricted Non Preserved

#### Tax Components

Tax Free 52,335.92  
 Taxable 75,195.10



### 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	8,518.52
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1,277.85
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	127,531.02

# 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

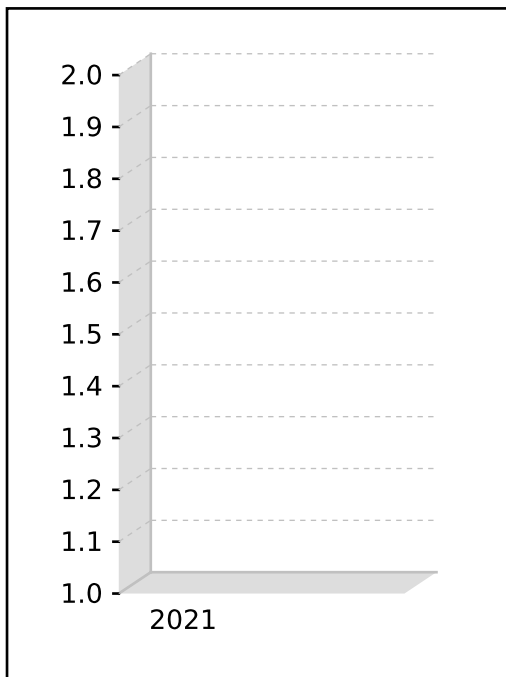
#### Total Benefits

#### 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	
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
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
<b>Girishbhai Patel (Age: 86)</b>											
PATGIR00001P - Pension - Tax Free: 59.61%											
1,497,369.45			102,255.46		109,588.45						1,490,036.46
PATGIR00002A - Accumulation											
120,290.35			8,518.52				1,277.85				127,531.02
<b>1,617,659.80</b>			<b>110,773.98</b>		<b>109,588.45</b>		<b>1,277.85</b>				<b>1,617,567.48</b>
<b>Ramaben Patel (Age: 87)</b>											
PATRAM00001A - Accumulation											
<b>1,617,659.80</b>			<b>110,773.98</b>		<b>109,588.45</b>		<b>1,277.85</b>				<b>1,617,567.48</b>

# 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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$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

<b>Date</b>	<b>Description</b>	<b>Debit \$</b>	<b>Credit \$</b>	<b>Ledger Balance \$</b>	<b>Statement Balance \$</b>	<b>Variance \$</b>
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**

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

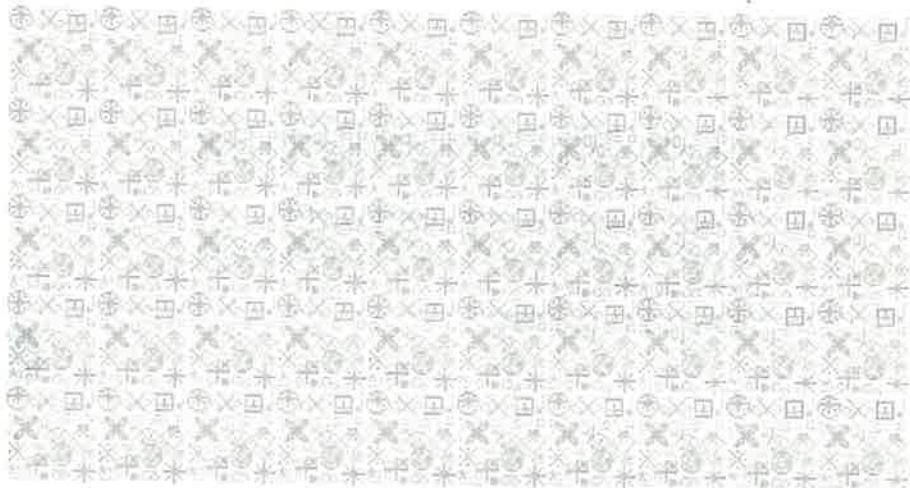
BSB Number	<b>484-799</b>
Account Number	<b>203665941</b>
Statement Period	<b>1/07/2020 - 31/12/2020</b>

**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
	<b>BALANCE CARRIED FORWARD</b>			<b>711.69</b>

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Details are continued on the back of this page



**Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>711.69</b>
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
	<b>CLOSING BALANCE</b>			<b>712.00</b>

**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](http://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**

<b>Suncorp:</b>	This Period	1 July to date	<b>Government:</b>	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		<b>Other Financial Institutions:</b>		
			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.

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

**Account Summary**

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

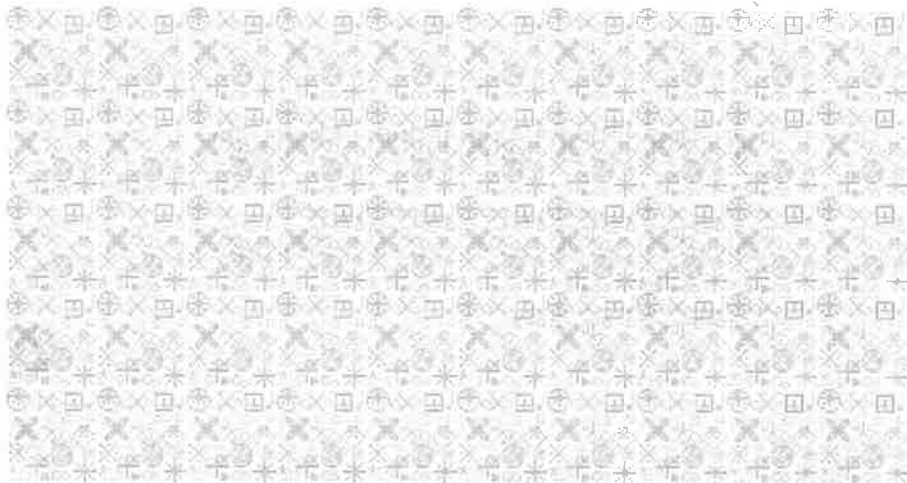
BSB Number	<b>484-799</b>
Account Number	<b>203665941</b>
Statement Period	<b>1/01/2021 - 30/06/2021</b>

**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
	<b>BALANCE CARRIED FORWARD</b>			<b>713.16</b>

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Details are continued on the back of this page



**Account Transactions Continued**

<b>Date</b>	<b>Transaction Details</b>	<b>Withdrawal</b>	<b>Deposit</b>	<b>Balance</b>
	<b>BALANCE BROUGHT FORWARD</b>			<b>713.16</b>
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
	<b>CLOSING BALANCE</b>			<b>713.33</b>

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

<b>Suncorp:</b>	<b>This Period</b>	<b>1 July to date</b>	<b>Government:</b>	<b>This Period</b>	<b>1 July to date</b>
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		<b>Other Financial Institutions:</b>		
			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.

# 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%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
			\$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	
<b>Bank Accounts</b>										
Suncorp Bank - Business Saver ***5941		709.35		113,193.98		(113,190.00)			713.33	713.33
		<b>709.35</b>		<b>113,193.98</b>		<b>(113,190.00)</b>			<b>713.33</b>	<b>713.33</b>
		<b>709.35</b>		<b>113,193.98</b>		<b>(113,190.00)</b>			<b>713.33</b>	<b>713.33</b>



Copy  
75000

THIS DEED dated.....<sup>18</sup>.....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 20<sup>th</sup> 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 20<sup>th</sup> July 2013 and thereafter on the 20<sup>th</sup> 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	(\$113.85)	\$236.45	(148.15)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$113.85)	\$236.45	

## Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- certificate\_279997\_v1\_Ref317660\_1.pdf
- 2021 ATO ITA.pdf
- 2021 ATO PAYGI total.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
<b>Segment - 01 July 2020 to 30 June 2021</b>						
<b><u>Label C</u></b>						
	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
<b>Label C</b>						
	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		
			<b>Total</b>	113,193.98	92.310 %	<b>104,489.37</b>
					<b>Total Segment ECPI *</b>	<b>104,489.37</b>
					<b>SMSF Annual Return Rounding</b>	<b>0.37</b>
					<b>Total ECPI</b>	<b>104,489.00</b>

\* 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
<b>Segment - 01 July 2020 to 30 June 2021</b>							
<b>Label H</b>							
	23/06/2021	30700	Auditor's Remuneration	770.00			
			<b>Total</b>	770.00	92.310 %	59.21	710.79
<b>Label J</b>							
	23/06/2021	30100	Accountancy Fees	1,650.00			
			<b>Total</b>	1,650.00	92.310 %	126.89	1,523.11
	30/06/2021	30400	ATO Supervisory Levy	259.00			
			<b>Total</b>	259.00	0.000 %	259.00	0.00
			<b>Label Total</b>			385.89	1,523.11
			<b>Total Segment Expenses</b>			<b>445.10</b>	<b>2,233.90</b>
			<b>Total Expenses *</b>			<b>445.10</b>	<b>2,233.90</b>

\* 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

---

	<b>2021</b>
	<b>\$</b>
Benefits accrued as a result of operations	1,185.53
<b>Less</b>	
Exempt current pension income	104,489.00
	<u>104,489.00</u>
<b>Add</b>	
SMSF non deductible expenses	2,233.00
Pension Payments	109,588.45
	<u>111,821.45</u>
SMSF Annual Return Rounding	1.02
	<u>8,519.00</u>
<b>Taxable Income or Loss</b>	<u>8,519.00</u>
Income Tax on Taxable Income or Loss	1,277.85
	<u>1,277.85</u>
<b>CURRENT TAX OR REFUND</b>	<u>1,277.85</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,164.00)
	<u>372.85</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>372.85</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 \$
<b>C - Income - Gross interest</b>				
	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
<b>Sub-Total</b>				<b>113,193.98</b>
<b>Ignore Cents</b>				<b>0.98</b>
<b>Total</b>				<b>113,193.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				113,193.00
<b>Sub-Total</b>				<b>113,193.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>113,193.00</b>
<b>Y - Income - Exempt current pension income</b>				



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

# 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 \$
<b>O - TAXABLE INCOME OR LOSS</b>				
				8,260.00
<b>Sub-Total</b>				<b>8,260.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>8,260.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				2,677.00
<b>Sub-Total</b>				<b>2,677.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,677.00</b>
<b>A - Taxable income</b>				
				8,260.00
<b>Sub-Total</b>				<b>8,260.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>8,260.00</b>
<b>T1 - Tax on taxable income</b>				
				1,277.85
<b>Sub-Total</b>				<b>1,277.85</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,277.85</b>
<b>B - Gross Tax</b>				
				1,277.85
<b>Sub-Total</b>				<b>1,277.85</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,277.85</b>
<b>T2 - SUBTOTAL</b>				
				1,277.85
<b>Sub-Total</b>				<b>1,277.85</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,277.85</b>
<b>T3 - SUBTOTAL 2</b>				
				1,277.85
<b>Sub-Total</b>				<b>1,277.85</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,277.85</b>
<b>T5 - TAX PAYABLE</b>				
				1,277.85
<b>Sub-Total</b>				<b>1,277.85</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,277.85</b>

# 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 \$
<b>K - PAYG instalments raised</b>				
	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
<b>Sub-Total</b>				<b>1,164.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,164.00</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				372.85
<b>Sub-Total</b>				<b>372.85</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>372.85</b>



**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

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

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## 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:

	<b>Start of year</b>	<b>End of year</b>	<b>Average</b>
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			<b>92.31%</b>

\*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:

	<b>Tax exempt %</b>	<b>Taxable %</b>
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 MEd, MBA  
Fellow of the Institute of Actuaries of Australia

## APPENDIX 1: INFORMATION YOU HAVE PROVIDED

### Fund details

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

### Member details

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

### Opening Balances

<b>Name</b>	<b>Non Retirement Balance</b>	<b>Retirement Balance</b>	<b>Fund Reserves</b>
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

<b>Name</b>	<b>Yes / No</b>
The fund is eligible for segregation	No



**Member Cash (External) Transactions**

<b>Transaction Type</b>	<b>Date</b>	<b>Amount</b>	<b>Member</b>
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**

<b>Transaction Type</b>	<b>Date</b>	<b>Member</b>	<b>Amount</b>
No non cash (Internal) transactions found.			

**Closing Balances**

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

\*Estimate

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

<b>Transaction Type</b>	<b>Includes</b>
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**

<b>Transaction Type</b>	<b>Includes</b>
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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$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

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

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
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

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**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

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**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

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### Fund Details

Date Formed: 29/09/1994

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

Tax File Number: Provided

Fund Type: SMSF

ABN: 55545182792

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.

					<b>\$67,380.00</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

**Total :**

					<b>\$67,380.00</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>	<b>\$109,588.45</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

\*Age as at 01/07/2020 or pension start date for new pensions.

Carapa Nominees Pty Ltd Super Fund

# Transfer Balance Account Summary

For The Period 01 July 2020 - 30 June 2021

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Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Girishbhai Patel	Below Cap									
		01/07/2020		Opening Balance				1,515,406.01	1,600,000.00	84,593.99

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Ramaben Patel

# 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