
Workpapers - 2021 Financial Year

Behari Super Fund

Preparer: Alex Ivanov
Reviewer: Dennis Nguyen
Printed: 11 February 2022

Lead Schedule

2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$30,000.00)	(\$22,306.51)	34.49%	Not Started
24700	Changes in Market Values of Investments		(\$8,449.00)	100%	Not Started
25000	Interest Received	(\$194.63)	(\$6,289.73)	(96.91)%	Not Started
26500	Other Investment Income		(\$51.18)	100%	Not Started
28000	Property Income	(\$43,353.19)	(\$38,240.18)	13.37%	In Progress
28500	Transfers In		(\$25,030.41)	100%	Not Started
30100	Accountancy Fees	\$2,596.00	\$5,500.00	(52.8)%	In Progress
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Not Started
30700	Auditor's Remuneration	\$660.00	\$1,650.00	(60)%	In Progress
30800	ASIC Fees	\$329.00	\$321.00	2.49%	In Progress
30900	Depreciation		\$8,449.00	100%	In Progress
31500	Bank Charges		\$30.00	100%	Not Started
33400	Accumulated Depreciation	\$20,439.00		100%	Not Started
37900	Interest Paid	(\$1,144.82)	\$26,467.75	(104.33)%	Not Started
41920	Property Expenses - Advertising	\$200.00		100%	Not Started
41930	Property Expenses - Agents Management Fees	\$3,103.95		100%	Not Started
41940	Property Expenses - Agents Commissions	\$204.16		100%	Not Started

Code	Workpaper	CY Balance	LY Balance	Change	Status
41950	Property Expenses - Body corporate fees	\$3,053.92		100%	Not Started
41960	Property Expenses - Council Rates	\$3,154.33		100%	In Progress
41965	Property Expense - Electricity and Gas	\$99.00		100%	Not Started
41970	Property Expenses - General	\$619.68		100%	Not Started
41980	Property Expenses - Insurance Premium	\$736.00		100%	In Progress
42010	Property Expenses - Interest on Loans	\$29,892.21		100%	Not Started
42040	Property Expenses - Pest Control	\$60.50		100%	Not Started
42060	Property Expenses - Repairs Maintenance	\$221.00		100%	In Progress
42090	Property Expenses - Stationery, Phone and Postage	\$8.80		100%	Not Started
42100	Property Expenses - Strata Levy Fees	\$1,245.68		100%	In Progress
42150	Property Expenses - Water Rates	\$1,741.82		100%	In Progress
42500	Property Expense - Rental Expenses	\$843.70	\$18,279.99	(95.38)%	Not Started
48500	Income Tax Expense	\$783.75		100%	Not Started
49000	Profit/Loss Allocation Account	\$4,441.14	\$39,410.27	(88.73)%	Not Started
50000	Members	(\$412,761.02)	(\$408,319.88)	1.09%	Not Started

Code	Workpaper	CY Balance	LY Balance	Change	Status
60400	Bank Accounts	\$35,288.69	\$25,388.19	39%	In Progress
60800	Term Deposits			0%	Not Started
66000	Prepaid Expenses	\$4,213.11	\$4,213.11	0%	Not Started
68000	Sundry Debtors	\$1,534.03	\$2,999.80	(48.86)%	Not Started
77200	Real Estate Properties (Australian - Residential)	\$955,634.44	\$976,073.44	(2.09)%	In Progress
85000	Income Tax Payable - 2020	\$587.31	\$1,397.06	(57.96)%	In Progress
85500	Loan - Limited Recourse Borrowing Arrangement	(\$583,392.56)	(\$600,647.72)	(2.87)%	In Progress
86000	PAYG Instalment Payable			0%	Not Started
88000	Sundry Creditors	(\$1,104.00)	(\$1,104.00)	0%	Not Started
A	Financial Statements				In Progress
B	Permanent Documents				In Progress
C	Other Documents				Not Started
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

24200 - Contributions

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	(\$15,000.00)	(\$11,153.26)	34.49%
BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	(\$15,000.00)	(\$11,153.25)	34.49%
TOTAL		CY Balance	LY Balance	
		(\$30,000.00)	(\$22,306.51)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Behari Super Fund

Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Behari, Babita	12/10/1970	49	211,693.17	15,000.00	0.00	0.00	0.00	15,000.00
Behari, Richard	28/09/1962	57	196,626.71	15,000.00	0.00	0.00	0.00	15,000.00
All Members				30,000.00	0.00	0.00	0.00	30,000.00

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Behari, Babita	Concessional (5 year carry forward cap available)	15,000.00	75,000.00	60,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Behari, Richard	Concessional (5 year carry forward cap available)	15,000.00	75,000.00	60,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Behari, Babita							
Concessional Contribution Cap	N/A	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	N/A	0.00	0.00	0.00	0.00	15,000.00	
Unused Concessional Contribution	N/A	0.00	0.00	25,000.00	25,000.00	10,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	50,000.00	
Maximum Cap Available	N/A	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	60,000.00 Below Cap
Total Super Balance	N/A	0.00	0.00	0.00	0.00	211,693.17	

Behari, Richard

Concessional Contribution Cap	N/A	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	N/A	0.00	0.00	0.00	0.00	0.00	15,000.00
Unused Concessional Contribution	N/A	0.00	0.00	25,000.00	25,000.00	25,000.00	10,000.00
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	25,000.00	50,000.00
Maximum Cap Available	N/A	35,000.00	25,000.00	25,000.00	50,000.00	75,000.00	60,000.00 Below Cap
Total Super Balance	N/A	0.00	0.00	0.00	0.00	196,626.71	

NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Behari, Babita	N/A	0.00	0.00	11,153.26	0.00	N/A	Bring Forward Not Triggered
Behari, Richard	N/A	0.00	0.00	11,153.25	0.00	N/A	Bring Forward Not Triggered

Behari, Babita

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
02/07/2020	Richard Behari Cash Management Account Financial	Personal - Concessional	1,250.00									
10/08/2020	Richard Behari IDD interest	Personal - Concessional	1,250.00									
04/09/2020	As per Bank Statement Richard Behari interest from IDD	Personal - Concessional	1,250.00									
03/11/2020	Richard Behari IDD interest	Personal - Concessional	1,250.00									
02/12/2020	As per Bank Statement Richard Behari interest from IDD	Personal - Concessional	1,250.00									
02/12/2020	R Behari IDD interest	Personal - Concessional	1,250.00									
15/01/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									
22/02/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									
22/03/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									

08/04/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00								
17/05/2021	RB IDD interest	Personal - Concessional	1,250.00								
03/06/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00								
Total - Behari, Babita			15,000.00	0.00	0.00	0.00			0.00	0.00	0.00

Behari, Richard

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
02/07/2020	Richard Behari Cash Management Account Financial	Personal - Concessional	1,250.00									
10/08/2020	Richard Behari IDD interest	Personal - Concessional	1,250.00									
04/09/2020	As per Bank Statement Richard Behari interest from IDD	Personal - Concessional	1,250.00									
03/11/2020	Richard Behari IDD interest	Personal - Concessional	1,250.00									
02/12/2020	R Behari IDD interest	Personal - Concessional	1,250.00									
02/12/2020	As per Bank Statement Richard Behari interest from IDD	Personal - Concessional	1,250.00									
15/01/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									
22/02/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									
22/03/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									
08/04/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									
17/05/2021	RB IDD interest	Personal - Concessional	1,250.00									
03/06/2021	Richard Behari IDD interest	Personal - Concessional	1,250.00									

Total - Behari, Richard

15,000.00 0.00 0.00 0.00

0.00 0.00 0.00

Total for All Members

30,000.00 0.00 0.00 0.00

24700 - Changes in Market Values of Investments

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments		(\$8,449.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$8,449.00)	

Supporting Documents

- Market Movement [Report](#)
- Net Capital Gains Reconciliation [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Behari Super Fund**Market Movement Report**

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
27-37 - 27-37 Turva Avenue Tarniet VIC 3029										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	976,073.44	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(7,548.00)	968,525.44	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(7,548.00)	968,525.44	0.00	0.00	0.00
Total Market Movement					0.00				0.00	0.00

Behari Super Fund

Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				

Behari Super Fund

Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

	Total	Discounted	Indexed	Other	Notional
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

25000 - Interest Received

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
001	Cash Management Account	(\$39.08)	(\$6,289.73)	(99.38)%
002	Westpac Working Account	(\$5.37)		100%
003	Westpac Saving Account	(\$150.18)		100%
TOTAL		CY Balance	LY Balance	
		(\$194.63)	(\$6,289.73)	

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

Behari 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					
001 Cash Management Account					
31/07/2020	1.05	1.05			
04/08/2020	5.55	5.55			
31/08/2020	1.00	1.00			
02/09/2020	4.99	4.99			
30/09/2020	0.94	0.94			
02/10/2020	4.66	4.66			
03/11/2020	4.27	4.27			
02/12/2020	3.73	3.73			
31/12/2020	3.74	3.74			
29/01/2021	1.96	1.96			
26/02/2021	1.42	1.42			
31/03/2021	1.39	1.39			
30/04/2021	1.17	1.17			
31/05/2021	1.11	1.11			
30/06/2021	2.10	2.10			
	39.08	39.08			
002 Westpac Working Account					
02/07/2020	5.37	5.37			
	5.37	5.37			

Behari 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
003 Westpac Saving Account					
31/07/2020	0.89	0.89			
07/08/2020	(0.89)	(0.89)			
26/08/2020	150.18	150.18			
	150.18	150.18			
	194.63	194.63			
TOTAL	194.63	194.63			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	194.63	11C

26500 - Other Investment Income

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
001	Cash Management Account		(\$51.18)	100%
TOTAL		CY Balance	LY Balance	
			(\$51.18)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

28000 - Property Income

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	(\$18,769.00)	(\$38,240.18)	(50.92)%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	(\$24,584.19)		100%
TOTAL		CY Balance	LY Balance	
		(\$43,353.19)	(\$38,240.18)	

Supporting Documents

- General Ledger [Report](#)
- Statement For The Financial Year Ending 2021 (401 BEHARI) (1).pdf
- Income and expenditure summary 2021.pdf [27-37](#)

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
14/07/2020	Harcourts RATA & RENTTURVA20 27			1,461.71	1,461.71 CR
02/09/2020	Harcourts RATA & RENTTURVA20 27			3,401.00	4,862.71 CR
02/11/2020	Harcourts RATA & RENTTURVA20 27			328.69	5,191.40 CR
10/11/2020	Harcourts RATA & RENTTURVA20 27			576.70	5,768.10 CR
04/01/2021	Harcourts RATA & RENTTURVA20 27			1,850.12	7,618.22 CR
09/02/2021	Harcourts RATA & RENTTURVA20 27			1,048.87	8,667.09 CR
19/03/2021	Rata & Co Real E RENTTURVA20 27			543.14	9,210.23 CR
27/04/2021	Rata & Co Real E RENTTURVA20 27			1,460.78	10,671.01 CR
27/05/2021	Rata & Co Real E RENTTURVA20 27			1,032.85	11,703.86 CR
24/06/2021	Rata & Co Real E RENTTURVA20 27			1,282.58	12,986.44 CR
30/06/2021				5,782.56	18,769.00 CR
				18,769.00	18,769.00 CR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
02/07/2020	PENINSULAR TRUST UNIT 401 Cash Management Account Financial			1,999.80	1,999.80 CR
04/08/2020	PENINSULAR TRUST UNIT 401			735.18	2,734.98 CR
02/09/2020	PENINSULAR TRUST UNIT 401			1,724.79	4,459.77 CR
02/10/2020	PENINSULAR GOLDC UNIT 401			2,006.40	6,466.17 CR
02/11/2020	PENINSULAR GOLDC UNIT 401			2,006.40	8,472.57 CR
02/12/2020	PENINSULAR GOLDC UNIT 401			1,455.84	9,928.41 CR
04/01/2021	PENINSULAR GOLDC UNIT 401			3,011.70	12,940.11 CR
02/02/2021	PENINSULAR GOLDC UNIT 401			268.24	13,208.35 CR
02/03/2021	PENINSULAR GOLDC UNIT 401			1,004.91	14,213.26 CR
06/04/2021	PENINSULAR GOLDC UNIT 401			278.46	14,491.72 CR
03/05/2021	PENINSULAR GOLDC UNIT 401			2,312.77	16,804.49 CR
02/06/2021	PENINSULAR GOLDC UNIT 401			1,876.07	18,680.56 CR
30/06/2021	AI25112102- 401 Peninsular Dr			7,650.03	26,330.59 CR
30/06/2021	AI25112102- 401 Peninsular Dr			864.16	27,194.75 CR
30/06/2021	Rent Receivable		2,610.56		24,584.19 CR
			2,610.56	27,194.75	24,584.19 CR
Total Debits:	2,610.56				
Total Credits:	45,963.75				

Peninsular Gold Coast

Rock Management Pty Ltd

A.B.N. 49 705 018 067 A.C.N. 606 203 267

5 Peninsular Drive

Ph: 07 5649 5888

Fax:

Peninsular

RESIDENCES

SURFERS PARADISE

Email: info@peninsulargoldcoast.com.au

TO: Richard & Babita BEHARI
48 Adelaide Road,
Padstow NSW 2211
Australia

Financial Year Summary

For The Year Ending 2021

	Debits	Credits
<u>401</u>		
Income		
Rental Income		\$18,045.00
Other Income		\$206.39
Expenses		
Administration Fees	\$46.20	
Body Corporate Fees	\$3,053.92	
Council Rates	\$995.79	
Landlord Insurance	\$387.00	
Letting Fees	\$332.75	
Management Fees	\$1,561.34	
Pest Control	\$60.50	
Repairs & Maintenance	\$121.00	
Water notice	\$1,091.53	
<u>401cxl</u>		
Income		
Rental Income		\$2,320.00
Other Income		\$4,012.80
Expenses		
Commission	\$204.16	
Letting Fees	\$660.00	
<u>Other Items</u>		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credits		\$0.00
Administration Fees	\$0.00	
Other Account Debits	\$0.00	
Total Payments To Owner	\$15,002.75	
Funds Held In Trust	\$1,400.00	

Income & Expenditure Summary

Behari DIY Pty Ltd ATF Behari Super Fund
48 Adelaide Road
PADSTOW NSW 2211

Date 1/07/2020 to 30/06/2021

From Date: **1/07/2020**
To Statement: **4 (24/06/2021)**

Behari DIY Pty Ltd ATF Behari Super Fund (ID: 1566)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

20/27 Turva Avenue, TARNEIT, VIC 3029

Property Income

Rent	\$617.45	\$13,130.45	\$12,513.00
Residential Rent	\$0.00	\$6,256.00	\$6,256.00
	\$617.45	\$19,386.45	\$18,769.00

(GST Total: \$0.00)

Property Expenses

Administration Fee	\$5.00	\$0.00	\$5.00
+ GST	\$0.50	\$0.00	\$0.50
Appliances	\$162.00	\$0.00	\$162.00
+ GST	\$16.20	\$0.00	\$16.20
Building Insurance	\$320.16	\$0.00	\$320.16
+ GST	\$28.84	\$0.00	\$28.84
Council Rates	\$1,162.75	\$0.00	\$1,162.75
Electrical	\$90.00	\$0.00	\$90.00
+ GST	\$9.00	\$0.00	\$9.00
General Advertising	\$180.91	\$0.00	\$180.91
+ GST	\$18.09	\$0.00	\$18.09
General Repairs and Maintenance	\$90.91	\$0.00	\$90.91
+ GST	\$9.09	\$0.00	\$9.09
GST On Fees	\$0.00	\$0.00	\$0.00
+ GST	\$78.78	\$3.70	\$75.08
Industry Lease	\$90.00	\$0.00	\$90.00
+ GST	\$9.00	\$0.00	\$9.00

Report shows all transactions reported on statements created within reporting period.

28500 - Transfers In

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
BEHBAB00003A	(Transfers In) Behari, Babita - Accumulation (Accumulation)		(\$25,030.41)	100%
TOTAL		CY Balance	LY Balance	
			(\$25,030.41)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attached copies of all Transfer Statements and Rollover Benefits Statements

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30100 - Accountancy Fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,596.00	\$5,500.00	(52.8)%
TOTAL		CY Balance	LY Balance	
		\$2,596.00	\$5,500.00	

Supporting Documents

- General Ledger [Report](#)
- Behari SF 2020 Invoice Accountant 1.pdf

Standard Checklist

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

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
07/09/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 40661871 BSB: 033072 A/C: 190617 Payment description: Company Ari 5843		396.00		396.00 DR
21/10/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 41094352 BSB: 033072 A/C: 190617 Payment description: Tax invoice 5934		2,200.00		2,596.00 DR
			2,596.00		2,596.00 DR
Total Debits:	2,596.00				
Total Credits:	0.00				

TAXASSIST

Chartered Accountants

31 Horne Street
Elsternwick Vic 3185
Tel: 03 9528 3333
Fax:
info@taxassist.com.au

Tax Invoice

ABN #	Date	Invoice #
84 973 038 617	09/10/2020	5934

Invoice To
THE TRUSTEE BEHARI SUPER FUND 48 ADELAIDE ROAD PADSTOW NSW 2211

Please keep your Tax Return Documents in a safe place for a minimum period of five (5) years as it is a valuable document. Lodgement of the Income Tax Return(s) will occur on payment of this invoice.

Description	Terms
	Net 7 Days
	Amount
Coding of Source Documents and Data Entry, reconcile purchase of property Correspondence Preparation of Financial Statements and Notes thereto for the financial year ended 30 June 2020 Preparation and Lodgment of Income Tax Returns and associated schedules for the year ended 30 June 2020, advising on tax position Preparation of Superannuation Fund Minutes Preparation of Superannuation Fund Members Statements Reconciliation of Investment Movements during the financial year Attending to Audit and Auditor Queries General Advice and Discussions to Date (ACTUAL COST \$3,030) BUT SAY	2,000.00
BANK DETAILS FOR DIRECT PAYMENT:	SUBTOTAL \$2,000.00
TAXASSIST (AUST) PTY LTD B.S.B. 033072 (WESTPAC) ACCOUNT NO. 190617	GST TOTAL \$200.00
Thank you for your business.	Total \$2,200.00

Remittance Advice TAXASSIST 31 Horne Street Elsternwick VIC 3185 Tel:(03) 9528 3333 Email: info@taxassist.com.au	Credit Card - M/CARD OR VISA	Invoice No	5934
	Name on Card _____	Customer	
	Credit Card No. _____	THE TRUSTEE BEHARI SUPER FUND 48 ADELAIDE ROAD PADSTOW NSW 2211	
	Expiry Date _____ Card Type _____		
	Signature/ Date _____		
	Cheque No	Amount Paid	
EFT No	Date of Payment		

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

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

No supporting documents

Standard Checklist

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

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$660.00	\$1,650.00	(60)%
TOTAL		CY Balance	LY Balance	
		\$660.00	\$1,650.00	

Supporting Documents

- General Ledger [Report](#)
- BehariSFInvoice 200223 Audit.pdf [30700](#)

Standard Checklist

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

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
21/10/2020	TRANSACT FUNDS TFR TO SUPERANNUATION AUD Receipt number: 41094354 BSB: 033039 A/C: 478694 Payment description: Tax invoice 200223		660.00		660.00 DR
			660.00		660.00 DR

Total Debits: 660.00

Total Credits: 0.00

TAX INVOICE

Behari Super Fund

c/- Taxassist
31 Horne Street
ELSTERNWICK VIC 3185

Invoice Date
09 Oct 2020

Invoice Number
200223



Superannuation Audit
Services Pty Ltd



ABN 55 097 445 022

Description	Unit Price	GST	Amount AUD	
2020, Work in connection with superannuation fund audit requirements for the year ended 30 June 2020				
•Conduct of audit on financial accounts in accordance with Australian Auditing Standards.				
•Conduct of compliance audit in accordance with Australian Auditing Standards.				
•Provision of audit certificate for financial accounts audit and compliance audit.	1.00	600.00	10%	600.00
•Maintenance of audit records and workpapers in accordance with Professional Bodies requirements.				
•Consideration of compliance issues where appropriate.				
•Verification of material transactions.				
		Subtotal		600.00
		Total GST 10%		60.00
		Invoice Total AUD		660.00
		Total Net Payments AUD		0.00
		Amount Due AUD		660.00

Please detach below & return with Cheque

95% of our clients pay withing seven Days, Please join them.

PAYMENT ADVICE

To: **Superannuation Audit Services Pty Ltd**
PO Box 389
CANTERBURY VIC 3126
AUSTRALIA

Bank: Westpac Bank
Account Name: Superannuation Audit Services P/L
BSB No: 033 039
Account No: 478 694

Customer	Behari Super Fund
Invoice Number	200223
Amount Due	660.00

Please Quote invoice number
200223 on payment

30800 - ASIC Fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$329.00	\$321.00	2.49%
TOTAL		CY Balance	LY Balance	
		\$329.00	\$321.00	

Supporting Documents

- ATO 20-21.pdf

Standard Checklist

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

Paid on 19/08/20

Maqain Account

19/8

MB 2020081919147196 9

Inquires 1300 300 630

Issue date 12 Aug 20

Company Statement

CORPORATE KEY: 40637938

Extract of particulars - s346A(1) Corporations Act 2001

Check this statement carefully

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

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

ACN 614 221 466
FOR BEHARI DIY PTY LTD

REVIEW DATE: 12 August 20

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 **Registered office**
48 ADELAIDE ROAD PADSTOW NSW 2211

2 **Principal place of business**
48 ADELAIDE ROAD PADSTOW NSW 2211

3 **Officeholders**

Name: BABITA BEHARI
Born: NAUSORI FIJI
Date of birth: 12/10/1970
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held: DIRECTOR, APPOINTED 12/08/2016; SECRETARY, APPOINTED 12/08/2016

Name: RICHARD RAJENDRA BEHARI
Born: NAUSORI FIJI
Date of birth: 28/09/1962
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held: DIRECTOR, APPOINTED 12/08/2016

4 Company share structure

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

5 Members

These details continue on the next page

Company statement continued

Name: RICHARD RAJENDRA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

Name: BABITA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

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

End of company statement

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

Additional company information

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

6 Contact address for ASIC use only

Registered agent name: TAXASSIST
Registered agent number: 11239
Address: PO BOX 8083 NORTH ROAD VIC 3187



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices
1300 300 630

BEHARI DIY PTY LTD
TAXASSIST
PO BOX 8083
BRIGHTON EAST VIC 3187

INVOICE STATEMENT

Issue date 12 Aug 20
BEHARI DIY PTY LTD

ACN 614 221 466
Account No. 22 614221466

Summary

Opening Balance	\$0.00
New items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 12 Oct 20	\$55.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
BEHARI DIY PTY LTD

ACN 614 221 466 Account No: 22 614221466



22 614221466

TOTAL DUE	\$55.00
Immediately	\$0.00
By 12 Oct 20	\$55.00

Payment options are listed on the back of this payment slip



Billers Code:17301
Ref: 2296142214669



*814 129 0002296142214669 32

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-08-12	Annual Review - Special Purpose Pty Co	3X4970951480P A	\$55.00
	Outstanding transactions		
2020-08-12	Annual Review - Special Purpose Pty Co	3X4970951480P A	\$55.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1422 1466 932

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296142214669

Telephone & Internet Banking – BPAY[®]

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

un
paid on 19/08/20
Maqian Account

MBL 2020-081919/471634

Inquires 1300 300 630
Issue date 12 Aug 20

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 92654321

Check this statement carefully

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

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

ACN 614 221 537
FOR BEHARI BT PTY LTD

REVIEW DATE: 12 August 20

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 **Registered office**
48 ADELAIDE ROAD PADSTOW NSW 2211

2 **Principal place of business**
48 ADELAIDE ROAD PADSTOW NSW 2211

3 **Officeholders**

Name: BABITA BEHARI
Born: NAUSORI FIJI
Date of birth: 12/10/1970
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held: DIRECTOR, APPOINTED 12/08/2016; SECRETARY, APPOINTED 12/08/2016

Name: RICHARD RAJENDRA BEHARI
Born: NAUSORI FIJI
Date of birth: 28/09/1962
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held: DIRECTOR, APPOINTED 12/08/2016

4 Company share structure

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

5 Members

These details continue on the next page

Company statement continued

Name: RICHARD RAJENDRA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

Name: BABITA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

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

End of company statement

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

Additional company information

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

6 Contact address for ASIC use only
Registered agent name: TAXASSIST
Registered agent number: 11239
Address: PO BOX 8083 NORTH ROAD VIC 3187



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices
1300 300 630

BEHARI BT PTY LTD
TAXASSIST
PO BOX 8083
BRIGHTON EAST VIC 3187

INVOICE STATEMENT

Issue date 12 Aug 20

BEHARI BT PTY LTD

ACN 614 221 537

Account No. 22 614221537

Summary

Opening Balance	\$0.00
New items	\$273.00
Payments & credits	\$0.00
TOTAL DUE	\$273.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 12 Oct 20	\$273.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
BEHARI BT PTY LTD

ACN 614 221 537 Account No: 22 614221537



22 614221537

TOTAL DUE	\$273.00
Immediately	\$0.00
By 12 Oct 20	\$273.00

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2296142215377



*814 129 0002296142215377 37

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-08-12	Annual Review - Pty Co	3X4970952480B A	\$273.00
	Outstanding transactions		
2020-08-12	Annual Review - Pty Co	3X4970952480B A	\$273.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1422 1537 737

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

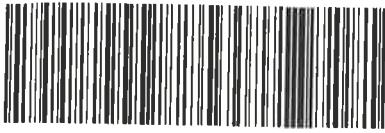
Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296142215377

Telephone & Internet Banking – BPAY*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



47530314

082094
026



THE TRUSTEE FOR BEHARI SUPER FUND
31 HORNE ST
ELSTERNWICK VIC 3185

Quarterly PAYG instalment notice

April to June 2020

Document ID 44 147 684 037

ABN 78 901 594 748 004

Form due on (if varying amount) 28 Jul 2020

Payment due on 28 Jul 2020

PAYG income tax instalment

ATO Instalment amount for the period shown above is **T7** \$ **552** From 2019 assessment

If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'Methods of payment' options below)

OR

If you wish to VARY this amount, you must complete the section over the page. Send this form to the ATO and pay varied amount (using one of the 'Methods of payment' options below).

METHODS OF PAYMENT

BPAY®

Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.



Billers Code: 75556
Reference: Your EFT code (shown on the front of your payment slip directly above the barcode)

Credit card

Payments can be made online or by phone, visit our website at ato.gov.au/howtopay or phone **1300 898 089**. A card-payment fee applies.

Other payment options

For more information about other payment options, you can:
■ visit our website at ato.gov.au/howtopay
■ phone us on **1800 815 886**.

Payments cannot be made in person at any of our branches or shopfronts.

*paid 23/07
from Macquarie Bank*

NAT 4753-03.2014 [JS 29444]

149ATBA_Form_R_VIC_202/082094/082094/1



Australian Government
Australian Taxation Office

PAYMENT SLIP - 60

THE TRUSTEE FOR BEHARI SUPER FUND

ATO code 0000 0156 03

ABN 78 901 594 748/004

Amount paid \$ **552** .00

EFT Code 4 78901 594 748 1760

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



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47531119

079610
026



THE TRUSTEE FOR BEHARI SUPER FUND
31 HORNE ST
ELSTERNWICK VIC 3185

Quarterly PAYG instalment notice

July to September 2020

2/10/20
MBL20201021197258544

48 ADELAIDE ROAD
PADSTOW NSW 2211

Document ID 44 311 232 755

ABN 78 901 594 748

004

Variations due on 28 Oct 2020

Payment due on 28 Oct 2020

PAYG income tax instalment

ATO Instalment amount for the period shown above is **T7 \$** From 2019 assessment

If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'How to pay' options below)

OR

If you wish to VARY the amount, this form can be lodged online.
Visit ato.gov.au/general/online-services/
Payment of the varied amount can be made using one of the 'How to pay' options below.

HOW TO PAY

Your payment reference number (PRN) is: **4 78901 594 748 1760**

BPAY®



Billers code: 75556
Ref: **4789015947481760**

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.
More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO
To pay by phone, call the Government EasyPay service on 1300 898 089.
A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit ato.gov.au/paymentoptions

HOW TO LODGE

This form can be lodged online. Visit ato.gov.au/general/online-services



HOW TO LODGE

This form can be lodged online. Visit ato.gov.au/general/online-services

- Individuals and sole traders can lodge online via their myGov account.
- Businesses can use the secure portal or Standard Business Reporting (SBR) enabled software.

If lodging by paper:

- print clearly using a black pen
- use whole dollars or '0' (zero)
- do not use n/a, nil, negative figures or symbols.

Variation codes (T4)	T4 code
Reason for varying	
Change in investments	21
Current business structure not continuing	22
Significant change in trading conditions	23
Internal business restructure	24
Change in legislation or product mix	25
Financial market changes	26
Use of income tax losses	27

Varying your PAYG income tax instalment amount

Estimated tax for the year **T8** \$

Varied amount payable for the quarter **T9** \$

Write the T9 amount at 5A below

Reason code for variation (see variation codes table above) **T4**

PAYG income tax instalment **5A** \$

Credit from PAYG income tax Instalment variation **5B**

Is 5A more than 5B?
(Indicate with X)

- Yes, then write the result of 5A minus 5B at 9. **This amount is payable to the ATO.**
- No, then write the result of 5B minus 5A at 9. **This amount is refundable to you** (or offset against any other tax debt you have).

Your payment or refund amount

9 \$

Do not use symbols such as +, -, /, \$

Authorised contact person who completed the form

Contact phone number

Declaration I declare that the information given on this form is true and correct, and that I am authorised to make this declaration.

Signature _____ Date / /

If varying your amount using this form, return it to:

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936

Taxation laws authorise the ATO to collect information including personal information about individuals who may complete this form. For information about privacy and personal information go to ato.gov.au/privacy. Activity statement instructions are available from ato.gov.au or can be ordered by phoning 13 28 66.



PAYMENT SLIP - 60

THE TRUSTEE FOR BEHARI SUPER FUND

ATO code 0000 0156 03

ABN 78 901 594 748/004

Amount paid \$.00

PRN Code 4 78901 594 748 1760

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



<78901594748>004< > < 000000> 15600< >

*Paid on 7/09/20
from Macquarie Bank*

TAXASSIST

Tax Invoice

Chartered Accountants

31 Horne Street
Elsternwick Vic 3185
Tel: 03 9528 3333
Fax:
info@taxassist.com.au

ABN #	Date	Invoice #
84 973 038 617	13/08/2020	5843

Invoice To
THE TRUSTEE BEHARI SUPER FUND 48 ADELAIDE ROAD PADSTOW NSW 2211

Please keep your Tax Return Documents in a safe place for a minimum period of five (5) years as it is a valuable document. Lodgement of the Income Tax Return(s) will occur on payment of this invoice.

Description		Amount
ASIC & COMPANY SECRETARIAL - BEHARI BT PTY LTD & BEHARI DIY PTY LTD Attending to statutory requirements of your company, as required under the Corporations Law, for 2019 year, including:- Downloading Annual Company Statement (form 480), reviewing information and amending company details where necessary Preparation of company Directors Resolution (solvency statement) and forwarding same to you for signing Organise payment of ASIC annual review fee Preparation of statutory minutes/resolutions Maintenance of company statutory register throughout the year Providing Public Access to the office every business day for the statutory time during the period 9am – 5pm Attending to correspondence from ASIC regarding the company Lodging forms with ASIC as required		360.00
BANK DETAILS FOR DIRECT PAYMENT: TAXASSIST (AUST) PTY LTD B.S.B. 033072 (WESTPAC) ACCOUNT NO. 190617 Thank you for your business.		SUBTOTAL \$360.00 GST TOTAL \$36.00 Total \$396.00

Remittance Advice TAXASSIST 31 Horne Street Elsternwick VIC 3185 Tel:(03) 9528 3333 Email: info@taxassist.com.au	Credit Card - M/CARD OR VISA		Invoice No	5843
	Name on Card _____		Customer	
	Credit Card No. _____		THE TRUSTEE BEHARI SUPER FUND 48 ADELAIDE ROAD PADSTOW NSW 2211	
	Expiry Date _____ Card Type _____			
	Signature/ Date _____			
	Cheque No		Amount Paid	
EFT No		Date of Payment		

30900 - Depreciation

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
30900	Depreciation		\$8,449.00	100%
TOTAL		CY Balance	LY Balance	
			\$8,449.00	

Supporting Documents

- General Ledger [Report](#)
- Capital Allowance & Tax Depreciation Schedule - 401 Surfers Paradise.pdf
- BMT Tax Depreciation Report - Tarniet.pdf

Standard Checklist

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

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

BMT Tax Depreciation
QUANTITY SURVEYORS

Capital Allowance & Tax Depreciation Schedule

Maximising the cash return from investment properties

Behari BT Pty Ltd
Townhouse 20/27 Turva Avenue
TARNEIT, VIC 3029

19 October 2017

Behari BT Pty Ltd
48 Adelaide Road
PADSTOW, NSW 2211

Dear Sir/Madam,

Thank you for choosing BMT Tax Depreciation to complete your Capital Allowance and Tax Depreciation Schedule.

The document outlines the relevant information, legislation and methodology used in the assessment of the potential depreciation deductions for Townhouse 20/27 Turva Avenue TARNEIT, VIC 3029.

For your convenience we have included an explanation, summary and comparison of the two different methods you can choose to calculate an asset's decline in value. This provides you or your Tax Adviser the information necessary to make a more informed decision specific to your circumstances.

We trust our service and the deductions outlined in the following schedules will exceed your expectations. We strive for excellence and would truly appreciate your feedback.

We are committed to the continual professional development of our service and report so we can fortify our relationship as your preferred Tax Depreciation and Capital Allowance Specialist.

For further information on property taxation and relevant property news we invite you to visit our website at www.bmtqs.com.au where you will find an array of free investment tools and resources you can use, order or download at any time.

Should you require any further information or clarification, please do not hesitate to contact one of our Depreciation Specialists or our Chief Executive Officer Mr Bradley Beer at the office.

Once again, thank you for choosing BMT Tax Depreciation and we look forward to working with you in the future.

Yours sincerely,

BMT Tax Depreciation Pty Ltd
Quantity Surveyors
AIQS, RICS, AVAA, Tax Agent: 53712009

Maximising Property
Tax Depreciation Deductions

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BMT Capital Allowance and Tax Depreciation Schedule overview

Please find following a summary of the information BMT Tax Depreciation have used when preparing this Capital Allowance and Tax Depreciation Schedule. The ownership structure plays a significant part in the methodology that is used and subsequently changes the structure of the report and the calculations used therein. Any changes to the ownership entity or structure will make this report inaccurate.

Report prepared for:	Behari BT Pty Ltd
Property address:	Townhouse 20/27 Turva Avenue TARNEIT, VIC 3029
Ownership interest:	100%

Co-owners must divide the income and expenses for the rental property in line with their 'interest' in the property. The two co-owner structures are:

- Joint tenants - each holds an equal interest in the property, or
- Tenants in common - may hold unequal interests in the property, for example, one may hold a 20% interest and the other an 80% interest

Co-owned depreciating assets, as outlined in section 40-35 of the ITAA 1997, are able to be calculated and deducted based on each owner's interest in the asset, and not the whole asset. For example, joint tenants with an equal 50% share can claim an immediate write-off for items under \$600 as each co-owner's share is less than \$300 each. When an owner's share of an asset valued at less than \$1,000 it can also be added to a low-value pool.

Property type:	Residential
Unit entitlement:	100:3901
Construction cost:	\$231,116
Settlement date:	23 November 2016
Construction completion date:	23 November 2016
Schedule start date:	24 November 2016
Date available to provide income:	24 November 2016

Methodology

The Capital Allowance and Tax Depreciation Schedule prepared for Behari BT Pty Ltd on Townhouse 20/27 Turva Avenue TARNEIT, VIC 3029 has been prepared and calculated in accordance with the legislation applicable on the 19 October 2017.

The Capital Allowance and Tax Depreciation Schedule is based on BMT Tax Depreciation's understanding of the Commissioner of Taxation's assumed intent and the interpretation of the relevant tax rulings and supportive documents:

- The Income Tax Assessment Act 1997, (ITAA) 1936, Part 3, Division 3A, Sections 54, 55, 56, 60, 61 and 62
- The basis of depreciation of an item of plant and equipment includes its purchase price (ITAA Sect 42-65) delivery and installation costs (IT 2197) and the costs associated with bringing the plant into full operation (ITAA97 Sect 8-1)
- Capital allowances in accordance with Division 10D, Sections 124ZF-ZH and Section 1234ZFB and ITAA 1997 Division 40, 42 and 43
- Changes from the Ralph Review of Business Taxation of 21 September 1999
- Legislation by the Australian Taxation Office in Market Valuations for Tax Purposes
- Documentation and procedures defined in the Australian Accounting Standards AASB 116 Property, Plant and Equipment and AASB13 Fair Value Measurement
- Taxation Ruling 2017/2 – Income Tax: Effective Life of Depreciating Assets

It is a requirement to advise BMT Tax Depreciation when any actual costs in whole or part thereof are available prior to the preparation of the Capital Allowance and Tax Depreciation Schedule. Where costs have been provided, they have been used and noted accordingly in this schedule. In the event that costs are not available, BMT Tax Depreciation use the estimating procedures and methodology provided to estimate a fair market value based on cost advice as at the 19 October 2017. Where applicable, all cost estimates are adjusted to that of the historical date in which the actual construction or installation took place.

The construction expenditure has been determined on the basis of the actual cost incurred in relation to the construction of a building.

Construction expenditure calculated includes:

- Preliminary expenses such as architects' fees, engineering fees and the cost of foundation excavations
- Builders or Contractors margin
- Professional fees such as Architects, Engineers and Surveyors
- Contingencies
- All plant and equipment

The construction expenditure calculated excludes:

- Site clearance, earthworks that are permanent, can be economically maintained and are not integral to the installation or construction of a structure
- Demolition of existing structures
- Soft landscaping
- Cost of acquiring land
- Developers profit and overheads

The following additional information has been used in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- Written and verbal information provided by Behari BT Pty Ltd
- Verbal information provided by Wyndham City Council
- Construction cost of \$231,116
- Strata entitlement of 100:3901

The following assumptions have been made in the preparation of the Capital Allowance and Tax Depreciation Schedule.

- That all items of plant and equipment listed in the schedule are owned by the tax payer
- That you are not entitled to input tax credits and therefore GST is included in the appropriate items within the schedule
- That no schedule of depreciation allowances existed or formed a condition of the purchase documentation
- Qualifying expenditure and depreciation rates have been calculated with the understanding that the property is used for the production of assessable income, excluding short-term traveller's accommodation or non-residential usage
- No additional actual costs in whole or part thereof are available at this time
- The owners are not carrying on a rental property business

Owners are advised to discuss and confirm the above assumptions with their Tax Adviser prior to using this Capital Allowance and Tax Depreciation Schedule.

Disclaimer

This report and the information contained within it has been prepared by BMT Tax Depreciation Pty Ltd , as property depreciation and construction cost consultants and not in any other capacity on the basis of estimated costs and information provided to us by the client. It is intended for use only by the client. The contents of this report are advice on construction costs only. The contents of this report are not legal, accounting or taxation advice. The client must consult with their own legal, accounting or taxation advisers before relying on these schedules. The report and the schedules have been prepared in accordance with legislation in force at the time the asset was acquired and the date this report was produced.

BMT Tax Depreciation Pty Ltd is not responsible for the results of the actions taken on the basis of the information provided in this report or any error in or omission from this report. The construction cost estimate has been prepared for depreciation purposes only. It is not an estimate of replacement cost and is not suitable for any other purpose. Neither the whole nor any part of this report or any reference thereto may be included in any published, circular or statement, nor published in part or in full in any way, without the express prior written approval from BMT Tax Depreciation Pty Ltd.

Experience and qualifications

It is a legislative requirement that you use an appropriately qualified person to prepare a Capital Allowance and Tax Depreciation Schedule under Tax Ruling 97/25. A Quantity Surveyor is one of the few professionals recognised to have appropriate construction costing skills to estimate building costs for the purpose of establishing a cost to claim your capital works and tax depreciation deductions.

Please find following BMT Tax Depreciation's relevant qualifications and associations with governing bodies:

- **AIQS - Australian Institute of Quantity Surveyors**

As a member of the AIQS, a professional standards body, BMT Tax Depreciation upholds its professionalism and standards to the highest level. The institute plays an important role by ensuring that industry standards and information are continuously updated.

- **RICS - Royal Institute of Chartered Surveyors**

BMT Tax Depreciation are proud members of RICS, allowing us access to the latest methodology being used by Surveyors across Australia and the world.

- **AVAA - Auctioneers & Valuers Association of Australia**

BMT Tax Depreciation is also a member of the AVAA. The AVAA works to elevate and maintain the standards of professional knowledge and sound practice relating to accurately valuing a variety of plant and equipment.

- **PIPA- Property Investment Professionals of Australia**

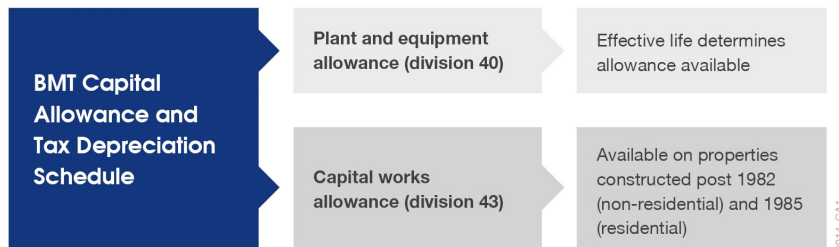
As a member of PIPA, BMT are committed to maintaining high levels of professional standards through their work in educating property investors on the benefits of tax depreciation.

- **Registered Tax Agent**

BMT Tax Depreciation are registered Tax Agents qualified to prepare depreciation schedules for any rental, commercial or investment property under the Tax Agents Services Act 2009. **Our Tax Agents number is 53712009**

Summary of capital expenditure

Construction cost	\$231,116
Total expenditure	\$231,116



Division 40 - plant and equipment	\$26,166
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The calculations for plant and equipment assets have been prepared in accordance with the relevant Taxation Ruling in place at the time of preparing this report. This ruling discusses the methodology outlined by the Commissioner of Taxation to determine the effective life of depreciating assets under section 40-100 of the Income Tax Assessment Act 1997 (ITAA 1997).

Division 43 - capital works allowance	\$204,950
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Division 43, as outlined in the Income Tax Assessment Act 1997 (ITAA 1997), allows a deduction for capital expenditure incurred in the construction of any capital works. The deduction claimed as a capital works allowance depends on the type of construction and the date construction started. See the definition of Division 43 and the table under this heading within the glossary of key terms for further clarification of the qualifying dates for capital works deductions. The deductible amount for division 43 excludes both division 40 above and any non-qualifying balance of capital expenditure.

Construction expenditure that cannot be claimed (as per Australian Taxation Office guidelines) include:

- land
- expenditure on clearing the land prior to construction
- earthworks that are permanent, and are not integral to the construction
- expenditure on soft landscaping
- demolition

Total capital expenditure	\$231,116
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Capital Allowance and Tax Depreciation Schedule summary

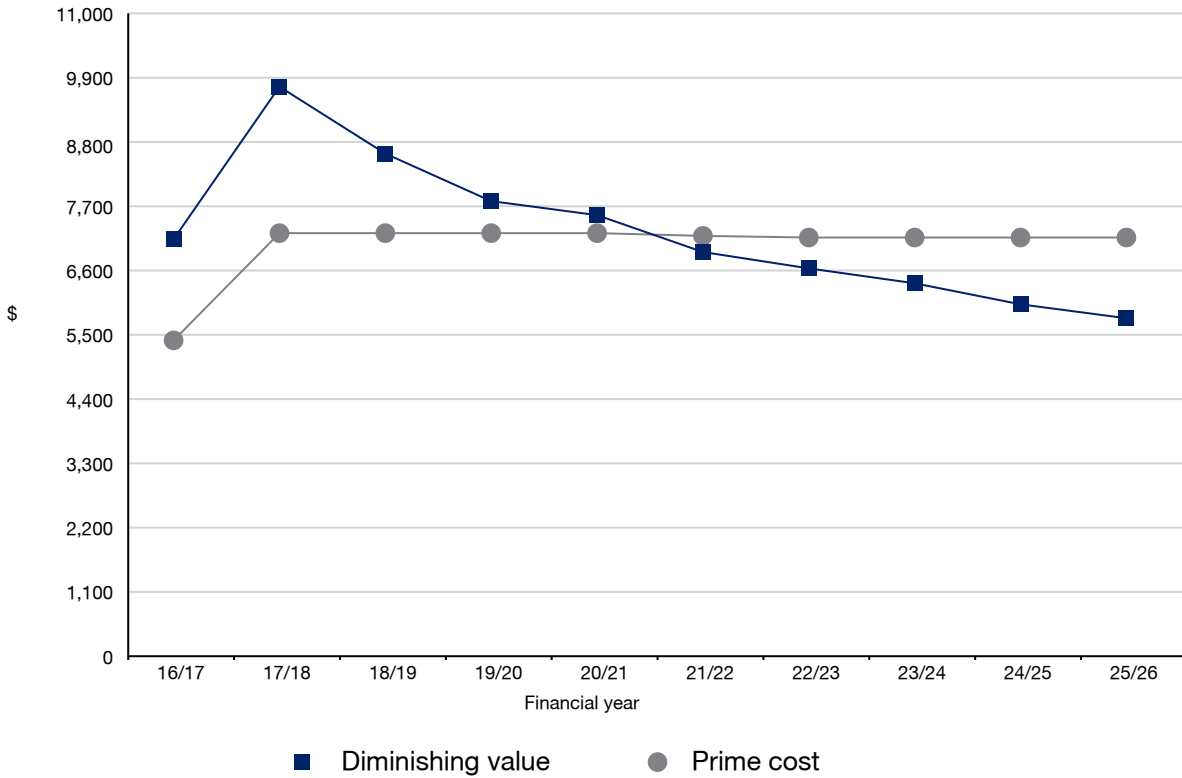
Total deductions - 40 year forecast

The forty year projection summary outlines the total yearly deductions available over the lifetime of the property. These totals include the division 43 and division 40 components as a total yearly deduction. Both the diminishing value (DV) and prime cost (PC) method values are shown for easy comparison.

Years 1-21			Years 22-41		
Period	Total deductions		Period	Total deductions	
	DV (\$)	PC (\$)		DV (\$)	PC (\$)
24-Nov-16 to 30-Jun-17	7,136	5,405	1-Jul-37 to 30-Jun-38	5,132	5,124
1-Jul-17 to 30-Jun-18	9,746	7,240	1-Jul-38 to 30-Jun-39	5,129	5,124
1-Jul-18 to 30-Jun-19	8,601	7,240	1-Jul-39 to 30-Jun-40	5,127	5,124
1-Jul-19 to 30-Jun-20	7,788	7,240	1-Jul-40 to 30-Jun-41	5,127	5,124
1-Jul-20 to 30-Jun-21	7,548	7,240	1-Jul-41 to 30-Jun-42	5,125	5,124
1-Jul-21 to 30-Jun-22	6,917	7,193	1-Jul-42 to 30-Jun-43	5,125	5,124
1-Jul-22 to 30-Jun-23	6,637	7,165	1-Jul-43 to 30-Jun-44	5,124	5,124
1-Jul-23 to 30-Jun-24	6,382	7,165	1-Jul-44 to 30-Jun-45	5,124	5,124
1-Jul-24 to 30-Jun-25	6,022	7,165	1-Jul-45 to 30-Jun-46	5,124	5,124
1-Jul-25 to 30-Jun-26	5,784	7,165	1-Jul-46 to 30-Jun-47	5,124	5,124
1-Jul-26 to 30-Jun-27	5,620	6,566	1-Jul-47 to 30-Jun-48	5,124	5,124
1-Jul-27 to 30-Jun-28	5,720	6,167	1-Jul-48 to 30-Jun-49	5,124	5,124
1-Jul-28 to 30-Jun-29	5,771	6,003	1-Jul-49 to 30-Jun-50	5,124	5,124
1-Jul-29 to 30-Jun-30	5,527	5,869	1-Jul-50 to 30-Jun-51	5,124	5,124
1-Jul-30 to 30-Jun-31	5,378	5,869	1-Jul-51 to 30-Jun-52	5,124	5,124
1-Jul-31 to 30-Jun-32	5,280	5,422	1-Jul-52 to 30-Jun-53	5,124	5,124
1-Jul-32 to 30-Jun-33	5,223	5,124	1-Jul-53 to 30-Jun-54	5,124	5,124
1-Jul-33 to 30-Jun-34	5,185	5,124	1-Jul-54 to 30-Jun-55	5,124	5,124
1-Jul-34 to 30-Jun-35	5,161	5,124	1-Jul-55 to 30-Jun-56	5,124	5,124
1-Jul-35 to 30-Jun-36	5,148	5,124	1-Jul-56 to 30-Jun-57	2,026	2,026
1-Jul-36 to 30-Jun-37	5,139	5,124	Total	231,116	231,116

10 year forecast comparison graph

This graphical representation of the diminishing value method and prime cost method compares the yearly claims from both methods against each other. It demonstrates the diminishing value method's increased deductions over the first few years and the prime cost method's greater deductions in later years.



Division 43 – capital works allowance

The table below outlines the division 43 building write-off allowance available to be claimed over forty years from the construction completion date. The depreciation calculated has been deemed to be on structural elements only completed after the ATO legislated dates.

Works	Date	Rate	Original cost (\$)
Original Works	23-Nov-16	2.5 %	204,950

Calculation for write-off provision:

Period	Original Division 43 (\$)
24-Nov-16 to 30-Jun-17	3,088
1-Jul-17 to 30-Jun-18	5,124
1-Jul-18 to 30-Jun-19	5,124
1-Jul-19 to 30-Jun-20	5,124
1-Jul-20 to 30-Jun-21	5,124
1-Jul-21 to 30-Jun-22	5,124
1-Jul-22 to 30-Jun-23	5,124
1-Jul-23 to 30-Jun-24	5,124
1-Jul-24 to 30-Jun-25	5,124
1-Jul-25 to 30-Jun-26	5,124

Diminishing value method summary

Date	Effective Life	Pooled Plant	Division 40	Division 43	Total
24-Nov-16 to 30-Jun-17	2,978	1,070	4,048	3,088	7,136
1-Jul-17 to 30-Jun-18	2,885	1,737	4,622	5,124	9,746
1-Jul-18 to 30-Jun-19	2,392	1,085	3,477	5,124	8,601
1-Jul-19 to 30-Jun-20	1,986	678	2,664	5,124	7,788
1-Jul-20 to 30-Jun-21	1,324	1,100	2,424	5,124	7,548
1-Jul-21 to 30-Jun-22	1,107	686	1,793	5,124	6,917
1-Jul-22 to 30-Jun-23	748	765	1,513	5,124	6,637
1-Jul-23 to 30-Jun-24	471	787	1,258	5,124	6,382
1-Jul-24 to 30-Jun-25	408	490	898	5,124	6,022
1-Jul-25 to 30-Jun-26	353	307	660	5,124	5,784
1-Jul-26 to 30-Jun-27	307	189	496	5,124	5,620
1-Jul-27 to 30-Jun-28	149	447	596	5,124	5,720
1-Jul-28 to 30-Jun-29	0	647	647	5,124	5,771
1-Jul-29 to 30-Jun-30	0	403	403	5,124	5,527
1-Jul-30 to 30-Jun-31	0	254	254	5,124	5,378
1-Jul-31 to 30-Jun-32	0	156	156	5,124	5,280
1-Jul-32 to 30-Jun-33	0	99	99	5,124	5,223
1-Jul-33 to 30-Jun-34	0	61	61	5,124	5,185
1-Jul-34 to 30-Jun-35	0	37	37	5,124	5,161
1-Jul-35 to 30-Jun-36	0	24	24	5,124	5,148
1-Jul-36 to 30-Jun-37	0	15	15	5,124	5,139
1-Jul-37 to 30-Jun-38	0	8	8	5,124	5,132
1-Jul-38 to 30-Jun-39	0	5	5	5,124	5,129
1-Jul-39 to 30-Jun-40	0	3	3	5,124	5,127
1-Jul-40 to 30-Jun-41	0	3	3	5,124	5,127
1-Jul-41 to 30-Jun-42	0	1	1	5,124	5,125
1-Jul-42 to 30-Jun-43	0	1	1	5,124	5,125
1-Jul-43 to 30-Jun-44	0	0	0	5,124	5,124
1-Jul-44 to 30-Jun-45	0	0	0	5,124	5,124
1-Jul-45 to 30-Jun-46	0	0	0	5,124	5,124
1-Jul-46 to 30-Jun-47	0	0	0	5,124	5,124
1-Jul-47 to 30-Jun-48	0	0	0	5,124	5,124
1-Jul-48 to 30-Jun-49	0	0	0	5,124	5,124
1-Jul-49 to 30-Jun-50	0	0	0	5,124	5,124
1-Jul-50 to 30-Jun-51	0	0	0	5,124	5,124
1-Jul-51 to 30-Jun-52	0	0	0	5,124	5,124
1-Jul-52 to 30-Jun-53	0	0	0	5,124	5,124
1-Jul-53 to 30-Jun-54	0	0	0	5,124	5,124
1-Jul-54 to 30-Jun-55	0	0	0	5,124	5,124
1-Jul-55 to 30-Jun-56	0	0	0	5,124	5,124
1-Jul-56 to 30-Jun-57	0	0	0	2,026	2,026
Total	15,108	11,058	26,166	204,950	231,116

Prime cost method summary

Date	Effective Life Plant	Division 43	Total
24-Nov-16 to 30-Jun-17	2,317	3,088	5,405
1-Jul-17 to 30-Jun-18	2,116	5,124	7,240
1-Jul-18 to 30-Jun-19	2,116	5,124	7,240
1-Jul-19 to 30-Jun-20	2,116	5,124	7,240
1-Jul-20 to 30-Jun-21	2,116	5,124	7,240
1-Jul-21 to 30-Jun-22	2,069	5,124	7,193
1-Jul-22 to 30-Jun-23	2,041	5,124	7,165
1-Jul-23 to 30-Jun-24	2,041	5,124	7,165
1-Jul-24 to 30-Jun-25	2,041	5,124	7,165
1-Jul-25 to 30-Jun-26	2,041	5,124	7,165
1-Jul-26 to 30-Jun-27	1,442	5,124	6,566
1-Jul-27 to 30-Jun-28	1,043	5,124	6,167
1-Jul-28 to 30-Jun-29	879	5,124	6,003
1-Jul-29 to 30-Jun-30	745	5,124	5,869
1-Jul-30 to 30-Jun-31	745	5,124	5,869
1-Jul-31 to 30-Jun-32	298	5,124	5,422
1-Jul-32 to 30-Jun-33	0	5,124	5,124
1-Jul-33 to 30-Jun-34	0	5,124	5,124
1-Jul-34 to 30-Jun-35	0	5,124	5,124
1-Jul-35 to 30-Jun-36	0	5,124	5,124
1-Jul-36 to 30-Jun-37	0	5,124	5,124
1-Jul-37 to 30-Jun-38	0	5,124	5,124
1-Jul-38 to 30-Jun-39	0	5,124	5,124
1-Jul-39 to 30-Jun-40	0	5,124	5,124
1-Jul-40 to 30-Jun-41	0	5,124	5,124
1-Jul-41 to 30-Jun-42	0	5,124	5,124
1-Jul-42 to 30-Jun-43	0	5,124	5,124
1-Jul-43 to 30-Jun-44	0	5,124	5,124
1-Jul-44 to 30-Jun-45	0	5,124	5,124
1-Jul-45 to 30-Jun-46	0	5,124	5,124
1-Jul-46 to 30-Jun-47	0	5,124	5,124
1-Jul-47 to 30-Jun-48	0	5,124	5,124
1-Jul-48 to 30-Jun-49	0	5,124	5,124
1-Jul-49 to 30-Jun-50	0	5,124	5,124
1-Jul-50 to 30-Jun-51	0	5,124	5,124
1-Jul-51 to 30-Jun-52	0	5,124	5,124
1-Jul-52 to 30-Jun-53	0	5,124	5,124
1-Jul-53 to 30-Jun-54	0	5,124	5,124
1-Jul-54 to 30-Jun-55	0	5,124	5,124
1-Jul-55 to 30-Jun-56	0	5,124	5,124
1-Jul-56 to 30-Jun-57	0	2,026	2,026
Total	26,166	204,950	231,116

Diminishing value method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 24-Nov-16 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				24-Nov-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	3,114	10	20.0 %	374	548	438	351	281	1,122
Automatic Garage Door - Controls	181	5	100.0 %	181	0	0	0	0	0
Automatic Garage Door - Motors	735	10	37.5 %	0	0	0	0	0	91
Bathroom Accessories - Freestanding	373	5	37.5 %	0	0	0	0	0	46
Blinds	19	10	100.0 %	19	0	0	0	0	0
Carpet	3,553	10	20.0 %	426	625	500	400	320	1,282
Cooktops	905	12	37.5 %	0	0	0	0	0	112
Dishwashers	1,832	10	20.0 %	220	322	258	206	0	516
Exhaust Fans	746	10	37.5 %	0	0	0	0	0	92
Floating Timber Floors	5,099	15	13.3 %	408	625	542	470	407	2,647
Garbage Bins	282	10	100.0 %	282	0	0	0	0	0
Heaters - Electric	2,120	15	37.5 %	0	0	0	0	0	262
Hot Water Systems - Solar	3,956	15	13.3 %	316	485	421	365	316	2,053
Light Shades	280	5	100.0 %	280	0	0	0	0	0
Ovens	1,866	12	16.7 %	187	280	233	194	0	607
Rangehoods	820	12	37.5 %	0	0	0	0	0	101
Smoke Alarms	285	6	100.0 %	285	0	0	0	0	0
Subtotal	26,166			2,978	2,885	2,392	1,986	1,324	8,931
Total Division 40 - Effective Life Rate	20,467			2,978	2,885	2,392	1,986	1,324	7,104
Total Division 40 - Pooled (Page 18)	5,699			1,070	1,737	1,085	678	1,100	1,827
Total Division 40	26,166			4,048	4,622	3,477	2,664	2,424	8,931
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	204,950			3,088	5,124	5,124	5,124	5,124	181,366
Total Depreciation	231,116			7,136	9,746	8,601	7,788	7,548	190,297

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Diminishing value method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	1,122	10	20.0 %	224	0	0	0	0	137
Automatic Garage Door - Controls	0	5	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	91	10	37.5 %	0	0	0	0	0	9
Bathroom Accessories - Freestanding	46	5	37.5 %	0	0	0	0	0	4
Blinds	0	10	100.0 %	0	0	0	0	0	0
Carpet	1,282	10	20.0 %	256	205	0	0	0	201
Cooktops	112	12	37.5 %	0	0	0	0	0	11
Dishwashers	516	10	37.5 %	0	0	0	0	0	49
Exhaust Fans	92	10	37.5 %	0	0	0	0	0	9
Floating Timber Floors	2,647	15	13.3 %	353	306	265	230	199	1,294
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Heaters - Electric	262	15	37.5 %	0	0	0	0	0	25
Hot Water Systems - Solar	2,053	15	13.3 %	274	237	206	178	154	1,004
Light Shades	0	5	100.0 %	0	0	0	0	0	0
Ovens	607	12	37.5 %	0	0	0	0	0	57
Rangehoods	101	12	37.5 %	0	0	0	0	0	9
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	8,931			1,107	748	471	408	353	2,809
Total Division 40 - Effective Life Rate	7,104			1,107	748	471	408	353	2,298
Total Division 40 - Pooled (Page 19)	1,827			686	765	787	490	307	511
Total Division 40	8,931			1,793	1,513	1,258	898	660	2,809
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	181,366			5,124	5,124	5,124	5,124	5,124	155,746
Total Depreciation	190,297			6,917	6,637	6,382	6,022	5,784	158,555

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Diminishing value method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	137	10	37.5 %	0	0	0	0	0	13
Automatic Garage Door - Controls	0	5	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	9	10	37.5 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	4	5	37.5 %	0	0	0	0	0	0
Blinds	0	10	100.0 %	0	0	0	0	0	0
Carpet	201	10	37.5 %	0	0	0	0	0	19
Cooktops	11	12	37.5 %	0	0	0	0	0	0
Dishwashers	49	10	37.5 %	0	0	0	0	0	4
Exhaust Fans	9	10	37.5 %	0	0	0	0	0	0
Floating Timber Floors	1,294	15	13.3 %	173	149	0	0	0	237
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Heaters - Electric	25	15	37.5 %	0	0	0	0	0	2
Hot Water Systems - Solar	1,004	15	13.3 %	134	0	0	0	0	132
Light Shades	0	5	100.0 %	0	0	0	0	0	0
Ovens	57	12	37.5 %	0	0	0	0	0	6
Rangehoods	9	12	37.5 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	2,809			307	149	0	0	0	413
Total Division 40 - Effective Life Rate	2,298			307	149	0	0	0	0
Total Division 40 - Pooled (Page 20)	511			189	447	647	403	254	413
Total Division 40	2,809			496	596	647	403	254	413
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	155,746			5,124	5,124	5,124	5,124	5,124	130,126
Total Depreciation	158,555			5,620	5,720	5,771	5,527	5,378	130,539

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Diminishing value method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-31 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	13	10	37.5 %	0	0	0	0	0	1
Automatic Garage Door - Controls	0	5	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	37.5 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	37.5 %	0	0	0	0	0	0
Blinds	0	10	100.0 %	0	0	0	0	0	0
Carpet	19	10	37.5 %	0	0	0	0	0	1
Cooktops	0	12	37.5 %	0	0	0	0	0	0
Dishwashers	4	10	37.5 %	0	0	0	0	0	0
Exhaust Fans	0	10	37.5 %	0	0	0	0	0	0
Floating Timber Floors	237	15	37.5 %	0	0	0	0	0	22
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Heaters - Electric	2	15	37.5 %	0	0	0	0	0	0
Hot Water Systems - Solar	132	15	37.5 %	0	0	0	0	0	12
Light Shades	0	5	100.0 %	0	0	0	0	0	0
Ovens	6	12	37.5 %	0	0	0	0	0	0
Rangehoods	0	12	37.5 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	413			0	0	0	0	0	36
Total Division 40 - Effective Life Rate	0			0	0	0	0	0	0
Total Division 40 - Pooled (Page 21)	413			156	99	61	37	24	36
Total Division 40	413			156	99	61	37	24	36
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	130,126			5,124	5,124	5,124	5,124	5,124	104,506
Total Depreciation	130,539			5,280	5,223	5,185	5,161	5,148	104,542

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Diminishing value method pooling schedule (years 1 - 5)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				24-Nov-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	*898	10	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Controls	0	5	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	735	10	37.5 %	138	224	140	87	55	91
Bathroom Accessories - Freestanding	373	5	37.5 %	70	114	71	44	28	46
Blinds	0	10	0.0 %	0	0	0	0	0	0
Carpet	*821	10	0.0 %	0	0	0	0	0	0
Cooktops	905	12	37.5 %	170	276	172	108	67	112
Dishwashers	*826	10	37.5 %	0	0	0	0	310	516
Exhaust Fans	746	10	37.5 %	140	227	142	89	56	92
Floating Timber Floors	*972	15	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Heaters - Electric	2,120	15	37.5 %	398	646	404	252	158	262
Hot Water Systems - Solar	*870	15	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
Ovens	*972	12	37.5 %	0	0	0	0	365	607
Rangehoods	820	12	37.5 %	154	250	156	98	61	101
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	5,699			1,070	1,737	1,085	678	1,100	1,827
Total - Pooled Items	5,699			1,070	1,737	1,085	678	1,100	1,827

Items marked by an * are allocated to the low-value pool in later years.

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Diminishing value method pooling schedule (years 6 - 10)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	*898	10	37.5 %	0	337	210	132	82	137
Automatic Garage Door - Controls	0	5	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	91	10	37.5 %	34	21	14	8	5	9
Bathroom Accessories - Freestanding	46	5	37.5 %	17	11	7	4	3	4
Blinds	0	10	0.0 %	0	0	0	0	0	0
Carpet	*821	10	37.5 %	0	0	308	192	120	201
Cooktops	112	12	37.5 %	42	26	17	10	6	11
Dishwashers	516	10	37.5 %	194	121	75	47	30	49
Exhaust Fans	92	10	37.5 %	35	21	14	8	5	9
Floating Timber Floors	*972	15	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Heaters - Electric	262	15	37.5 %	98	62	38	24	15	25
Hot Water Systems - Solar	*870	15	0.0 %	0	0	0	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
Ovens	607	12	37.5 %	228	142	89	56	35	57
Rangehoods	101	12	37.5 %	38	24	15	9	6	9
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	1,827			688	765	787	490	307	511
Total - Pooled Items	1,827			688	765	787	490	307	511

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Diminishing value method pooling schedule (years 11 - 15)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	137	10	37.5 %	51	32	20	13	8	13
Automatic Garage Door - Controls	0	5	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	9	10	37.5 %	3	2	2	1	1	0
Bathroom Accessories - Freestanding	4	5	37.5 %	2	1	1	0	0	0
Blinds	0	10	0.0 %	0	0	0	0	0	0
Carpet	201	10	37.5 %	75	47	30	18	12	19
Cooktops	11	12	37.5 %	4	3	2	1	1	0
Dishwashers	49	10	37.5 %	18	12	7	5	3	4
Exhaust Fans	9	10	37.5 %	3	2	2	1	1	0
Floating Timber Floors	*972	15	37.5 %	0	0	365	228	142	237
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Heaters - Electric	25	15	37.5 %	9	6	4	2	2	2
Hot Water Systems - Solar	*870	15	37.5 %	0	326	204	128	80	132
Light Shades	0	5	0.0 %	0	0	0	0	0	0
Ovens	57	12	37.5 %	21	14	8	5	3	6
Rangehoods	9	12	37.5 %	3	2	2	1	1	0
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	511			189	447	647	403	254	413
Total - Pooled Items	511			189	447	647	403	254	413

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Diminishing value method pooling schedule (years 16 - 20)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	13	10	37.5 %	5	3	2	1	1	1
Automatic Garage Door - Controls	0	5	0.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Blinds	0	10	0.0 %	0	0	0	0	0	0
Carpet	19	10	37.5 %	7	5	3	2	1	1
Cooktops	0	12	0.0 %	0	0	0	0	0	0
Dishwashers	4	10	37.5 %	2	1	1	0	0	0
Exhaust Fans	0	10	0.0 %	0	0	0	0	0	0
Floating Timber Floors	237	15	37.5 %	89	56	35	21	14	22
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Heaters - Electric	2	15	37.5 %	1	1	0	0	0	0
Hot Water Systems - Solar	132	15	37.5 %	50	31	19	12	8	12
Light Shades	0	5	0.0 %	0	0	0	0	0	0
Ovens	6	12	37.5 %	2	2	1	1	0	0
Rangehoods	0	12	0.0 %	0	0	0	0	0	0
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Subtotal	413			156	99	61	37	24	36
Total - Pooled Items	413			156	99	61	37	24	36

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Prime cost method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 24-Nov-16 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				24-Nov-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	3,114	10	10.0 %	187	311	311	311	311	1,683
Automatic Garage Door - Controls	181	5	100.0 %	181	0	0	0	0	0
Automatic Garage Door - Motors	735	10	10.0 %	44	74	74	74	74	395
Bathroom Accessories - Freestanding	373	5	20.0 %	45	75	75	75	75	28
Blinds	19	10	100.0 %	19	0	0	0	0	0
Carpet	3,553	10	10.0 %	213	355	355	355	355	1,920
Cooktops	905	12	8.3 %	45	75	75	75	75	560
Dishwashers	1,832	10	10.0 %	110	183	183	183	183	990
Exhaust Fans	746	10	10.0 %	45	75	75	75	75	401
Floating Timber Floors	5,099	15	6.7 %	204	340	340	340	340	3,535
Garbage Bins	282	10	100.0 %	282	0	0	0	0	0
Heaters - Electric	2,120	15	6.7 %	85	141	141	141	141	1,471
Hot Water Systems - Solar	3,956	15	6.7 %	158	264	264	264	264	2,742
Light Shades	280	5	100.0 %	280	0	0	0	0	0
Ovens	1,866	12	8.3 %	93	155	155	155	155	1,153
Rangehoods	820	12	8.3 %	41	68	68	68	68	507
Smoke Alarms	285	6	100.0 %	285	0	0	0	0	0
Subtotal	26,166			2,317	2,116	2,116	2,116	2,116	15,385
Total Division 40 - Effective Life Rate	26,166			2,317	2,116	2,116	2,116	2,116	15,385
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	204,950			3,088	5,124	5,124	5,124	5,124	181,366
Total Depreciation	231,116			5,405	7,240	7,240	7,240	7,240	196,751

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Prime cost method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	1,683	10	10.0 %	311	311	311	311	311	128
Automatic Garage Door - Controls	0	5	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	395	10	10.0 %	74	74	74	74	74	25
Bathroom Accessories - Freestanding	28	5	20.0 %	28	0	0	0	0	0
Blinds	0	10	100.0 %	0	0	0	0	0	0
Carpet	1,920	10	10.0 %	355	355	355	355	355	145
Cooktops	560	12	8.3 %	75	75	75	75	75	185
Dishwashers	990	10	10.0 %	183	183	183	183	183	75
Exhaust Fans	401	10	10.0 %	75	75	75	75	75	26
Floating Timber Floors	3,535	15	6.7 %	340	340	340	340	340	1,835
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Heaters - Electric	1,471	15	6.7 %	141	141	141	141	141	766
Hot Water Systems - Solar	2,742	15	6.7 %	264	264	264	264	264	1,422
Light Shades	0	5	100.0 %	0	0	0	0	0	0
Ovens	1,153	12	8.3 %	155	155	155	155	155	378
Rangehoods	507	12	8.3 %	68	68	68	68	68	167
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	15,385			2,069	2,041	2,041	2,041	2,041	5,152
Total Division 40 - Effective Life Rate	15,385			2,069	2,041	2,041	2,041	2,041	5,152
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	181,366			5,124	5,124	5,124	5,124	5,124	155,746
Total Depreciation	196,751			7,193	7,165	7,165	7,165	7,165	160,898

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Prime cost method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 11 (\$)	1-Jul-27 30-Jun-28 Year 12 (\$)	1-Jul-28 30-Jun-29 Year 13 (\$)	1-Jul-29 30-Jun-30 Year 14 (\$)	1-Jul-30 30-Jun-31 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	128	10	10.0 %	128	0	0	0	0	0
Automatic Garage Door - Controls	0	5	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	25	10	10.0 %	25	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	20.0 %	0	0	0	0	0	0
Blinds	0	10	100.0 %	0	0	0	0	0	0
Carpet	145	10	10.0 %	145	0	0	0	0	0
Cooktops	185	12	8.3 %	75	75	35	0	0	0
Dishwashers	75	10	10.0 %	75	0	0	0	0	0
Exhaust Fans	26	10	10.0 %	26	0	0	0	0	0
Floating Timber Floors	1,835	15	6.7 %	340	340	340	340	340	135
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Heaters - Electric	766	15	6.7 %	141	141	141	141	141	61
Hot Water Systems - Solar	1,422	15	6.7 %	264	264	264	264	264	102
Light Shades	0	5	100.0 %	0	0	0	0	0	0
Ovens	378	12	8.3 %	155	155	68	0	0	0
Rangehoods	167	12	8.3 %	68	68	31	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	5,152			1,442	1,043	879	745	745	298
Total Division 40 - Effective Life Rate	5,152			1,442	1,043	879	745	745	298
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	155,746			5,124	5,124	5,124	5,124	5,124	130,126
Total Depreciation	160,898			6,566	6,167	6,003	5,869	5,869	130,424

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Prime cost method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-31 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 16 (\$)	1-Jul-32 30-Jun-33 Year 17 (\$)	1-Jul-33 30-Jun-34 Year 18 (\$)	1-Jul-34 30-Jun-35 Year 19 (\$)	1-Jul-35 30-Jun-36 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Air Conditioner - Split Systems	0	10	10.0 %	0	0	0	0	0	0
Automatic Garage Door - Controls	0	5	100.0 %	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	10.0 %	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	5	20.0 %	0	0	0	0	0	0
Blinds	0	10	100.0 %	0	0	0	0	0	0
Carpet	0	10	10.0 %	0	0	0	0	0	0
Cooktops	0	12	8.3 %	0	0	0	0	0	0
Dishwashers	0	10	10.0 %	0	0	0	0	0	0
Exhaust Fans	0	10	10.0 %	0	0	0	0	0	0
Floating Timber Floors	135	15	6.7 %	135	0	0	0	0	0
Garbage Bins	0	10	100.0 %	0	0	0	0	0	0
Heaters - Electric	61	15	6.7 %	61	0	0	0	0	0
Hot Water Systems - Solar	102	15	6.7 %	102	0	0	0	0	0
Light Shades	0	5	100.0 %	0	0	0	0	0	0
Ovens	0	12	8.3 %	0	0	0	0	0	0
Rangehoods	0	12	8.3 %	0	0	0	0	0	0
Smoke Alarms	0	6	100.0 %	0	0	0	0	0	0
Subtotal	298			298	0	0	0	0	0
Total Division 40 - Effective Life Rate	298			298	0	0	0	0	0
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	130,126			5,124	5,124	5,124	5,124	5,124	104,506
Total Depreciation	130,424			5,422	5,124	5,124	5,124	5,124	104,506

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Grouped depreciation rates - diminishing value method

BMT Tax Depreciation has allocated each asset into a group based on their rate of depreciation. The following tables provide a summary of the total deductions available for each depreciation rate for both the diminishing value method and the prime cost method of depreciation. This may assist when entering depreciation into accounting software packages.

Basic rate (%)	Years				
	24-Nov-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)
2.5	3,088	5,124	5,124	5,124	5,124
13.33	724	1,110	963	835	723
16.67	187	280	233	194	0
18.75	1,070	0	0	0	0
20	1,020	1,495	1,196	957	601
37.5	0	1,737	1,085	678	1,100
100	1,047	0	0	0	0
Total	7,136	9,746	8,601	7,788	7,548

Basic rate (%)	Years				
	1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)
2.5	5,124	5,124	5,124	5,124	5,124
13.33	627	543	471	408	353
16.67	0	0	0	0	0
18.75	0	0	0	0	0
20	480	205	0	0	0
37.5	686	765	787	490	307
100	0	0	0	0	0
Total	6,917	6,637	6,382	6,022	5,784

Grouped depreciation rates - prime cost method

Basic Rate (%)	Years				
	24-Nov-16 30-Jun-17 Year 1 (\$)	1-Jul-17 30-Jun-18 Year 2 (\$)	1-Jul-18 30-Jun-19 Year 3 (\$)	1-Jul-19 30-Jun-20 Year 4 (\$)	1-Jul-20 30-Jun-21 Year 5 (\$)
2.5	3,088	5,124	5,124	5,124	5,124
6.67	447	745	745	745	745
8.33	179	298	298	298	298
10	599	998	998	998	998
20	45	75	75	75	75
100	1,047	0	0	0	0
Total	5,405	7,240	7,240	7,240	7,240

Basic Rate (%)	Years				
	1-Jul-21 30-Jun-22 Year 6 (\$)	1-Jul-22 30-Jun-23 Year 7 (\$)	1-Jul-23 30-Jun-24 Year 8 (\$)	1-Jul-24 30-Jun-25 Year 9 (\$)	1-Jul-25 30-Jun-26 Year 10 (\$)
2.5	5,124	5,124	5,124	5,124	5,124
6.67	745	745	745	745	745
8.33	298	298	298	298	298
10	998	998	998	998	998
20	28	0	0	0	0
100	0	0	0	0	0
Total	7,193	7,165	7,165	7,165	7,165

Glossary of Terms

Building first use

Properties generally depreciate for forty years from their construction completion date. When a purchaser becomes the first owner of a brand new investment property, they are entitled to claim depreciation for the full forty years as long as they own the property.

Building price indices

The building price index is a statistical based method of measuring building price movements over time. It is a composite index with weighted factors on an industry-wide basis.

Division 40

Division 40 refers to the plant and equipment assets contained within the property. These assets are deemed to be mechanical or easily removed from the property as opposed to items that are permanently fixed to the structure of the building. These are assets which are also listed as recognised plant and equipment assets by the Australian Taxation Office. Unlike deductions available for division 43, depreciation of plant and equipment is not limited by age. It is the condition and quality of each item as well as the individual effective life of the asset as set by the Australian Taxation Office which contributes to the depreciable amount. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for plant and equipment assets and effective life within this glossary of terms.

Division 43

Division 43 refers to a deduction available for the wear and tear of the building. Also known as a capital works deduction. A deduction can be claimed for the building, structural improvements and fixed assets of a property at a rate of either 2.5% or 4% each year depending on the classification of the property's use and the property's construction commencement date as demonstrated in the following table.

Current Australian Taxation Office legislation states that a property owner is eligible to claim a deduction for the division 43 on income producing properties that commenced construction between the 18th of July 1985 and the present time. The depreciation available for building write-off can only be claimed for a maximum of forty years after the construction completion date. Examples of assets that will qualify for division 43 include walls, roof, tiles, built in robes, cabinets, fixed bathroom fittings and vanities.

Property owners may also be able to claim building write-off for renovations that have been completed to a property, even if these renovations were completed by a previous owner of the property.

Diminishing value method

The diminishing value method is one of two methods used to claim depreciation for plant and equipment assets. Under the diminishing value method the decline in value is calculated using the asset's base value. The base value of an asset is, broadly, its cost plus any costs incurred on the asset since you first held it less the decline in value of the asset up to the end of the prior year.

The formulas for the diminishing value method are:

Diminishing value method				
For depreciating assets you started to hold on or after 10th May 2006				
Base value*	X	Days held ----- 365	X	200% ----- asset's effective life
For depreciating assets you started to hold prior to 10th May 2006				
Base value*	X	Days held ----- 365	X	150% ----- asset's effective life

* For the income year in which an asset is first used or installed ready for use for any purpose, the **base value** is the asset's cost. For a later income year, the base value is the asset's opening adjustable value plus any amounts included in the asset's second element of cost for that year.

This method assumes that the decline in value each year is a constant proportion of the amount not yet written off and produces a progressively smaller decline in value over time.

This method results in a higher rate of depreciation deductions in the first five to ten years of owning the property.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Effective life

Australian Taxation Office legislation provides an effective life for each individual asset claimable as plant and equipment. Depreciation of plant and equipment based on this effective life is determined by the current Australian Taxation Office legislation in place at the time of this schedule being completed. See plant and equipment assets.

See the definitions also provided for division 40 and plant and equipment assets within this glossary of terms.

Immediate write-off

Individual assets which cost \$300 or less can usually be written off as an immediate deduction in the year of their acquisition. This means an investor can claim 100% of the value of an asset in the same financial year as its purchase so long as the asset meets certain criteria as set by the Australian Taxation Office.

To be eligible for the immediate write-off, an asset must be used for the purpose of producing assessable income that was not income from carrying out a business. The asset also cannot be part of a set of assets acquired in the income year that together cost more than \$300. The cost of individual assets that have been acquired after the 1st of July 2001 that are the same asset type (or are considered to be identical or substantially identical in accordance with Australian Taxation Office legislation) must be added together when applying the \$300 threshold. If their combined total cost is more than \$300, they cannot be written off in the year of purchase (unless there are multiple owners and their interest in the asset is less than \$300). Alternatively, you may be able to allocate the asset to a low-value pool.

Life of the property

From the date of construction completion, the Australian Taxation Office has determined that the owner of any property eligible to claim depreciation can do so for forty years. Therefore investors can claim the full forty years on a brand new building, while only the balance of the forty year period from the construction completion date can be claimed for an older property.

Low-value pooling

From 1 July 2000, an optional low-value pooling arrangement for plant was introduced. It applied to certain plant costing less than \$1,000 or having an undeducted cost of less than \$1,000.

Under the UCA, you can allocate low-cost assets and low value assets to a low-value pool.

You work out the decline in value of an asset you hold jointly with others based on the cost of your interest in the asset. This means if you hold an asset jointly and the cost of your interest in the asset or the opening adjustable value of your interest is less than \$1,000, you can allocate your interest in the asset to your low-value pool. Once you choose to create a low-value pool and allocate a low-cost asset to it, you must pool all other low-cost assets you start to hold in that income year and in later income years. However, this rule does not apply to low-value assets. You can decide whether to allocate low-value assets to the pool on an asset-by-asset basis.

Assets which are placed into a low-value pool are able to be claimed by the property owner at a rate of 18.75% in the year of purchase and 37.5% every year thereafter.

Low-cost assets

A low-cost asset is a depreciable asset that has an opening value of less than \$1,000 in the year of acquisition.

Low-value assets

A low-value asset is a depreciable asset that has a written down value of less than \$1,000. That is, the value of the asset may have been greater than \$1,000 in the year of acquisition however the value remaining after a previous year's depreciation deduction is less than \$1,000.

Non-depreciable components

Examples of non-depreciable components include land value, market premiums, rates, taxes, holding costs and assets which have not been deemed to be depreciable according to current Australian Taxation Office legislation, for example soft landscaping.

Not one of a number of identical or substantially identical items

Items are identical if they are the same in all respects. Items are substantially identical if they are the same in most respects even though there may be some minor or incidental differences. Factors to consider include colour, shape, function, texture, composition, brand and design.

The total cost of the asset and any other identical or substantially identical asset that you acquire in the income year must not exceed \$300. Do not take into account assets that you acquired in another income year.

Not part of a set

You need to determine whether items form a set on a case-by-case basis. You can regard items as a set if they are, dependent on each other, marketed as a set, or designed and intended to be used together. It is the cost of a set of assets you acquire in the income year that must not exceed \$300. You cannot avoid the test by buying parts of a set separately.

Plant and equipment items

Depreciation can be claimed for assets recognised as plant and equipment items by current Australian Taxation Office legislation. Each asset is assigned an effective life by the Australian Taxation Office and is depreciated based on this effective life. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for division 40 and effective life within this glossary of terms.

Preliminaries

Construction preliminaries refers to the associated expenses or costs that contractors incur in the completion of a project, for example a site office or heating of a site office, rather than the actual building working materials like the bricks and mortar.

Prime cost method

Under the prime cost method the decline in value is generally calculated as a constant percentage of the asset's cost and reflects a uniform decline in value over time. The formula is:

Prime cost method				
Asset's cost	X	Days held ----- 365	X	100% ----- asset's effective life

* The cost of an asset includes both the amount you pay for it as well as any additional amounts you spend on transporting it and installing it. Cost also includes amounts you spend on improving the asset.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Pro-rata calculations

Pro-rata calculations are used to show a portion of a total quantity. When an investment property is rented part way through a year, depreciation claims are required to be based on a pro-rata calculation of the time that the property (or asset acquired and installed within the property) was income producing.

Split report

Ownership structures influence how depreciation deductions are calculated. Properties with multiple owners can create a complex tax situation. A BMT Tax Depreciation Schedule makes life easier for Accountants by splitting depreciation deductions to ensure the owners' claims are maximised. BMT Tax Depreciation can take into account any number of owners and ownership percentages from 2 owners at 60:40 or even 4 owners at 70:15:10:5.

Uniform Capital Allowance

Under the Uniform Capital Allowance a depreciating asset starts to decline in value when you first use it (or install it ready for use) to produce income. You can deduct an amount equal to the decline in value for an income year of a depreciating asset that you held for any time during the year.

You must decide whether to calculate the decline in value of a depreciating asset using the prime cost or diminishing value method. Please refer to the definitions for prime cost and diminishing value method within this glossary of terms for further information on these methods.

Generally, the effective life of a depreciating asset is how long it can be used by any entity for a taxable purpose, or for the purpose of producing income. The effective life of an asset is based on the wear and tear, assuming that it will be maintained in reasonably good order and condition. BMT Tax

Depreciation always adopt the effective life of particular assets as determined by the Commissioner of Taxation unless advised otherwise.

Disclaimer

BMT Tax Depreciation Pty Ltd does not accept any contractual, tortious or any other form of liability for any consequences, loss or damage as a result of any other person acting upon or using this tax depreciation schedule.

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Executive Summary

Friday, 13 December 2019

Behari BT Pty Ltd
48 Adelaide Road
Padstow, NSW 2211

re: Capital Allowance & Tax Depreciation Schedule

Dear Sir/Madam,

Thank you for selecting MCG Quantity Surveyors to undertake your Capital Allowance & Tax Depreciation Schedule. We're pleased to report that we have identified significant deductions within the property, which we've detailed in our comprehensive report which follows. The report shows the entire 40 years worth of depreciation deductions using both the diminishing and prime cost methods. The report also utilises accelerated depreciation rates such as the 100% write-off and low cost and low value pooling.

A summary of the deductions is outlined below for your convenience.

Reminder: The total depreciation is the total deductions left to claim over the effective life of the property.

Property Details	
Property Owner(s):	Behari BT Pty Ltd
Property Address	Unit 401/5-7 Peninsular Drive, Surfers Paradise, QLD 4217
Total Available Depreciation:	\$278,226
Diminishing Value Claim Year 1:	\$12,853
Prime Cost Value Claim Year 1:	\$10,160
Building First Use Date:	4/10/2019
Property Type:	Residential
Date available to produce income:	4/10/2019

This report is prepared for the property owners above and not in any other capacity. If the property changes ownership status, the report becomes void and the new owners should contact MCG for an updated schedule. MCG Quantity Surveyors have applied their interpretation of the current tax legislation in preparing this report. Once again, thank you for doing business with MCG Quantity Surveyors. We look forward to dealing with you in the future and will be happy to assist you with any further tax depreciation matters. If you have any questions regarding the report, please do not hesitate to contact one of our friendly Quantity Surveyors on 1300 795 170.

Kind Regards,

Mike Mortlock B. Con. Mgmt. (Build)
Managing Director
MCG Quantity Surveyors



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Report Summary

This report was prepared for the aforementioned owners and is specific to their purchase details only. For ease of reference, the table below shows an overview of the depreciation claim on both the building structure and plant and equipment items (Division 40) over the first 5 financial years. A full detailed schedule of the 40 yearly claims is also included within this report.

	Diminishing Value Method	Prime Cost Method
Year 1 - 05/10/19 ends - 30/06/20	12,853	10,160
Year 2 - 01/07/20 ends - 30/06/21	12,891	9,231
Year 3 - 01/07/21 ends - 30/06/22	11,343	9,231
Year 4 - 01/07/22 ends - 30/06/23	10,057	9,231
Year 5 - 01/07/23 ends - 30/06/24	8,943	9,231

**Note: These figures include Division 43 (Capital Allowance, or Building Structure) claims.*

MCG recommends you consult with your accountant before selecting either the diminishing or prime cost methods. They are both included in this report.

This report was prepared based on our estimate of the residual value of Division 40 & 43 items where they qualify. Any information regarding construction costs or additions values has been sourced and utilised where available. This report is designed to be used for advice on construction costs, rather than advice on accounting practices, legal matters or taxation. MCG Quantity Surveyors recommend that the property owner consults with their accountant and advisers before relying on the contents provided herein.

MCG Quantity Surveyors have prepared this report in line with our interpretation of the tax commissioners rulings as at the date of this report.

If the property changes owners or ownership status, then the contents of the report are voided and the new owners or owning entity should contact MCG to prepare a new report based on their purchase details. In line with the Tax Agent Services Act (2009), M Consulting Group Pty Ltd (MCG Quantity Surveyors) are registered tax agents. Our registered tax agent number is 09142004.

Disclaimer:

MCG Quantity Surveyors does not accept any contractual, tortious or any other form of liability for any consequences, loss or damage as a result of any other party acting upon of using this report.



Report Methodology

This report has been prepared on the basis of the residual total installed costs, as at the settlement date. Any change to the settlement date may render the report inaccurate due to changes in allowable depreciation returns.

The report shows two alternative methods of claiming the property depreciation entitlements. These are the diminishing value method and the prime cost method.

The diminishing value method uses higher depreciation rates to return a greater proportion of an assets total cost in the earlier years of the report. The prime cost method returns an equal amount of an assets cost each year of the assets total effective life.

Where qualification criteria is met, both depreciation methods include;

Depreciation claims on the plant and equipment items (Division 40). These are assets that have been defined as 'easily' removed from the property without damage, as opposed to assets that are fixed to the building for any reason other than stability. Plant and equipment items can also include electrically operated assets include their control panels, even when fixed.

Depreciation claims on the building structure and capital improvements (Division 43). This includes the building structure itself, and improvements such as hard landscaping, carports and the like. Division 43 returns a depreciable allowance of 2.5% per year where the improvement qualifies.

This report may also include the following depreciation components which accelerate the depreciation claim;

100% write-off: where individual plant and equipment assets open with a value of \$300 or less, the property owner is entitled to claim 100% of the value in the year of acquisition. This legislation is effective after 1/7/2000 and requires that the total cost of these assets fall under \$301 where they are part of a set, or are identical assets. If the value exceeds \$301, they cannot be written off in the year of acquisition.

Low value and low cost pooling: property investors are entitled to utilise a low cost/low value pool where the cost of individual assets acquired after 1/7/2000 are individually under \$1,000 in value. Low cost assets are assets acquired in the current year costing less than \$1,000. Low value assets are existing assets with a value that has fallen under \$1,000 individually over time. Pooling is included within the diminishing value method only and assumes the assets do not qualify for an immediate write-off.

In a low-value pool, the low cost assets are depreciated at 18.75% of their opening value in the first year. This calculation is not based on the number of days owned in the first financial year. All other low-value assets are depreciated at 37.5% of their residual value at the start of each year. If the owner elects to utilise a low-value pool, all low-cost assets acquired must be allocated to the pool. If the owner elects not to utilise a low-value pool, the assets are depreciated using the effective life of the assets. Effective life assets that cannot fall under the 100% write-off or pooling rules utilise the effective life of the individual asset, as prescribed by the commissioner of taxation under tax ruling TR 2018/4 and subsequent addendums.



Report Methodology

The effective lives of each of the assets is shown on the detailed schedule pages. The rate of depreciation for an individual asset acquired prior to the 10th of May 2006 under the diminishing value method is calculated as;

$$\text{Base Value} \times \frac{\text{days held}}{365} \times \frac{150}{\text{effective life}}$$

For assets acquired after the 10th of May 2006 under the diminishing value method, the calculation is;

$$\text{Base Value} \times \frac{\text{days held}}{365} \times \frac{200}{\text{effective life}}$$

For the prime cost method, the calculation for the depreciable rate is;

$$\text{Base Value} \times \frac{\text{days held}}{365} \times \frac{100}{\text{effective life}}$$

The report assumes that the property owner is eligible to claim the identified depreciation allowances, and that no depreciation schedules or construction cost information exist or form a condition of the contract of sale.

In preparing this capital allowance & tax depreciation schedule, the following information was sourced;

- Written and verbal information provided by: Behari BT Pty Ltd;
- Written and verbal Information provided by: Infotrack Searches;
- Site inspection conducted by: MCG Quantity Surveyors.

The report includes the apportionment of preliminaries and consultants fees, and excludes non depreciable components such as land costs, rates and taxes, holding costs, interest costs, non-depreciable improvements such as soft landscaping as well as property improvements claimed as repairs and maintenance. Refer to the Australian Taxation Office or contact MCG Quantity Surveyors for further clarification.



Diminishing Value Method Summary

This report shows 40 years worth of depreciation claims, with a detailed schedule covering the first 20 years. The diminishing value method returns the greatest value of depreciation claim within the first few years of claim, and where applicable, includes the 100% write-off and low value pooling.

Pooled assets within the following pages are shown as bold, and are highlighted in grey. It should be noted that these assets do not utilise the general depreciation rate as shown, rather the pooling rates at 18.75% in the year of acquisition, and 37.5% for each year thereafter.

A summary of the 20 years of detailed diminishing value depreciation claims is included below.

	Effective Life Assets	Pooled Plant Assets	Division 43 Allowance	Total Deductions
Year 1 ending - 30/06/20	\$6,747	\$1,702	\$4,404	\$12,853
Year 2 ending - 30/06/21	\$3,841	\$3,118	\$5,931	\$12,891
Year 3 ending - 30/06/22	\$2,734	\$2,678	\$5,931	\$11,343
Year 4 ending - 30/06/23	\$2,109	\$2,017	\$5,931	\$10,057
Year 5 ending - 30/06/24	\$1,751	\$1,261	\$5,931	\$8,943
Year 6 ending - 30/06/25	\$1,109	\$1,434	\$5,931	\$8,475
Year 7 ending - 30/06/26	\$461	\$1,869	\$5,931	\$8,261
Year 8 ending - 30/06/27	\$418	\$1,168	\$5,931	\$7,517
Year 9 ending - 30/06/28	\$379	\$730	\$5,931	\$7,040
Year 10 ending - 30/06/29	\$221	\$804	\$5,931	\$6,956
Year 11 ending - 30/06/30	\$206	\$502	\$5,931	\$6,639
Year 12 ending - 30/06/31	\$192	\$314	\$5,931	\$6,437
Year 13 ending - 30/06/32	\$179	\$196	\$5,931	\$6,307
Year 14 ending - 30/06/33	\$167	\$123	\$5,931	\$6,221
Year 15 ending - 30/06/34	\$156	\$77	\$5,931	\$6,164
Year 16 ending - 30/06/35	\$146	\$48	\$5,931	\$6,125
Year 17 ending - 30/06/36	\$136	\$30	\$5,931	\$6,097
Year 18 ending - 30/06/37	\$0	\$733	\$5,931	\$6,664
Year 19 ending - 30/06/38	\$0	\$458	\$5,931	\$6,389
Year 20 ending - 30/06/39	\$0	\$286	\$5,931	\$6,218

Property: Unit 401/5-7 Peninsular Drive, Surfers Paradise, QLD 4217

Diminishing Value Method - Years 1 to 5

ATO Depreciation Category	Starting Value 05-Oct-19	Effective Life	Depreciation Rate	Year 1 05-Oct-19 30-Jun-20	Year 2 01-Jul-20 30-Jun-21	Year 3 01-Jul-21 30-Jun-22	Year 4 01-Jul-22 30-Jun-23	Year 5 01-Jul-23 30-Jun-24	Written Down Value as at 01-Jul-24
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	5,772	10.0	20.0%	854	984	787	630	504	2,014
Bathroom Assets - Freestanding Accessories	264	3.0	100.0%	264	0	0	0	0	0
Ceiling Fans	847	5.0	40.0%	159	258	161	101	63	105
Door Closers	270	10.0	100.0%	270	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	552	10.0	20.0%	104	168	105	66	41	68
Floor Coverings - Carpet	2,981	8.0	25.0%	551	608	456	342	256	769
Floor Coverings - Floating Timber Floors	3,230	15.0	13.3%	319	388	336	292	253	1,642
Hot Water Systems	2,788	12.0	16.7%	344	407	340	283	236	1,179
Kitchen Assets - Cooktops	1,506	12.0	16.7%	186	220	183	344	215	358
Kitchen Assets - Dishwashers	1,631	8.0	25.0%	302	332	374	234	146	243
Kitchen Assets - Ovens	2,259	12.0	16.7%	278	330	275	229	191	955
Kitchen Assets - Rangehoods	753	12.0	16.7%	141	229	143	90	56	93
Laundry Assets - Clothes Dryers	728	7.0	28.6%	136	222	139	87	54	90
Smoke & Heat Alarms	279	6.0	100.0%	279	0	0	0	0	0
Window Blinds, Internal	2,622	10.0	20.0%	492	799	499	312	195	325
Total - Unit Specific Assets	26,481			4,677	4,946	3,799	3,007	2,210	7,843
Common Area Assets									
Air Conditioning Assets - Packaged Unit	771	15.0	13.3%	144	235	147	92	57	96
Air Conditioning Assets - Split Systems	140	10.0	100.0%	140	0	0	0	0	0
Automatic Garage Door Controls	47	5.0	100.0%	47	0	0	0	0	0
Automatic Garage Door Motors	49	10.0	100.0%	49	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	95	10.0	100.0%	95	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	4	3.0	100.0%	4	0	0	0	0	0
Door Closers	27	10.0	100.0%	27	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWS)	1,295	12.0	16.7%	160	189	355	222	139	231
Fire Control Assets - Fire Alarm Bells	57	12.0	100.0%	57	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	389	25.0	8.0%	73	118	74	46	29	48
Fire Control Assets - Fire Detection Alarms	133	20.0	100.0%	133	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	109	15.0	100.0%	109	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	230	10.0	100.0%	230	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	1,071	12.0	16.7%	132	352	220	138	86	143
Floor Coverings - Carpet	455	8.0	25.0%	85	139	87	54	34	56
Furniture, Freestanding	216	13.3	100.0%	216	0	0	0	0	0
Garbage Disposal Units	528	10.0	20.0%	99	161	101	63	39	66
Gym Assets - Cardiovascular	207	5.0	100.0%	207	0	0	0	0	0
Gym Assets - Resistance	121	10.0	100.0%	121	0	0	0	0	0
Intercom System Assets	777	10.0	20.0%	146	237	148	93	58	96
Lifts	6,045	30.0	6.7%	298	383	358	334	311	4,361
Light Shades, Removable	62	5.0	100.0%	62	0	0	0	0	0
MATV Assets	259	10.0	100.0%	259	0	0	0	0	0
Pumps	130	20.0	100.0%	130	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	166	5.0	100.0%	166	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	155	7.0	100.0%	155	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	145	3.0	100.0%	145	0	0	0	0	0
Security Systems	302	5.0	40.0%	57	92	58	36	22	37
Swimming Pool Assets - Cleaners	60	7.0	100.0%	60	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	100	10.0	100.0%	100	0	0	0	0	0
Ventilation Fans	355	20.0	10.0%	67	108	68	42	26	44
Total - Common Area Assets	14,500			3,773	2,014	1,614	1,119	802	5,179
Total Division 40 - Pooled Assets				1,702	3,118	2,678	2,017	1,261	
Total - Plant & Equipment Assets - Division 40	40,981			8,450	6,960	5,412	4,126	3,012	13,022
Capital Works Allowances - Division 43									
Unit Specific	194,967			3,619	4,874	4,874	4,874	4,874	171,852
Common Property	42,278			785	1,057	1,057	1,057	1,057	37,265
Total Capital Allowances - Division 43	237,245			4,404	5,931	5,931	5,931	5,931	209,117
Total Depreciation	278,226			12,853	12,891	11,343	10,057	8,943	222,139

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Diminishing Value Method - Years 6 to 10

ATO Depreciation Category	Starting Value 01-Jul-24	Effective Life	Depreciation Rate	Year 6 01-Jul-24 30-Jun-25	Year 7 01-Jul-25 30-Jun-26	Year 8 01-Jul-26 30-Jun-27	Year 9 01-Jul-27 30-Jun-28	Year 10 01-Jul-28 30-Jun-29	Written Down Value as at 01-Jul-29
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	2,014	10.0	20.0%	403	604	378	236	148	246
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Ceiling Fans	105	5.0	40.0%	39	25	15	10	6	10
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	68	10.0	20.0%	26	16	10	6	4	7
Floor Coverings - Carpet	769	8.0	25.0%	288	180	113	70	44	73
Floor Coverings - Floating Timber Floors	1,642	15.0	13.3%	219	190	164	143	347	579
Hot Water Systems	1,179	12.0	16.7%	196	368	230	144	90	150
Kitchen Assets - Cooktops	358	12.0	16.7%	134	84	52	33	20	34
Kitchen Assets - Dishwashers	243	8.0	25.0%	91	57	36	22	14	23
Kitchen Assets - Ovens	955	12.0	16.7%	358	224	140	87	55	91
Kitchen Assets - Rangehoods	93	12.0	16.7%	35	22	14	9	5	9
Laundry Assets - Clothes Dryers	90	7.0	28.6%	34	21	13	8	5	9
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Window Blinds, Internal	325	10.0	20.0%	122	76	48	30	19	31
Total - Unit Specific Assets	7,843			1,946	1,867	1,213	798	757	1,262
Common Area Assets									
Air Conditioning Assets - Packaged Unit	96	15.0	13.3%	36	22	14	9	5	9
Air Conditioning Assets - Split Systems	0	10.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	100.0%	0	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	0	10.0	100.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWIS)	231	12.0	16.7%	87	54	34	21	13	22
Fire Control Assets - Fire Alarm Bells	0	12.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	48	25.0	8.0%	18	11	7	4	3	5
Fire Control Assets - Fire Detection Alarms	0	20.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	0	15.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	0	10.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	143	12.0	16.7%	54	34	21	13	8	14
Floor Coverings - Carpet	56	8.0	25.0%	21	13	8	5	3	5
Furniture, Freestanding	0	13.3	100.0%	0	0	0	0	0	0
Garbage Disposal Units	66	10.0	20.0%	25	15	10	6	4	6
Gym Assets - Cardiovascular	0	5.0	100.0%	0	0	0	0	0	0
Gym Assets - Resistance	0	10.0	100.0%	0	0	0	0	0	0
Intercom System Assets	96	10.0	20.0%	36	23	14	9	6	9
Lifts	4,361	30.0	6.7%	291	271	253	236	221	3,088
Light Shades, Removable	0	5.0	100.0%	0	0	0	0	0	0
MATV Assets	0	10.0	100.0%	0	0	0	0	0	0
Pumps	0	20.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	0	5.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	0	7.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	0	3.0	100.0%	0	0	0	0	0	0
Security Systems	37	5.0	40.0%	14	9	5	3	2	4
Swimming Pool Assets - Cleaners	0	7.0	100.0%	0	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	0	10.0	100.0%	0	0	0	0	0	0
Ventilation Fans	44	20.0	10.0%	17	10	6	4	3	4
Total - Common Area Assets	5,179			597	463	373	311	267	3,166
Total Division 40 - Pooled Assets				1,434	1,869	1,168	730	804	
Total - Plant & Equipment Assets - Division 40	13,022			2,544	2,330	1,586	1,109	1,024	4,428
Capital Works Allowances - Division 43									
Unit Specific	171,852			4,874	4,874	4,874	4,874	4,874	147,481
Common Property	37,265			1,057	1,057	1,057	1,057	1,057	31,980
Total Capital Allowances - Division 43	209,117			5,931	5,931	5,931	5,931	5,931	179,461
Total Depreciation	222,139			8,475	8,261	7,517	7,040	6,956	183,889

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Diminishing Value Method - Years 11 to 15

ATO Depreciation Category	Starting Value 01-Jul-29	Effective Life	Depreciation Rate	Year 11 01-Jul-29 30-Jun-30	Year 12 01-Jul-30 30-Jun-31	Year 13 01-Jul-31 30-Jun-32	Year 14 01-Jul-32 30-Jun-33	Year 15 01-Jul-33 30-Jun-34	Written Down Value as at 01-Jul-34
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	246	10.0	20.0%	92	58	36	23	14	23
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Ceiling Fans	10	5.0	40.0%	4	2	1	1	1	1
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	7	10.0	20.0%	2	2	1	1	0	1
Floor Coverings - Carpet	73	8.0	25.0%	28	17	11	7	4	7
Floor Coverings - Floating Timber Floors	579	15.0	13.3%	217	136	85	53	33	55
Hot Water Systems	150	12.0	16.7%	56	35	22	14	9	14
Kitchen Assets - Cooktops	34	12.0	16.7%	13	8	5	3	2	3
Kitchen Assets - Dishwashers	23	8.0	25.0%	9	5	3	2	1	2
Kitchen Assets - Ovens	91	12.0	16.7%	34	21	13	8	5	9
Kitchen Assets - Rangehoods	9	12.0	16.7%	3	2	1	1	1	1
Laundry Assets - Clothes Dryers	9	7.0	28.6%	3	2	1	1	0	1
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Window Blinds, Internal	31	10.0	20.0%	12	7	5	3	2	3
Total - Unit Specific Assets	1,262			473	296	185	116	72	120
Common Area Assets									
Air Conditioning Assets - Packaged Unit	9	15.0	13.3%	3	2	1	1	1	1
Air Conditioning Assets - Split Systems	0	10.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	100.0%	0	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	0	10.0	100.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWS)	22	12.0	16.7%	8	5	3	2	1	2
Fire Control Assets - Fire Alarm Bells	0	12.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	5	25.0	8.0%	2	1	1	0	0	0
Fire Control Assets - Fire Detection Alarms	0	20.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	0	15.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	0	10.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	14	12.0	16.7%	5	3	2	1	1	1
Floor Coverings - Carpet	5	8.0	25.0%	2	1	1	0	0	1
Furniture, Freestanding	0	13.3	100.0%	0	0	0	0	0	0
Garbage Disposal Units	6	10.0	20.0%	2	1	1	1	0	1
Gym Assets - Cardiovascular	0	5.0	100.0%	0	0	0	0	0	0
Gym Assets - Resistance	0	10.0	100.0%	0	0	0	0	0	0
Intercom System Assets	9	10.0	20.0%	3	2	1	1	1	1
Lifts	3,088	30.0	6.7%	206	192	179	167	156	2,187
Light Shades, Removable	0	5.0	100.0%	0	0	0	0	0	0
MATV Assets	0	10.0	100.0%	0	0	0	0	0	0
Pumps	0	20.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	0	5.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	0	7.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	0	3.0	100.0%	0	0	0	0	0	0
Security Systems	4	5.0	40.0%	1	1	1	0	0	0
Swimming Pool Assets - Cleaners	0	7.0	100.0%	0	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	0	10.0	100.0%	0	0	0	0	0	0
Ventilation Fans	4	20.0	10.0%	2	1	1	0	0	0
Total - Common Area Assets	3,166			235	210	191	175	161	2,195
Total Division 40 - Pooled Assets				502	314	196	123	77	
Total - Plant & Equipment Assets - Division 40	4,428			708	506	376	290	233	2,315
Capital Works Allowances - Division 43									
Unit Specific	147,481			4,874	4,874	4,874	4,874	4,874	123,110
Common Property	31,980			1,057	1,057	1,057	1,057	1,057	26,696
Total Capital Allowances - Division 43	179,461			5,931	5,931	5,931	5,931	5,931	149,806
Total Depreciation	183,889			6,639	6,437	6,307	6,221	6,164	152,121

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Diminishing Value Method - Years 16 to 20

ATO Depreciation Category	Starting Value 01-Jul-34	Effective Life	Depreciation Rate	Year 16 01-Jul-34 30-Jun-35	Year 17 01-Jul-35 30-Jun-36	Year 18 01-Jul-36 30-Jun-37	Year 19 01-Jul-37 30-Jun-38	Year 20 01-Jul-38 30-Jun-39	Written Down Value as at 01-Jul-39
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	23	10.0	20.0%	9	6	3	2	1	2
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Ceiling Fans	1	5.0	40.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	1	10.0	20.0%	0	0	0	0	0	0
Floor Coverings - Carpet	7	8.0	25.0%	3	2	1	1	0	1
Floor Coverings - Floating Timber Floors	55	15.0	13.3%	21	13	8	5	3	5
Hot Water Systems	14	12.0	16.7%	5	3	2	1	1	1
Kitchen Assets - Cooktops	3	12.0	16.7%	1	1	0	0	0	0
Kitchen Assets - Dishwashers	2	8.0	25.0%	1	1	0	0	0	0
Kitchen Assets - Ovens	9	12.0	16.7%	3	2	1	1	1	1
Kitchen Assets - Rangehoods	1	12.0	16.7%	0	0	0	0	0	0
Laundry Assets - Clothes Dryers	1	7.0	28.6%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Window Blinds, Internal	3	10.0	20.0%	1	1	0	0	0	0
Total - Unit Specific Assets	120			45	28	18	11	7	11
Common Area Assets									
Air Conditioning Assets - Packaged Unit	1	15.0	13.3%	0	0	0	0	0	0
Air Conditioning Assets - Split Systems	0	10.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	100.0%	0	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	0	10.0	100.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWIS)	2	12.0	16.7%	1	0	0	0	0	0
Fire Control Assets - Fire Alarm Bells	0	12.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	0	25.0	8.0%	0	0	0	0	0	0
Fire Control Assets - Fire Detection Alarms	0	20.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	0	15.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	0	10.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	1	12.0	16.7%	0	0	0	0	0	0
Floor Coverings - Carpet	1	8.0	25.0%	0	0	0	0	0	0
Furniture, Freestanding	0	13.3	100.0%	0	0	0	0	0	0
Garbage Disposal Units	1	10.0	20.0%	0	0	0	0	0	0
Gym Assets - Cardiovascular	0	5.0	100.0%	0	0	0	0	0	0
Gym Assets - Resistance	0	10.0	100.0%	0	0	0	0	0	0
Intercom System Assets	1	10.0	20.0%	0	0	0	0	0	0
Lifts	2,187	30.0	6.7%	146	136	715	447	279	465
Light Shades, Removable	0	5.0	100.0%	0	0	0	0	0	0
MATV Assets	0	10.0	100.0%	0	0	0	0	0	0
Pumps	0	20.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	0	5.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	0	7.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	0	3.0	100.0%	0	0	0	0	0	0
Security Systems	0	5.0	40.0%	0	0	0	0	0	0
Swimming Pool Assets - Cleaners	0	7.0	100.0%	0	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	0	10.0	100.0%	0	0	0	0	0	0
Ventilation Fans	0	20.0	10.0%	0	0	0	0	0	0
Total - Common Area Assets	2,195			149	138	716	447	280	466
Total Division 40 - Pooled Assets				48	30	733	458	286	
Total - Plant & Equipment Assets - Division 40	2,315			194	166	733	458	286	477
Capital Works Allowances - Division 43									
Unit Specific	123,110			4,874	4,874	4,874	4,874	4,874	98,739
Common Property	26,696			1,057	1,057	1,057	1,057	1,057	21,411
Total Capital Allowances - Division 43	149,806			5,931	5,931	5,931	5,931	5,931	120,150
Total Depreciation	152,121			6,125	6,097	6,664	6,389	6,218	120,627

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill.

All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.



Prime Cost Method Summary

This report shows 40 years worth of depreciation claims, with a detailed schedule covering the first 20 years. The prime cost method returns an equal amount of deductions, for each year of the individual assets effective life. The prime cost method includes the 100% write-off for assets or asset groups totalling \$300 or less.

The depreciation rates utilised in the prime cost method, are calculated by dividing the effective life of the asset by 100. The effective lives have been prescribed by the commissioner of taxation, and are shown on the detailed 20 year prime cost depreciation schedules which follow.

A summary of the 20 years of detailed prime cost depreciation claims is included below.

	Effective Life Assets	Division 43 Allowance	Total Deductions
Year 1 ending - 30/06/20	\$5,756	\$4,404	\$10,160
Year 2 ending - 30/06/21	\$3,300	\$5,931	\$9,231
Year 3 ending - 30/06/22	\$3,300	\$5,931	\$9,231
Year 4 ending - 30/06/23	\$3,300	\$5,931	\$9,231
Year 5 ending - 30/06/24	\$3,300	\$5,931	\$9,231
Year 6 ending - 30/06/25	\$3,131	\$5,931	\$9,062
Year 7 ending - 30/06/26	\$3,070	\$5,931	\$9,001
Year 8 ending - 30/06/27	\$2,993	\$5,931	\$8,925
Year 9 ending - 30/06/28	\$2,499	\$5,931	\$8,430
Year 10 ending - 30/06/29	\$2,333	\$5,931	\$8,264
Year 11 ending - 30/06/30	\$1,577	\$5,931	\$7,508
Year 12 ending - 30/06/31	\$1,307	\$5,931	\$7,239
Year 13 ending - 30/06/32	\$713	\$5,931	\$6,645
Year 14 ending - 30/06/33	\$501	\$5,931	\$6,433
Year 15 ending - 30/06/34	\$501	\$5,931	\$6,433
Year 16 ending - 30/06/35	\$305	\$5,931	\$6,236
Year 17 ending - 30/06/36	\$235	\$5,931	\$6,166
Year 18 ending - 30/06/37	\$235	\$5,931	\$6,166
Year 19 ending - 30/06/38	\$235	\$5,931	\$6,166
Year 20 ending - 30/06/39	\$235	\$5,931	\$6,166

Property: Unit 401/5-7 Peninsular Drive, Surfers Paradise, QLD 4217

Prime Cost Method - Years 1 to 5

ATO Depreciation Category	Starting Value 05-Oct-19	Effective Life	Depreciation Rate	Year 1 05-Oct-19 30-Jun-20	Year 2 01-Jul-20 30-Jun-21	Year 3 01-Jul-21 30-Jun-22	Year 4 01-Jul-22 30-Jun-23	Year 5 01-Jul-23 30-Jun-24	Written Down Value as at 01-Jul-24
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	5,772	10.0	10.0%	425	577	577	577	577	3,038
Bathroom Assets - Freestanding Accessories	264	3.0	100.0%	264	0	0	0	0	0
Ceiling Fans	847	5.0	20.0%	125	169	169	169	169	45
Door Closers	270	10.0	100.0%	270	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	552	10.0	10.0%	41	55	55	55	55	291
Floor Coverings - Carpet	2,981	8.0	12.5%	275	373	373	373	373	1,216
Floor Coverings - Floating Timber Floors	3,230	15.0	6.7%	159	215	215	215	215	2,210
Hot Water Systems	2,788	12.0	8.3%	171	232	232	232	232	1,688
Kitchen Assets - Cooktops	1,506	12.0	8.3%	92	125	125	125	125	911
Kitchen Assets - Dishwashers	1,631	8.0	12.5%	150	204	204	204	204	665
Kitchen Assets - Ovens	2,259	12.0	8.3%	139	188	188	188	188	1,367
Kitchen Assets - Rangehoods	753	12.0	8.3%	46	63	63	63	63	456
Laundry Assets - Clothes Dryers	728	7.0	14.3%	77	104	104	104	104	235
Smoke & Heat Alarms	279	6.0	100.0%	279	0	0	0	0	0
Window Blinds, Internal	2,622	10.0	10.0%	193	262	262	262	262	1,380
Total - Unit Specific Assets	26,481			2,705	2,569	2,569	2,569	2,569	13,501
Common Area Assets									
Air Conditioning Assets - Packaged Unit	771	15.0	6.7%	38	51	51	51	51	527
Air Conditioning Assets - Split Systems	140	10.0	100.0%	140	0	0	0	0	0
Automatic Garage Door Controls	47	5.0	100.0%	47	0	0	0	0	0
Automatic Garage Door Motors	49	10.0	100.0%	49	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	95	10.0	100.0%	95	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	4	3.0	100.0%	4	0	0	0	0	0
Door Closers	27	10.0	100.0%	27	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWIS)	1,295	12.0	8.3%	80	108	108	108	108	784
Fire Control Assets - Fire Alarm Bells	57	12.0	100.0%	57	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	389	25.0	4.0%	11	16	16	16	16	315
Fire Control Assets - Fire Detection Alarms	133	20.0	100.0%	133	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	109	15.0	100.0%	109	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	230	10.0	100.0%	230	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	1,071	12.0	8.3%	66	89	89	89	89	648
Floor Coverings - Carpet	455	8.0	12.5%	42	57	57	57	57	186
Furniture, Freestanding	216	13.3	100.0%	216	0	0	0	0	0
Garbage Disposal Units	528	10.0	10.0%	39	53	53	53	53	278
Gym Assets - Cardiovascular	207	5.0	100.0%	207	0	0	0	0	0
Gym Assets - Resistance	121	10.0	100.0%	121	0	0	0	0	0
Intercom System Assets	777	10.0	10.0%	57	78	78	78	78	409
Lifts	6,045	30.0	3.3%	148	201	201	201	201	5,090
Light Shades, Removable	62	5.0	100.0%	62	0	0	0	0	0
MATV Assets	259	10.0	100.0%	259	0	0	0	0	0
Pumps	130	20.0	100.0%	130	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	166	5.0	100.0%	166	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	155	7.0	100.0%	155	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	145	3.0	100.0%	145	0	0	0	0	0
Security Systems	302	5.0	20.0%	45	60	60	60	60	16
Swimming Pool Assets - Cleaners	60	7.0	100.0%	60	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	100	10.0	100.0%	100	0	0	0	0	0
Ventilation Fans	355	20.0	5.0%	13	18	18	18	18	271
Total - Common Area Assets	14,500			3,051	731	731	731	731	8,524
Total - Plant & Equipment Assets - Division 40	40,981			5,756	3,300	3,300	3,300	3,300	22,025
Capital Works Allowances - Division 43									
Unit Specific	194,967			3,619	4,874	4,874	4,874	4,874	171,852
Common Property	42,278			785	1,057	1,057	1,057	1,057	37,265
Total Capital Allowances - Division 43	237,245			4,404	5,931	5,931	5,931	5,931	209,117
Total Depreciation	278,226			10,160	9,231	9,231	9,231	9,231	231,142

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Prime Cost Method - Years 6 to 10

ATO Depreciation Category	Starting Value 01-Jul-24	Effective Life	Depreciation Rate	Year 6 01-Jul-24 30-Jun-25	Year 7 01-Jul-25 30-Jun-26	Year 8 01-Jul-26 30-Jun-27	Year 9 01-Jul-27 30-Jun-28	Year 10 01-Jul-28 30-Jun-29	Written Down Value as at 01-Jul-29
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	3,038	10.0	10.0%	577	577	577	577	577	152
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Ceiling Fans	45	5.0	20.0%	45	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	291	10.0	10.0%	55	55	55	55	55	15
Floor Coverings - Carpet	1,216	8.0	12.5%	373	373	373	98	0	0
Floor Coverings - Floating Timber Floors	2,210	15.0	6.7%	215	215	215	215	215	1,133
Hot Water Systems	1,688	12.0	8.3%	232	232	232	232	232	526
Kitchen Assets - Cooktops	911	12.0	8.3%	125	125	125	125	125	284
Kitchen Assets - Dishwashers	665	8.0	12.5%	204	204	204	54	0	0
Kitchen Assets - Ovens	1,367	12.0	8.3%	188	188	188	188	188	426
Kitchen Assets - Rangehoods	456	12.0	8.3%	63	63	63	63	63	142
Laundry Assets - Clothes Dryers	235	7.0	14.3%	104	104	27	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Window Blinds, Internal	1,380	10.0	10.0%	262	262	262	262	262	69
Total - Unit Specific Assets	13,501			2,444	2,399	2,323	1,870	1,719	2,746
Common Area Assets									
Air Conditioning Assets - Packaged Unit	527	15.0	6.7%	51	51	51	51	51	270
Air Conditioning Assets - Split Systems	0	10.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	100.0%	0	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	0	10.0	100.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWS)	784	12.0	8.3%	108	108	108	108	108	244
Fire Control Assets - Fire Alarm Bells	0	12.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	315	25.0	4.0%	16	16	16	16	16	237
Fire Control Assets - Fire Detection Alarms	0	20.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	0	15.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	0	10.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	648	12.0	8.3%	89	89	89	89	89	202
Floor Coverings - Carpet	186	8.0	12.5%	57	57	57	15	0	0
Furniture, Freestanding	0	13.3	100.0%	0	0	0	0	0	0
Garbage Disposal Units	278	10.0	10.0%	53	53	53	53	53	14
Gym Assets - Cardiovascular	0	5.0	100.0%	0	0	0	0	0	0
Gym Assets - Resistance	0	10.0	100.0%	0	0	0	0	0	0
Intercom System Assets	409	10.0	10.0%	78	78	78	78	78	20
Lifts	5,090	30.0	3.3%	201	201	201	201	201	4,083
Light Shades, Removable	0	5.0	100.0%	0	0	0	0	0	0
MATV Assets	0	10.0	100.0%	0	0	0	0	0	0
Pumps	0	20.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	0	5.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	0	7.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	0	3.0	100.0%	0	0	0	0	0	0
Security Systems	16	5.0	20.0%	16	0	0	0	0	0
Swimming Pool Assets - Cleaners	0	7.0	100.0%	0	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	0	10.0	100.0%	0	0	0	0	0	0
Ventilation Fans	271	20.0	5.0%	18	18	18	18	18	182
Total - Common Area Assets	8,524			687	671	671	629	614	5,253
Total - Plant & Equipment Assets - Division 40	22,025			3,131	3,070	2,993	2,499	2,333	7,999
Capital Works Allowances - Division 43									
Unit Specific	171,852			4,874	4,874	4,874	4,874	4,874	147,481
Common Property	37,265			1,057	1,057	1,057	1,057	1,057	31,980
Total Capital Allowances - Division 43	209,117			5,931	5,931	5,931	5,931	5,931	179,461
Total Depreciation	231,142			9,062	9,001	8,925	8,430	8,264	187,460

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Prime Cost Method - Years 11 to 15

ATO Depreciation Category	Starting Value 01-Jul-29	Effective Life	Depreciation Rate	Year 11 01-Jul-29 30-Jun-30	Year 12 01-Jul-30 30-Jun-31	Year 13 01-Jul-31 30-Jun-32	Year 14 01-Jul-32 30-Jun-33	Year 15 01-Jul-33 30-Jun-34	Written Down Value as at 01-Jul-34
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	152	10.0	10.0%	152	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Ceiling Fans	0	5.0	20.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	15	10.0	10.0%	15	0	0	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Floor Coverings - Floating Timber Floors	1,133	15.0	6.7%	215	215	215	215	215	57
Hot Water Systems	526	12.0	8.3%	232	232	61	0	0	0
Kitchen Assets - Cooktops	284	12.0	8.3%	125	125	33	0	0	0
Kitchen Assets - Dishwashers	0	8.0	12.5%	0	0	0	0	0	0
Kitchen Assets - Ovens	426	12.0	8.3%	188	188	50	0	0	0
Kitchen Assets - Rangehoods	142	12.0	8.3%	63	63	17	0	0	0
Laundry Assets - Clothes Dryers	0	7.0	14.3%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Window Blinds, Internal	69	10.0	10.0%	69	0	0	0	0	0
Total - Unit Specific Assets	2,746			1,059	824	375	215	215	57
Common Area Assets									
Air Conditioning Assets - Packaged Unit	270	15.0	6.7%	51	51	51	51	51	14
Air Conditioning Assets - Split Systems	0	10.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	100.0%	0	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	0	10.0	100.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWS)	244	12.0	8.3%	108	108	28	0	0	0
Fire Control Assets - Fire Alarm Bells	0	12.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	237	25.0	4.0%	16	16	16	16	16	160
Fire Control Assets - Fire Detection Alarms	0	20.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	0	15.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	0	10.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	202	12.0	8.3%	89	89	23	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Furniture, Freestanding	0	13.3	100.0%	0	0	0	0	0	0
Garbage Disposal Units	14	10.0	10.0%	14	0	0	0	0	0
Gym Assets - Cardiovascular	0	5.0	100.0%	0	0	0	0	0	0
Gym Assets - Resistance	0	10.0	100.0%	0	0	0	0	0	0
Intercom System Assets	20	10.0	10.0%	20	0	0	0	0	0
Lifts	4,083	30.0	3.3%	201	201	201	201	201	3,075
Light Shades, Removable	0	5.0	100.0%	0	0	0	0	0	0
MATV Assets	0	10.0	100.0%	0	0	0	0	0	0
Pumps	0	20.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	0	5.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	0	7.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	0	3.0	100.0%	0	0	0	0	0	0
Security Systems	0	5.0	20.0%	0	0	0	0	0	0
Swimming Pool Assets - Cleaners	0	7.0	100.0%	0	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	0	10.0	100.0%	0	0	0	0	0	0
Ventilation Fans	182	20.0	5.0%	18	18	18	18	18	93
Total - Common Area Assets	5,253			518	483	338	286	286	3,342
Total - Plant & Equipment Assets - Division 40	7,999			1,577	1,307	713	501	501	3,398
Capital Works Allowances - Division 43									
Unit Specific	147,481			4,874	4,874	4,874	4,874	4,874	123,110
Common Property	31,980			1,057	1,057	1,057	1,057	1,057	26,696
Total Capital Allowances - Division 43	179,461			5,931	5,931	5,931	5,931	5,931	149,806
Total Depreciation	187,460			7,508	7,239	6,645	6,433	6,433	153,204

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Prime Cost Method - Years 16 to 20

ATO Depreciation Category	Starting Value 01-Jul-34	Effective Life	Depreciation Rate	Year 16 01-Jul-34 30-Jun-35	Year 17 01-Jul-35 30-Jun-36	Year 18 01-Jul-36 30-Jun-37	Year 19 01-Jul-37 30-Jun-38	Year 20 01-Jul-38 30-Jun-39	Written Down Value as at 01-Jul-39
Plant & Equipment Assets - Division 40									
Unit Specific Assets									
Air Conditioning Assets - Split Systems	0	10.0	10.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Ceiling Fans	0	5.0	20.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	0	10.0	10.0%	0	0	0	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Floor Coverings - Floating Timber Floors	57	15.0	6.7%	57	0	0	0	0	0
Hot Water Systems	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Cooktops	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Dishwashers	0	8.0	12.5%	0	0	0	0	0	0
Kitchen Assets - Ovens	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Rangehoods	0	12.0	8.3%	0	0	0	0	0	0
Laundry Assets - Clothes Dryers	0	7.0	14.3%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Window Blinds, Internal	0	10.0	10.0%	0	0	0	0	0	0
Total - Unit Specific Assets	57			57	0	0	0	0	0
Common Area Assets									
Air Conditioning Assets - Packaged Unit	14	15.0	6.7%	14	0	0	0	0	0
Air Conditioning Assets - Split Systems	0	10.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	100.0%	0	0	0	0	0	0
Barbecue Assets - Sliding Trays & Cookers	0	10.0	100.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Door Closers	0	10.0	100.0%	0	0	0	0	0	0
Emergency Warning & Intercommunication Systems (EWIS)	0	12.0	8.3%	0	0	0	0	0	0
Fire Control Assets - Fire Alarm Bells	0	12.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Booster Pumps	160	25.0	4.0%	16	16	16	16	16	82
Fire Control Assets - Fire Detection Alarms	0	20.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Extinguishers	0	15.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Hoses & Nozzles	0	10.0	100.0%	0	0	0	0	0	0
Fire Control Assets - Fire Indicator Panels	0	12.0	8.3%	0	0	0	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Furniture, Freestanding	0	13.3	100.0%	0	0	0	0	0	0
Garbage Disposal Units	0	10.0	10.0%	0	0	0	0	0	0
Gym Assets - Cardiovascular	0	5.0	100.0%	0	0	0	0	0	0
Gym Assets - Resistance	0	10.0	100.0%	0	0	0	0	0	0
Intercom System Assets	0	10.0	10.0%	0	0	0	0	0	0
Lifts	3,075	30.0	3.3%	201	201	201	201	201	2,068
Light Shades, Removable	0	5.0	100.0%	0	0	0	0	0	0
MATV Assets	0	10.0	100.0%	0	0	0	0	0	0
Pumps	0	20.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Door Controllers & Code Pads	0	5.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Proximity Readers	0	7.0	100.0%	0	0	0	0	0	0
Security & Monitoring Assets - Swipe Cards	0	3.0	100.0%	0	0	0	0	0	0
Security Systems	0	5.0	20.0%	0	0	0	0	0	0
Swimming Pool Assets - Cleaners	0	7.0	100.0%	0	0	0	0	0	0
Swimming Pool Assets - Filtration & Chlorinators	0	10.0	100.0%	0	0	0	0	0	0
Ventilation Fans	93	20.0	5.0%	18	18	18	18	18	5
Total - Common Area Assets	3,342			248	235	235	235	235	2,154
Total - Plant & Equipment Assets - Division 40	3,398			305	235	235	235	235	2,154
Capital Works Allowances - Division 43									
Unit Specific	123,110			4,874	4,874	4,874	4,874	4,874	98,739
Common Property	26,696			1,057	1,057	1,057	1,057	1,057	21,411
Total Capital Allowances - Division 43	149,806			5,931	5,931	5,931	5,931	5,931	120,150
Total Depreciation	153,204			6,236	6,166	6,166	6,166	6,166	122,304

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.



Division 43 - Capital Allowances

Division 43 depreciation allowance applies to income producing residential properties which commenced construction from the 16th of September 1987 to the present date.

Where the building and improvements qualify, the depreciation legislation allows for a 2.5% deduction based on the opening value of the Division 43 assets, for 40 years from the installation date.

The original property is eligible for Division 43 Capital Allowance deductions, as per below;

Capital Improvements	Completion Date	Rate	Original Cost
Building First Use	4/10/2019	2.5%	\$237,245

Capital Allowance calculations over the first 10 years;

Financial Period	Division 43 Allowance (\$)
Year 1 ending - 30/06/20	\$4,404
Year 2 ending - 30/06/21	\$5,931
Year 3 ending - 30/06/22	\$5,931
Year 4 ending - 30/06/23	\$5,931
Year 5 ending - 30/06/24	\$5,931
Year 6 ending - 30/06/25	\$5,931
Year 7 ending - 30/06/26	\$5,931
Year 8 ending - 30/06/27	\$5,931
Year 9 ending - 30/06/28	\$5,931
Year 10 ending - 30/06/29	\$5,931



Detailed Projection - 40 Year Summary

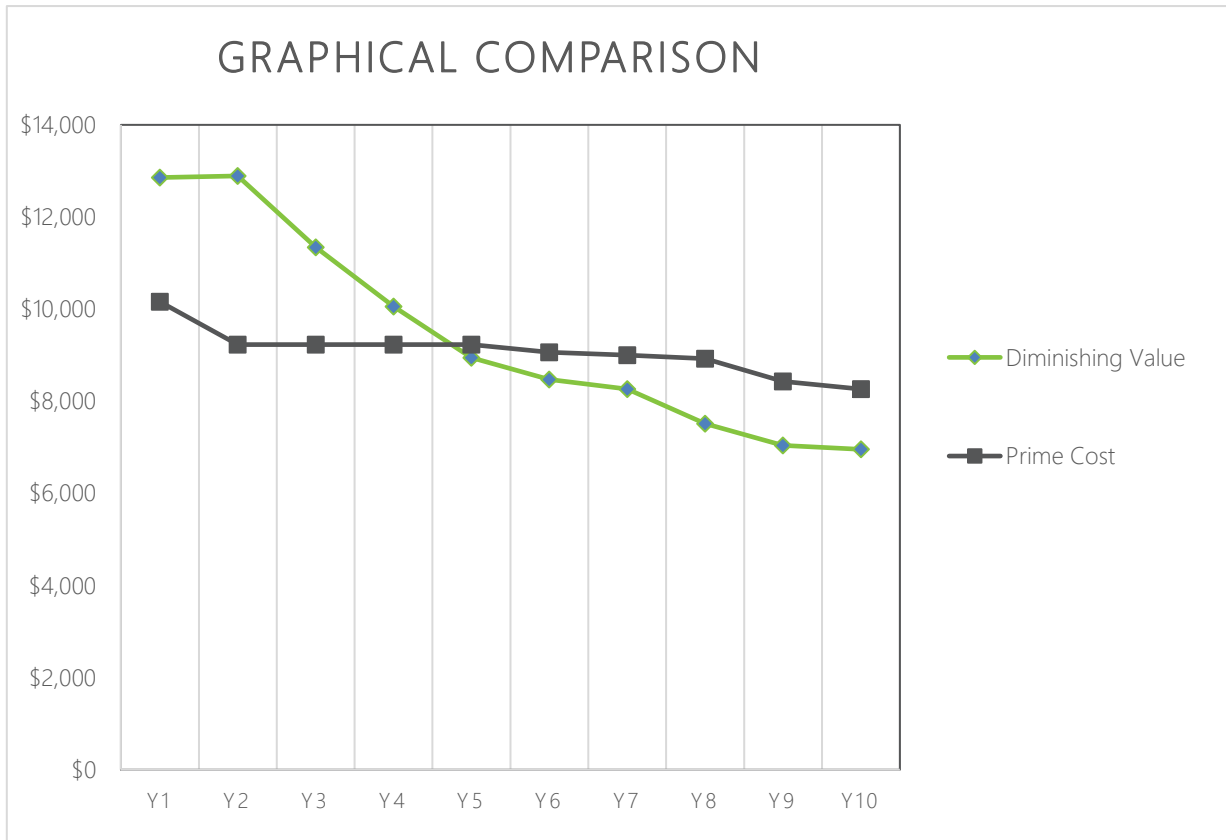
* Note: The schedule results in a residual figure of \$1527.47 in the remaining year(s).

Financial Period	Diminishing Value	Prime Cost	Year
	Method	Method	
05/10/19 - 30/06/20	\$12,853	\$10,160	Year 1
01/07/20 - 30/06/21	\$12,891	\$9,231	Year 2
01/07/21 - 30/06/22	\$11,343	\$9,231	Year 3
01/07/22 - 30/06/23	\$10,057	\$9,231	Year 4
01/07/23 - 30/06/24	\$8,943	\$9,231	Year 5
01/07/24 - 30/06/25	\$8,475	\$9,062	Year 6
01/07/25 - 30/06/26	\$8,261	\$9,001	Year 7
01/07/26 - 30/06/27	\$7,517	\$8,925	Year 8
01/07/27 - 30/06/28	\$7,040	\$8,430	Year 9
01/07/28 - 30/06/29	\$6,956	\$8,264	Year 10
01/07/29 - 30/06/30	\$6,639	\$7,508	Year 11
01/07/30 - 30/06/31	\$6,437	\$7,239	Year 12
01/07/31 - 30/06/32	\$6,307	\$6,645	Year 13
01/07/32 - 30/06/33	\$6,221	\$6,433	Year 14
01/07/33 - 30/06/34	\$6,164	\$6,433	Year 15
01/07/34 - 30/06/35	\$6,125	\$6,236	Year 16
01/07/35 - 30/06/36	\$6,097	\$6,166	Year 17
01/07/36 - 30/06/37	\$6,664	\$6,166	Year 18
01/07/37 - 30/06/38	\$6,389	\$6,166	Year 19
01/07/38 - 30/06/39	\$6,218	\$6,166	Year 20
01/07/39 - 30/06/40	\$6,110	\$6,153	Year 21
01/07/40 - 30/06/41	\$6,043	\$6,148	Year 22
01/07/41 - 30/06/42	\$6,001	\$6,148	Year 23
01/07/42 - 30/06/43	\$5,975	\$6,148	Year 24
01/07/43 - 30/06/44	\$5,958	\$6,148	Year 25
01/07/44 - 30/06/45	\$5,948	\$6,137	Year 26
01/07/45 - 30/06/46	\$5,942	\$6,133	Year 27
01/07/46 - 30/06/47	\$5,938	\$6,133	Year 28
01/07/47 - 30/06/48	\$5,935	\$6,133	Year 29
01/07/48 - 30/06/49	\$5,934	\$6,133	Year 30
01/07/49 - 30/06/50	\$5,933	\$5,984	Year 31
01/07/50 - 30/06/51	\$5,932	\$5,931	Year 32
01/07/51 - 30/06/52	\$5,932	\$5,931	Year 33
01/07/52 - 30/06/53	\$5,932	\$5,931	Year 34
01/07/53 - 30/06/54	\$5,931	\$5,931	Year 35
01/07/54 - 30/06/55	\$5,931	\$5,931	Year 36
01/07/55 - 30/06/56	\$5,931	\$5,931	Year 37
01/07/56 - 30/06/57	\$5,931	\$5,931	Year 38
01/07/57 - 30/06/58	\$5,931	\$5,931	Year 39
01/07/58 - 30/06/59	\$5,931	\$5,931	Year 40
Total	\$276,698	\$276,699	



Diminishing Value vs Prime Cost

This graph compares the depreciation deductions of the diminishing value method to the prime cost method over the first 10 years of claim. MCG Quantity Surveyors recommend consulting with your accountant prior to selecting either method.



About MCG Quantity Surveyors

MCG Quantity Surveyors are experts in the field of property tax depreciation. Our staff have prepared thousands of reports on residential and commercial properties for property investors Australia wide. If you or your accountant have any questions about this report, or tax depreciation deductions in general, please don't hesitate to contact one of our tax depreciation specialists on 1300 795 170 or visit the website at www.mcgqs.com.au.

31500 - Bank Charges

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$30.00	100%
TOTAL		CY Balance	LY Balance	
			\$30.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

33400 - Accumulated Depreciation

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$7,548.00		100%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$12,891.00		100%
TOTAL		CY Balance	LY Balance	
		\$20,439.00		

Supporting Documents

No supporting documents

Standard Checklist

Attach Depreciation Schedule

37900 - Interest Paid

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
37900	Interest Paid	(\$1,144.82)	\$26,467.75	(104.33)%
TOTAL		CY Balance	LY Balance	
		(\$1,144.82)	\$26,467.75	

Supporting Documents

No supporting documents

Standard Checklist

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

41920 - Property Expenses - Advertising

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$200.00		100%
TOTAL		CY Balance	LY Balance	
		\$200.00		

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Advertising (41920)					
	<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>				
30/06/2021			200.00		200.00 DR
			200.00		200.00 DR

Total Debits: 200.00

Total Credits: 0.00

41930 - Property Expenses - Agents Management Fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$1,163.66		100%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$1,940.29		100%
TOTAL		CY Balance	LY Balance	
		\$3,103.95		

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			750.78		750.78 DR
30/06/2021			412.88		1,163.66 DR
			1,163.66		1,163.66 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		46.20		46.20 DR
30/06/2021	AI25112102- 401 Peninsular Dr		332.75		378.95 DR
30/06/2021	AI25112102- 401 Peninsular Dr		1,561.34		1,940.29 DR
			1,940.29		1,940.29 DR
Total Debits:	3,103.95				
Total Credits:	0.00				

41940 - Property Expenses - Agents Commissions

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$204.16		100%
TOTAL		CY Balance	LY Balance	
		\$204.16		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Commissions (41940)					
401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)					
30/06/2021	AI25112102- 401 Peninsular Dr		204.16		204.16 DR
			204.16		204.16 DR
Total Debits:	204.16				
Total Credits:	0.00				

41950 - Property Expenses - Body corporate fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$3,053.92		100%
TOTAL		CY Balance	LY Balance	
		\$3,053.92		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Body corporate fees (41950)					
401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)					
30/06/2021	AI25112102- 401 Peninsular Dr		3,053.92		3,053.92 DR
			3,053.92		3,053.92 DR
Total Debits:	3,053.92				
Total Credits:	0.00				

41960 - Property Expenses - Council Rates

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$1,162.75		100%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$1,991.58		100%
TOTAL		CY Balance	LY Balance	
		\$3,154.33		

Supporting Documents

- General Ledger [Report](#)
- Council Rate 31.10.20.pdf
- U401 Rate - 1 Jan 2021- 30 Jun 2021.PDF
- Council Rate 20.08.20.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			1,162.75		1,162.75 DR
			1,162.75		1,162.75 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
17/08/2020	BPAY TO COGC - RATES Receipt number: 40327505 CRN: 240131201		995.79		995.79 DR
30/06/2021	AI25112102- 401 Peninsular Dr		995.79		1,991.58 DR
			1,991.58		1,991.58 DR
Total Debits:	3,154.33				
Total Credits:	0.00				

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 4013120 1

Date of issue
20 July 2020



009 - 5141 - 2441 - RC
Behari Bt Pty Ltd
48 Adelaide Rd
PADSTOW NSW 2211

Current rating period:
1 July 2020 to 31 December 2020

\$995.79

(see back for payment options)

Due date for payment:
20 August 2020

Total amount payable after due date:
\$1,065.89

(interest penalty applies after due date)

Unit 401, 5 Peninsular Drive, SURFERS PARADISE QLD 4217
Lot 401 SP301326
(Payments received after 2 July 2020 may not be included in this notice)

State Government and associated charges (see rate assessment page for details)	\$113.50
Council rates and charges (see rate assessment page for details)	\$952.39
Less 10% Council discount on GENERAL RATE if full payment received by the due date	\$70.10CR
Amount payable if paid by: 20 August 2020	\$995.79

My Account lets you manage your Council accounts and services online. Use My Account to view or pay your rate notice online, view your account balance, update your contact details or request a payment plan. Visit cityofgoldcoast.com.au/myaccount to sign in or find out more.

To view your rating category statement and other rate notice inserts online, visit cityofgoldcoast.com.au/inserts

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.

In Person / Mail Payment Advice

Name: Behari Bt Pty Ltd
Ref: 2 4013120 1

*419 240131201

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 575217
Ref: 2 4013120 1



Post Billpay

Total Amount Payable
If paid by: 20 August 2020

\$995.79

Total Amount Payable
If paid after: 20 August 2020

\$1,065.89

Teller stamp
and initials

No. of
Cheques

Date

Cash

Cheques (see reverse)

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

8 3 1

0 6 6 6 8 4

0 0 0 0 0 2 4 0 1 3 1 2 0 1 0

\$

+ 7 5 7 +

0466870024410114
AU_1-6_1_010281 / 005141 / 002441

In accordance with the *Local Government Act 2009, Local Government Regulation 2012* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all rates and charges are due and payable within 31 days of the issue of the rate notice on which the rates or charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your rates



Direct Debit

Use this option to pay future rate notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa. *Payments by credit card will incur a surcharge. See BPAY® option to avoid surcharge.*

Payment Reference Number: use the **Notice Number** over the page.



Pay using BPAY®

Biller Code: 575217
Ref: Use Notice Number



BPOINT in person

Pay at any Commonwealth Bank branch with cash, cheque or money order.

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only. *Payments will incur a transaction fee. See BPAY® option to avoid a City transaction fee.*

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located at the top left of page 1.

® Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5995**) anytime to pay with MasterCard or Visa. *Payments by credit card will incur a surcharge. See BPAY® option to avoid surcharge.*

Payment Reference Number: use the **Notice Number** over the page.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payments by credit card will incur a surcharge

For locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/rates



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

Voluntary koala contribution

NOTE: This BPAY® number is for voluntary contributions to the acquisition and enhancement of the City's koala habit only.



Biller Code: 37424
Ref: Use Notice Number

**NOT TO BE USED
FOR RATE PAYMENTS**

Telephone and Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Details of cheque(s) etc, customer to complete.

Drawer	Bank or BSB	Branch	Amount
			\$
			\$
			\$

Proceeds of cheques, etc. will not be available until cleared.

Current rating period 1 July 2020 to 31 December 2020

CHARGES CONSOLIDATED ON RATE NOTICE

Unit 401, 5 Peninsular Drive, SURFERS PARADISE QLD 4217
Lot 401 SP301326

DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES

VOLUNTEER FIRE BRIGADE	
Final Volunteer Fire Brigade Separate Charge	\$0.50
EMERGENCY MANAGEMENT	
RESIDENTIAL UNIT that is a lot 1 @ \$113.00	\$113.00
TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES	\$113.50

DETAILS OF COUNCIL RATES AND CHARGES

OPEN SPACE INCLUDING KOALA HABITAT	
Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge	\$23.00
WASTE MANAGEMENT	
PART A - Waste Management Utility Charge (General)	\$147.24
PART B - Waste Management Utility Charge (State Waste Levy Cost Component)*	\$0.00
GENERAL RATE	
CATEGORY 2H - Residential 2 \$41,238 AV @ \$0.00453845 (minimum amount applied)	\$701.00
RECREATIONAL SPACE	
Recreational Space Separate Charge	\$14.50
CITY TRANSPORT	
City Transport Improvement Separate Charge	\$66.65
TOTAL OF COUNCIL RATES AND CHARGES	\$952.39

For licensed rental properties, full payment of the general rate levied on this rate notice is deemed to be a renewal of rental property licence under Local Law No.16 (Licensing) for the current rating period.

* In accordance with *Waste Reduction and Recycling Act 2011*, Council is liable to pay the State Government a monthly waste levy for all waste received from customers that is buried in Council's landfills. The State Government has committed that the waste levy will have no direct impact on households this financial year and pays Council so the State waste levy is not passed through to households. As such, your waste management Part B charge on this Rates Notice is \$0.00.

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0466870024410204
AU_1-6_1_010283 / 005142 / 002441

2 4013120 1
Behari Bt Pty Ltd

Optional: Annual Rate Payment

for Period 1 July 2020 to 30 June 2021

OPENING BALANCE OF YOUR RATE ACCOUNT	RATES BILLED FOR THIS JULY TO DECEMBER	RATES BILLABLE FOR NEXT JANUARY TO JUNE	REDUCTIONS TO CHARGES (FOR 12 MTHS)	DISCOUNT AVAILABLE	ANNUAL AMOUNT PAYABLE BY 20 August 2020
\$0.00	\$1,065.89	\$1,065.89	\$0.00	\$140.20CR	\$1,991.58

Rate information

Your City of Gold Coast (City) rates are payable every six months, usually in August and February. The standard charges you are likely to see on the rate notice are:



Volunteer Fire Brigade

The Final Volunteer Fire Brigade Charge helps subsidise the operational expenses of rural fire brigades; supplementing the Emergency Management Levy.



Emergency Management Levy

The Emergency Management Levy is collected on behalf of the State Government. The levy includes a broad range of emergency management and response services to a wide range of emergencies including floods, cyclones, storms as well as fire and accidents.

The amount of the levy depends on the classification of your property.

Visit fire.qld.gov.au



General Rate

The City is required by law to levy a General Rate or differential General Rate on every rateable property each financial year. The General Rate raises the revenue needed to run the city and pay for infrastructure and a range of services and activities. Just some of these include lifeguards, waterways, animal management and economic development initiatives. The value of your property, determined by the State Government, is the basis for calculating the General Rate. To smooth out increases in the General Rate caused by unexpected spikes in property values in any given year, the City uses an averaged value over three years. A minimum General Rate applies if the value of a property is below a determined threshold.



Waste Management Service

The Waste Management Utility Charge covers the cost of collection and disposal/processing of solid waste and recyclables from your property.



Open Space including Koala Habitat, Maintenance and Enhancement

Our city is one of Australia's most biodiverse. The Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge supports activities contributing to the management and conservation of the city's natural areas, including opportunities for nature based recreation.



Recreational Space

The Recreational Space Charge assists the City to purchase areas of large open space, with an emphasis on land for sport and recreation.



City Transport Improvement

The City Transport Improvement Charge funds Council cabs, bus stops, bicycle and pedestrian pathways, rapid transport, improvements to local roads, as well as expanded bus services across the city.



Discount on rates

The City offers a discount for paying your rates on time. The discount amount and the discount date appear on the rate notice. To receive the discount, the amount payable stated on the rate notice must be paid in full by the due date.



Non-Principal Place of Residence rebate

In some situations, a rebate may apply to any Non-Principal Place of Residence assessment in a payment arrangement.



Pensioner Rate Concessions

If you receive a pension, you may be entitled to receive rate concessions. To be eligible, you must hold a Queensland Pensioner Concession Card or a Department of Veterans' Affairs Gold Card. Other conditions apply. Contact us and have your pension card/s and pension amount/s ready.



Change of address

If you have recently changed your postal address, please contact us to ensure your details are updated. If you have moved house and you currently receive a pensioner rate concession, you will need to re-apply. To change your address details and/or contact details visit cityofgoldcoast.com.au/changeyouraddress



Rate payment deferment

This option is available to pensioners and holders of the Queensland Government Seniors Card. A number of options are available where the approved amount can be deferred until circumstances change or the property ownership changes. Conditions apply. For more information, phone us or visit our website.



City Budget

Full details of the current City Budget are available on our website at: cityofgoldcoast.com.au/annualplan



For more information

W cityofgoldcoast.com.au/rates

P 07 5667 5995

P 1300 366 659

Frequently asked questions

Are you experiencing financial hardship?

You can apply for more time to pay with no interest by entering into an approved payment plan for rates and water bills. Find out more at cityofgoldcoast.com.au/rates.

I paid my solicitor to take care of my house sale, why do I have a property transfer fee on my rate notice?

The charging of a property transfer fee is to recoup the known costs associated with accepting, recording and storage of change of ownership advice.

I just purchased this property; why do I have to pay full rates?

Most likely, your solicitor has allowed for the rates in your settlement. Please check your settlement statement, or contact your solicitor and/or agent for confirmation.

Why are my regular payments not listed individually on the rate notice?

This would add pages to the rate notice and ultimately increase production and postage costs.

What does my rating category mean?

Your property's rates category (stated on your rate notice) will influence the amount of the general rate you will have to pay. Factors such as the use and size of the land, and/or nature of any improvements on the property determine which rates category your property has been included. You can view descriptions of the rating categories at cityofgoldcoast.com.au/inserts

What is the Waste Management Utility Charge (State Waste Levy Cost Component)?

Introduced on 1 July 2019, the Waste Levy will apply to all businesses, organisations and commercial operators who generate waste and dispose of waste in Queensland. The Waste Levy is a deemed weight based charge starting at \$75 per tonne (or part thereof) for general waste. It aims to minimise the diversion of recoverable items for reuse, repurposing and recycling.

Will residents be impacted by the Waste Management Utility Charge (State Waste Levy Cost Component)?

There will be no direct impact on residential households. To mitigate the impact of the Waste Levy on residential households, the Queensland State Government has made a payment to the City, which will be used to cover costs we incur when disposing of residential waste. As a result, you will notice a zero amount for part B of the Waste Management Utility Charge, see overleaf. Visit cityofgoldcoast.com.au/recycling

MY ACCOUNT

Manage your water and rates accounts online.

REGISTER NOW at cityofgoldcoast.com.au/myaccount



Rates Correspondence
 Wyndham City
 PO Box 197
 Werribee Victoria 3030
 www.wyndham.vic.gov.au
 mail@wyndham.vic.gov.au
 ABN: 38 393 903 860

General Enquiries
 03 9742 0777

Customer Service Centres
 Civic Centre Mon - Fri 8am - 5pm
 Point Cook Community Learning Centre
 Mon - Fri 9am - 5pm
 Tarneit Community Learning Centre
 Mon - Fri 9am - 5pm
 Manor Lakes Community Learning Centre
 Mon - Fri 9am - 5pm

Notice of Rates & Charges

2020 - 2021

1 July 2020 - 30 June 2021

Assessment Number 211774	Due Date 31/10/2020
Bank Reference Number 1988651	Issue Date 16/09/2020
211774 	



009-2211 (54631)
P

Behari Bt Pty Ltd
 48 Adelaide Rd
 PADSTOW NSW 2211

You are entitled to 3 Hard & Green Waste Collections this financial year. Bookings Required via www.wyndham.vic.gov.au



Waste Disposal Voucher

Valid to 30 September 2021

Wyndham Refuse Disposal Facility
 470 Wests Road, Werribee

VALID FOR 1 VISIT

One Car/ute/van plus trailer

Not valid for commercial truck and trailers



211774

2020/2021

PROPERTY LOCATION AND DESCRIPTION

V 11513 F 856 L 20 PS 646770 Tarneit Parish
 20/27 Turva Avenue TARNEIT VIC 3029
 120 - Single Unit/Villa Unit/Townhouse

LEVEL OF VALUATION	DATE DECLARED	SITE VALUE	CAPITAL IMPROVED VALUE	NET ANNUAL VALUE	WARD	ARREARS OUTSTANDING
01/01/2020	01/07/2020	\$39,000	\$370,000	\$18,500	Chaffey	\$20.00
Arrears Outstanding						\$20.00
Developed Land (0.002561 x CIV)						\$947.57
Municipal Charge						\$62.20
Waste Management Charge						\$289.00
Waste Management Charge						-\$289.00
Fire Service Property Levy - Collected on behalf of the State Government						
Fire Service Levy Residential Fixed						\$113.00
Fire Service Levy Residential Variable (0.000054 x CIV)						\$19.98
TOTAL AMOUNT						\$1,162.75
						1st Instalment *31/10/2020
						\$284.75
						2nd Instalment *31/12/2020
						\$286.00
						3rd Instalment 28/02/2021
						\$286.00
						4th Instalment 31/05/2021
						\$286.00

*Due to the COVID-19 pandemic, the payment due dates for the 1st and 2nd instalments have been extended by Council to 31 October 2020 and 31 December 2020.

Rates for 2020/2021 are based on the valuation of the property as at 1 January 2020. Refer to the back of this notice for further information.



Payments received after 08/09/2020 will not be shown on this notice.

211774



284.75



Assessment No. 211774

Name Behari Bt Pty Ltd

Address 20/27 Turva Avenue
 TARNEIT VIC 3029

To pay visit: www.wyndham.vic.gov.au or turn over the page for more options.

Online Direct Debit Bpay Australia Post Payment in Person Mail

1st Instalment by
 31/10/2020
\$284.75



*396 1988651



Have your next rate notice delivered to your email.

Sign up for EzyBill at <https://wyndham.ezybill.com.au> or scan the QR code.



Appeal against rates

If you do not agree with a rate or charge and believe that:

- (a) a rate has been declared in respect of non-rateable land;
- (b) the rate or charge assessment has been incorrectly calculated;
or
- (c) the wrong person has been levied with the rate or charge,

please contact Council's Rating Services Unit on 03 9742 0777 to discuss the matter further.

If you are not satisfied with the outcome of your enquiry you may, within 2 months of receiving this notice, appeal to the County Court under section 184 of the *Local Government Act 1989*, and notify Council in writing of your intention to appeal.

Notice of valuation

Council has valued your property for rating purposes in accordance with the *Valuation of Land Act 1960*. The valuation of all rateable land in the municipality was made as at 1 January 2020 for the 2020 general valuation.

Council's general valuation may be used by other rating authorities to assess rates and taxes. The State Revenue Office (SRO) uses the general valuation to assess land tax. Further information on this use can be found on the SRO website (www.sro.vic.gov.au).

Appeal against valuation

Any person aggrieved by a valuation of land made by Council may object to that valuation in accordance with section 16 of the *Valuation of Land Act 1960*. Objections must be made in writing or lodged online via the Rating Valuation Objection Portal, set out the grounds for objection and contain the prescribed information as set out in regulation 13 of the *Valuation of Land Regulations 2014*. Objections must be lodged within 2 months of the issue date of this notice. Please contact Rating Services Unit on 03 9742 0777 to discuss your appeal.

Council has been advised by the Valuer General, the 2020 general valuation has a relevant date of 1 January 2020 and is therefore based on market conditions at, and immediately before, that date. There is no basis under the Valuation of Land Act 1960 (the Act) for valuers to consider coronavirus (COVID-19) impacts when assessing statutory values for the purposes of the 2020 general valuation.

Objections based on coronavirus (COVID-19) will not be considered for assessment notices with a valuation date of 1 January 2020 (or earlier).

The lodging of an objection does not constitute grounds for non-payment of the council rate as assessed on this notice. Payment is required to be made by the due date pending the outcome of any objection.

Capping of Council rates

Council has complied with the Victorian Government's rate cap of 2.0 per cent. The cap applies to the average increase of rates.

The rates and charges for your property may have increased or decreased by a different percentage amount for the following reasons –

- (i) The valuation of your property relative to the valuation of other properties in the municipal district;
- (ii) The application of any differential rate by Council;
- (iii) The inclusion of other rates and charges not covered by the Victorian Government's rates cap.

Please contact Council's Rating Services Unit on 03 9742 0777 with any enquiries.

Pay in Person options may be impacted by COVID-19 restrictions. Please call council first if you are planning to use this option

METHODS OF PAYMENT - (Credit cards (excluding Diners Club and American Express) accepted)

Online



www.wyndham.vic.gov.au
Quote your Bank Reference Number shown on the front of this notice. MasterCard & Visa Only.

Direct Debit



To apply, please download and complete a Direct Debit Application Form visit: www.wyndham.vic.gov.au
Complete and return via:
Mail: PO Box 197
Werribee, Victoria 3030
Email: mail@wyndham.vic.gov.au
In Person: Civic Centre,
45 Princes Highway, Werribee.



Contact your participating financial institution to make a payment.

**Biller Code 76869
Reference number**

1988 651

Australia Post



In-store:- Present this account & your payment in-store at Australia Post. Cash, cheque, EFTpos, Credit Card accepted.
By phone: 131816 Credit card accepted.
Online: auspost.com.au/postbillpay Credit card accepted.

**Billpay Code 0396
Reference number**

1988 651

Payment in Person



Pay in person at any Wyndham City Customer Service Centre. **Subject to COVID-19 restrictions.**

Civic Centre
Mon – Fri 8am – 5pm.
Point Cook Community Learning Centre
Mon - Fri 9am - 5pm
Tarneit Community Learning Centre
Mon - Fri 9am - 5pm
Manor Lakes Community Learning Centre
Mon - Fri 9am - 5pm

Please note: -
Community Learning Centres accept card payment only.

Mail

Mail this slip with cheque or money order to:-

Wyndham City
PO Box 197
Werribee Victoria 3030

Please note: -
Receipts will not be issued.

Payment of rates

Council has declared that rates and charges are to be paid by instalment. Full payment may not be made at a later date. Notices will be sent for the second, third and fourth instalments.

All payments will be allocated as follows:

1. Legal costs owing (if any)
2. Interest owing (if any)
3. Arrears owing (if any)
4. Current rates and charges owing (if any)

Arrears and Late payments

Interest will be charged on arrears outstanding and on any payments received after the due date at the rate set by the *Penalty Interest Rates Act 1983*. The current penalty interest rate is 10 per cent. Council may refer any arrears balance to a debt collection agency and commence legal action for its recovery. Please contact council if you are experiencing difficulty in making payment.

Pensioner rebate

Pensioner Concession Card holders may be entitled to a rebate on rates, charges and the fire services property levy. To find out whether you are eligible for a rebate, contact Council's Rating Services Unit on 03 9742 0777.

Please note: health care cards are not accepted for pensioner rebates.

Financial hardship

If you are experiencing financial hardship, contact Council's Debtor Management Unit on 03 9742 0777 to discuss alternative payment arrangements.

Differential rates

Information regarding differential rates is available on Council's website www.wyndham.vic.gov.au by searching 'differential rates'.

Updating details

If the postal information on this notice is incorrect, please update your details by completing an online form at www.wyndham.vic.gov.au. If you cannot update your details online, please contact Council on 03 9742 0777.

Privacy Statement

Your personal information on this notice has been collected by Wyndham City Council under the *Local Government Act 1989*. Your information is stored in Council's Customer Database and will be used by Council to identify you when communicating with Council and for the delivery of services and information. For further information on how your personal information is handled, visit Council's Privacy Policy at www.wyndham.vic.gov.au/privacy-policy.

41965 - Property Expense - Electricity and Gas

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$99.00		100%
TOTAL		CY Balance	LY Balance	
		\$99.00		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expense - Electricity and Gas (41965)					
	<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>				
30/06/2021			99.00		99.00 DR
			99.00		99.00 DR
Total Debits:	99.00				
Total Credits:	0.00				

41970 - Property Expenses - General

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$619.68		100%
TOTAL		CY Balance	LY Balance	
		\$619.68		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - General (41970)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			75.08		75.08 DR
30/06/2021			99.00		174.08 DR
30/06/2021			401.60		575.68 DR
30/06/2021			44.00		619.68 DR
			619.68		619.68 DR

Total Debits: 619.68

Total Credits: 0.00

41980 - Property Expenses - Insurance Premium

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$349.00		100%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$387.00		100%
TOTAL		CY Balance	LY Balance	
		\$736.00		

Supporting Documents

- General Ledger [Report](#)
- U401 Insurance till 31 Jan 2022.PDF

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			349.00		349.00 DR
			349.00		349.00 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		387.00		387.00 DR
			387.00		387.00 DR
Total Debits:	736.00				
Total Credits:	0.00				

42010 - Property Expenses - Interest on Loans

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$11,676.85		100%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$18,215.36		100%
TOTAL		CY Balance	LY Balance	
		\$29,892.21		

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
25/08/2020	INTEREST		1,027.50		1,027.50 DR
25/09/2020	INTEREST		1,095.60		2,123.10 DR
26/10/2020	INTEREST		1,093.50		3,216.60 DR
25/11/2020	INTEREST		1,056.39		4,272.99 DR
29/12/2020	INTEREST		1,194.50		5,467.49 DR
25/01/2021	INTEREST		947.88		6,415.37 DR
25/02/2021	INTEREST		1,085.46		7,500.83 DR
25/03/2021	INTEREST		978.58		8,479.41 DR
26/04/2021	INTEREST		1,116.32		9,595.73 DR
25/05/2021	INTEREST		1,010.14		10,605.87 DR
25/06/2021	INTEREST		1,070.98		11,676.85 DR
			11,676.85		11,676.85 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
04/07/2020	Regular Interest Charge Reference # 20186223		1,520.77		1,520.77 DR
04/08/2020	Regular Interest Charge Reference # 20217765		1,570.00		3,090.77 DR
04/09/2020	Original amount of \$1,566.86 received an offset benefit of \$3.91. Reference # 20248121		1,562.94		4,653.71 DR
04/10/2020	Original amount of \$1,514.23 received an offset benefit of \$20.26. Reference # 20278530		1,493.97		6,147.68 DR
04/10/2020	Annual Account Fee (Schd)		395.00		6,542.68 DR
04/11/2020	Original amount of \$1,564.59 received an offset benefit of \$32.70. Reference # 20309482		1,531.88		8,074.56 DR
04/12/2020	Original amount of \$1,511.94 received an offset benefit of \$42.66. Reference # 20339350		1,469.28		9,543.84 DR
04/01/2021	Original amount of \$1,560.09 received an offset benefit of \$55.10. Reference # 21004955		1,504.99		11,048.83 DR
04/02/2021	Regular Interest Charge		1,496.85		12,545.68 DR
04/03/2021	Original amount of \$1,405.31 received an offset benefit of \$62.92. Reference # 21063834		1,342.39		13,888.07 DR
04/04/2021	Original amount of \$1,553.07 received an offset benefit of \$77.14. Reference # 21094451		1,475.93		15,364.00 DR
04/05/2021	Original amount of \$1,501.39 received an offset benefit of \$93.14. Reference # 21124257		1,408.25		16,772.25 DR
04/06/2021	Original amount of \$1,548.34 received an offset benefit of \$105.22. Reference # 21155387		1,443.11		18,215.36 DR
			18,215.36		18,215.36 DR
Total Debits:	29,892.21				
Total Credits:	0.00				

42040 - Property Expenses - Pest Control

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$60.50		100%
TOTAL		CY Balance	LY Balance	
		\$60.50		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Pest Control (42040)					
401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)					
30/06/2021	AI25112102- 401 Peninsular Dr		60.50		60.50 DR
			60.50		60.50 DR
Total Debits:	60.50				
Total Credits:	0.00				

42060 - Property Expenses - Repairs Maintenance

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$100.00		100%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$121.00		100%
TOTAL		CY Balance	LY Balance	
		\$221.00		

Supporting Documents

- General Ledger [Report](#)
- Axis appliance repair 28.05.21.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			100.00		100.00 DR
			100.00		100.00 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		121.00		121.00 DR
			121.00		121.00 DR
Total Debits:	221.00				
Total Credits:	0.00				



Axis Appliance Repair P/L

Phone: 0402752224
service@axisappliance.com.au

www.axisappliance.com.au
ABN: 60 633 983 007

Invoice: IV0000003881

Tax Invoice

Invoice date: 28/05/2021

Bill to:
Harcourts Rata & Co

Ship to:
Harcourts Rata & Co

Due:
27/06/2021

Purchase Order:
210506786

ITEM	DESCRIPTION		UNITS	UNIT PRICE (inc GST)	TAX TYPE	AMOUNT (inc GST)
0003	CALL OUT FEE inc. 30 minutes labour	Qty	1	165.00	GST	165.00
BAIC	BRICKS+AGENT INVOICE COST (8%+GST)	Qty	1	13.20	GST	13.20

GST: \$16.20
Total (inc GST): \$178.20
Amount Paid: \$0.00
AMOUNT DUE: \$178.20

Notes

ORDERED BY: jessy kongsuwan
PROPERTY: 20/27 Turva Avenue, TARNEIT
DATE ATTENDED/COMPLETED: 27MAY21

APPLIANCE ASSESSED: Omega Dishwasher
REPORTED FAULT: The unit has stopped working, tenant thinks its blocked, water isn't flowing
REPAIR REPORT: Checked over unit and found the hole drilled in the spigett to be very small. Drilled wider hole, cleaned filters and spray arms. Checked over and tested all functions OK

How to Pay Due 27/06/2021


BPAY®

 **Biller Code: 848283**
Ref: 23111804622

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings or transaction account.
More info: www.bpay.com.au

Any payment must be for the exact amount of this invoice. Otherwise, any amount paid will not be accepted and will be returned.

Credit Card



Pay with your credit card by clicking Pay now in your invoice email.

We accept American Express, Visa and Mastercard.

Bank Deposit via EFT

Bank: Commonwealth Bank

Name: Axis Appliance Repair Pty Ltd

BSB: 063385

AC#: 10729174

Ref#: IV0000003881

42090 - Property Expenses - Stationery, Phone and Postage

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$8.80		100%
TOTAL		CY Balance	LY Balance	
		\$8.80		

Supporting Documents

No supporting documents

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

42100 - Property Expenses - Strata Levy Fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$1,245.68		100%
TOTAL		CY Balance	LY Balance	
		\$1,245.68		

Supporting Documents

- General Ledger [Report](#)
- U401 Body Corp Levy - 1 Apr- 31 Jul 2021.PDF

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Strata Levy Fees (42100)					
	<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>				
30/06/2021			1,245.68		1,245.68 DR
			1,245.68		1,245.68 DR
Total Debits:	1,245.68				
Total Credits:	0.00				

42150 - Property Expenses - Water Rates

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$650.29		100%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$1,091.53		100%
TOTAL		CY Balance	LY Balance	
		\$1,741.82		

Supporting Documents

- General Ledger [Report](#)
- Gold Coast Water- Sewerage 24.09.21.pdf
- Water rate 7 june 21.pdf
- U401 Water - 22 Nov - 25 Feb 2021.pdf
- Water and sewarge notice 07.06.21.pdf
- water bill 22.10.20.pdf
- Water bill 11.09.20.pdf
- 401 water 14 Aug-21 Nov 2020.PDF
- water bill 23.04.21.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			650.29		650.29 DR
			650.29		650.29 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		1,091.53		1,091.53 DR
			1,091.53		1,091.53 DR

Total Debits: 1,741.82

Total Credits: 0.00

cityofgoldcoast.com.au/water
(07) 5667 5801 or 1300 000 928

Notice number 8 4013120 7	Date of issue 24 August 2020
-------------------------------------	--

BEHARI BT PTY LTD
48 ADELAIDE RD
PADSTOW NSW 2211

Current Billing Period:

23 May 2020 to 13 August 2020

Amount due:

\$275.01

(see back for payment options)

Due date for payment:

24 September 2020

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
L 401 SP301326
(Payments received after 16 August 2020 may not be included in this notice)

Water and sewerage charges (INCLUDES STATE BULK WATER PRICE)	<i>(see account page for details)</i>	\$275.01
Amount payable if paid by: 24 SEPTEMBER 2020		\$275.01

Please note that the Queensland State Government has provided a \$200 household utility assistance payment to offset household electricity and water costs credited to customer electricity bills. Should you have any questions in relation to the rebate, you can call 13QGOV (137468)

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

In Person / Mail Payment Advice

Name: BEHARI BT PTY LTD
Ref: 8 4013120 7

*419 840131207

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 868745
Ref: 8 4013120 7



Post Billpay

Date / /

Cash

Cheques (see reverse)

Total amount payable
Due by: **24 September 2020**

\$275.01

Teller stamp and initials

No. of Cheques

For Credit
Gold Coast City Council

Tran Code
831

User ID
066684

Customer Reference No.
000008401312074

\$

About your water and sewerage charges

The standard charges explained:

Sewerage access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's sewerage transportation and treatment system.

Sewage volume charge (multi-unit residential and non-residential property only)

A volumetric charge per kilolitre of sewage deemed to have been discharged from the property into the City's sewerage transportation and treatment system.

Water access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's water distribution system.

Water usage charge

Water usage, as measured by your water meter, is charged per kilolitre (1000 litres). Water usage is divided into retail water and bulk water charges. If access to read your water meter was not available, water usage may have been estimated for this account based on previous use. This will be indicated on your account.

Non-drinking water usage charge (select Pimpama-Coomera customers only)

This is a charge applicable to select Pimpama-Coomera customers only or non-drinking water usage, as measured by your purple non-drinking water meter and charged per kilolitre (1000 litres).

Visit cityofgoldcoast.com.au/nondrinkingwater for further information.

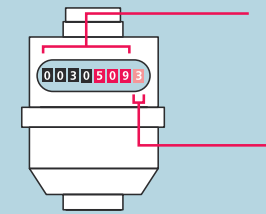
Visit cityofgoldcoast.com.au/mywaterbill to understand more about your water bill.

How to read your water meter

Your water meter is normally located at the front of your property.

Black numbers represent kilolitres and are used for billing.

The red numbers on your water meter represent litres. To calculate your daily water use, please follow the instructions below.

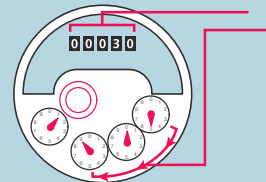


Numbers only meter

- 1 Day one, record all numbers that you see here. Note the time of day.
- 2 Day two, repeat step 1. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Please note, if there are four red digits on the water meter, the last digit (on the far right) is a tenth of a litre. In these instances, do not record the last red digit.

OR



Numbers and clock meter

- 1 Day one, record all numbers that you see here. Secondly, record numbers found here. Record the first three red dial numbers in a clockwise direction, that is, right to left. Note the time of day. **Both steps should provide you with a number similar to the diagram example 00030509.**
- 2 Day two, repeat step one. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Day one: Record numbers from your water meter as per instructions above.

Day two: At the same time as day one, record numbers from your water meter as per instructions above.

_____ L _____ L

Subtract the number found on day one from the number found on day two.

This is your household's daily water usage.

_____ L

Frequently asked questions

How are we building coastal resilience?

Living in a Queensland coastal city means we need to plan for erosion, storm tides and sea level rises, now and in the future. To safeguard our city and build coastal resilience we are planning for coastal adaptations using the State Government's QCoast 2100 funding program.

You will have the opportunity to learn more and provide feedback on our plans later in 2020. Go to cityofgoldcoast.com.au/ourresilientcity

Will my water bill increase this year?

For the sixth year running, the City has maintained pricing stability with **no price increase** on water usage and sewerage charges in the City's 2020-21 Budget. The State bulk water charge passed to customers is set by the State Government. The City Budget also provides a community and business support package, including a reduction in interest on overdue charges from 9 per cent to 3 per cent.

Go to cityofgoldcoast.com.au/rates

Why can't I put wet wipes in the toilet?

Flushable wet wipes do not break down like toilet paper and human waste when flushed. They clump together and can block our sewerage network, increasing the risk of sewage overflow at your property, which could leave you with an expensive and unpleasant clean up. Regardless of what the packaging says, always bin your wipes.

For more information visit cityofgoldcoast.com.au/water

Details of cheque(s) etc, customer to complete.
Drawer

Bank or BSB

Branch

Amount

Proceeds of cheques, etc. will not be available until cleared.

Account for:
 UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
 L 401 SP301326

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES

39 days charged at \$1.9784 per day (billing period 23/5/20 to 30/6/20)	\$77.15
44 days charged at \$1.9838 per day (billing period 1/7/20 to 13/8/20)	\$87.28

WATER ACCESS CHARGES

39 days charged at \$0.5794 per day (billing period 23/5/20 to 30/6/20)	\$22.59
44 days charged at \$0.5810 per day (billing period 1/7/20 to 13/8/20)	\$25.56

WATER USAGE CHARGES

7 kilolitres charged at \$1.09 per kL (usage period 23/5/20 to 30/6/20)	\$7.63
8 kilolitres charged at \$1.09 per kL (usage period 1/7/20 to 13/8/20)	\$8.72

STATE BULK WATER PRICE

WATER USAGE CHARGES

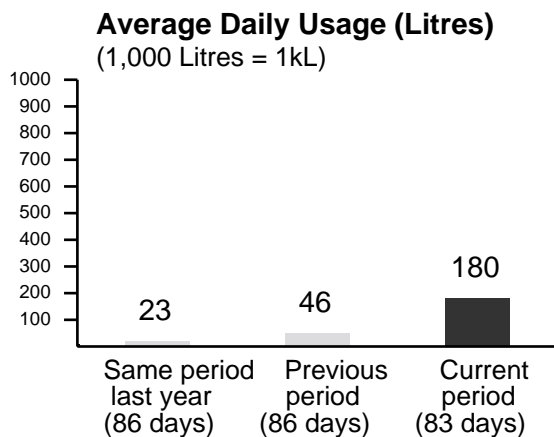
7 kilolitres charged at \$3.017 per kL (usage period 23/5/20 to 30/6/20)	\$21.11
8 kilolitres charged at \$3.122 per kL (increase of \$0.105 per kL from 2019-20) (usage period 1/7/20 to 13/8/20)	\$24.97

TOTAL CHARGES INCLUDED IN THE RATE NOTICE \$275.01

Your Lot's Sub Meter

WATER METER READINGS

Meter Number	Current Read Date	Current Reading	Previous Read Date	Previous Reading	#Days Charged	Cons (kL)
18W014759	13 AUG 20	80	22 MAY 20	65	83	15
TOTAL(kL)						15



Your average daily water usage = 180 litres (or 0.180 kL)
Your total average daily cost = \$3.31

The City's average daily residential water usage = 476 litres (or 0.476 kL) per property.

The property's water usage may be influenced by a number of factors including number of occupants, property type, property size and own water use behaviours. If you're concerned about your usage, visit cityofgoldcoast.com.au/waterleaks for instructions on how to check for concealed leaks.

In accordance with the *Local Government Act 2009*, *Local Government Regulation 2012*, *South East Queensland Water (Distribution and Retail Restructuring) Act 2009*, *Water and Wastewater Services Code for small customers in South East Queensland* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all water and sewerage charges are due and payable within 31 days of the issue of the water and sewerage rate notice on which the charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay methods



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Billers Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located at the top left of page 1.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5801**) anytime to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



In person at Commonwealth Bank

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only. *Payments will incur a transaction fee.*
See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payments by credit card will incur a surcharge

For locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/water



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726



07 5667 5801 or **1300 000 928**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5801**)

24 hour line to report water breaks and faults **1800 637 000**

View and pay your water bill online

With My Account you can:

- make payments
- download copies of your recent rates and water notices
- view your account balance
- request a direct debit or create a payment arrangement
- update your contact details.

Having trouble paying your bills?

Eligible property owners can apply for extra time to pay rates and water bills. Find out about our range of payment plans to help you manage your budget.

Go to cityofgoldcoast.com.au/rates

Find a leak and fix it fast

Your quick attention to water leaks can help reduce water loss and wastage, and damage to your property.

We recommend you regularly check your water meter to detect a concealed leak early. Not all water leaks are visible. See page 2 of this bill for instructions on how to read your meter.

If you find and fix a concealed water leak, you may be eligible to apply for relief in accordance with the City's Water Leakage Relief Policy. Terms and conditions apply.

For more information visit cityofgoldcoast.com.au/waterleaks

cityofgoldcoast.com.au/water
(07) 5667 5801 or 1300 000 928

Notice number
8 4013120 7

Date of issue
8 March 2021

BEHARI BT PTY LTD
48 ADELAIDE RD
PADSTOW NSW 2211

Current Billing Period:

22 November 2020 to 25 February 2021

Amount due:

\$376.78*(see back for payment options)*

Due date for payment:

8 April 2021*(interest penalty applies after due date)***To make payment**cityofgoldcoast.com.au/rates

UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
L 401 SP301326

(Payments received after 28 February 2021 may not be included in this notice)

Water and sewerage charges	<i>(see account page for details)</i>	\$376.78
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 8 APRIL 2021	\$376.78
--	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

CITY OF
GOLDCOAST™

In Person / Mail Payment Advice

Name: BEHARI BT PTY LTD
Ref: 8 4013120 7

*419 840131207

Credit

Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 868745
Ref: 8 4013120 7



**Post
Billpay**

Date

/ /

Cash

Cheques (see reverse)

Total amount payable
Due by: **8 April 2021**

\$376.78Teller stamp
and initialsNo. of
Cheques

For Credit
Gold Coast City Council

Tran Code

831

User ID

066684

Customer Reference No.

000008401312074

\$

About your water and sewerage charges

The standard charges explained:

Sewerage access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's sewerage transportation and treatment system.

Sewage volume charge (multi-unit residential and non-residential property only)

A volumetric charge per kilolitre of sewage deemed to have been discharged from the property into the City's sewerage transportation and treatment system.

Water access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's water distribution system.

Water usage charge

Water usage, as measured by your water meter, is charged per kilolitre (1000 litres). Water usage is divided into retail water and bulk water charges. If access to read your water meter was not available, water usage may have been estimated for this account based on previous use. This will be indicated on your account.

Non-drinking water usage charge (select Pimpama-Coomera customers only)

This is a charge applicable to select Pimpama-Coomera customers only or non-drinking water usage, as measured by your purple non-drinking water meter and charged per kilolitre (1000 litres).

Visit cityofgoldcoast.com.au/nondrinkingwater for further information.

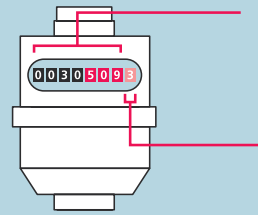
Visit cityofgoldcoast.com.au/mywaterbill to understand more about your water bill.

How to read your water meter

Your water meter is normally located at the front of your property.

Black numbers represent kilolitres and are used for billing.

The red numbers on your water meter represent litres. To calculate your daily water use, please follow the instructions below.

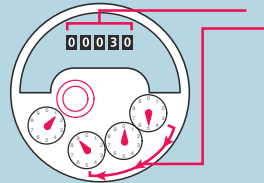


Numbers only meter

- 1 Day one, record all numbers that you see here. Note the time of day.
- 2 Day two, repeat step 1. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Please note, if there are four red digits on the water meter, the last digit (on the far right) is a tenth of a litre. In these instances, do not record the last red digit.

OR



Numbers and clock meter

- 1 Day one, record all numbers that you see here. Secondly, record numbers found here. Record the first three red dial numbers in a clockwise direction, that is, right to left. Note the time of day. **Both steps should provide you with a number similar to the diagram example 00030509.**
- 2 Day two, repeat step one. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Day one: Record numbers from your water meter as per instructions above.

Day two: At the same time as day one, record numbers from your water meter as per instructions above.

_____ L _____ L

Subtract the number found on day one from the number found on day two.

This is your household's daily water usage.

_____ L

Frequently asked questions

What is a Drop and Go?

To make recycling green organics easier we've created Green Waste Drop and Go zones, which eliminate the need for lifting and loading into bins and provide a faster trip and reduced waiting times. You now have the flexibility to dispose of large quantities of green waste at your convenience at our Green Waste Drop and Go zones located at Reedy Creek, Molendinar, Merrimac, Staplyton and the green waste centre at Pimpama. Visit cityofgoldcoast.com.au/greenwaste

What day will my bin be collected?

Use the online bin day finder form (residential properties only) on our City website and simply enter your street name and suburb to find out your bin collection day and which week is your recycling week. Waste collection services operate as usual on public holidays, but it's recommended you put your bins out the night before as collection times may differ. For information visit cityofgoldcoast.com.au/mybinday

Am I responsible for my water meter?

City of Gold Coast owns the water meter (including the first nut and tail on the property side of the water meter). The property owner is responsible for ensuring it is accessible for reading, and for the pipes and fittings connected to the meter tail on the property side of the water meter. If there is water leaking from any fitting connected to the meter tail, please fix it fast! For information visit cityofgoldcoast.com.au/watermeters

Details of cheque(s) etc, customer to complete.
Drawer

Bank or BSB

Branch

Amount

Proceeds of cheques, etc. will not be available until cleared.

Account for:
 UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
 L 401 SP301326

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES

96 days charged at \$1.9838 per day \$190.44
 (billing period 22/11/20 to 25/2/21)

WATER ACCESS CHARGES

96 days charged at \$0.5810 per day \$55.77
 (billing period 22/11/20 to 25/2/21)

WATER USAGE CHARGES

31 kilolitres charged at \$1.09 per kL \$33.79
 (usage period 22/11/20 to 25/2/21)

STATE BULK WATER PRICE

WATER USAGE CHARGES

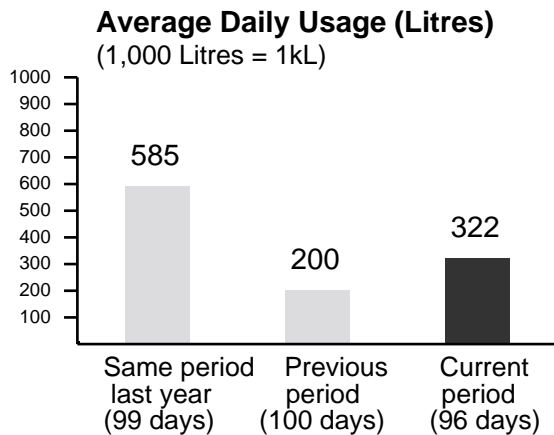
31 kilolitres charged at \$3.122 per kL \$96.78
 (usage period 22/11/20 to 25/2/21)

TOTAL CHARGES INCLUDED IN THE RATE NOTICE \$376.78

Your Lot's Sub Meter

WATER METER READINGS

Meter Number	Current Read Date	Current Reading	Previous Read Date	Previous Reading	#Days Charged	Cons (kL)
18W014759	25 FEB 21	131	21 NOV 20	100	96	31
TOTAL(kL)						31



Your average daily water usage = 322 litres (or 0.322 kL)
Your total average daily cost = \$3.92

The city's average daily residential water usage = 458 litres (or 0.458 kL) per property.

The property's water usage may be influenced by a number of factors including number of occupants, property type, property size and own water use behaviours. If you're concerned about your usage, visit cityofgoldcoast.com.au/waterleaks for instructions on how to check for concealed leaks.

In accordance with the *Local Government Act 2009*, *Local Government Regulation 2012*, *South East Queensland Water (Distribution and Retail Restructuring) Act 2009*, *Water and Wastewater Services Code for small customers in South East Queensland* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all water and sewerage charges are due and payable within 31 days of the issue of the water and sewerage rate notice on which the charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay methods



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Billers Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located over the page.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5801**) anytime to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.

Payments by credit card will incur a surcharge.

See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



In person at Commonwealth Bank

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only. *Payments will incur a transaction fee.*

See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payment by credit card will incur a surcharge.
Cash is not accepted.

There have been changes to our centres, for locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/water



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726



07 5667 5801 or **1300 000 928**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5801**)

24 hour line to report water breaks and faults **1800 637 000**

Let's save water together

Our drinking water is moved within the SEQ region depending on where it's needed most. Whatever the weather, everyone and every drop counts.



Support for customers

The City is offering extra support and flexibility to ratepayers who might be experiencing difficulty paying in full by the due date resulting from the impacts of COVID-19.

A number of flexible payment plan options may be available on application, giving you extra time to pay. Depending on your situation we can extend your due date for a short time, or set up a longer term payment plan for regular weekly or fortnightly payments.

Our team will identify customers who may benefit from our Plumbing Assist program to help them reduce water loss which impacts their water bill. Terms and conditions apply.

For more information visit cityofgoldcoast.com.au/waterassist

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 4013120 7

Date of issue
7 June 2021

BEHARI BT PTY LTD
48 ADELAIDE RD
PADSTOW NSW 2211

Current Billing Period:

26 February 2021 to 26 May 2021
Amount due:

\$374.03

(see back for payment options)

Due date for payment:

8 July 2021

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
L 401 SP301326

(Payments received after 30 May 2021 may not be included in this notice)

Water and sewerage charges (see account page for details) **\$374.03**
(INCLUDES STATE BULK WATER PRICE)

Amount payable if paid by: 8 JULY 2021 **\$374.03**

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

In Person / Mail Payment Advice

Name: BEHARI BT PTY LTD
Ref: 8 4013120 7

*419 840131207

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 868745
Ref: 8 4013120 7



Post Billpay

Date / /

Cash

Cheques (see reverse)

Total amount payable
Due by: **8 July 2021**

\$374.03

Teller stamp and initials

No. of Cheques

For Credit
Gold Coast City Council

Tran Code
831

User ID
066684

Customer Reference No.
000008401312074

\$

About your water and sewerage charges

The standard charges explained:

Sewerage access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's sewerage transportation and treatment system.

Sewage volume charge (multi-unit residential and non-residential property only)

A volumetric charge per kilolitre of sewage deemed to have been discharged from the property into the City's sewerage transportation and treatment system.

Water access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's water distribution system.

Water usage charge

Water usage, as measured by your water meter, is charged per kilolitre (1000 litres). Water usage is divided into retail water and bulk water charges. If access to read your water meter was not available, water usage may have been estimated for this account based on previous use. This will be indicated on your account.

Non-drinking water usage charge (select Pimpama-Coomera customers only)

This is a charge applicable to select Pimpama-Coomera customers only or non-drinking water usage, as measured by your purple non-drinking water meter and charged per kilolitre (1000 litres).

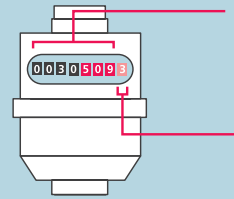
Visit cityofgoldcoast.com.au/nondrinkingwater for further information. Visit cityofgoldcoast.com.au/mywaterbill to understand more about your water bill.

How to read your water meter

Your water meter is normally located at the front of your property.

Black numbers represent kilolitres and are used for billing.

The red numbers on your water meter represent litres. To calculate your daily water use, please follow the instructions below.

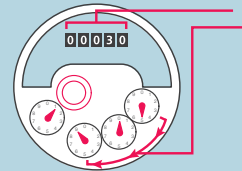


Numbers only meter

- 1 Day one, record all numbers that you see here. Note the time of day.
- 2 Day two, repeat step 1. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Please note, if there are four red digits on the water meter, the last digit (on the far right) is a tenth of a litre. In these instances, do not record the last red digit.

or



Numbers and clock meter

- 1 Day one, record all numbers that you see here. Secondly, record numbers found here. Record the first three red dial numbers in a clockwise direction, that is, right to left. Note the time of day.

Both steps should provide you with a number similar to the diagram example 00030509.

- 2 Day two, repeat step one. Conduct this reading at the same time as you did the reading on day one.

- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Day one: Record numbers from your water meter as per instructions above.

Day two: At the same time as day one, record numbers from your water meter as per instructions above.

_____ L _____ L

Subtract the number found on day one from the number found on day two.

This is your household's daily water usage.

_____ L

Frequently asked questions

Why save water if Hinze Dam is full?

While Hinze Dam and the Desalination Plant are located on the Gold Coast, it's important to remember we're part of the SEQ Water Grid, with one interconnected water supply. The water grid means water is available to be moved within SEQ region depending on where it's needed most.

While Hinze Dam has experienced good rain fall, other dams have not. Changing our behaviours now can make a big difference in the future.

Visit cityofgoldcoast.com.au/mywater

Can batteries and oil go into my bin?

Batteries and oils (cooking or motor oil) should never be put into your household bins. When compressed they can produce environmental spills or sparks that may start a fire in waste trucks, which can spread to other vehicles.

Rechargeable and lithium ion batteries and those in laptops, mobile phones, power tools and cameras should be disposed of responsibly. Our Waste and Recycling Centres accept batteries and oils.

Visit cityofgoldcoast.com.au/waste

Am I responsible for my water meter?

City of Gold Coast owns the water meter (including the first nut and tail on the property side of the water meter). The property owner is responsible for ensuring it is accessible for reading, and for the pipes and fittings connected to the meter tail on the property side of the water meter. If there is water leaking from any fitting connected to the meter tail, please fix it fast!

Visit cityofgoldcoast.com.au/watermeters

Details of cheque(s) etc, customer to complete.

Drawer	Bank or BSB	Branch	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Proceeds of cheques, etc. will not be available until cleared.

Account for:
UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
L 401 SP301326

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES		
90 days charged at \$1.9838 per day (billing period 26/2/21 to 26/5/21)		\$178.54
WATER ACCESS CHARGES		
90 days charged at \$0.5810 per day (billing period 26/2/21 to 26/5/21)		\$52.29
WATER USAGE CHARGES		
34 kilolitres charged at \$1.09 per kL (usage period 26/2/21 to 26/5/21)		\$37.06

STATE BULK WATER PRICE

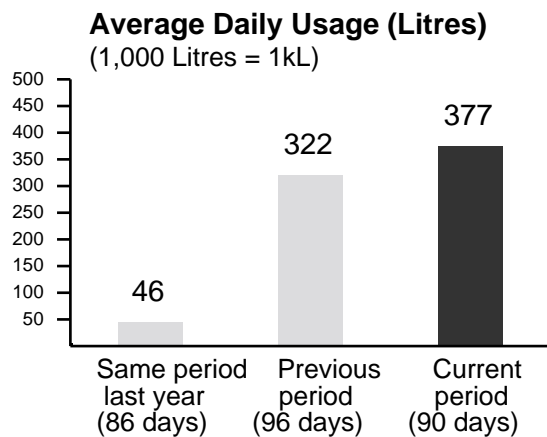
WATER USAGE CHARGES		
34 kilolitres charged at \$3.122 per kL (usage period 26/2/21 to 26/5/21)		\$106.14

TOTAL CHARGES INCLUDED IN THE RATE NOTICE \$374.03

Your Lot's Sub Meter

WATER METER READINGS

Meter Number	Current Read Date	Current Reading	Previous Read Date	Previous Reading	#Days Charged	Cons (kL)
18W014759	26 MAY 21	165	25 FEB 21	131	90	34
TOTAL(kL)						34



**Your average daily water usage = 377 litres (or 0.377 kL)
Your total average daily cost = \$4.15**

The city's average daily residential water usage = 458 litres (or 0.458 kL) per property.

The property's water usage may be influenced by a number of factors including number of occupants, property type, property size and own water use behaviours. If you're concerned about your usage, visit cityofgoldcoast.com.au/waterleaks for instructions on how to check for concealed leaks.

In accordance with the *Local Government Act 2009*, *Local Government Regulation 2012*, *South East Queensland Water (Distribution and Retail Restructuring) Act 2009*, *Water and Wastewater Services Code for small customers in South East Queensland* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all water and sewerage charges are due and payable within 31 days of the issue of the water and sewerage rate notice on which the charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your water bill



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Billers Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located over the page.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5801**) anytime to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.

Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



In person at Commonwealth Bank

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only. *Payments will incur a transaction fee.*
See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payment by credit card will incur a surcharge.
Cash is not accepted.

There have been changes to our centres, for locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/water



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)

24 hour line to report water breaks and faults **1800 637 000**



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

Save with Plumbing Assist

Plumbing Assist is a free service available to eligible customers in financial hardship. Participation in the program for your owner-occupied residential property includes a free water leak audit and (limited) repair or replacement of inefficient or leaking water fittings and fixtures. View terms and conditions and apply online at cityofgoldcoast.com.au/waterassist



Support for customers

The City is offering extra support and flexibility to ratepayers who might be having trouble paying in full by the due date.

Flexible payment plan options may be available on application, giving you extra time to pay. Depending on your situation we can extend your due date for a short time or set up a longer-term payment plan for regular weekly or fortnightly payments.

Sometimes it can help to talk to a financial counsellor if you're experiencing financial hardship for free, independent and confidential advice.

For more information visit cityofgoldcoast.com.au/waterassist



City West Water™



346699-001 012983(54113) R
BEHARI BT PTY LTD
C/O HARCOURTS RATA & CO
219 HIGH STREET
THOMASTOWN VIC 3074

AMOUNT DUE
\$224.50
PLEASE PAY BY
2 OCT 2020

My account number is

1252 8988 2111

Invoice No.	T550102205
Service Address	20/27 Turva Avenue Tarneit Lot 20 Plan 646770
Issue Date	11 Sep 2020
Water Faults & Emergencies (24 hours)	132 642
Enquiries & Support (8.30am-5.00pm Mon-Fri) Credit Card Payments & Balances (24 hours)	131 691
Interpreter Service	9313 8989
Mail Cheques	GPO Box 1152, Melbourne Vic 3001
General Mail	Locked Bag 350, Sunshine Vic 3020

City West Water Corporation

ABN 70 066 902 467

citywestwater.com.au

Final Reading

	PREVIOUS BILL	\$220.95
	RECEIVED	\$0.00
	BALANCE	\$220.95
	YOUR USAGE	\$3.55
	PLEASE PAY	\$224.50

Spotted a burst or leak?

Report it via the Snap Send Solve app. It takes just 30 seconds to report and you're done. *Too easy!*

Visit snapsendsolve.com and follow the prompts.



Details of charges - Residential

Previous Bill

Previous Bill \$220.95

Payments Received

BALANCE FORWARD \$220.95

Usage Charges

Meter Number	Bill Days	Previous Reading	Current Reading	Consumption in Kilolitres	Rate \$	Total \$
MAS085350	33	00404	00405	1.00 (meter read date: 09/09/2020)		

Total Water Consumed

Usage Step 1 (08/08/2020 to 09/09/2020)	1.00	2.7748	\$2.77
Total	1.00		\$2.77

Sewage Disposal

	0.90	0.8644	\$0.78
Total			\$0.78

TOTAL USAGE CHARGES \$3.55

FINAL TOTAL, PLEASE PAY THIS AMOUNT \$224.50

Visit citywestwater.com.au/charges or call 131 691 for more details about these charges.

Our prices 2020-21

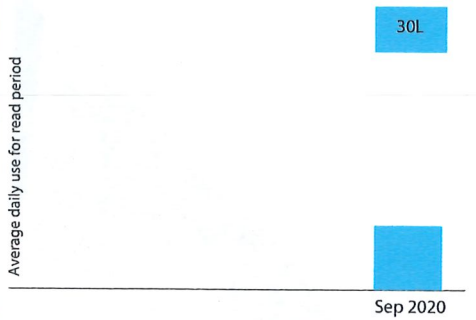
From 1 July 2020 our prices will change in line with annual inflation rates and adjustments approved by the Essential Services Commission (the independent regulator of the water industry). To learn more about our price changes, visit citywestwater.com.au/prices

Need help paying your bill?

We understand that sometimes you may be facing difficulties. We offer a range of payment support programs and grants, we're here to help. For more information visit citywestwater.com.au/assist

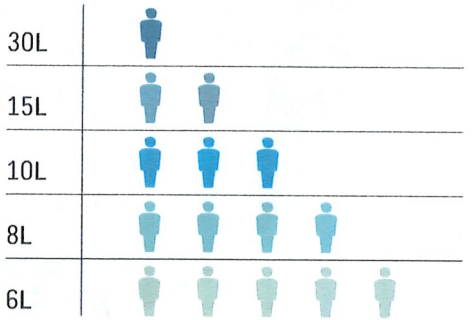
Is your household on Target 155?

Your average daily water cost for this bill is \$0.08



Average daily use per person

To find out average daily use per person, refer to the line which indicates the number of people in your home.



The right of City West Water to proceed for recovery of outstanding charges is not prejudiced by the service of this notice

Service Address: 20/27 Turva Avenue Tarneit

DATE PAID	AMOUNT PAID	RECEIPT NO	My account number is 1252 8988 2111
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Direct Debit: Visit citywestwater.com.au/paymentoptions or call 131 691



Mail cheque: Post this slip with your cheque payable to: **City West Water, GPO Box 1152, Melbourne Vic 3001**



Credit Card: Visit citywestwater.com.au/pay or call 131 691 to pay via Visa or Mastercard on our 24 hours credit card payment system

Payment Assistance

If you're finding it hard to pay your bill call our team on **131 691** to discuss your circumstances or visit citywestwater.com.au/assist to view our support options.



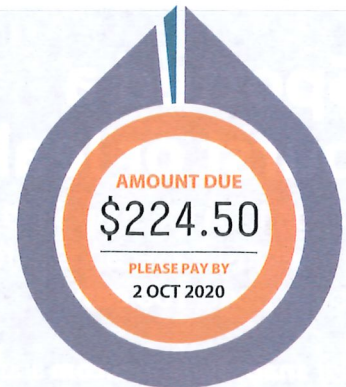
Billers Code: **8789**
Ref: **1252 8988 2111**

Telephone and Internet Banking - BPAY®: Contact your bank or financial institution to pay via savings, debit, credit card or transaction account. More info at bpay.com.au



Billpay Code: **0362**
Ref: **1252 8988 2111**

Post BillPay: Pay in person at any Post Office or agency, call 131 816 or visit postbillpay.com.au



*362 125289882111

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 4013120 7

Date of issue
7 June 2021

BEHARI BT PTY LTD
48 ADELAIDE RD
PADSTOW NSW 2211

Current Billing Period:

26 February 2021 to 26 May 2021

Amount due:

\$374.03

(see back for payment options)

Due date for payment:

8 July 2021

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
L 401 SP301326

(Payments received after 30 May 2021 may not be included in this notice)

Water and sewerage charges	<i>(see account page for details)</i>	\$374.03
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 8 JULY 2021	\$374.03
---	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

In Person / Mail Payment Advice

Name: BEHARI BT PTY LTD
Ref: 8 4013120 7

*419 840131207

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 868745
Ref: 8 4013120 7



Post
Billpay

Date
/ /

Cash

Cheques (see reverse)

Total amount payable
Due by: **8 July 2021**

\$374.03

Teller stamp
and initials

No. of
Cheques

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

831

066684

000008401312074

\$

About your water and sewerage charges

The standard charges explained:

Sewerage access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's sewerage transportation and treatment system.

Sewage volume charge (multi-unit residential and non-residential property only)

A volumetric charge per kilolitre of sewage deemed to have been discharged from the property into the City's sewerage transportation and treatment system.

Water access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's water distribution system.

Water usage charge

Water usage, as measured by your water meter, is charged per kilolitre (1000 litres). Water usage is divided into retail water and bulk water charges. If access to read your water meter was not available, water usage may have been estimated for this account based on previous use. This will be indicated on your account.

Non-drinking water usage charge (select Pimpama-Coomera customers only)

This is a charge applicable to select Pimpama-Coomera customers only or non-drinking water usage, as measured by your purple non-drinking water meter and charged per kilolitre (1000 litres).

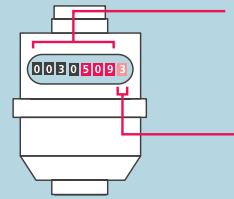
Visit cityofgoldcoast.com.au/nondrinkingwater for further information. Visit cityofgoldcoast.com.au/mywaterbill to understand more about your water bill.

How to read your water meter

Your water meter is normally located at the front of your property.

Black numbers represent kilolitres and are used for billing.

The red numbers on your water meter represent litres. To calculate your daily water use, please follow the instructions below.

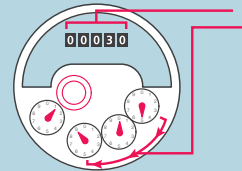


Numbers only meter

- 1 Day one, record all numbers that you see here. Note the time of day.
- 2 Day two, repeat step 1. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Please note, if there are four red digits on the water meter, the last digit (on the far right) is a tenth of a litre. In these instances, do not record the last red digit.

OR



Numbers and clock meter

- 1 Day one, record all numbers that you see here. Secondly, record numbers found here. Record the first three red dial numbers in a clockwise direction, that is, right to left. Note the time of day.

Both steps should provide you with a number similar to the diagram example 00030509.

- 2 Day two, repeat step one. Conduct this reading at the same time as you did the reading on day one.

- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Day one: Record numbers from your water meter as per instructions above.

Day two: At the same time as day one, record numbers from your water meter as per instructions above.

_____ L _____ L

Subtract the number found on day one from the number found on day two.

This is your household's daily water usage.

_____ L

Frequently asked questions

Why save water if Hinze Dam is full?

While Hinze Dam and the Desalination Plant are located on the Gold Coast, it's important to remember we're part of the SEQ Water Grid, with one interconnected water supply. The water grid means water is available to be moved within SEQ region depending on where it's needed most.

While Hinze Dam has experienced good rain fall, other dams have not. Changing our behaviours now can make a big difference in the future.

Visit cityofgoldcoast.com.au/mywater

Can batteries and oil go into my bin?

Batteries and oils (cooking or motor oil) should never be put into your household bins. When compressed they can produce environmental spills or sparks that may start a fire in waste trucks, which can spread to other vehicles.

Rechargeable and lithium ion batteries and those in laptops, mobile phones, power tools and cameras should be disposed of responsibly. Our Waste and Recycling Centres accept batteries and oils.

Visit cityofgoldcoast.com.au/waste

Am I responsible for my water meter?

City of Gold Coast owns the water meter (including the first nut and tail on the property side of the water meter). The property owner is responsible for ensuring it is accessible for reading, and for the pipes and fittings connected to the meter tail on the property side of the water meter. If there is water leaking from any fitting connected to the meter tail, please fix it fast!

Visit cityofgoldcoast.com.au/watermeters

Details of cheque(s) etc, customer to complete.

Drawer	Bank or BSB	Branch	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Proceeds of cheques, etc. will not be available until cleared.

Account for:
UNIT 401, 5 PENINSULAR DRIVE, SURFERS PARADISE
L 401 SP301326

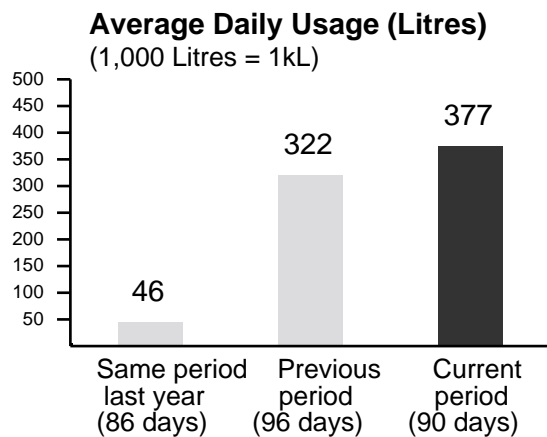
LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES		
90 days charged at \$1.9838 per day (billing period 26/2/21 to 26/5/21)		\$178.54
WATER ACCESS CHARGES		
90 days charged at \$0.5810 per day (billing period 26/2/21 to 26/5/21)		\$52.29
WATER USAGE CHARGES		
34 kilolitres charged at \$1.09 per kL (usage period 26/2/21 to 26/5/21)		\$37.06
STATE BULK WATER PRICE		
WATER USAGE CHARGES		
34 kilolitres charged at \$3.122 per kL (usage period 26/2/21 to 26/5/21)		\$106.14
TOTAL CHARGES INCLUDED IN THE RATE NOTICE		<u>\$374.03</u>

Your Lot's Sub Meter

WATER METER READINGS

Meter Number	Current Read Date	Current Reading	Previous Read Date	Previous Reading	#Days Charged	Cons (kL)
18W014759	26 MAY 21	165	25 FEB 21	131	90	34
TOTAL(kL)						34



Your average daily water usage = 377 litres (or 0.377 kL)
Your total average daily cost = \$4.15

The city's average daily residential water usage = 458 litres (or 0.458 kL) per property.

The property's water usage may be influenced by a number of factors including number of occupants, property type, property size and own water use behaviours. If you're concerned about your usage, visit cityofgoldcoast.com.au/waterleaks for instructions on how to check for concealed leaks.

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How to pay your water bill



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Billers Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located over the page.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5801**) anytime to pay with MasterCard or Visa.
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See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

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Post Billpay in person

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Customer Service Centre in person

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Cash is not accepted.

There have been changes to our centres, for locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/water



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)

24 hour line to report water breaks and faults **1800 637 000**



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

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Flexible payment plan options may be available on application, giving you extra time to pay. Depending on your situation we can extend your due date for a short time or set up a longer-term payment plan for regular weekly or fortnightly payments.

Sometimes it can help to talk to a financial counsellor if you're experiencing financial hardship for free, independent and confidential advice.

For more information visit cityofgoldcoast.com.au/waterassist



City West Water™

NOTE: This account is in credit and will be offset against your next bill.



354245-001 022784(95155) RVIC
BEHARI BT PTY LTD
C/O HARCOURTS RATA & CO
219 HIGH STREET
THOMASTOWN VIC 3074



Credit Balance
-\$79.02
Credit Balance
DO NOT PAY

My account number is

1252 8988 2111

Invoice No.	T552983356
Service Address	20/27 Turva Avenue Tarneit Lot 20 Plan 646770
Issue Date	22 Oct 2020
Water Faults & Emergencies (24 hours)	132 642
Enquiries & Support (8.30am-5.00pm Mon-Fri) Credit Card Payments & Balances (24 hours)	131 691
Interpreter Service	9313 8989
Mail Cheques	GPO Box 1152, Melbourne Vic 3001
General Mail	Locked Bag 350, Sunshine Vic 3020

City West Water Corporation

ABN 70 066 902 467

citywestwater.com.au

Account summary

	PREVIOUS BILL RECEIVED	\$224.50 \$445.45
	BALANCE	-\$220.95
	NETWORK CHARGES	\$115.85
	OTHER CHARGES	\$26.08
	CREDIT BALANCE	-\$79.02

Having trouble paying your bill?

We're here to help and have a range of payment options to support you at this time.

Visit citywestwater.com.au/assist to find out more.

Visit our website today



Details of charges - Residential

Previous Bill

Previous Bill	\$224.50
Payments Received	
19/10/2020	-\$224.50
18/09/2020	-\$220.95

 **BALANCE FORWARD** -\$220.95

Network Charges

	Charge Period	Charge \$
Water Network Charge	(01/10/2020 to 31/12/2020)	\$52.70
Sewerage Network Charge	(01/10/2020 to 31/12/2020)	\$63.15

 **TOTAL NETWORK CHARGES** \$115.85

Other Charges

Waterways & Drainage Charge (01/10/2020 to 31/12/2020)	\$26.08
--	---------

 **TOTAL OTHER AUTHORITIES' CHARGES** \$26.08

 **AMOUNT IN CREDIT** -\$79.02

Visit citywestwater.com.au/charges or call 131 691 for more details about these charges.

MyAccount, your residential water account online

MyAccount makes it easier for you to view your bills or upcoming payments, update your information, set up direct debit or a payment plan and apply for a concession rebate. To register visit citywestwater.com.au/myaccount

Waterways & Drainage Charge

We collect this charge on behalf of Melbourne Water to help protect our rivers and creeks and improve drainage and flood management. Customers in rural areas are charged at a lower rate to reflect the reduced services compared to urban customers. Learn more at MelbourneWater.com.au/wwdc

Need help paying your bill?

We understand that sometimes you may be facing difficulties. Our hardship and water efficiency programs offer support and can give you access to concessions and utility relief grants. Where appropriate, we can also refer you to financial counselling services. Learn more at citywestwater.com.au/assist

The right of City West Water to proceed for recovery of outstanding charges is not prejudiced by the service of this notice

Service Address: 20/27 Turva Avenue Tarneit

DATE PAID	AMOUNT PAID	RECEIPT NO	My account number is 1252 8988 2111
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Direct Debit: Visit citywestwater.com.au/paymentoptions or call 131 691



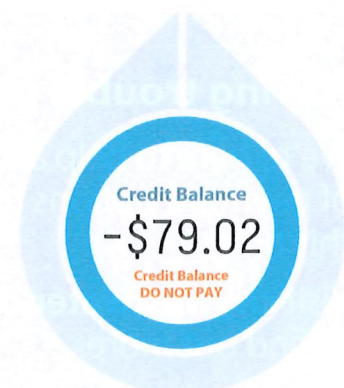
Mail cheque: Post this slip with your cheque payable to: **City West Water, GPO Box 1152, Melbourne Vic 3001**



Credit Card: Visit citywestwater.com.au/pay or call 131 691 to pay via Visa or Mastercard on our 24 hours credit card payment system

Payment Assistance

If you're finding it hard to pay your bill call our team on **131 691** to discuss your circumstances or visit citywestwater.com.au/assist to view our support options.



B PAY Biller Code: **8789**
Ref: **1252 8988 2111**

Telephone and Internet Banking - BPAY®: Contact your bank or financial institution to pay via savings, debit, credit card or transaction account. More info at bpay.com.au

POST billpay Billpay Code: **0362**
Ref: **1252 8988 2111**

Post BillPay: Pay in person at any Post Office or agency, call 131 816 or visit postbillpay.com.au



City West Water™



388555-001 006400(26825) R
 BEHARI BT PTY LTD
 C/O HARCOURTS RATA & CO
 219 HIGH STREET
 THOMASTOWN VIC 3074

AMOUNT DUE
\$141.93
PLEASE PAY BY
14 MAY 2021

My account number is

1252 8988 2111

Invoice No.	T567959710
Service Address	20/27 Turva Avenue Tarnet Lot 20 Plan 646770
Issue Date	23 Apr 2021
Water Faults & Emergencies (24 hours)	132 642
Enquiries & Support (8.30am-5.00pm Mon-Fri) Credit Card Payments & Balances (24 hours)	131 691
Interpreter Service	9313 8989
Mail Cheques	GPO Box 1152, Melbourne Vic 3001
General Mail	Locked Bag 350, Sunshine Vic 3020

City West Water Corporation

ABN 70 066 902 467

citywestwater.com.au

Account summary

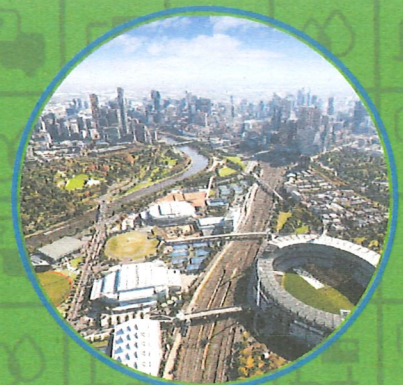
	PREVIOUS BILL RECEIVED	\$62.91
		\$62.91
	BALANCE	\$0.00
	NETWORK CHARGES	\$115.85
	OTHER CHARGES	\$26.08
	PLEASE PAY	\$141.93

Greater Western Water – a new era





On 1 July 2021 City West Water is joining with Western Water to become **Greater Western Water**.

Your next water account will come from Greater Western Water.

Learn more at citywestwater.com.au/gww



Details of charges - Residential

Previous Bill		
Previous Bill		\$62.91
Payments Received		
10/02/2021		-\$62.91
 BALANCE FORWARD		\$0.00
Network Charges		
	Charge Period	Charge \$
Water Network Charge	(01/04/2021 to 30/06/2021)	\$52.70
Sewerage Network Charge	(01/04/2021 to 30/06/2021)	\$63.15
 TOTAL NETWORK CHARGES		\$115.85
Other Charges		
Waterways & Drainage Charge	(01/04/2021 to 30/06/2021)	\$26.08
 TOTAL OTHER AUTHORITIES' CHARGES		\$26.08
 FINAL TOTAL, PLEASE PAY THIS AMOUNT		\$141.93

Visit citywestwater.com.au/charges or call 131 691 for more details about these charges.

Greater Western Water – a new era

On 1 July 2021, City West Water and Western Water will integrate to form a new water corporation – Greater Western Water. This new entity will service Melbourne's inner city and fast-growing west. Learn more at citywestwater.com.au/gww

MyAccount, your residential water account online

MyAccount makes it easier for you to view your bills or upcoming payments, update your information, set up direct debit or a payment plan and apply for a concession rebate. Register now at citywestwater.com.au/myaccount

Need help paying your bill?

We understand that sometimes you may be facing difficulties. We have a dedicated Customer Care team who can offer support and give you access to concessions and utility relief grants. Where appropriate, we can also refer you to financial counselling services. Learn more at citywestwater.com.au/assist

Waterways & Drainage Charge

We collect this charge on behalf of Melbourne Water to help protect our rivers and creeks and improve drainage and flood management. Customers in rural areas are charged at a lower rate to reflect the reduced services compared to urban customers. Learn more at MelbourneWater.com.au/wwdc

The right of City West Water to proceed for recovery of outstanding charges is not prejudiced by the service of this notice

Page 2 of 4

CCSPRT_210422258555.PRO>BIL_vMAR21.10>23/04/21>09:05:51>-----

Service Address: 20/27 Turva Avenue Tarneit

DATE PAID	AMOUNT PAID	RECEIPT NO	My account number is 1252 8988 2111
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Direct Debit: Visit citywestwater.com.au/paymentoptions or call 131 691



Mail cheque: Post this slip with your cheque payable to: **City West Water, GPO Box 1152, Melbourne Vic 3001**




Credit Card: Visit citywestwater.com.au/pay or call 131 691 to pay via Visa or Mastercard on our 24 hours credit card payment system


Payment Assistance

If you're finding it hard to pay your bill call our team on **131 691** to discuss your circumstances or visit citywestwater.com.au/assist to view our support options.



	Billers Code: 8789
	Ref: 1252 8988 2111

Telephone and Internet Banking - BPAY®: Contact your bank or financial institution to pay via savings, debit, credit card or transaction account. More info at bpay.com.au

	Billpay Code: 0362
	Ref: 1252 8988 2111

Post BillPay: Pay in person at any Post Office or agency, call 131 816 or visit postbillpay.com.au



*362 125289882111

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<0000014193>

+444+

42500 - Property Expense - Rental Expenses

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	\$183.70	\$18,279.99	(99)%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	\$660.00		100%
TOTAL		CY Balance	LY Balance	
		\$843.70	\$18,279.99	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expense - Rental Expenses (42500)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			5.50		5.50 DR
30/06/2021			178.20		183.70 DR
			183.70		183.70 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		660.00		660.00 DR
			660.00		660.00 DR
Total Debits:			843.70		
Total Credits:			0.00		

48500 - Income Tax Expense

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$783.75		100%
TOTAL		CY Balance	LY Balance	
		\$783.75		

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$4,441.14	\$39,410.27	(88.73)%
TOTAL		CY Balance	LY Balance	
		\$4,441.14	\$39,410.27	

Supporting Documents

No supporting documents

50000 - Members

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
BEHBAB00003A	Behari, Babita - Accumulation (Accumulation)	(\$211,693.17)	(\$15,000.00)	\$12,831.03		\$325.35	(\$213,536.79)	0.87%
BEHRIC00003A	Behari, Richard - Accumulation (Accumulation)	(\$196,626.71)	(\$15,000.00)	\$11,944.08		\$458.40	(\$199,224.23)	1.32%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$408,319.88)	(\$30,000.00)	\$24,775.11		\$783.75	(\$412,761.02)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Behari Super Fund

Members Statement

Richard Behari
 48 Adelaide Rd.,
 PADSTOW, New South Wales, 2211, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	28/09/1962	Vested Benefits	199,224.23
Age:	58	Total Death Benefit	199,224.23
Tax File Number:	172615734		
Date Joined Fund:	01/07/2020		
Service Period Start Date:	12/08/2016		
Date Left Fund:			
Member Code:	BEHRIC00003A		
Account Start Date	01/07/2020		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance	
Total Benefits	199,224.23
<u>Preservation Components</u>	
Preserved	170,032.80
Unrestricted Non Preserved	
Restricted Non Preserved	29,191.43
<u>Tax Components</u>	
Tax Free	19,389.41
Taxable	179,834.82
Investment Earnings Rate	-5.00%

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2020	196,626.71	196,626.71
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)		15,000.00	
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		(11,944.08)	
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid			
Contributions Tax		2,250.00	
Income Tax		(1,791.60)	
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	199,224.23	196,626.71

Behari Super Fund

Members Statement

Babita Behari
 48 Adelaide Rd.,
 PADSTOW, New South Wales, 2211, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	12/10/1970	Vested Benefits	213,536.79
Age:	50	Total Death Benefit	213,536.79
Tax File Number:	209743935		
Date Joined Fund:	01/07/2020		
Service Period Start Date:	12/08/2016		
Date Left Fund:			
Member Code:	BEHBAB00003A		
Account Start Date	01/07/2020		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance	
Total Benefits	213,536.79
<u>Preservation Components</u>	
Preserved	212,337.81
Unrestricted Non Preserved	1,198.98
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	12,966.30
Taxable	200,570.49
Investment Earnings Rate	-5.00%

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2020	211,693.17	211,693.17
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)		15,000.00	
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		(12,831.03)	
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid			
Contributions Tax		2,250.00	
Income Tax		(1,924.65)	
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	213,536.79	211,693.17

Behari 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
Richard Behari (Age: 58)											
BEHRIC00003A - Accumulation											
196,626.71	15,000.00		(11,944.08)			2,250.00	(1,791.60)				199,224.23
196,626.71	15,000.00		(11,944.08)			2,250.00	(1,791.60)				199,224.23
Babita Behari (Age: 50)											
BEHBAB00003A - Accumulation											
211,693.17	15,000.00		(12,831.03)			2,250.00	(1,924.65)				213,536.79
211,693.17	15,000.00		(12,831.03)			2,250.00	(1,924.65)				213,536.79
408,319.88	30,000.00		(24,775.11)			4,500.00	(3,716.25)				412,761.02

60400 - Bank Accounts

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
001	Cash Management Account	\$35,288.69	\$25,388.19	39%
002	Westpac Working Account			0%
003	Westpac Saving Account			0%
TOTAL		CY Balance	LY Balance	
		\$35,288.69	\$25,388.19	

Supporting Documents

- Bank Statement Report [Report](#)
- Maquarie Statement 31.12.20.-30.06.21.pdf
- AuditReport int-reb Macquarie bank.pdf
- super savings 30June-30 Sep 2020.pdf
- Macquarie Bank 30 June 2021.pdf
- Macquarie Bank 31 Dec 2020.pdf [001](#)
- super Working 30June-30 Sep 2020.pdf [002](#)
- super working 31March-30 June 2021.pdf [002](#)
- super savings 30June-30 Sep 2020.pdf [003](#)
- super savings 31March-30 June 2021.pdf [003](#)
- Origin offset 01.07.20-31.12.20 Surfers Paradise.pdf
- Origin offset 01.01.21-30.06.21 Surfers Paradise.pdf
- Westpac DIY super working 2021.pdf
- Westpac DIY savings 2021.pdf
- Maquarie Statement 01.07.20-31.12.20.pdf
- Macquarie Bank 30 June 2021.pdf [001](#)
- super Working 30Sep-31 Dec 2020..pdf [002](#)
- superworking 31Dec-31March 2021.pdf [002](#)
- super savings 30Sep-31 Dec 2020..pdf [003](#)
- super savings 31Dec-31March 2021.pdf [003](#)

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

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 001
Account Name: Cash Management Account
BSB and Account Number: 964225460

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 25,388.19		\$ 80,707.95		\$ 90,608.45		\$ 35,288.69	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			25,388.19		
02/07/2020	PENINSULAR TRUST UNIT 401 Cash Management Account Financial		1,999.80	27,387.99		
02/07/2020	REBATE OF ADVISER COMMISSION Cash Management Account Financial		5.37	27,393.36		
02/07/2020	Richard Behari Cash Management Account Financial		2,500.00	29,893.36		
06/07/2020	Direct Debit Payment Reference # 20188470 [Origin MMS 44158920-400056275 Cash Management Account Financial]	1,978.93		27,914.43		
06/07/2020	TRANSACT FUNDS TFR TO Behari DIY PTY LTD Receipt number: 40031285 BSB: 033305 A/C: 603663 Payment description: interest IDD Cash Management Account Fees [DEPOSIT BEHARI SUPER FUN interest IDD]	2,500.00		25,414.43		
14/07/2020	Harcourts RATA & RENTTURVA20 27		1,461.71	26,876.14		
21/07/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		25,376.14		
23/07/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200723188928034 CRN: 4789015947481760	552.00		24,824.14		
31/07/2020	MACQUARIE CMA INTEREST PAID		1.05	24,825.19		
04/08/2020	Direct Debit Payment Reference # 20217482 [Origin MMS 44401243-400056275]	1,978.93		22,846.26		
04/08/2020	PENINSULAR TRUST UNIT 401		735.18	23,581.44		
04/08/2020	REBATE OF ADVISER COMMISSION		5.55	23,586.99		
10/08/2020	Richard Behari IDD interest		2,500.00	26,086.99		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
13/08/2020	Direct Debit Payment Reference # 20226030 [Origin MMS 44470939-400056275]	250.00		25,836.99		
17/08/2020	BPAY TO COGC - RATES Receipt number: 40327505 CRN: 240131201	995.79		24,841.20		
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471634 CRN: 2296142215377	273.00		24,568.20		
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471969 CRN: 2296142214669	55.00		24,513.20		
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191472651 CRN: 2296142214669	1.00		24,512.20		
21/08/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		23,012.20		
24/08/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN	1.00		23,011.20		
25/08/2020	Direct Credit Payment BEHARI DIY PTY LTD - FUNDS TRANSFER - BEHARI SUPER FUN	2,499.00		20,512.20		
31/08/2020	MACQUARIE CMA INTEREST PAID		1.00	20,513.20		
02/09/2020	Harcourts RATA & RENTTURVA20 27		3,401.00	23,914.20		
02/09/2020	PENINSULAR TRUST UNIT 401		1,724.79	25,638.99		
02/09/2020	REBATE OF ADVISER COMMISSION		4.99	25,643.98		
04/09/2020	Origin MMS 44658712-400056275 [Direct Debit Payment Reference # 20248891]	1,978.93		23,665.05		
04/09/2020	As per Bank Statement Richard Behari interest from IDD		2,500.00	26,165.05		
07/09/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 40661906 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		23,665.05		
07/09/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 40661871 BSB: 033072 A/C: 190617 Payment description: Company Ari 5843	396.00		23,269.05		
09/09/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200909193413041 CRN: 4789015947481760	552.00		22,717.05		
21/09/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		21,217.05		
30/09/2020	MACQUARIE CMA INTEREST PAID		0.94	21,217.99		

Behari Super Fund**Bank Statement Report**

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/10/2020	RB and BB IDD interest		2,500.00	23,717.99		
02/10/2020	PENINSULAR GOLDC UNIT 401		2,006.40	25,724.39		
02/10/2020	REBATE OF ADVISER COMMISSION		4.66	25,729.05		
05/10/2020	Direct Debit Payment Reference # 20279704 [Origin MMS 44919351-400056275]	1,978.93		23,750.12		
06/10/2020	Direct Credit Payment Behari DIY Pty LTD - IDD interest super - BEHARI SUPER FUN	2,500.00		21,250.12		
21/10/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20201021197258544 CRN: 4789015947481760	526.00		20,724.12		
21/10/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		19,224.12		
21/10/2020	TRANSACT FUNDS TFR TO SUPERANNUATION AUD Receipt number: 41094354 BSB: 033039 A/C: 478694 Payment description: Tax invoice 200223	660.00		18,564.12		
21/10/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 41094352 BSB: 033072 A/C: 190617 Payment description: Tax invoice 5934	2,200.00		16,364.12		
30/10/2020	ATO ATO005000013666946		1,397.00	17,761.12		
02/11/2020	Harcourts RATA & RENTTURVA20 27		328.69	18,089.81		
02/11/2020	PENINSULAR GOLDC UNIT 401		2,006.40	20,096.21		
03/11/2020	REBATE OF ADVISER COMMISSION		4.27	20,100.48		
03/11/2020	Richard Behari IDD interest		2,500.00	22,600.48		
04/11/2020	Direct Debit Payment Reference # 20309880 [Origin MMS 45185646-400056275]	1,978.93		20,621.55		
04/11/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41245542 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		18,121.55		
05/11/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN	2,500.00		15,621.55		
10/11/2020	Harcourts RATA & RENTTURVA20 27		576.70	16,198.25		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
20/11/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		14,698.25		
02/12/2020	PENINSULAR GOLDC UNIT 401		1,455.84	16,154.09		
02/12/2020	R Behari IDD interest		2,500.00	18,654.09		
02/12/2020	REBATE OF ADVISER COMMISSION		3.73	18,657.82		
02/12/2020	As per Bank Statement Richard Behari interest from IDD		2,500.00	21,157.82		
04/12/2020	Direct Debit Payment Reference # 20339680 [Origin MMS 45475766-400056275]	1,978.93		19,178.89		
04/12/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41563844 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		16,678.89		
21/12/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		15,178.89		
31/12/2020	MACQUARIE CMA INTEREST PAID		3.74	15,182.63		
04/01/2021	Harcourts RATA & RENTTURVA20 27		1,850.12	17,032.75		
04/01/2021	Direct Debit Payment Reference # 21004376 [Origin MMS 45740406-400056275]	1,978.93		15,053.82		
04/01/2021	PENINSULAR GOLDC UNIT 401		3,011.70	18,065.52		
15/01/2021	Richard Behari IDD interest		2,500.00	20,565.52		
18/01/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41959318 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		18,065.52		
21/01/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		16,565.52		
29/01/2021	MACQUARIE CMA INTEREST PAID		1.96	16,567.48		
02/02/2021	PENINSULAR GOLDC UNIT 401		268.24	16,835.72		
04/02/2021	Direct Debit Payment Reference # 21035120 [Origin MMS 46031188-400056275]	1,978.93		14,856.79		
09/02/2021	Harcourts RATA & RENTTURVA20 27		1,048.87	15,905.66		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
19/02/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		14,405.66		
22/02/2021	Richard Behari IDD interest		2,500.00	16,905.66		
23/02/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42334130 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		14,405.66		
26/02/2021	MACQUARIE CMA INTEREST PAID		1.42	14,407.08		
02/03/2021	PENINSULAR GOLDC UNIT 401		1,004.91	15,411.99		
04/03/2021	Direct Debit Payment Reference # 21063064 [Origin MMS 46316759-400056275]	1,978.93		13,433.06		
19/03/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		11,933.06		
19/03/2021	Rata & Co Real E RENTTURVA20 27		543.14	12,476.20		
22/03/2021	Richard Behari IDD interest		2,500.00	14,976.20		
31/03/2021	MACQUARIE CMA INTEREST PAID		1.39	14,977.59		
06/04/2021	Direct Debit Payment Reference # 21096603 [Origin MMS 46607458-400056275]	1,978.93		12,998.66		
06/04/2021	PENINSULAR GOLDC UNIT 401		278.46	13,277.12		
08/04/2021	Richard Behari IDD interest		2,500.00	15,777.12		
08/04/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42796782 BSB: 012666 A/C: 400072462 Payment description: IDD interest	5,000.00		10,777.12		
21/04/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		9,277.12		
27/04/2021	Rata & Co Real E RENTTURVA20 27		1,460.78	10,737.90		
30/04/2021	MACQUARIE CMA INTEREST PAID		1.17	10,739.07		
03/05/2021	PENINSULAR GOLDC UNIT 401		2,312.77	13,051.84		
04/05/2021	Origin MMS 46899208-400056275 [Direct Debit Payment Reference # 21124552]	1,978.93		11,072.91		

Behari Super Fund**Bank Statement Report**

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/05/2021	RB IDD interest		2,500.00	13,572.91		
18/05/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 43241620 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		11,072.91		
21/05/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		9,572.91		
27/05/2021	Rata & Co Real E RENTTURVA20 27		1,032.85	10,605.76		
31/05/2021	MACQUARIE CMA INTEREST PAID		1.11	10,606.87		
02/06/2021	PENINSULAR GOLDC UNIT 401		1,876.07	12,482.94		
03/06/2021	Richard Behari IDD interest		2,500.00	14,982.94		
04/06/2021	Direct Debit Payment Reference # 21155552 [Origin MMS 47210602-400056275]	1,978.93		13,004.01		
07/06/2021	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR Receipt number: 43476293 BSB: 033305 A/C: 603663 Payment description: IDD interest [DEPOSIT BEHARI SUPER FUN IDD INTEREST]	2,500.00		10,504.01		
18/06/2021	Origin MMS 400072462		25,000.00	35,504.01		
21/06/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		34,004.01		
24/06/2021	Rata & Co Real E RENTTURVA20 27		1,282.58	35,286.59		
30/06/2021	MACQUARIE CMA INTEREST PAID		2.10	35,288.69		
30/06/2021	CLOSING BALANCE			35,288.69		
		<u>80,707.95</u>	<u>90,608.45</u>			

Behari Super Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 002

Account Name: Westpac Working Account

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 150.00		\$ 150.00		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
06/08/2020	REVERSAL OF DEBIT TRANSACTION ON 060820 016256866	150.00		(150.00)		
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT ONLINE 2188434 TFR Westpac DIY [WITHDRAWAL ONLINE 1188433 TFR Westpac DIY]		150.00	0.00		
30/06/2021	CLOSING BALANCE			0.00		
		150.00	150.00			

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 003

Account Name: Westpac Saving Account

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 1,295.89		\$ 1,295.89		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST PAYABLE ON ACCOUNT 0603663		1,144.82	1,144.82		
29/07/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT REVESBY NSW	1,145.00		(0.18)		
31/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST		0.89	0.71		
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT ONLINE 2188434 TFR Westpac DIY [WITHDRAWAL ONLINE 1188433 TFR Westpac DIY]	150.00		(149.29)		
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT INTERSET REFUND CBLVG6010000600382	0.89		(150.18)		
26/08/2020	As per Bank Statement Withdrawal Online		150.18	0.00		
30/06/2021	CLOSING BALANCE			0.00		
		<u>1,295.89</u>	<u>1,295.89</u>			

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 85500 / 112554deff1226c

Account Name: Mortgage Ezy SMSF Loan - 401 Peninsular Dr

BSB and Account Number: 400056275

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ (356,507.30)		\$ 18,215.36		\$ 23,997.19		\$ (350,725.47)	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			(356,507.30)		
04/07/2020	Regular Interest Charge Reference # 20186223	1,520.77		(358,028.07)		
06/07/2020	Direct Debit Payment Reference # 20188470 [Origin MMS 44158920-400056275 Cash Management Account Financial]		1,978.93	(356,049.14)		
04/08/2020	Direct Debit Payment Reference # 20217482 [Origin MMS 44401243-400056275]		1,978.93	(354,070.21)		
04/08/2020	Regular Interest Charge Reference # 20217765	1,570.00		(355,640.21)		
13/08/2020	Direct Debit Payment Reference # 20226030 [Origin MMS 44470939-400056275]		250.00	(355,390.21)		
04/09/2020	Origin MMS 44658712-400056275 [Direct Debit Payment Reference # 20248891]		1,978.93	(353,411.28)		
04/09/2020	Original amount of \$1,566.86 received an offset benefit of \$3.91. Reference # 20248121	1,562.94		(354,974.22)		
04/10/2020	Original amount of \$1,514.23 received an offset benefit of \$20.26. Reference # 20278530	1,493.97		(356,468.19)		
04/10/2020	Annual Account Fee (Schd)	395.00		(356,863.19)		
05/10/2020	Direct Debit Payment Reference # 20279704 [Origin MMS 44919351-400056275]		1,978.93	(354,884.26)		
04/11/2020	Direct Debit Payment Reference # 20309880 [Origin MMS 45185646-400056275]		1,978.93	(352,905.33)		
04/11/2020	Original amount of \$1,564.59 received an offset benefit of \$32.70. Reference # 20309482	1,531.88		(354,437.21)		
04/12/2020	Direct Debit Payment Reference # 20339680 [Origin MMS 45475766-400056275]		1,978.93	(352,458.28)		
04/12/2020	Original amount of \$1,511.94 received an offset benefit of \$42.66. Reference # 20339350	1,469.28		(353,927.56)		
04/01/2021	Direct Debit Payment Reference # 21004376 [Origin MMS 45740406-400056275]		1,978.93	(351,948.63)		

Behari Super Fund**Bank Statement Report**

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/01/2021	Original amount of \$1,560.09 received an offset benefit of \$55.10. Reference # 21004955	1,504.99		(353,453.62)		
04/02/2021	Direct Debit Payment Reference # 21035120 [Origin MMS 46031188-400056275]		1,978.93	(351,474.69)		
04/02/2021	Regular Interest Charge	1,496.85		(352,971.54)		
04/03/2021	Direct Debit Payment Reference # 21063064 [Origin MMS 46316759-400056275]		1,978.93	(350,992.61)		
04/03/2021	Original amount of \$1,405.31 received an offset benefit of \$62.92. Reference # 21063834	1,342.39		(352,335.00)		
04/04/2021	Original amount of \$1,553.07 received an offset benefit of \$77.14. Reference # 21094451	1,475.93		(353,810.93)		
06/04/2021	Direct Debit Payment Reference # 21096603 [Origin MMS 46607458-400056275]		1,978.93	(351,832.00)		
04/05/2021	Origin MMS 46899208-400056275 [Direct Debit Payment Reference # 21124552]		1,978.93	(349,853.07)		
04/05/2021	Original amount of \$1,501.39 received an offset benefit of \$93.14. Reference # 21124257	1,408.25		(351,261.32)		
04/06/2021	Direct Debit Payment Reference # 21155552 [Origin MMS 47210602-400056275]		1,978.93	(349,282.39)		
04/06/2021	Original amount of \$1,548.34 received an offset benefit of \$105.22. Reference # 21155387	1,443.11		(350,725.50)		
30/06/2021	AI25112101 - Minor C/B Adjustment		0.03	(350,725.47)		
30/06/2021	CLOSING BALANCE			(350,725.47)		
		<u>18,215.36</u>	<u>23,997.19</u>			

Behari Super Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 85500 / 27-37

Account Name: Westpac Investment Property Loan - 27-37 Turva Avenue Tarniet VIC 3029

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ (244,140.42)		\$ 11,676.85		\$ 23,150.18		\$ (232,667.09)	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			(244,140.42)		
06/07/2020	TRANSACT FUNDS TFR TO Behari DIY PTY LTD Receipt number: 40031285 BSB: 033305 A/C: 603663 Payment description: interest IDD Cash Management Account Fees [DEPOSIT BEHARI SUPER FUN interest IDD]		2,500.00	(241,640.42)		
21/07/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(240,140.42)		
21/08/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(238,640.42)		
25/08/2020	INTEREST	1,027.50		(239,667.92)		
26/08/2020	DEPOSIT ONLINE 2224112 TFR Westpac DIY		150.18	(239,517.74)		
21/09/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(238,017.74)		
25/09/2020	INTEREST	1,095.60		(239,113.34)		
21/10/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(237,613.34)		
26/10/2020	INTEREST	1,093.50		(238,706.84)		
20/11/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(237,206.84)		
25/11/2020	INTEREST	1,056.39		(238,263.23)		
21/12/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(236,763.23)		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
29/12/2020	INTEREST	1,194.50		(237,957.73)		
21/01/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(236,457.73)		
25/01/2021	INTEREST	947.88		(237,405.61)		
19/02/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(235,905.61)		
25/02/2021	INTEREST	1,085.46		(236,991.07)		
19/03/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(235,491.07)		
25/03/2021	INTEREST	978.58		(236,469.65)		
21/04/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(234,969.65)		
26/04/2021	INTEREST	1,116.32		(236,085.97)		
21/05/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(234,585.97)		
25/05/2021	INTEREST	1,010.14		(235,596.11)		
07/06/2021	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR Receipt number: 43476293 BSB: 033305 A/C: 603663 Payment description: IDD interest [DEPOSIT BEHARI SUPER FUN IDD INTEREST]		2,500.00	(233,096.11)		
21/06/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(231,596.11)		
25/06/2021	INTEREST	1,070.98		(232,667.09)		
30/06/2021	CLOSING BALANCE			(232,667.09)		
		<u>11,676.85</u>	<u>23,150.18</u>			

Macquarie Bank Limited

ABN 46 008 583 542 | AFS Licence Number 237502

Macquarie Banking and Financial Services Group, a Member of the Macquarie Group

Office address

1 Shelley Street, Sydney NSW 2000

Client service

1800 806 310
transact@macquarie.com

Postal address

GPO Box 2520, Sydney NSW 2001

Financial services professionals

1800 808 508
adviser@macquarie.com

Offices also in Melbourne, Brisbane, Perth and Adelaide.

Fax 1800 550 140

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09 July 2021

BSB: 182-512

Account Number: 000964225460

Account Name:

BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND

Account open date: 31 August 2016

The following balances and interest details are provided for the above account for the 2020 - 2021 financial year:

Account balance as at 30/06/2021	\$35,288.69
Gross income paid during 2020 - 2021 financial year	\$15.88
Rebate of adviser commission during the 2020 - 2021 financial year	\$28.57

If you would like any further information regarding the above, please contact your financial services professional or Macquarie on **1800 806 310**.

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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



BEHARI DIY PTY LTD
48 ADELAIDE ROAD
PADSTOW NSW 2211

1 Shelley Street
Sydney, NSW 2000

account balance **\$35,288.69**
as at 30 Jun 21

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			15,182.63
04.01.21	Deposit Harcourts RATA & RENTTURVA20 27		1,850.12	17,032.75
04.01.21	Deposit PENINSULAR GOLDC UNIT 401		3,011.70	20,044.45
04.01.21	Direct debit Origin MMS 45740406-400056275	1,978.93		18,065.52
15.01.21	Deposit Richard Behari IDD interest		2,500.00	20,565.52
18.01.21	Funds transfer TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00		18,065.52
21.01.21	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		16,565.52
29.01.21	Interest MACQUARIE CMA INTEREST PAID*		1.96	16,567.48
02.02.21	Deposit PENINSULAR GOLDC UNIT 401		268.24	16,835.72
04.02.21	Direct debit Origin MMS 46031188-400056275	1,978.93		14,856.79
09.02.21	Deposit Harcourts RATA & RENTTURVA20 27		1,048.87	15,905.66
19.02.21	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		14,405.66

how to make a transaction

online
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by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 964225460

deposits using BPay
From another bank



Biller code: 667022
Ref: 964 225 460

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
22.02.21	Deposit	Richard Behari IDD interest	2,500.00	16,905.66
23.02.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00	14,405.66
26.02.21	Interest	MACQUARIE CMA INTEREST PAID*	1.42	14,407.08
02.03.21	Deposit	PENINSULAR GOLDC UNIT 401	1,004.91	15,411.99
04.03.21	Direct debit	Origin MMS 46316759-400056275	1,978.93	13,433.06
19.03.21	Deposit	Rata & Co Real E RENTTURVA20 27	543.14	13,976.20
19.03.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	12,476.20
22.03.21	Deposit	Richard Behari IDD interest	2,500.00	14,976.20
31.03.21	Interest	MACQUARIE CMA INTEREST PAID*	1.39	14,977.59
06.04.21	Deposit	PENINSULAR GOLDC UNIT 401	278.46	15,256.05
06.04.21	Direct debit	Origin MMS 46607458-400056275	1,978.93	13,277.12
08.04.21	Deposit	Richard Behari IDD interest	2,500.00	15,777.12
08.04.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	5,000.00	10,777.12
21.04.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	9,277.12
27.04.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,460.78	10,737.90
30.04.21	Interest	MACQUARIE CMA INTEREST PAID*	1.17	10,739.07
03.05.21	Deposit	PENINSULAR GOLDC UNIT 401	2,312.77	13,051.84
04.05.21	Direct debit	Origin MMS 46899208-400056275	1,978.93	11,072.91
17.05.21	Deposit	RB IDD interest	2,500.00	13,572.91
18.05.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00	11,072.91
21.05.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	9,572.91
27.05.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,032.85	10,605.76
31.05.21	Interest	MACQUARIE CMA INTEREST PAID*	1.11	10,606.87
02.06.21	Deposit	PENINSULAR GOLDC UNIT 401	1,876.07	12,482.94
03.06.21	Deposit	Richard Behari IDD interest	2,500.00	14,982.94
04.06.21	Direct debit	Origin MMS 47210602-400056275	1,978.93	13,004.01
07.06.21	Funds transfer	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR	2,500.00	10,504.01

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Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
18.06.21	Deposit	Origin MMS 400072462	25,000.00	35,504.01
21.06.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	34,004.01
24.06.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,282.58	35,286.59
30.06.21	Interest	MACQUARIE CMA INTEREST PAID*	2.10	35,288.69
	CLOSING BALANCE AS AT 30 JUN 21	35,873.58	55,979.64	35,288.69

* Interest rate for the period 1 January to 3 January: 0.27% pa (3 days); 4 January to 30 June: 0.12% pa (178 days)

annual interest summary 2020/2021

INTEREST PAID	15.88
TOTAL REBATE OF ADVISER COMMISSION	28.57
TOTAL INCOME PAID	44.45



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

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- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
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- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

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- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
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GPO Box 2520
Sydney, NSW 2001



BEHARI DIY PTY LTD
48 ADELAIDE ROAD
PADSTOW NSW 2211

1 Shelley Street
Sydney, NSW 2000

account balance **\$15,182.63**
as at 31 Dec 20

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			25,388.19
02.07.20	Interest REBATE OF ADVISER COMMISSION		5.37	25,393.56
02.07.20	Deposit PENINSULAR TRUST UNIT 401		1,999.80	27,393.36
02.07.20	Deposit Richard Behari		2,500.00	29,893.36
06.07.20	Funds transfer TRANSACT FUNDS TFR TO Behari DIY PTY LTD	2,500.00		27,393.36
06.07.20	Direct debit Origin MMS 44158920-400056275	1,978.93		25,414.43
14.07.20	Deposit Harcourts RATA & RENTTURVA20 27		1,461.71	26,876.14
21.07.20	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		25,376.14
23.07.20	BPAY BPAY TO TAX OFFICE PAYMENTS	552.00		24,824.14
31.07.20	Interest MACQUARIE CMA INTEREST PAID*		1.05	24,825.19
04.08.20	Interest REBATE OF ADVISER COMMISSION		5.55	24,830.74
04.08.20	Deposit PENINSULAR TRUST UNIT 401		735.18	25,565.92

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 964225460

deposits using BPay
From another bank



Biller code: 667022
Ref: 964 225 460

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
04.08.20	Direct debit	Origin MMS 44401243-400056275		23,586.99
10.08.20	Deposit		Richard Behari IDD interest	26,086.99
13.08.20	Direct debit	Origin MMS 44470939-400056275		25,836.99
17.08.20	BPAY	BPAY TO COGC - RATES		24,841.20
19.08.20	BPAY	BPAY TO ASIC		24,568.20
19.08.20	BPAY	BPAY TO ASIC		24,513.20
19.08.20	BPAY	BPAY TO ASIC		24,512.20
21.08.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN		23,012.20
21.08.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD		23,011.20
24.08.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD		20,512.20
31.08.20	Interest		MACQUARIE CMA INTEREST PAID*	20,513.20
02.09.20	Interest		REBATE OF ADVISER COMMISSION	20,518.19
02.09.20	Deposit		Harcourts RATA & RENTTURVA20 27	23,919.19
02.09.20	Deposit		PENINSULAR TRUST UNIT 401	25,643.98
04.09.20	Deposit		Richard Behari interest from IDD	28,143.98
04.09.20	Direct debit	Origin MMS 44658712-400056275		26,165.05
07.09.20	Funds transfer	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P		25,769.05
07.09.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD		23,269.05
09.09.20	BPAY	BPAY TO TAX OFFICE PAYMENTS		22,717.05
21.09.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN		21,217.05
30.09.20	Interest		MACQUARIE CMA INTEREST PAID*	21,217.99
01.10.20	Deposit		RB and BB IDD interest	23,717.99
02.10.20	Interest		REBATE OF ADVISER COMMISSION	23,722.65
02.10.20	Deposit		PENINSULAR GOLDC UNIT 401	25,729.05
05.10.20	Funds transfer	TRANSACT FUNDS TFR TO Behari DIY Pty LTD		23,229.05
05.10.20	Direct debit	Origin MMS 44919351-400056275		21,250.12
21.10.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN		19,750.12

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

	transaction	description	debits	credits	balance
21.10.20	Funds transfer	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P	2,200.00		17,550.12
21.10.20	Funds transfer	TRANSACT FUNDS TFR TO SUPERANNUATION AUD	660.00		16,890.12
21.10.20	BPAY	BPAY TO TAX OFFICE PAYMENTS	526.00		16,364.12
30.10.20	Deposit	ATO ATO005000013666946		1,397.00	17,761.12
02.11.20	Deposit	Harcourts RATA & RENTTURVA20 27		328.69	18,089.81
02.11.20	Deposit	PENINSULAR GOLDC UNIT 401		2,006.40	20,096.21
03.11.20	Interest	REBATE OF ADVISER COMMISSION		4.27	20,100.48
03.11.20	Deposit	Richard Behari IDD interest		2,500.00	22,600.48
04.11.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00		20,100.48
04.11.20	Direct debit	Origin MMS 45185646-400056275	1,978.93		18,121.55
10.11.20	Deposit	Harcourts RATA & RENTTURVA20 27		576.70	18,698.25
20.11.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		17,198.25
02.12.20	Interest	REBATE OF ADVISER COMMISSION		3.73	17,201.98
02.12.20	Deposit	PENINSULAR GOLDC UNIT 401		1,455.84	18,657.82
02.12.20	Deposit	R Behari IDD interest		2,500.00	21,157.82
04.12.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00		18,657.82
04.12.20	Direct debit	Origin MMS 45475766-400056275	1,978.93		16,678.89
21.12.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		15,178.89
31.12.20	Interest	MACQUARIE CMA INTEREST PAID*		3.74	15,182.63



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 20	42,334.37	32,128.81	15,182.63

* Interest rate for the period 1 July to 30 September: balances \$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (92 days); 1 October to 30 November: balances \$0.00 to \$4,999.99 earned 0.00% balances \$5,000.00 and above earned 0.00% pa (61 days); 1 December to 31 December: 0.27% pa (31 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

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- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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Macquarie Cash Management Account

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ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



BEHARI DIY PTY LTD
48 ADELAIDE ROAD
PADSTOW NSW 2211

1 Shelley Street
Sydney, NSW 2000

account balance **\$35,288.69**
as at 30 Jun 21

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			15,182.63
04.01.21	Deposit Harcourts RATA & RENTTURVA20 27		1,850.12	17,032.75
04.01.21	Deposit PENINSULAR GOLDC UNIT 401		3,011.70	20,044.45
04.01.21	Direct debit Origin MMS 45740406-400056275	1,978.93		18,065.52
15.01.21	Deposit Richard Behari IDD interest		2,500.00	20,565.52
18.01.21	Funds transfer TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00		18,065.52
21.01.21	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		16,565.52
29.01.21	Interest MACQUARIE CMA INTEREST PAID*		1.96	16,567.48
02.02.21	Deposit PENINSULAR GOLDC UNIT 401		268.24	16,835.72
04.02.21	Direct debit Origin MMS 46031188-400056275	1,978.93		14,856.79
09.02.21	Deposit Harcourts RATA & RENTTURVA20 27		1,048.87	15,905.66
19.02.21	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		14,405.66

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 964225460

deposits using BPay
From another bank



Biller code: 667022
Ref: 964 225 460

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
22.02.21	Deposit	Richard Behari IDD interest	2,500.00	16,905.66
23.02.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00	14,405.66
26.02.21	Interest	MACQUARIE CMA INTEREST PAID*	1.42	14,407.08
02.03.21	Deposit	PENINSULAR GOLDC UNIT 401	1,004.91	15,411.99
04.03.21	Direct debit	Origin MMS 46316759-400056275	1,978.93	13,433.06
19.03.21	Deposit	Rata & Co Real E RENTTURVA20 27	543.14	13,976.20
19.03.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	12,476.20
22.03.21	Deposit	Richard Behari IDD interest	2,500.00	14,976.20
31.03.21	Interest	MACQUARIE CMA INTEREST PAID*	1.39	14,977.59
06.04.21	Deposit	PENINSULAR GOLDC UNIT 401	278.46	15,256.05
06.04.21	Direct debit	Origin MMS 46607458-400056275	1,978.93	13,277.12
08.04.21	Deposit	Richard Behari IDD interest	2,500.00	15,777.12
08.04.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	5,000.00	10,777.12
21.04.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	9,277.12
27.04.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,460.78	10,737.90
30.04.21	Interest	MACQUARIE CMA INTEREST PAID*	1.17	10,739.07
03.05.21	Deposit	PENINSULAR GOLDC UNIT 401	2,312.77	13,051.84
04.05.21	Direct debit	Origin MMS 46899208-400056275	1,978.93	11,072.91
17.05.21	Deposit	RB IDD interest	2,500.00	13,572.91
18.05.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00	11,072.91
21.05.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	9,572.91
27.05.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,032.85	10,605.76
31.05.21	Interest	MACQUARIE CMA INTEREST PAID*	1.11	10,606.87
02.06.21	Deposit	PENINSULAR GOLDC UNIT 401	1,876.07	12,482.94
03.06.21	Deposit	Richard Behari IDD interest	2,500.00	14,982.94
04.06.21	Direct debit	Origin MMS 47210602-400056275	1,978.93	13,004.01
07.06.21	Funds transfer	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR	2,500.00	10,504.01

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
18.06.21	Deposit	Origin MMS 400072462	25,000.00	35,504.01
21.06.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	34,004.01
24.06.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,282.58	35,286.59
30.06.21	Interest	MACQUARIE CMA INTEREST PAID*	2.10	35,288.69
	CLOSING BALANCE AS AT 30 JUN 21	35,873.58	55,979.64	35,288.69

* Interest rate for the period 1 January to 3 January: 0.27% pa (3 days); 4 January to 30 June: 0.12% pa (178 days)

annual interest summary 2020/2021

INTEREST PAID	15.88
TOTAL REBATE OF ADVISER COMMISSION	28.57
TOTAL INCOME PAID	44.45



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

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- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

Protect your account

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- If you have new contact details, please contact us to update them.
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1950090-05-0000001-0000001

THE SECRETARY
48 Adelaide Road
PADSTOW NSW 2211

Account Number	400072462
Account Name/s	Behari Diy Pty Ltd lor & Atf Behari Super Fund

Statement Period	
Issued Date	4 Jul 2021
Start Date	1 Jan 2021
End Date	30 Jun 2021

Statement Details	
Statement Number	1-00002
Page Number	1 of 2
Account Status	Active

Past statement over limit and overdue details
Your past due/over limit amount: The above amount is due and payable immediately.

Current statement payment due details
Your current payment due amount: Current payment due date:

Loan Account Limit:	\$0.00	Available Redraw:	\$0.00	Current Interest Rate:	p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JAN	BALANCE BROUGHT FORWARD			-12,500.00 CR
19 JAN	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		2,500.00	-15,000.00 CR
24 FEB	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		2,500.00	-17,500.00 CR
09 APR	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		5,000.00	-22,500.00 CR
19 MAY	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		2,500.00	-25,000.00 CR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400072462
--	---

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Mortgage Ezy Pty Ltd
 ABN 56606554321 Australian Credit Licence Number 494807
 Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726
 Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au
 Website: www.mezy.com.au

19590/05/0000001/0000001



Statement Period		Statement Details	
Issued Date	4 Jul 2021	Statement Number	1-00002
Start Date	1 Jan 2021	Page Number	2 of 2
End Date	30 Jun 2021	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	BALANCE BROUGHT FORWARD			-25,000.00 CR
18 JUN	SMSF CMA Transfer To nominated acct	25,000.00		0.00 DR
	TOTALS AT END OF PERIOD	25,000.00	12,500.00	0.00 DR

Payments to this account may be made at any time.
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400072462

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Mortgage Ezy Pty Ltd

ABN 56606554321 Australian Credit Licence Number 494807

Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

Telephone: 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au

Website: www.mezy.com.au



0020090-49-0000001-0000001

THE SECRETARY
48 Adelaide Road
PADSTOW NSW 2211

Account Number	400072462
Account Name/s	Behari Diy Pty Ltd lor & Atf Behari Super Fund

Statement Period	
Issued Date	2 Jan 2021
Start Date	30 Jun 2020
End Date	31 Dec 2020

Statement Details	
Statement Number	1-00001
Page Number	1 of 2
Account Status	Active

Past statement over limit and overdue details
Your past due/over limit amount: The above amount is due and payable immediately.

Current statement payment due details
Your current payment due amount: Current payment due date:

Loan Account Limit:	\$0.00	Available Redraw:	\$0.00	Current Interest Rate:	p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
30 JUN	BALANCE BROUGHT FORWARD			0.00 DR
24 AUG	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		1.00	-1.00 CR
25 AUG	Direct Credit Payment BEHARI DIY PTY LTD - FUNDS TRANSFER - BEHARI SUPER FUN		2,499.00	-2,500.00 CR
08 SEP	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		2,500.00	-5,000.00 CR
06 OCT	Direct Credit Payment Behari DIY Pty LTD - IDD interest super - BEHARI SUPER FUN		2,500.00	-7,500.00 CR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400072462
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Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Mortgage Ezy Pty Ltd
 ABN 56606554321 Australian Credit Licence Number 494807
 Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726
 Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au
 Website: www.mezy.com.au

00290/49/0000001/0000001



Statement Period		Statement Details	
Issued Date	2 Jan 2021	Statement Number	1-00001
Start Date	30 Jun 2020	Page Number	2 of 2
End Date	31 Dec 2020	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	BALANCE BROUGHT FORWARD			-7,500.00 CR
05 NOV	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		2,500.00	-10,000.00 CR
07 DEC	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		2,500.00	-12,500.00 CR
	TOTALS AT END OF PERIOD	0.00	12,500.00	-12,500.00 CR

Payments to this account may be made at any time.
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400072462

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Mortgage Ezy Pty Ltd

ABN 56606554321 Australian Credit Licence Number 494807
Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726
Telephone: 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au
Website: www.mezy.com.au



Transaction Search

Accounts: Westpac DIY Super Savings Account - 600382 (\$0) Searched for: all
Search fields:
Type: all
Date Range: 01 Jul 2020 - 30 Jun 2021
Amount Range: -

Date	Account	Description	Debit	Credit
26 Aug 2020	Westpac DIY Super Savings Account 033-305 600382	WITHDRAWAL ONLINE 1224111 TFR SMSF Invest	-\$150.18	
07 Aug 2020	Westpac DIY Super Savings Account 033-305 600382	DEPOSIT ONLINE 2188434 TFR Westpac DIY		\$150.00
07 Aug 2020	Westpac DIY Super Savings Account 033-305 600382	DEPOSIT INTERSET REFUND CBLVG6010000600382		\$0.89
31 Jul 2020	Westpac DIY Super Savings Account 033-305 600382	INTEREST	-\$0.89	
29 Jul 2020	Westpac DIY Super Savings Account 033-305 600382	DEPOSIT REVESBY NSW		\$1145.00
27 Jul 2020	Westpac DIY Super Savings Account 033-305 600382	INTEREST PAYABLE ON ACCOUNT 0603663	-\$1144.82	

- end of report -

Things you should know

The PDF report will show only those transactions that have been processed and won't include the intraday transactions.



Transaction Search

Accounts: Westpac DIY Super Working Account - 600390 (\$0) Searched for: all
Search fields:
Type: all
Date Range: 01 Jul 2020 - 30 Jun 2021
Amount Range: -

Date	Account	Description	Debit	Credit
07 Aug 2020	Westpac DIY Super Working Account 033-305 600390	WITHDRAWAL ONLINE 1188433 TFR Westpac DIY	-\$150.00	
06 Aug 2020	Westpac DIY Super Working Account 033-305 600390	REVERSAL OF DEBIT TRANSACTION ON 060820 016256866		\$150.00

- end of report -

Things you should know

The PDF report will show only those transactions that have been processed and won't include the intraday transactions.



Statement Period
30 June 2020 - 30 September 2020

Westpac DIY Super Savings Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 382

Opening Balance	\$0.00
Total Credits	+ \$1,295.89
Total Debits	- \$1,295.89
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			0.00
27/07/20	Interest Payable On Account 603663	1,144.82		-1,144.82
29/07/20	Deposit Revesby NSW		1,145.00	0.18
31/07/20	Interest	0.89		-0.71
07/08/20	Deposit Online 2188434 Tfr Westpac Diy		150.00	149.29
07/08/20	Deposit Interstet Refund Cblvg6010000600382		0.89	150.18
26/08/20	Withdrawal Online 1224111 Tfr Smsf Invest	150.18		0.00
30/09/20	CLOSING BALANCE			0.00

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-305 60-0382

Transaction fee(s) period 01 JUN 2020 to 31 AUG 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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GPO Box 2520
Sydney, NSW 2001



BEHARI DIY PTY LTD
48 ADELAIDE ROAD
PADSTOW NSW 2211

1 Shelley Street
Sydney, NSW 2000

account balance **\$15,182.63**
as at 31 Dec 20

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			25,388.19
02.07.20	Interest REBATE OF ADVISER COMMISSION		5.37	25,393.56
02.07.20	Deposit PENINSULAR TRUST UNIT 401		1,999.80	27,393.36
02.07.20	Deposit Richard Behari		2,500.00	29,893.36
06.07.20	Funds transfer TRANSACT FUNDS TFR TO Behari DIY PTY LTD	2,500.00		27,393.36
06.07.20	Direct debit Origin MMS 44158920-400056275	1,978.93		25,414.43
14.07.20	Deposit Harcourts RATA & RENTTURVA20 27		1,461.71	26,876.14
21.07.20	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		25,376.14
23.07.20	BPAY BPAY TO TAX OFFICE PAYMENTS	552.00		24,824.14
31.07.20	Interest MACQUARIE CMA INTEREST PAID*		1.05	24,825.19
04.08.20	Interest REBATE OF ADVISER COMMISSION		5.55	24,830.74
04.08.20	Deposit PENINSULAR TRUST UNIT 401		735.18	25,565.92

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 964225460

deposits using BPay
From another bank



Biller code: 667022
Ref: 964 225 460

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
04.08.20	Direct debit	Origin MMS 44401243-400056275		23,586.99
10.08.20	Deposit		Richard Behari IDD interest	26,086.99
13.08.20	Direct debit	Origin MMS 44470939-400056275		25,836.99
17.08.20	BPAY	BPAY TO COGC - RATES		24,841.20
19.08.20	BPAY	BPAY TO ASIC		24,568.20
19.08.20	BPAY	BPAY TO ASIC		24,513.20
19.08.20	BPAY	BPAY TO ASIC		24,512.20
21.08.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN		23,012.20
21.08.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD		23,011.20
24.08.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD		20,512.20
31.08.20	Interest		MACQUARIE CMA INTEREST PAID*	20,513.20
02.09.20	Interest		REBATE OF ADVISER COMMISSION	20,518.19
02.09.20	Deposit		Harcourts RATA & RENTTURVA20 27	23,919.19
02.09.20	Deposit		PENINSULAR TRUST UNIT 401	25,643.98
04.09.20	Deposit		Richard Behari interest from IDD	28,143.98
04.09.20	Direct debit	Origin MMS 44658712-400056275		26,165.05
07.09.20	Funds transfer	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P		25,769.05
07.09.20	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD		23,269.05
09.09.20	BPAY	BPAY TO TAX OFFICE PAYMENTS		22,717.05
21.09.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN		21,217.05
30.09.20	Interest		MACQUARIE CMA INTEREST PAID*	21,217.99
01.10.20	Deposit		RB and BB IDD interest	23,717.99
02.10.20	Interest		REBATE OF ADVISER COMMISSION	23,722.65
02.10.20	Deposit		PENINSULAR GOLDC UNIT 401	25,729.05
05.10.20	Funds transfer	TRANSACT FUNDS TFR TO Behari DIY Pty LTD		23,229.05
05.10.20	Direct debit	Origin MMS 44919351-400056275		21,250.12
21.10.20	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN		19,750.12

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
21.10.20	Funds transfer TRANSACT FUNDS TFR TO TAXASSIST (AUST) P	2,200.00		17,550.12
21.10.20	Funds transfer TRANSACT FUNDS TFR TO SUPERANNUATION AUD	660.00		16,890.12
21.10.20	BPAY BPAY TO TAX OFFICE PAYMENTS	526.00		16,364.12
30.10.20	Deposit ATO ATO005000013666946		1,397.00	17,761.12
02.11.20	Deposit Harcourts RATA & RENTTURVA20 27		328.69	18,089.81
02.11.20	Deposit PENINSULAR GOLDC UNIT 401		2,006.40	20,096.21
03.11.20	Interest REBATE OF ADVISER COMMISSION		4.27	20,100.48
03.11.20	Deposit Richard Behari IDD interest		2,500.00	22,600.48
04.11.20	Funds transfer TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00		20,100.48
04.11.20	Direct debit Origin MMS 45185646-400056275	1,978.93		18,121.55
10.11.20	Deposit Harcourts RATA & RENTTURVA20 27		576.70	18,698.25
20.11.20	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		17,198.25
02.12.20	Interest REBATE OF ADVISER COMMISSION		3.73	17,201.98
02.12.20	Deposit PENINSULAR GOLDC UNIT 401		1,455.84	18,657.82
02.12.20	Deposit R Behari IDD interest		2,500.00	21,157.82
04.12.20	Funds transfer TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00		18,657.82
04.12.20	Direct debit Origin MMS 45475766-400056275	1,978.93		16,678.89
21.12.20	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		15,178.89
31.12.20	Interest MACQUARIE CMA INTEREST PAID*		3.74	15,182.63



Macquarie Cash Management Account

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account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 20	42,334.37	32,128.81	15,182.63

* Interest rate for the period 1 July to 30 September: balances \$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (92 days); 1 October to 30 November: balances \$0.00 to \$4,999.99 earned 0.00% balances \$5,000.00 and above earned 0.00% pa (61 days); 1 December to 31 December: 0.27% pa (31 days)



Macquarie Cash Management Account

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account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

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- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

Protect your account

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- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

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- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



BEHARI DIY PTY LTD
48 ADELAIDE ROAD
PADSTOW NSW 2211

1 Shelley Street
Sydney, NSW 2000

account balance **\$35,288.69**
as at 30 Jun 21

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			15,182.63
04.01.21	Deposit Harcourts RATA & RENTTURVA20 27		1,850.12	17,032.75
04.01.21	Deposit PENINSULAR GOLDC UNIT 401		3,011.70	20,044.45
04.01.21	Direct debit Origin MMS 45740406-400056275	1,978.93		18,065.52
15.01.21	Deposit Richard Behari IDD interest		2,500.00	20,565.52
18.01.21	Funds transfer TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00		18,065.52
21.01.21	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		16,565.52
29.01.21	Interest MACQUARIE CMA INTEREST PAID*		1.96	16,567.48
02.02.21	Deposit PENINSULAR GOLDC UNIT 401		268.24	16,835.72
04.02.21	Direct debit Origin MMS 46031188-400056275	1,978.93		14,856.79
09.02.21	Deposit Harcourts RATA & RENTTURVA20 27		1,048.87	15,905.66
19.02.21	Funds transfer PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00		14,405.66

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 964225460

deposits using BPay
From another bank



Biller code: 667022
Ref: 964 225 460

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
22.02.21	Deposit	Richard Behari IDD interest	2,500.00	16,905.66
23.02.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00	14,405.66
26.02.21	Interest	MACQUARIE CMA INTEREST PAID*	1.42	14,407.08
02.03.21	Deposit	PENINSULAR GOLDC UNIT 401	1,004.91	15,411.99
04.03.21	Direct debit	Origin MMS 46316759-400056275	1,978.93	13,433.06
19.03.21	Deposit	Rata & Co Real E RENTTURVA20 27	543.14	13,976.20
19.03.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	12,476.20
22.03.21	Deposit	Richard Behari IDD interest	2,500.00	14,976.20
31.03.21	Interest	MACQUARIE CMA INTEREST PAID*	1.39	14,977.59
06.04.21	Deposit	PENINSULAR GOLDC UNIT 401	278.46	15,256.05
06.04.21	Direct debit	Origin MMS 46607458-400056275	1,978.93	13,277.12
08.04.21	Deposit	Richard Behari IDD interest	2,500.00	15,777.12
08.04.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	5,000.00	10,777.12
21.04.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	9,277.12
27.04.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,460.78	10,737.90
30.04.21	Interest	MACQUARIE CMA INTEREST PAID*	1.17	10,739.07
03.05.21	Deposit	PENINSULAR GOLDC UNIT 401	2,312.77	13,051.84
04.05.21	Direct debit	Origin MMS 46899208-400056275	1,978.93	11,072.91
17.05.21	Deposit	RB IDD interest	2,500.00	13,572.91
18.05.21	Funds transfer	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD	2,500.00	11,072.91
21.05.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	9,572.91
27.05.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,032.85	10,605.76
31.05.21	Interest	MACQUARIE CMA INTEREST PAID*	1.11	10,606.87
02.06.21	Deposit	PENINSULAR GOLDC UNIT 401	1,876.07	12,482.94
03.06.21	Deposit	Richard Behari IDD interest	2,500.00	14,982.94
04.06.21	Direct debit	Origin MMS 47210602-400056275	1,978.93	13,004.01
07.06.21	Funds transfer	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR	2,500.00	10,504.01

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

transaction	description	debits	credits	balance
18.06.21	Deposit	Origin MMS 400072462	25,000.00	35,504.01
21.06.21	Funds transfer	PP TO SMSF INVESTMENT PROPERTY LOAN	1,500.00	34,004.01
24.06.21	Deposit	Rata & Co Real E RENTTURVA20 27	1,282.58	35,286.59
30.06.21	Interest	MACQUARIE CMA INTEREST PAID*	2.10	35,288.69
	CLOSING BALANCE AS AT 30 JUN 21	35,873.58	55,979.64	35,288.69

* Interest rate for the period 1 January to 3 January: 0.27% pa (3 days); 4 January to 30 June: 0.12% pa (178 days)

annual interest summary 2020/2021

INTEREST PAID	15.88
TOTAL REBATE OF ADVISER COMMISSION	28.57
TOTAL INCOME PAID	44.45



Macquarie Cash Management Account

enquiries 1800 806 310

account name BEHARI DIY PTY LTD ATF
BEHARI SUPER FUND
account no. 964225460

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- Electronic funds transfers up to \$20,000 a day using online banking.
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About your account

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Protect your account

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- If you have new contact details, please contact us to update them.
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Access to and sharing your data

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- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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Statement Period
30 June 2020 - 30 September 2020

Westpac DIY Super Working Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 390

Opening Balance	\$0.00
Total Credits	+ \$150.00
Total Debits	- \$150.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			0.00
06/08/20	Reversal Of Debit Transaction On 060820 016256866		150.00	150.00
07/08/20	Withdrawal Online 1188433 Tfr Westpac Diy	150.00		0.00
30/09/20	CLOSING BALANCE			0.00

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-305 60-0390

Transaction fee(s) period 01 JUN 2020 to 31 AUG 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 September 2020 - 31 December 2020

Westpac DIY Super Working Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 390

Opening Balance	\$0.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	STATEMENT OPENING BALANCE			0.00
31/12/20	CLOSING BALANCE			0.00

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-305 60-0390
Transaction fee(s) period 01 SEP 2020 to 30 NOV 2020

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 March 2021 - 30 June 2021

Westpac DIY Super Working Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY
LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 390

Opening Balance	\$0.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			0.00
30/06/21	CLOSING BALANCE			0.00

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Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

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Statement Period
31 December 2020 - 31 March 2021

Westpac DIY Super Working Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 390

Opening Balance	\$0.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			0.00
31/03/21	CLOSING BALANCE			0.00

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-305 60-0390
Transaction fee(s) period 01 DEC 2020 to 28 FEB 2021

Total \$0.00



MORE INFORMATION

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Statement Period
30 June 2020 - 30 September 2020

Westpac DIY Super Savings Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 382

Opening Balance	\$0.00
Total Credits	+ \$1,295.89
Total Debits	- \$1,295.89
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			0.00
27/07/20	Interest Payable On Account 603663	1,144.82		-1,144.82
29/07/20	Deposit Revesby NSW		1,145.00	0.18
31/07/20	Interest	0.89		-0.71
07/08/20	Deposit Online 2188434 Tfr Westpac Diy		150.00	149.29
07/08/20	Deposit Interstet Refund Cblvg6010000600382		0.89	150.18
26/08/20	Withdrawal Online 1224111 Tfr Smsf Invest	150.18		0.00
30/09/20	CLOSING BALANCE			0.00

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-305 60-0382

Transaction fee(s) period 01 JUN 2020 to 31 AUG 2020

Total \$0.00

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 September 2020 - 31 December 2020

Westpac DIY Super Savings Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 382

Opening Balance	\$0.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	STATEMENT OPENING BALANCE			0.00
31/12/20	CLOSING BALANCE			0.00

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 033-305 60-0382
Transaction fee(s) period 01 SEP 2020 to 30 NOV 2020

Total \$0.00



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 March 2021 - 30 June 2021

Westpac DIY Super Savings Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY
LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 382

Opening Balance	\$0.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			0.00
30/06/21	CLOSING BALANCE			0.00

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Statement Period
31 December 2020 - 31 March 2021

Westpac DIY Super Savings Account

Account Name
BEHARI DIY PTY LTD BEHARI DIY PTY LTD ATF BEHARI SUPER FUND

Customer ID
4837 7904 BEHARI DIY PTY LTD

BSB Account Number
033-305 600 382

Opening Balance	\$0.00
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			0.00
31/03/21	CLOSING BALANCE			0.00

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Transaction fee(s) period 01 DEC 2020 to 28 FEB 2021

Total \$0.00



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60800 - Term Deposits

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
80d95a02bc0c270	Mortgage EZY - Behari DIY Pty Ltd lor Atf Behari Super Fun			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- Bank Statement Report [Report](#)

Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 001
Account Name: Cash Management Account
BSB and Account Number: 964225460

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 25,388.19		\$ 80,707.95		\$ 90,608.45		\$ 35,288.69	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			25,388.19		
02/07/2020	PENINSULAR TRUST UNIT 401 Cash Management Account Financial		1,999.80	27,387.99		
02/07/2020	REBATE OF ADVISER COMMISSION Cash Management Account Financial		5.37	27,393.36		
02/07/2020	Richard Behari Cash Management Account Financial		2,500.00	29,893.36		
06/07/2020	Direct Debit Payment Reference # 20188470 [Origin MMS 44158920-400056275 Cash Management Account Financial]	1,978.93		27,914.43		
06/07/2020	TRANSACT FUNDS TFR TO Behari DIY PTY LTD Receipt number: 40031285 BSB: 033305 A/C: 603663 Payment description: interest IDD Cash Management Account Fees [DEPOSIT BEHARI SUPER FUN interest IDD]	2,500.00		25,414.43		
14/07/2020	Harcourts RATA & RENTTURVA20 27		1,461.71	26,876.14		
21/07/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		25,376.14		
23/07/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200723188928034 CRN: 4789015947481760	552.00		24,824.14		
31/07/2020	MACQUARIE CMA INTEREST PAID		1.05	24,825.19		
04/08/2020	Direct Debit Payment Reference # 20217482 [Origin MMS 44401243-400056275]	1,978.93		22,846.26		
04/08/2020	PENINSULAR TRUST UNIT 401		735.18	23,581.44		
04/08/2020	REBATE OF ADVISER COMMISSION		5.55	23,586.99		
10/08/2020	Richard Behari IDD interest		2,500.00	26,086.99		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
13/08/2020	Direct Debit Payment Reference # 20226030 [Origin MMS 44470939-400056275]	250.00		25,836.99		
17/08/2020	BPAY TO COGC - RATES Receipt number: 40327505 CRN: 240131201	995.79		24,841.20		
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471634 CRN: 2296142215377	273.00		24,568.20		
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471969 CRN: 2296142214669	55.00		24,513.20		
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191472651 CRN: 2296142214669	1.00		24,512.20		
21/08/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		23,012.20		
24/08/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN	1.00		23,011.20		
25/08/2020	Direct Credit Payment BEHARI DIY PTY LTD - FUNDS TRANSFER - BEHARI SUPER FUN	2,499.00		20,512.20		
31/08/2020	MACQUARIE CMA INTEREST PAID		1.00	20,513.20		
02/09/2020	Harcourts RATA & RENTTURVA20 27		3,401.00	23,914.20		
02/09/2020	PENINSULAR TRUST UNIT 401		1,724.79	25,638.99		
02/09/2020	REBATE OF ADVISER COMMISSION		4.99	25,643.98		
04/09/2020	Origin MMS 44658712-400056275 [Direct Debit Payment Reference # 20248891]	1,978.93		23,665.05		
04/09/2020	As per Bank Statement Richard Behari interest from IDD		2,500.00	26,165.05		
07/09/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 40661906 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		23,665.05		
07/09/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 40661871 BSB: 033072 A/C: 190617 Payment description: Company Ari 5843	396.00		23,269.05		
09/09/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200909193413041 CRN: 4789015947481760	552.00		22,717.05		
21/09/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		21,217.05		
30/09/2020	MACQUARIE CMA INTEREST PAID		0.94	21,217.99		

Behari Super Fund**Bank Statement Report**

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/10/2020	RB and BB IDD interest		2,500.00	23,717.99		
02/10/2020	PENINSULAR GOLDC UNIT 401		2,006.40	25,724.39		
02/10/2020	REBATE OF ADVISER COMMISSION		4.66	25,729.05		
05/10/2020	Direct Debit Payment Reference # 20279704 [Origin MMS 44919351-400056275]	1,978.93		23,750.12		
06/10/2020	Direct Credit Payment Behari DIY Pty LTD - IDD interest super - BEHARI SUPER FUN	2,500.00		21,250.12		
21/10/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20201021197258544 CRN: 4789015947481760	526.00		20,724.12		
21/10/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		19,224.12		
21/10/2020	TRANSACT FUNDS TFR TO SUPERANNUATION AUD Receipt number: 41094354 BSB: 033039 A/C: 478694 Payment description: Tax invoice 200223	660.00		18,564.12		
21/10/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 41094352 BSB: 033072 A/C: 190617 Payment description: Tax invoice 5934	2,200.00		16,364.12		
30/10/2020	ATO ATO005000013666946		1,397.00	17,761.12		
02/11/2020	Harcourts RATA & RENTTURVA20 27		328.69	18,089.81		
02/11/2020	PENINSULAR GOLDC UNIT 401		2,006.40	20,096.21		
03/11/2020	REBATE OF ADVISER COMMISSION		4.27	20,100.48		
03/11/2020	Richard Behari IDD interest		2,500.00	22,600.48		
04/11/2020	Direct Debit Payment Reference # 20309880 [Origin MMS 45185646-400056275]	1,978.93		20,621.55		
04/11/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41245542 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		18,121.55		
05/11/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN	2,500.00		15,621.55		
10/11/2020	Harcourts RATA & RENTTURVA20 27		576.70	16,198.25		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
20/11/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		14,698.25		
02/12/2020	PENINSULAR GOLDC UNIT 401		1,455.84	16,154.09		
02/12/2020	R Behari IDD interest		2,500.00	18,654.09		
02/12/2020	REBATE OF ADVISER COMMISSION		3.73	18,657.82		
02/12/2020	As per Bank Statement Richard Behari interest from IDD		2,500.00	21,157.82		
04/12/2020	Direct Debit Payment Reference # 20339680 [Origin MMS 45475766-400056275]	1,978.93		19,178.89		
04/12/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41563844 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		16,678.89		
21/12/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		15,178.89		
31/12/2020	MACQUARIE CMA INTEREST PAID		3.74	15,182.63		
04/01/2021	Harcourts RATA & RENTTURVA20 27		1,850.12	17,032.75		
04/01/2021	Direct Debit Payment Reference # 21004376 [Origin MMS 45740406-400056275]	1,978.93		15,053.82		
04/01/2021	PENINSULAR GOLDC UNIT 401		3,011.70	18,065.52		
15/01/2021	Richard Behari IDD interest		2,500.00	20,565.52		
18/01/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41959318 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		18,065.52		
21/01/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		16,565.52		
29/01/2021	MACQUARIE CMA INTEREST PAID		1.96	16,567.48		
02/02/2021	PENINSULAR GOLDC UNIT 401		268.24	16,835.72		
04/02/2021	Direct Debit Payment Reference # 21035120 [Origin MMS 46031188-400056275]	1,978.93		14,856.79		
09/02/2021	Harcourts RATA & RENTTURVA20 27		1,048.87	15,905.66		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
19/02/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		14,405.66		
22/02/2021	Richard Behari IDD interest		2,500.00	16,905.66		
23/02/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42334130 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		14,405.66		
26/02/2021	MACQUARIE CMA INTEREST PAID		1.42	14,407.08		
02/03/2021	PENINSULAR GOLDC UNIT 401		1,004.91	15,411.99		
04/03/2021	Direct Debit Payment Reference # 21063064 [Origin MMS 46316759-400056275]	1,978.93		13,433.06		
19/03/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		11,933.06		
19/03/2021	Rata & Co Real E RENTTURVA20 27		543.14	12,476.20		
22/03/2021	Richard Behari IDD interest		2,500.00	14,976.20		
31/03/2021	MACQUARIE CMA INTEREST PAID		1.39	14,977.59		
06/04/2021	Direct Debit Payment Reference # 21096603 [Origin MMS 46607458-400056275]	1,978.93		12,998.66		
06/04/2021	PENINSULAR GOLDC UNIT 401		278.46	13,277.12		
08/04/2021	Richard Behari IDD interest		2,500.00	15,777.12		
08/04/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42796782 BSB: 012666 A/C: 400072462 Payment description: IDD interest	5,000.00		10,777.12		
21/04/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		9,277.12		
27/04/2021	Rata & Co Real E RENTTURVA20 27		1,460.78	10,737.90		
30/04/2021	MACQUARIE CMA INTEREST PAID		1.17	10,739.07		
03/05/2021	PENINSULAR GOLDC UNIT 401		2,312.77	13,051.84		
04/05/2021	Origin MMS 46899208-400056275 [Direct Debit Payment Reference # 21124552]	1,978.93		11,072.91		

Behari Super Fund**Bank Statement Report**

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/05/2021	RB IDD interest		2,500.00	13,572.91		
18/05/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 43241620 BSB: 012666 A/C: 400072462 Payment description: IDD interest	2,500.00		11,072.91		
21/05/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		9,572.91		
27/05/2021	Rata & Co Real E RENTTURVA20 27		1,032.85	10,605.76		
31/05/2021	MACQUARIE CMA INTEREST PAID		1.11	10,606.87		
02/06/2021	PENINSULAR GOLDC UNIT 401		1,876.07	12,482.94		
03/06/2021	Richard Behari IDD interest		2,500.00	14,982.94		
04/06/2021	Direct Debit Payment Reference # 21155552 [Origin MMS 47210602-400056275]	1,978.93		13,004.01		
07/06/2021	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR Receipt number: 43476293 BSB: 033305 A/C: 603663 Payment description: IDD interest [DEPOSIT BEHARI SUPER FUN IDD INTEREST]	2,500.00		10,504.01		
18/06/2021	Origin MMS 400072462		25,000.00	35,504.01		
21/06/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]	1,500.00		34,004.01		
24/06/2021	Rata & Co Real E RENTTURVA20 27		1,282.58	35,286.59		
30/06/2021	MACQUARIE CMA INTEREST PAID		2.10	35,288.69		
30/06/2021	CLOSING BALANCE			35,288.69		
		<u>80,707.95</u>	<u>90,608.45</u>			

Behari Super Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 002

Account Name: Westpac Working Account

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 150.00		\$ 150.00		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
06/08/2020	REVERSAL OF DEBIT TRANSACTION ON 060820 016256866	150.00		(150.00)		
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT ONLINE 2188434 TFR Westpac DIY [WITHDRAWAL ONLINE 1188433 TFR Westpac DIY]		150.00	0.00		
30/06/2021	CLOSING BALANCE			0.00		
		150.00	150.00			

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 003

Account Name: Westpac Saving Account

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 1,295.89		\$ 1,295.89		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST PAYABLE ON ACCOUNT 0603663		1,144.82	1,144.82		
29/07/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT REVESBY NSW	1,145.00		(0.18)		
31/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST		0.89	0.71		
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT ONLINE 2188434 TFR Westpac DIY [WITHDRAWAL ONLINE 1188433 TFR Westpac DIY]	150.00		(149.29)		
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT INTERSET REFUND CBLVG6010000600382	0.89		(150.18)		
26/08/2020	As per Bank Statement Withdrawal Online		150.18	0.00		
30/06/2021	CLOSING BALANCE			0.00		
		<u>1,295.89</u>	<u>1,295.89</u>			

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 85500 / 112554deff1226c

Account Name: Mortgage Ezy SMSF Loan - 401 Peninsular Dr

BSB and Account Number: 400056275

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ (356,507.30)		\$ 18,215.36		\$ 23,997.19		\$ (350,725.47)	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			(356,507.30)		
04/07/2020	Regular Interest Charge Reference # 20186223	1,520.77		(358,028.07)		
06/07/2020	Direct Debit Payment Reference # 20188470 [Origin MMS 44158920-400056275 Cash Management Account Financial]		1,978.93	(356,049.14)		
04/08/2020	Direct Debit Payment Reference # 20217482 [Origin MMS 44401243-400056275]		1,978.93	(354,070.21)		
04/08/2020	Regular Interest Charge Reference # 20217765	1,570.00		(355,640.21)		
13/08/2020	Direct Debit Payment Reference # 20226030 [Origin MMS 44470939-400056275]		250.00	(355,390.21)		
04/09/2020	Origin MMS 44658712-400056275 [Direct Debit Payment Reference # 20248891]		1,978.93	(353,411.28)		
04/09/2020	Original amount of \$1,566.86 received an offset benefit of \$3.91. Reference # 20248121	1,562.94		(354,974.22)		
04/10/2020	Original amount of \$1,514.23 received an offset benefit of \$20.26. Reference # 20278530	1,493.97		(356,468.19)		
04/10/2020	Annual Account Fee (Schd)	395.00		(356,863.19)		
05/10/2020	Direct Debit Payment Reference # 20279704 [Origin MMS 44919351-400056275]		1,978.93	(354,884.26)		
04/11/2020	Direct Debit Payment Reference # 20309880 [Origin MMS 45185646-400056275]		1,978.93	(352,905.33)		
04/11/2020	Original amount of \$1,564.59 received an offset benefit of \$32.70. Reference # 20309482	1,531.88		(354,437.21)		
04/12/2020	Direct Debit Payment Reference # 20339680 [Origin MMS 45475766-400056275]		1,978.93	(352,458.28)		
04/12/2020	Original amount of \$1,511.94 received an offset benefit of \$42.66. Reference # 20339350	1,469.28		(353,927.56)		
04/01/2021	Direct Debit Payment Reference # 21004376 [Origin MMS 45740406-400056275]		1,978.93	(351,948.63)		

Behari Super Fund**Bank Statement Report**

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/01/2021	Original amount of \$1,560.09 received an offset benefit of \$55.10. Reference # 21004955	1,504.99		(353,453.62)		
04/02/2021	Direct Debit Payment Reference # 21035120 [Origin MMS 46031188-400056275]		1,978.93	(351,474.69)		
04/02/2021	Regular Interest Charge	1,496.85		(352,971.54)		
04/03/2021	Direct Debit Payment Reference # 21063064 [Origin MMS 46316759-400056275]		1,978.93	(350,992.61)		
04/03/2021	Original amount of \$1,405.31 received an offset benefit of \$62.92. Reference # 21063834	1,342.39		(352,335.00)		
04/04/2021	Original amount of \$1,553.07 received an offset benefit of \$77.14. Reference # 21094451	1,475.93		(353,810.93)		
06/04/2021	Direct Debit Payment Reference # 21096603 [Origin MMS 46607458-400056275]		1,978.93	(351,832.00)		
04/05/2021	Origin MMS 46899208-400056275 [Direct Debit Payment Reference # 21124552]		1,978.93	(349,853.07)		
04/05/2021	Original amount of \$1,501.39 received an offset benefit of \$93.14. Reference # 21124257	1,408.25		(351,261.32)		
04/06/2021	Direct Debit Payment Reference # 21155552 [Origin MMS 47210602-400056275]		1,978.93	(349,282.39)		
04/06/2021	Original amount of \$1,548.34 received an offset benefit of \$105.22. Reference # 21155387	1,443.11		(350,725.50)		
30/06/2021	AI25112101 - Minor C/B Adjustment		0.03	(350,725.47)		
30/06/2021	CLOSING BALANCE			(350,725.47)		
		<u>18,215.36</u>	<u>23,997.19</u>			

Behari Super Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 85500 / 27-37

Account Name: Westpac Investment Property Loan - 27-37 Turva Avenue Tarniet VIC 3029

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ (244,140.42)		\$ 11,676.85		\$ 23,150.18		\$ (232,667.09)	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			(244,140.42)		
06/07/2020	TRANSACT FUNDS TFR TO Behari DIY PTY LTD Receipt number: 40031285 BSB: 033305 A/C: 603663 Payment description: interest IDD Cash Management Account Fees [DEPOSIT BEHARI SUPER FUN interest IDD]		2,500.00	(241,640.42)		
21/07/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(240,140.42)		
21/08/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(238,640.42)		
25/08/2020	INTEREST	1,027.50		(239,667.92)		
26/08/2020	DEPOSIT ONLINE 2224112 TFR Westpac DIY		150.18	(239,517.74)		
21/09/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(238,017.74)		
25/09/2020	INTEREST	1,095.60		(239,113.34)		
21/10/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(237,613.34)		
26/10/2020	INTEREST	1,093.50		(238,706.84)		
20/11/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(237,206.84)		
25/11/2020	INTEREST	1,056.39		(238,263.23)		
21/12/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(236,763.23)		

Behari Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
29/12/2020	INTEREST	1,194.50		(237,957.73)		
21/01/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(236,457.73)		
25/01/2021	INTEREST	947.88		(237,405.61)		
19/02/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(235,905.61)		
25/02/2021	INTEREST	1,085.46		(236,991.07)		
19/03/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(235,491.07)		
25/03/2021	INTEREST	978.58		(236,469.65)		
21/04/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(234,969.65)		
26/04/2021	INTEREST	1,116.32		(236,085.97)		
21/05/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(234,585.97)		
25/05/2021	INTEREST	1,010.14		(235,596.11)		
07/06/2021	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR Receipt number: 43476293 BSB: 033305 A/C: 603663 Payment description: IDD interest [DEPOSIT BEHARI SUPER FUN IDD INTEREST]		2,500.00	(233,096.11)		
21/06/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00	(231,596.11)		
25/06/2021	INTEREST	1,070.98		(232,667.09)		
30/06/2021	CLOSING BALANCE			(232,667.09)		
		<u>11,676.85</u>	<u>23,150.18</u>			

66000 - Prepaid Expenses

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
66000	Prepaid Expenses	\$4,213.11	\$4,213.11	0%
TOTAL		CY Balance	LY Balance	
		\$4,213.11	\$4,213.11	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Prepaid Expenses (66000)					
Prepaid Expenses (66000)					
01/07/2020	Opening Balance				4,213.11 DR
					4,213.11 DR
Total Debits:	0.00				
Total Credits:	0.00				

68000 - Sundry Debtors

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$1,534.03	\$2,999.80	(48.86)%
TOTAL		CY Balance	LY Balance	
		\$1,534.03	\$2,999.80	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2020	Opening Balance				2,999.80 DR
29/07/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT REVESBY NSW		1,145.00		4,144.80 DR
06/08/2020	REVERSAL OF DEBIT TRANSACTION ON 060820 016256866		150.00		4,294.80 DR
26/08/2020	As per Bank Statement Withdrawal Online			150.18	4,144.62 DR
30/06/2021	AI25112101 - Minor C/B Adjustment			0.03	4,144.59 DR
30/06/2021	Rent Receivable			2,610.56	1,534.03 DR
			1,295.00	2,760.77	1,534.03 DR

Total Debits: 1,295.00

Total Credits: 2,760.77

77200 - Real Estate Properties (Australian - Residential)

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
27-37	27-37 Turva Avenue Tarniet VIC 3029	1.000000	\$968,525.44	1.000000	\$976,073.44	(0.77)%
401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		(\$12,891.00)			100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$955,634.44	1.000000	\$976,073.44	

Supporting Documents

- Investment Movement Report [Report](#)
- Cost to Purchase Tarniet.xlsx
- CONTRACT.pdf
- Galilee-Disbursement Schedule - Behari DIY 4.10.19 Goldcoast.pdf [401PENIN](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- 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

Behari Super Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Cash Management Account		25,388.19		90,608.45		(80,707.95)			35,288.69	35,288.69
Westpac Saving Account				1,295.89		(1,295.89)			0.00	0.00
Westpac Working Account				150.00		(150.00)			0.00	0.00
		25,388.19		92,054.34		(82,153.84)			35,288.69	35,288.69
Term Deposits										
Mortgage EZY - Behari DIY Pty Ltd Ior Atf Behari Super Fun				27,500.00		(27,500.00)			0.00	0.00
				27,500.00		(27,500.00)			0.00	0.00
Real Estate Properties (Australian - Residential)										
27-37 - 27-37 Turva Avenue Tarniet VIC 3029										
	1.00	976,073.44						1.00	976,073.44	0.00
		976,073.44							976,073.44	0.00
		1,001,461.63		119,554.34		(109,653.84)			1,011,362.13	35,288.69

Peninsular

R E S I D E N C E S

CONTRACT

Proposed lot 401

in

Peninsular Residences
5-7 PENINSULAR DRIVE
SURFERS PARADISE QLD 4217

Level 23 Central Plaza One
345 Queen Street
BRISBANE QLD 4000
Tel: (07) 3231 0600
Fax: (07) 3221 2921
Our ref: BAS:NL:121294

Brisbane
Maroochydore
Southport
Sydney
Canberra
Melbourne
Adelaide

CONTRACT

Peninsular Residences

Reference Table

Contract Date	24 May 2018
Agent	APR Realty Pty Ltd trading as Elders Real Estate Project Marketing (Brisbane) ABN 11 159 282 292 Licence: 3557743 Level 15, 201 Charlotte Street BRISBANE QLD 4000
Seller	Peninsular Coast Pty Limited ACN 619 714 135 as Trustee for the Peninsular Coast Unit Trust c/ McInnes Wilson Lawyers Level 23, 345 Queen Street BRISBANE QLD 4000
Seller's Solicitor	McInnes Wilson Lawyers Level 23, 345 Queen Street BRISBANE QLD 4000 Tel: (07) 3231 0600 Fax: (07) 3221 2921
Buyer If the Buyer is a company, include its ACN. If the Buyer is a trustee, include 'as trustee of the [Name] trust'.	Name(s): Behari BT Pty Ltd ACN 614 221 537 Address: 48 Adelaide Road, Padstow NSW 2211 Phone: 0400 926 179 Email: Richardbehari8@gmail.com
Buyer's Solicitor	Name: OWNIT Conveyancing Attention: Address: PO Box 3848, Australia Fair QLD 4235 Phone: 07 3807 1522 Fax: Email: rpohlmann@iownit.com.au

Property	<p>Lot : Proposed lot <u>401</u> as shown in the Disclosure Plan contained in the Disclosure Document</p> <p>Address: Peninsular Residences situated at 5-7 Peninsular Drive, Surfers Paradise QLD 4217</p> <p>Chattels: As specified in the Schedule of Fittings and Finishes contained in the Disclosure Document</p>
Exclusive Use Area	The area allocated to the Lot as shown in Schedule E of the Community Management Statement contained in the Disclosure Document
Purchase Price	Purchase Price <u>\$554,000.00</u> (including GST)
Deposit	<p>Deposit Holder: <u>McInnes Wilson Lawyers</u></p> <p>Initial Deposit <u>\$5,000.00</u> Payable when the Buyer signs this Contract</p> <p>Balance Deposit <u>\$50,400.00</u> Payable by 5:00pm on the date which is 14 days after the Contract Date</p> <p>Total Deposit <u>\$55,400.00</u> See Clause 1.10</p> <p>Make Deposit cheques payable to "McInnes Wilson Lawyers Pty Ltd Law Practice Trust Account"</p>
Guarantor Only if buyer is a company or trustee.	<p>Name: <u>Babita Behari</u></p> <p>Address: <u>48 Adelaide Road, Padstow NSW 2211</u></p> <hr/> <p>Name: <u>Richard Rajendra Behari</u></p> <p>Address: <u>48 Adelaide Road, Padstow NSW 2211</u></p> <hr/>
Settlement Date	Determined in accordance with clause 13.
Place for Settlement	Brisbane

Foreign Investment	Is the Buyer a foreign person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (Tick one of the boxes)
	If Yes, and if the Buyer is a company or trust, the Buyer must insert the names and addresses of the principal shareholders and/or beneficiaries.
	Shareholders
	Name: _____
	Address: _____
	Name: _____
	Address: _____

	Beneficiaries
Name: _____	
Address: _____	

Name: _____	
Address: _____	

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BACKGROUND

- A. The Seller is or will be the owner of the Scheme Land.
- B. The Seller intends to develop the Scheme Land to create the Lot, Building, Common Property and Scheme.
- C. The Buyer wishes to buy the Lot.
- D. This Contract details the agreement between the Seller and the Buyer for the sale and purchase of the Lot.

OPERATIVE PROVISIONS

1. DEPOSIT

1.1 Payment of Deposit

- (a) The Buyer must pay the Deposit to the Deposit Holder at the times specified in the Reference Table.
- (b) The Deposit Holder must hold the Deposit until either the Seller or the Buyer becomes entitled to it.

1.2 Failure to Pay the Deposit

The Buyer will be in default if it:

- (a) does not pay the Deposit when required;
- (b) pays the Deposit by a post-dated cheque; or
- (c) pays the Deposit by a cheque which is dishonoured when it is presented.

1.3 Bank Guarantee

- (a) The Buyer may provide an original, unconditional bank guarantee (but not a deposit bond) to the Deposit Holder instead of the Deposit, but only if the bank guarantee:

- (i) is in a form acceptable to the Seller;

- (ii) is from a bank carrying on business in Australia acceptable to the Seller;
- (iii) is underwritten by the bank providing the bank guarantee and not by any other party;
- (iv) is in favour of the Deposit Holder (and not the Seller);
- (v) is for an amount equal to the Deposit;
- (vi) has no expiry date, or an expiry date at least 6 months after the Sunset Date; and
- (vii) provides that the amount of the bank guarantee is payable to the Deposit Holder on demand by the Seller, and without reference to the Buyer.

- (b) The Seller may call on the Bank Guarantee if the Seller becomes entitled to the Deposit.

- (c) The Seller need not give notice to the Buyer before calling on the bank guarantee.

- (d) If the bank guarantee is called on, the amount called on will be treated as the Deposit.

- (e) If the bank guarantee is not called on before settlement:

- (i) the Balance Purchase Price will be calculated without subtracting the Deposit; and

- (ii) the Seller must return the bank guarantee to the Buyer in exchange for the Balance Purchase Price.

- (f) If the bank providing the bank guarantee becomes Insolvent, and the Buyer does not replace the bank guarantee or pay the Deposit within 5 Business Days of being requested to do so in writing by the Seller, the Buyer is in default.

1.4 Investment of Deposit

(a) The Buyer and the Seller instruct the Deposit Holder to invest the Deposit:

- (i) with a bank selected by the Seller;
- (ii) in an interest bearing account chosen by the Seller; and
- (iii) in accordance with any applicable law relating to the investment of the Deposit.

(b) The Buyer and Seller must give their tax file numbers to the Deposit Holder within 14 days after the Contract Date (except for a party that is a foreign person and does not have a tax file number).

(c) The Buyer and the Seller instruct the Deposit Holder to provide the parties' tax file numbers to the bank holding the Investment (except for a party that is a foreign person and does not have a tax file number).

(d) The parties must give to the Deposit Holder any other information the Deposit Holder requires for the Investment.

(e) The Deposit Holder is not required to invest the Deposit:

- (i) until the whole Deposit is paid; and
- (ii) until the parties have provided their tax file numbers as required by clause 1.4(b).

(f) The Deposit Holder is not required to invest the Deposit if the Settlement Date is, or is expected to be, less than 60 days after the Contract Date.

(g) The Deposit Holder is not liable to either party for delay in investing the Deposit.

(h) The Deposit Holder may:

(i) terminate the Investment, and reinvest the Deposit and interest, if the Deposit Holder considers this appropriate;

(ii) rollover the Investment if it expires; and

(iii) terminate the Investment a reasonable time before the Settlement Date.

(i) If requested by either party the Deposit Holder must provide a bank statement to that party showing details of the Investment.

(j) Interest on the Deposit:

(i) is not part of the Deposit and is not attributable towards the Purchase Price if this Contract settles; and

(ii) must be held with the Deposit until a party becomes entitled to the Deposit and interest.

1.5 Risk

(a) The Deposit is invested at the risk of the party entitled to receive it.

(b) The Deposit Holder is not liable to either party for loss of, or diminution in value of, the Investment (except in the case of fraud by the Deposit Holder).

1.6 Entitlement to Deposit and Interest

(a) The Seller is entitled to the Deposit and interest if this Contract is terminated because of the Buyer's default.

(b) The Buyer is entitled to the Deposit and interest if this Contract is terminated without default by the Buyer.

(c) The Seller is entitled to the Deposit, and the Buyer is entitled to the interest earned on its investment, if this Contract settles.

1.7 Tax and fees on investment

(a) The parties are liable, as between each other, for:

- (i) fees on the Investment in the same proportion as they are entitled to the Deposit;
- (ii) income tax on interest on the Deposit in the same proportion as they are entitled to the interest;
- (iii) tax on the Investment (other than income tax) in the same proportion as they are entitled to the Deposit;
- (iv) the Deposit Holder's costs under clause 1.7(d)(i)(B) in the same proportion as they are entitled to the interest.

(b) The Deposit Holder is not liable to either party for any tax or fees withheld or charged in respect of the Investment.

(c) If any interest has accrued at any June 30 before the Settlement Date, the Buyer and Seller have a present entitlement to such interest in equal shares, whether or not settlement takes place and regardless of whether a party has become entitled to receive the Deposit.

(d) If the Deposit Holder is assessed for income tax in respect of interest on the Deposit (for example where no beneficiary is presently entitled under income tax law):

- (i) the parties must pay the Deposit Holder on demand:
 - (A) the amount of income tax assessed; and
 - (B) the Deposit Holder's costs of preparing the relevant income tax return; and

(ii) the Deposit Holder may deduct from interest on the Deposit the amount demanded under clause 1.7(d)(i).

1.8 No liability of Deposit Holder for release of Deposit

Where:

- (a) the Deposit Holder releases the Deposit, or interest on the Deposit, to a party;
- (b) the Deposit Holder released that amount honestly, reasonably and in good faith; and
- (c) the party to whom the amount was released is not entitled to that amount,

the Deposit Holder is not liable to either party for loss or damage associated with release of that amount. This does not however prevent the parties from seeking a remedy as between each other.

1.9 Consideration

The parties acknowledge that the Deposit Holder, in holding (and if applicable investing) the Deposit on behalf of the parties in accordance with this clause 1, has provided valuable consideration for the obligations of, and releases given by, the parties in favour of the Deposit Holder under this clause 1.

1.10 Amount of Deposit

- (a) If the Buyer has indicated in the Reference Table that the Buyer is a Foreign Person, then the Buyer must pay the Deposit Holder a Deposit equal to 20% of the Purchase Price
- (b) If the Buyer has indicated in the Reference Table that the Buyer is not a Foreign Person, then the Buyer must pay the Deposit Holder a Deposit equal to at least 10% of the Purchase Price

2. PURCHASE PRICE

At settlement the Buyer must pay the Balance Purchase Price by bank cheque as the Seller or the Seller's Solicitor directs.

3. GST

- (a) The Purchase Price includes any GST payable on the supply of the Property to the Buyer.
- (b) The Seller and Buyer agree to apply the margin scheme to the supply of the Property.

4. ADJUSTMENTS TO PURCHASE PRICE

4.1 Liability for Outgoings

- (a) The Seller is liable for Outgoings up to and including the Settlement Date. The Buyer is liable for Outgoings after the Settlement Date.
- (b) The Purchase Price will be adjusted for Outgoings at settlement.

4.2 Adjustment where Lot separately assessed

Outgoings must be adjusted:

- (a) if they are assessed on the Lot for the period current at the Settlement Date, and paid – on the amount paid;
- (b) if they are assessed on the Lot for the period current at the Settlement Date, but unpaid – on the amount payable disregarding any early payment discount;
- (c) if they are not assessed on the Lot for the period current at the Settlement Date –
 - (i) on the amount the relevant Authority or Body Corporate advises will be payable for the Lot (disregarding any early payment discount); or
 - (ii) if no advice is available, on the last assessment for the

Lot (disregarding any early payment discount).

4.3 Payment of Outgoings at settlement

If an Outgoing is assessed on the Lot for the period current at the Settlement Date, but unpaid:

- (a) the Buyer may deduct the amount payable from the Balance Purchase Price and must pay it promptly to the relevant Authority after settlement; and
- (b) the relevant Outgoing is treated as being paid for the purposes of the adjustment.

4.4 Adjustment where no separate assessment for Lot

If Outgoings have not been separately assessed on the Lot, then the amount of Outgoings deemed attributable to the Lot is $A \times (B \div C)$ where:

- A is the amount of Outgoings assessed on the Scheme Land for the period current at the Settlement Date;
- B is the Interest Schedule Lot Entitlement of the Lot;
- C is the Aggregate Interest Schedule Lot Entitlement.

4.5 Land Tax

- (a) If there is no separate Valuation for the Lot for the financial year current at the Settlement Date, but there is a separate Valuation for the Scheme Land, the land tax adjustment is to be made on an amount equal to $A \times (B \div C)$ where:

- A is the amount of land tax payable in respect of the Scheme Land assuming that at midnight on the previous 30 June, the Seller owned only the Scheme Land;

B is the Interest Schedule Lot Entitlement of the Lot;

C is the Aggregate Interest Schedule Lot Entitlement.

- (b) If there is a separation Valuation for the Lot for the financial year current at the Settlement Date, the land tax adjustment is to be made on the amount of land tax payable in respect of the Lot assuming that at midnight on the previous 30 June, the Seller owned only the Lot.
- (c) If land tax is unpaid on the Settlement Date and the Office of State Revenue advises that it will issue a final clearance for the Lot on payment of a specified amount:
- (i) the Buyer may deduct the specified amount from the Balance Purchase Price and must pay it promptly to the Office of State Revenue after settlement; and
 - (ii) land tax is treated as being paid for the purposes of the adjustment.

4.6 Body Corporate Insurance

Body Corporate Insurance Premiums will be adjusted on an amount equal to $A \times (B \div C)$ where:

A is the amount of the Body Corporate Insurance Premiums;

B is the Interest Schedule Lot Entitlement of the Lot;

C is the Aggregate Interest Schedule Lot Entitlement.

4.7 Water usage

No adjustment will be made to the Purchase Price for water usage.

4.8 Early possession

If the Buyer is granted early possession under clause 12, references in this clause 4

to the Settlement Date are taken to be the date that the Buyer entered possession.

4.9 Readjustment

If an Outgoing is adjusted on an amount that proves to be different from the actual amount of the Outgoing for the relevant period, then either party may require a readjustment which must be paid within 14 days after the amount of the readjustment is agreed between the parties.

5. INTEREST ON OUTSTANDING MONEY

- (a) If any money payable to the Seller under this Contract is not paid when due, the Buyer must pay interest to the Seller on the outstanding money at a rate of 15% per annum until the date payment is made.
- (b) The interest is payable on demand.
- (c) The Seller may recover the interest from the Buyer as liquidated damages.
- (d) This clause 5 does not limit the Seller's rights under clause 20.

6. CONDITIONAL CONTRACT

6.1 Conditions

Settlement of this Contract is subject to:

- (a) The Seller becoming the registered owner of the Scheme Land;
- (b) the Seller obtaining all Approvals;
- (c) registration of the Plan with the Titles Registry;
- (d) recording of the Community Management Statement with the Titles Registry; and
- (e) issue of a certificate of classification under the *Building Act 1975* (Qld) for the Building.

6.2 Termination by Seller

(a) The Seller may terminate this Contract by giving notice to the Buyer if:

- (i) any Approval is refused;
- (ii) any Approval is given on terms, or is subject to conditions, which are not satisfactory to the Seller;
- (iii) any Approval is withdrawn, cancelled or ceases to be in effect;
- (iv) the Council refuses to seal the Plan or the Community Management Statement;
- (v) the Seller decides that proceeding with the Development is not financially viable;
- (vi) the Seller decides that it will not be possible to satisfy clauses 6.1(a), 6.1(c), 6.1(d) or 6.1(e) by the Sunset Date; or
- (vii) clause 6.1(a), 6.1(c), 6.1(d) or 6.1(e) is not satisfied by the Sunset Date.

(b) For the purposes of clause 6.2(a)(v), the circumstances in which the Seller may decide that proceeding with the Development is not financially viable include the following:

- (i) The Seller or Financier decide, at any time, that an insufficient number of sale contracts have been entered into for the Development.
- (ii) This Contract does not qualify as a pre-sale contract under the Financier's lending criteria.
- (iii) The Seller cannot obtain funding for the Development on terms and conditions which are satisfactory to the Seller.

(iv) The cost of complying with the terms and conditions of any Approval is, in the Seller's opinion, too high.

(v) The cost of constructing the Development (including dealing with unexpected site conditions) is, in the Seller's opinion, too high.

(vi) A change in market conditions (such as a downturn in property prices or demand) which, in the Seller's opinion, negatively affects the profitability of the Development.

6.3 Consequences of termination by Seller

Where the Seller terminates this Contract under clause 6.2, clause 1.6(b) applies in respect of the Deposit but otherwise the Buyer has no Claim against the Seller.

6.4 Termination by Buyer

(a) If the Seller has not given notice to the Buyer by the Sunset Date that:

- (i) the Plan has registered with the Titles Registry;
- (ii) the Community Management Statement has been recorded with the Titles Registry; and
- (iii) the Council has issued a certificate of classification under the *Building Act 1975* (Qld) for the Building;

the Buyer may terminate this Contract by giving notice to the Seller.

(b) The Buyer's right to terminate under clause 6.4(a) is subject to the Seller's continuing right to give notice of the matters referred to in clause 6.4(a).

7. CONSTRUCTION OF THE LOT

7.1 Construction

The Seller must cause the Building and the Lot to be constructed:

- (a) in a good and workmanlike manner;
- (b) generally as shown or described in the Disclosure Document; and
- (c) incorporating the Chattels, Finishes and Fittings.

7.2 Chattels, Finishes and Fittings

Chattels, finishes and fittings shown in any promotional illustration or photograph, or on any floor plan, are for illustrative purposes only and are not included in the sale unless specified in the Schedule of Finishes and Fittings.

7.3 No variations at Buyer's request unless agreed

- (a) The Buyer has no right to require a variation or upgrade to the Lot, Chattels, or Finishes and Fittings.
- (b) The parties may however agree to a variation or upgrade to the Lot, Chattels or Finishes and Fittings, and must document the terms of any such variation or upgrade in writing.

7.4 Common Property finishes

All Common Property chattels, finishes, fixtures, fittings and landscaping will be determined by the Seller.

7.5 Construction Activities

- (a) The Buyer acknowledges that construction of certain components of the Building and the Development may not be complete at settlement and may be completed after the Settlement Date (**After Settlement Construction Activities**).
- (b) The Buyer will not object and has no Claim against the Seller in respect of

After Settlement Construction Activities, including:

- (i) noise and nuisance;
 - (ii) storage of construction materials in the Building or on Scheme Land (except in the Lot);
 - (iii) areas of the Building or Scheme Land being closed to access (except for the Lot);
 - (iv) changes to access routes and traffic flow.
- (c) The Buyer must comply with the reasonable directions of the Seller or the Seller's representative in relation to use of and access to the Building and Scheme Land during the period that After Settlement Construction Activities are being carried out.

8. EXCLUSIVE USE AREA

- (a) The Seller must cause the Body Corporate to execute and register a Community Management Statement with Schedule E (Description of lots allocated exclusive use areas of common property) completed so as to make the Exclusive Use Area available for the exclusive use of the owner of the Lot.
- (b) The Buyer acknowledges that:
 - (i) the Exclusive Use Area is not on title to the Lot, and is part of common property; and
 - (ii) the location, size, shape and dimensions of the Exclusive Use Area identified in the Disclosure Document are approximate only, and may be subject to Variations.

9. VARIATIONS

9.1 Buyer acknowledgments

The Buyer acknowledges that, at the Contract Date:

- (a) the Lot does not yet exist;
- (b) the Development is not complete (or may not have commenced);
- (c) the Scheme is not yet established;
- (d) the information in the Disclosure Document is preliminary and approximate;
- (e) the Seller may not have obtained all Approvals, and may not be aware of conditions which will attach to those Approvals; and
- (f) all proposed lots in the Development may not have been sold.

9.2 Variations to Development

- (a) The Seller may make Variations to the Lot, Building, Common Property, Exclusive Use Area, Finishes and Chattels and Services for the Development, provided the Buyer is not materially prejudiced by the Variations.
- (b) Without limiting the Variations which are permissible under clause 9.2(a), the Buyer agrees that the following Variations are permissible and do not materially prejudice the Buyer:
 - (i) a Variation to the size or area of the Lot by an amount of 5% or less;
 - (ii) substitution of Finishes and Fittings or Chattels with an item the Architect determines (acting reasonably) is of similar function and quality;
 - (iii) a Variation certified by the Architect, acting reasonably, as being an improvement;
 - (iv) a Variation in access between the Lot and Exclusive Use Area;
 - (v) a Variation in the location, size, shape or dimensions of the Exclusive Use Area,

unless the Variation prevents the Exclusive Use Area from being used for its intended purpose.

9.3 Variations to Scheme

- (a) The Seller may make Variations to the Scheme, provided the Buyer is not materially prejudiced by the Variations.
- (b) Without limiting the Variations which are permissible under clause 9.3(a), the Buyer agrees that the following Variations are permissible and do not materially prejudice the Buyer:
 - (i) a Variation to the Lot Entitlements for lots in the Scheme, which results in a change of 5% or less in the proportion that the:
 - (A) Contribution Schedule Lot Entitlement for the Lot bears to the Aggregate Contribution Schedule Lot Entitlement; or
 - (B) the Interest Schedule Lot Entitlement for the Lot bears to the Aggregate Interest Schedule Lot Entitlement;
 - (ii) a Variation to the Body Corporate Levies of up to 10 per cent.

9.4 Material prejudice

- (a) Where the Buyer is materially prejudiced by a Variation (except for a Variation relating to Finishes and Fittings or Chattels), the Buyer's only remedy is to:
 - (i) terminate this Contract by notice to the Seller; or
 - (ii) claim compensation from the Seller in writing before settlement.

- (b) Where the Buyer terminates under clause 9.4(a)(i), clause 1.6(b) applies in respect of the Deposit but otherwise the Buyer has no further Claim against the Seller.
- (c) Where the Buyer is materially prejudiced by a Variation relating to Finishes and Fittings or Chattels, the Buyer's only remedy is to claim compensation from the Seller in writing before settlement.
- (d) The Buyer cannot delay settlement or withhold any part of the Purchase Price because of a claim under clause 9.4(a)(ii) or 9.4(c).

10. DEFECTS

10.1 Pre-Settlement Inspection

- (a) The Seller must allow the Buyer to inspect the Lot once only during the period of 14 days before the Settlement Date accompanied by a representative of the Seller (**Pre-Settlement Inspection**).
- (b) During the Pre-Settlement Inspection the Buyer and Seller's Representative must fill out and sign an Inspection Certificate.
- (c) The Inspection Certificate will either:
 - (i) state that the Lot is free of Defects; or
 - (ii) specify Defects in the Lot.
- (d) If the Buyer and Seller's representative cannot agree on whether a particular item is a Defect, the item will be specified on the Inspection Certificate as 'disputed'.

10.2 Seller to fix Defects specified on Inspection Certificate

- (a) Any Defects specified in the Inspection Certificate (other than disputed Defects) must be fixed by the Seller as soon as reasonably possible, but the Seller is not required

to fix those Defects before settlement.

- (b) The Buyer may not:
 - (i) withhold all or any part of the Purchase Price; or
 - (ii) delay settlement,
 on account of any Defects which are not fixed by settlement.
- (c) Except for Defects notified to the Seller under clause 10.3, the Seller need not fix any Defect unless the Defect is specified in the Inspection Certificate.

10.3 Seller's warranty after settlement

The Seller will fix:

- (a) any Services for the Lot that are not working properly; and
- (b) Defects in the Lot;

which are notified in writing to the Seller within 3 months after the Settlement Date (**After Settlement Warranty**).

10.4 Access

The Buyer must give the Seller access to the Lot to repair the Services for the Lot or Defects.

10.5 Dispute

- (a) If in relation to the Pre-Settlement Inspection:
 - (i) an item listed on the Inspection Certificate is noted as 'disputed'; or
 - (ii) there is a dispute between the Buyer and the Seller as to whether a Defect has been properly fixed,

then the matter must be referred to the Architect for determination.

- (b) If in relation to the After Settlement Warranty there is a dispute between

the Buyer and the Seller as to whether:

- (i) a Service for the Lot is not working properly;
- (ii) a Service for the Lot has been properly repaired;
- (iii) there is a Defect in the Lot;
- (iv) a Defect in the Lot has been properly repaired,

then the matter must be referred to the Architect for determination.

- (c) The Architect acts as an expert and not as an arbitrator and their decision is final and binding.
- (d) The Buyer and Seller will pay the Architect's costs in equal shares.
- (e) If the Architect determines the dispute in favour of the Buyer, the Seller must fix the Defect or Services for the Lot as soon as reasonably possible but in any event no later than two months after the Architect notifies the parties of the determination.

10.6 Defects in Chattels under Warranty

The Seller need not fix defects in the Chattels that are sold with a manufacturer's warranty.

10.7 Buyer's Acknowledgment

- (a) The Buyer acknowledges that:
 - (i) due to temperature changes and normal settlement, garage floors, driveways, terraces, tiled areas, exposed concrete surfaces, cornices, architraves and similar areas may develop imperfections (such as cracks); and
 - (ii) some construction materials such as timber and stone contain natural imperfections.

(b) The Buyer agrees that the imperfections described in clause 10.7(a) are not Defects.

(c) The Buyer's rights in relation to Defects are limited to its rights under this clause 10 and the Buyer will make no other Claim against the Seller in respect of Defects.

11. RISK

(a) The Property is at the risk of the Seller until the Settlement Date.

(b) Subject to section 191 of the *BCCMA*, the Seller is not obliged to insure the Development.

(c) If the Lot or any part of the Development is destroyed or substantially damaged before the Settlement Date, then the Seller may elect to:

- (i) reinstate the Lot and the relevant part of the Development; or
- (ii) terminate this Contract,

by giving written notice to the Buyer.

(d) If the Seller makes an election to reinstate under clause 11(c)(i), the Seller may by notice to the Buyer extend the Settlement Date, by an appropriate period having regard to the work required to reinstate.

(e) If there is a dispute between the parties as to:

- (i) whether the Lot or any part of the Development is destroyed or substantially damaged; or
- (ii) the period of extension under clause 11(d),

the dispute will be determined by the Architect (who acts as an expert and not an arbitrator, and whose decision is final and binding).

- (f) If the Seller terminates under clause 11(c)(ii), clause 1.6(b) applies in respect of the Deposit but otherwise the Buyer has no further Claim against the Seller.

12. EARLY POSSESSION

If the Seller agrees to give the Buyer possession of the Property before the Settlement Date:

- (a) the Property is at the risk of the Buyer from the date of possession, and clause 11(a) ceases to apply;
- (b) the Buyer must insure the Property to the Seller's satisfaction and produce evidence of that insurance if requested by the Seller;
- (c) until settlement the Buyer must keep the Property in good repair;
- (d) entry into possession is under a licence revocable at any time, and does not create a relationship of landlord and tenant;
- (e) the Seller may enter the Property to view its state of repair, do anything necessary to preserve the Property, or complete the Development;
- (f) the Buyer must not let or licence the Property;
- (g) if the Buyer defaults under this Contract the Buyer must vacate the Property on demand; and
- (h) the Buyer indemnifies the Seller against any cost, loss, damage, claim or liability incurred as a result of the Buyer's possession of the Property.

13. SETTLEMENT

13.1 Date and time

- (a) The Settlement Date is 14 days after the Seller notifies the Buyer that the all conditions in clause 6.1 have been satisfied.

- (b) The parties acknowledge that under section 212 of the *BCCMA* settlement must not take place earlier than 14 days after the Seller gives notice to the Buyer that the Scheme has been established.

- (c) The Seller is not obliged to give notice under clause 13.1(a) until the Seller is satisfied that all things it is obliged to do for settlement can be done within the next 14 days.

- (d) The Seller may, by notice to the Buyer, extend the Settlement Date once by up to 14 days at any time after giving the notice in clause 13.1(a).

- (e) Settlement must take place between 9.00am and 5.00pm on the Settlement Date at a place and time in the Place for Settlement nominated by the Seller or the Seller's Solicitors.

13.2 Transfer Documents and Stamping

- (a) The Seller will prepare the Transfer Documents, unless the Seller elects that the Buyer must prepare them.

- (b) The Buyer must, on request by the Seller, give the Seller all necessary information to complete the Transfer Documents.

- (c) The Buyer must, within 14 days after the later of:

- (i) the Contract Date; and

- (ii) the date the Buyer engages the Buyer's Solicitor,

cause the Buyer's Solicitor to give an undertaking to the Seller's Solicitor that the Transfer Documents will be used only for stamping purposes and otherwise in accordance with the Seller's directions pending settlement.

- (d) If the undertaking referred to in clause 13.2(c) has been given, the Seller will lend the Transfer

Documents to the Buyer's Solicitor before settlement.

- (e) The Buyer must prepare a Body Corporate Notice and give it to the Body Corporate promptly after settlement.

13.3 Settlement Obligations

- (a) In exchange for the Buyer paying the Balance Purchase Price at settlement, the Seller must give the Buyer:

- (i) vacant possession of the Lot;
- (ii) possession of the Chattels;
- (iii) any certificate of title needed to register the transfer of the Lot to the Buyer (the Buyer acknowledges that there may not be a certificate of title for the Lot);
- (iv) the Transfer Documents (if they have not already been delivered to the Buyer's Solicitor);
- (v) a release in registrable form (and duly stamped if necessary) of any mortgage over the Lot;
- (vi) subject to clause 13.3(c), a PPS Release in respect of a Security Interest registered over the Chattels;
- (vii) any other properly signed document needed to transfer the Property to the Buyer;
- (viii) keys, codes and devices in the Seller's possession which are needed to access the Lot; and
- (ix) a copy of the certificate of classification under the *Building Act 1975* (Qld) for the Building (unless previously given).

- (b) It is sufficient compliance with clause 13.3(a)(viii) if the Seller makes the keys, codes or devices available for collection after settlement from the Agent or onsite manager of the Scheme.

- (c) The Buyer will only be entitled to receive a PPS Release if:

- (i) the Chattels are specifically described (in whole or part) under the Security Interest; and
- (ii) the Buyer demonstrates to the Seller at least 5 days before the Settlement Date that the Chattels are so described (it being the Buyer's onus to demonstrate this).

13.4 Chattels and Warranties

- (a) On settlement of this Contract:

- (i) ownership of the Chattels passes to the Buyer; and
- (ii) the Seller assigns to the Buyer the benefit of any manufacturer's warranties for the Chattels.

- (b) The Buyer is responsible for doing anything else which is necessary to complete the transfer of the Chattels and manufacturer's warranties to the Buyer.

14. TITLE

14.1 Estate in fee simple

At settlement, title to the Lot will be an estate in fee simple.

14.2 Encumbrances

Subject to clause 14.4, the Lot is sold free of encumbrances.

14.3 No requisitions on title

The Buyer may not deliver requisitions on title.

14.4 Buyer accepts title

The Buyer accepts title to the Lot, and the Lot owner's associated interest in the Common Property, subject to:

- (a) the provisions of the *BCCMA and Land Title Act 1994* (Qld);
- (b) any rights or interests reserved in favour of the Crown;
- (c) the Community Management Statement (including the by-laws);
- (d) any easement, encumbrance or other right in favour of an Authority;
- (e) any easement, encumbrance or other right in favour of the Body Corporate;
- (f) any advice, notification, dealing or interest recorded on the title, except for a mortgage, caveat or writ;
- (g) any easement, encumbrance or other right disclosed in this Contract or the Disclosure Document;
- (h) any right of a service contractor or letting agent under a Body Corporate Agreement or occupation authority; and
- (i) the conditions of any Approval.

14.5 Mistake

- (a) If there is a mistake in describing the Lot which is material, the Buyer may:
 - (i) terminate this contract by notice to the Seller; or
 - (ii) claim compensation in writing before settlement.
- (b) Where the Buyer terminates under clause 14.5(a)(i), clause 1.6(b) applies in respect of the Deposit but otherwise the Buyer has no further Claim against the Seller.
- (c) If there is a mistake in describing the Lot which is immaterial, the Buyer's only remedy is to claim compensation

in writing from the Seller before settlement.

- (d) The Buyer cannot delay settlement or withhold any part of the Purchase Price because of a claim under clause 14.5(a)(ii) or 14.5(c).

15. SELLER'S RIGHTS

The Seller may:

- (a) name the Scheme;
- (b) cause the Body Corporate to enter into the Body Corporate Agreements, including amended or substituted Body Corporate Agreements, with any person (including a person related to or nominated by the Seller);
- (c) become a service contractor by entering into a Body Corporate Agreement;
- (d) grant or cause the Body Corporate to grant easements, leases, licences and other rights over the Scheme Land, the Common Property, or the Lot to the Council or any other Authority or person if necessary to comply with Approvals, provide Services for the Development, or complete the Development as contemplated by the Disclosure Document;
- (e) accept or cause the Body Corporate to accept easements, leases, licences and other rights over other land if necessary to comply with Approvals, provide Services for the Development, complete the Development as contemplated by the Disclosure Document, or provide access to the Development;
- (f) cause the Body Corporate to enter into any agreement, or give any indemnity, which is required as a condition of an Approval;
- (g) cause the Body Corporate to enter into any agreement, or give any

- indemnity, in relation to Services for the Development;
- (h) engage or cause the Body Corporate to engage a bulk supplier of Services for the Development;
- (i) allocate or cause the Body Corporate to allocate exclusive use areas under an exclusive use by-law in the Community Management Statement;
- (j) while the Seller is sole member of the Body Corporate, hold one or more general meetings and attend to any business of the Body Corporate which the Seller thinks fit or which is required by the *BCCMA*;
- (k) before, on and after the Settlement Date use reasonable methods to sell lots in the Development, and the Seller may establish and maintain display units, display signs and use the Common Property and the Scheme Land for this purpose; and
- (l) receive and retain a benefit, income or fee in relation to anything done under this clause 15.
- 16. NO OBJECTIONS**
- Subject to the Buyer's rights under the *BCCMA*, the Buyer cannot object and has no Claim against the Seller in respect of:
- (a) Scheme Land being affected by flooding;
- (b) the boundary of Scheme Land not being fenced;
- (c) an encroachment from or onto Scheme Land;
- (d) passage through or under the Lot, Common Property or Scheme Land of utility infrastructure (for example, pipes or cables);
- (e) the existence on Scheme Land of utility infrastructure (for example, an electrical or telecommunications device);
- (f) the Scheme Land being recorded on the Contaminated Land Register or Environmental Management Register, or being subject to a site management plan or similar requirement under laws relating to environmental protection;
- (g) there being no pool safety certificate at settlement if there is a pool on Scheme Land;
- (h) the subdivision or amalgamation of any lots in the Scheme (except for the Lot);
- (i) the addition of land to the Scheme or excision of land from the Scheme (except for excision of the Lot from the Scheme);
- (j) a change to the Disclosure Document;
- (k) utilities or services being supplied in bulk to the Development or Scheme;
- (l) utilities being supplied to the Lot by the Body Corporate or the Seller or a person nominated by the Seller;
- (m) the Seller causing the Body Corporate to have meetings, pass resolutions, enter agreements and do any other thing while the Seller is sole member of the Body Corporate;
- (n) one or more areas of Common Property being used by a service contractor or letting agent to perform their duties under a Body Corporate Agreement;
- (o) the choice made by the Seller regarding chattels, finishes, fixtures, fittings and landscaping for the Common Property;
- (p) the Development being constructed progressively or in stages;
- 17. ORIGINAL OWNER'S INSURANCE**
- The Seller will ensure that all insurance policies that the Seller (as original owner) is required to arrange under the *BCCMA* are

14.4 Buyer accepts title

The Buyer accepts title to the Lot, and the Lot owner's associated interest in the Common Property, subject to:

- (a) the provisions of the *BCCMA and Land Title Act 1994* (Qld);
- (b) any rights or interests reserved in favour of the Crown;
- (c) the Community Management Statement (including the by-laws);
- (d) any easement, encumbrance or other right in favour of an Authority;
- (e) any easement, encumbrance or other right in favour of the Body Corporate;
- (f) any advice, notification, dealing or interest recorded on the title, except for a mortgage, caveat or writ;
- (g) any easement, encumbrance or other right disclosed in this Contract or the Disclosure Document;
- (h) any right of a service contractor or letting agent under a Body Corporate Agreement or occupation authority; and
- (i) the conditions of any Approval.

14.5 Mistake

- (a) If there is a mistake in describing the Lot which is material, the Buyer may:
 - (i) terminate this contract by notice to the Seller; or
 - (ii) claim compensation in writing before settlement.
- (b) Where the Buyer terminates under clause 14.5(a)(i), clause 1.6(b) applies in respect of the Deposit but otherwise the Buyer has no further Claim against the Seller.
- (c) If there is a mistake in describing the Lot which is immaterial, the Buyer's only remedy is to claim compensation

in writing from the Seller before settlement.

- (d) The Buyer cannot delay settlement or withhold any part of the Purchase Price because of a claim under clause 14.5(a)(ii) or 14.5(c).

15. SELLER'S RIGHTS

The Seller may:

- (a) name the Scheme;
- (b) cause the Body Corporate to enter into the Body Corporate Agreements, including amended or substituted Body Corporate Agreements, with any person (including a person related to or nominated by the Seller);
- (c) become a service contractor by entering into a Body Corporate Agreement;
- (d) grant or cause the Body Corporate to grant easements, leases, licences and other rights over the Scheme Land, the Common Property, or the Lot to the Council or any other Authority or person if necessary to comply with Approvals, provide Services for the Development, or complete the Development as contemplated by the Disclosure Document;
- (e) accept or cause the Body Corporate to accept easements, leases, licences and other rights over other land if necessary to comply with Approvals, provide Services for the Development, complete the Development as contemplated by the Disclosure Document, or provide access to the Development;
- (f) cause the Body Corporate to enter into any agreement, or give any indemnity, which is required as a condition of an Approval;
- (g) cause the Body Corporate to enter into any agreement, or give any

- indemnity, in relation to Services for the Development;
- (h) engage or cause the Body Corporate to engage a bulk supplier of Services for the Development;
- (i) allocate or cause the Body Corporate to allocate exclusive use areas under an exclusive use by-law in the Community Management Statement;
- (j) while the Seller is sole member of the Body Corporate, hold one or more general meetings and attend to any business of the Body Corporate which the Seller thinks fit or which is required by the *BCCMA*;
- (k) before, on and after the Settlement Date use reasonable methods to sell lots in the Development, and the Seller may establish and maintain display units, display signs and use the Common Property and the Scheme Land for this purpose; and
- (l) receive and retain a benefit, income or fee in relation to anything done under this clause 15.

16. NO OBJECTIONS

Subject to the Buyer's rights under the *BCCMA*, the Buyer cannot object and has no Claim against the Seller in respect of:

- (a) Scheme Land being affected by flooding;
- (b) the boundary of Scheme Land not being fenced;
- (c) an encroachment from or onto Scheme Land;
- (d) passage through or under the Lot, Common Property or Scheme Land of utility infrastructure (for example, pipes or cables);
- (e) the existence on Scheme Land of utility infrastructure (for example, an electrical or telecommunications device);
- (f) the Scheme Land being recorded on the Contaminated Land Register or Environmental Management Register, or being subject to a site management plan or similar requirement under laws relating to environmental protection;
- (g) there being no pool safety certificate at settlement if there is a pool on Scheme Land;
- (h) the subdivision or amalgamation of any lots in the Scheme (except for the Lot);
- (i) the addition of land to the Scheme or excision of land from the Scheme (except for excision of the Lot from the Scheme);
- (j) a change to the Disclosure Document;
- (k) utilities or services being supplied in bulk to the Development or Scheme;
- (l) utilities being supplied to the Lot by the Body Corporate or the Seller or a person nominated by the Seller;
- (m) the Seller causing the Body Corporate to have meetings, pass resolutions, enter agreements and do any other thing while the Seller is sole member of the Body Corporate;
- (n) one or more areas of Common Property being used by a service contractor or letting agent to perform their duties under a Body Corporate Agreement;
- (o) the choice made by the Seller regarding chattels, finishes, fixtures, fittings and landscaping for the Common Property;
- (p) the Development being constructed progressively or in stages;

17. ORIGINAL OWNER'S INSURANCE

The Seller will ensure that all insurance policies that the Seller (as original owner) is required to arrange under the *BCCMA* are

effected and maintained at all requisite times.

18. DISCLOSURE

18.1 Acknowledgment

The Buyer acknowledges:

- (a) receiving the Disclosure Statement before the Buyer entered into this Contract;
- (b) that the Disclosure Statement was signed by the Seller (or a person authorised by the Seller to sign it) when received;
- (c) that the Disclosure Statement was substantially complete when received;
- (d) reviewing the Disclosure Statement before entering into this Contract; and
- (e) having the opportunity to seek legal advice about this Contract and the Disclosure Statement before entering into this Contract.

18.2 Variations to Disclosure Statement by further statement

- (a) The Buyer acknowledges that section 214 of the *BCCMA* only applies to that part of the Disclosure Document which comprises the Disclosure Statement under section 213 of the *BCCMA*. The Disclosure Document may contain other information which is not required by section 213 of the *BCCMA* to be disclosed.
- (b) If the Seller gives a further statement under section 214 of the *BCCMA*, then without limiting the form in which the further statement may be given, the further statement may be in the form of a letter signed by the Seller's Solicitor (with or without attachments), and the entire Disclosure Statement need not be reproduced.
- (c) If the Buyer proposes to give a notice terminating this Contract under

section 214(4) of the *BCCMA*, then without excluding the Buyer's right to terminate under that sub-section:

- (i) the Buyer must first give notice to the Seller of its proposed intention to terminate and details of how the Buyer would be materially prejudiced given the extent to which the Disclosure Statement was, or has become, inaccurate;
- (ii) the Buyer must not terminate this Contract within 7 days after giving the notice in clause 18.2(c)(i); and
- (iii) for the purposes of section 214(4)(c) of the *BCCMA*, the time limit for termination is the longer of:
 - (A) the time limit specified in that sub-section; or
 - (B) 14 days after the Buyer gives the notice in clause 18.2(c)(i).

19. POWER OF ATTORNEY

- (a) The Buyer appoints the Seller and the Seller's directors and secretaries jointly and severally as the Buyer's attorney to:
 - (i) appoint a voter for general meetings of the Body Corporate;
 - (ii) complete and sign any form to give effect to the appointment in (i);
 - (iii) vote on behalf of the Buyer at general meetings of the Body Corporate;
 - (iv) vote on behalf of the Buyer at committee meetings of the Body Corporate;

- (v) complete and sign any form to give effect to the vote in (iii) or (iv);
- (vi) nominate, and vote for the election of, members of the committee of the Body Corporate;
- (vii) submit motions for general meetings of the Body Corporate;
- (viii) submit motions for committee meetings of the Body Corporate;
- (ix) prepare and lodge a Body Corporate Notice; and
- (x) sign a withdrawal of any caveat lodged by the Buyer over Scheme Land or any part of Scheme Land.

(Appointment)

- (b) The Buyer must do everything the Seller requests to give effect to the Appointment, including signing any further document.
- (c) The purposes for which the Appointment may be exercised are specified in the Disclosure Document.
- (d) The Appointment:
 - (i) is irrevocable;
 - (ii) is to the exclusion of the Buyer; and
 - (iii) may be exercised in the attorney's discretion.
- (e) If despite clause 19(d)(ii) the Buyer does any thing the Seller is authorised to do under the Appointment, the Buyer must do that thing in accordance with the Seller's instructions.
- (f) The Appointment expires on the latest date permitted by the *BCCMA*

(which at the Contract Date is 1 year after the Scheme is established).

- (g) The attorney may exercise the Appointment even if:
 - (i) it involves a conflict of interest; or
 - (ii) the attorney has a personal interest in doing so.
- (h) The Buyer must, if requested by the Seller, ratify any thing done by the Seller under the Appointment.
- (i) The Buyer may not transfer the Lot while the Appointment is in force unless the Seller and the transferee enter into a deed (in a form that the Seller reasonably requires) under which the transferee makes an appointment on the same terms as in this clause.

20. BUYER'S DEFAULT

- (a) If the Buyer fails to comply with any provision of this Contract the Seller may affirm or terminate this Contract.
- (b) If the Seller affirms this Contract under clause 20(a) then the Seller may sue the Buyer for:
 - (i) damages;
 - (ii) specific performance; or
 - (iii) damages and specific performance.
- (c) If the Seller terminates this Contract under clause 20(a) then the Seller may do all or any of the following:
 - (i) resume possession of the Property;
 - (ii) forfeit to itself the Deposit and interest earned on investment of the Deposit;
 - (iii) sue the Buyer for damages;
 - (iv) resell the Property.

(d) The Seller's right to damages under this clause 20 includes:

- (i) any deficiency in price on a resale;
- (ii) the Seller's expenses of any repossession, failed resale, and resale;
- (iii) Outgoings that would have been payable by the Buyer if this Contract had settled, up until the date of settlement of the resale;
- (iv) the Seller's legal costs on an indemnity basis in connection with:
 - (A) the transaction contemplated by this Contract; and
 - (B) exercising its rights under this clause 20; and
- (v) the agent's commission in respect of the sale under this Contract.

(e) Any profit on a resale by the Seller under clause 20(c)(iv) belongs to the Seller.

(f) The Buyer indemnifies the Seller against any cost, loss, damage or liability incurred by the Seller as a result of any failure by the Buyer to comply with its obligations under this Contract.

21. DEATH OF BUYER

If before settlement:

- (a) the Buyer dies; or
- (b) where the Buyer comprises more than one person, one of those persons dies,

the Seller may terminate this Contract by notice to the Buyer, and clause 1.6(b) applies in relation to the Deposit.

22. INSOLVENCY OF BUYER

(a) If before settlement the Buyer becomes Insolvent:

- (i) the Buyer must notify the Seller of this in writing; and
- (ii) the Seller may terminate this Contract by notice to the Buyer.

(b) If the Seller terminates this Contract under clause 22(a)(ii) the Seller may forfeit to itself the Deposit and interest earned on investment of the Deposit, but otherwise the Seller has no Claim against the Buyer.

23. BUYER WARRANTIES

23.1 General

The Buyer warrants that:

- (a) it has free and unqualified capacity and power to enter into and perform its obligations under this Contract;
- (b) execution of and performance of its obligations under this document do not contravene:
 - (i) any law; or
 - (ii) any order of an Authority.

23.2 Individual

Each Buyer who is an individual warrants that:

- (a) it is not under a legal disability which affects its capacity to enter into and perform its obligations under this Contract;
- (b) it is not a bankrupt;
- (c) it has not signed an authority under section 188 of the *Bankruptcy Act*; and
- (d) it has not given a written proposal for a debt agreement under s 185C of the *Bankruptcy Act*.

23.3 Company

Each Buyer that is a company warrants that:

- (a) it is properly incorporated in accordance with the laws in its place of incorporation, and presently exists;
- (b) entry into and performance of its obligations under this Contract do not contravene the Buyer's constituent documents or governing rules;
- (c) it has taken all necessary steps to authorise the execution of this Contract; and
- (d) an administrator, receiver, receiver and manager, liquidator or provisional liquidator has not been appointed in respect of the Buyer or any of its assets.

23.4 Trustee

Each Buyer that is a trustee warrants that:

- (a) the trust is validly constituted;
- (b) it is the only trustee of the trust;
- (c) it is validly appointed as trustee of the trust;
- (d) it is authorised by the trust deed of the trust to execute and perform its obligations under this Contract;
- (e) the entry into and performance of its obligations under this Contract are in the proper administration of the trust and for the benefit of the beneficiaries; and
- (f) there are no limitations on the right of the Buyer to be indemnified out of the assets of the trust.

24. FOREIGN INVESTMENT REVIEW BOARD

24.1 Warranty by Buyer

The Buyer warrants that the statement contained in the Reference Table as to

whether or not the Buyer is a Foreign Person is correct.

24.2 Buyer to provide information

- (a) Within 7 days of a request made by the Seller, the Buyer must give the Seller the following information in writing:
 - (i) if the Buyer is an individual, the full name, address and nationality of the individual and whether they are a Foreign Person;
 - (ii) if the Buyer is a company, the full name, address and nationality of each director and shareholder and whether they are Foreign Persons;
 - (iii) if the Buyer is a trustee, the full name, address and nationality of each principal beneficiary of the trust and whether they are Foreign Persons.
- (b) If any of the information given by the Buyer under clause 24.2(a) changes, the Buyer must give the Seller notice of the change within 7 days of the change.

24.3 Indemnity

- (a) The Buyer indemnifies the Seller against any Claim made against the Seller if:
 - (i) the warranty in 24.1 is false;
 - (ii) the Buyer fails to give the Seller any information requested under this clause 24; or
 - (iii) any information given by the Buyer under this clause 24 is false.

24.4 FIRB Approval

- (a) This clause 24.4 applies if the Buyer has indicated in the Reference Table that the Buyer is a Foreign Person.
- (b) This contract is conditional upon:
- (i) FIRB providing a written statement that it has no objection to (or approves) the Buyer's purchase of the Lot with or without conditions (**FIRB Approval**); or
 - (ii) the expiry of any relevant period under which FIRB must make a decision about the Buyer's purchase of the Lot, without any order of prohibition being made during that period under *FATA*,
by the FIRB Approval Date.
- (c) Subject to clause 24.4(d), the Buyer must:
- (i) make application for the FIRB Approval within 14 days after the Contract Date;
 - (ii) ensure that the application includes all information required by FIRB to make a decision on the application; and
 - (iii) deliver to the Seller a copy of the application immediately after the application has been lodged.
- (d) The Buyer authorises the Seller to make the application for FIRB Approval on behalf of the Buyer (if the Seller elects to do so) and the Buyer must fully cooperate and provide all information necessary to enable the Seller to prepare and lodge the application. The Buyer authorises the Seller to sign the application on behalf of the Buyer, however the Buyer must sign the application if requested by the Seller.
- (e) The Buyer must provide to the Seller as soon as is practicable copies of any correspondence or other written communication or notice from FIRB and otherwise update the Seller on the progress of the application when requested by the Seller.
- (f) The Buyer must diligently prosecute and pursue the application.
- (g) If FIRB extend the decision making period under *FATA* so that:
- (i) the expiry date is after the FIRB Approval Date, the FIRB Approval Date will be deemed extended to coincide with the expiry date of the extended decision making period; or
 - (ii) the expiry date is after the Settlement Date, the Settlement Date will be deemed extended to the date which is 14 days after expiry of the extended decision making period.
- (h) If a condition in clause 24.4(b) is not satisfied on or before 5.00pm on the FIRB Approval Date, the Buyer or the Seller may by notice to the other party terminate this Contract.
- (i) Neither party will have any Claim against the other party if this Contract is terminated under clause 24.4(h), however clause 1.6 applies in relation to the Deposit.

25. GUARANTEE AND INDEMNITY

The Buyer must procure execution of the Guarantee:

- (a) where the Buyer is a company:
- (i) by the directors of the company; and
 - (ii) if requested by the Seller, by the shareholders of the company;

- | | |
|---|---|
| <p>(b) where the Buyer is a company that is trustee of a trust:</p> <p>(i) by the directors of the company;</p> <p>(ii) if requested by the Seller, by the shareholders of the company; and</p> <p>(iii) if requested by the Seller, by the principal beneficiaries of the trust;</p> | <p>(i) delivering or posting it to the other party or its solicitor;</p> <p>(ii) sending it to the facsimile number of the other party or its solicitor; or</p> <p>(iii) emailing it to the email address of the other party or its solicitor, but email is only effective where the recipient issues a read receipt for the email.</p> |
| <p>(c) where the Buyer is an individual who is trustee of a trust:</p> <p>(i) by the Buyer in his or her personal capacity;</p> <p>(ii) if requested by the Seller, by the principal beneficiaries of the trust.</p> | <p>(c) A notice is taken to be given:</p> <p>(i) when delivered; or</p> <p>(ii) if sent by regular post, 4 Business Days after posting;</p> <p>(iii) if sent by priority post, 2 Business Days after posting;</p> |

26. GENERAL PROVISIONS

26.1 Time of the Essence

Time is of the essence of this Contract except regarding any agreement between the parties on a time for settlement on the Settlement Date.

26.2 Authority to obtain information

(a) The Seller authorises the Buyer and the Buyer's Solicitor to apply to the Body Corporate to do anything allowed under section 205 of the *BCCMA*, and the Seller confirms that the Buyer is an interested person within the meaning of section 205 of the *BCCMA*.

(b) The Seller authorises the Buyer and the Buyer's Solicitor to apply to the Council and any other Authority for information about the Lot.

26.3 Notices

(a) A notice required under this Contract may be given by a party or its solicitor and must be written in English.

(b) Either party may give a notice by:

- | | |
|--|---|
| <p>(iv) if sent by facsimile and sent before 5:00pm on a Business Day, when the sender's facsimile transmission report shows that the notice was completely received by the receiving facsimile machine; or</p> <p>(v) if sent by facsimile and sent after 5:00pm on a Business Day or sent on a day that is not a Business Day, on the next Business Day after it is sent; or</p> <p>(vi) if sent by email and the read receipt specifies a time before 5.00pm on a Business Day, then on that Business Day;</p> <p>(vii) if sent by email and the read receipt specifies a time after 5.00pm on a Business Day, or on a day that is not a Business Day, then on the next Business Day.</p> | <p>(d) Notice by a party's solicitor to the other party or its solicitor will be treated as given with the first party's authority.</p> |
|--|---|

26.4 Governing Law

This Contract is governed by the laws of Queensland, and the parties submit to the jurisdiction of the Courts in Queensland.

26.5 Non-Merger

Despite settlement and registration of the transfer, any term of this Contract which can take effect after settlement or registration remains in force.

26.6 No Caveats

The Buyer must not lodge a caveat over the Scheme Land or any part of it. However, the Buyer may lodge a Settlement Notice over the Lot after the Plan has registered with the Titles Registry.

26.7 No Reliance by Buyer

The Buyer declares that it has:

- (a) not relied on any representation or statement made by the Seller or the Seller's agent in entering into this Contract other than as set out in this Contract;
- (b) signed the Contract after making its own investigations and enquires;
- (c) not relied on any artist's impression, model, display unit, sales centre display, specification, plan, sketch, or sales aid of any description in entering into this Contract, which the Buyer acknowledges are indicative only.

26.8 Entire Agreement

This Contract contains the entire agreement between the parties as to its subject matter and supersedes all previous negotiations and understandings.

26.9 Severance

If any part of this Contract is or becomes legally ineffective, invalid or unenforceable, then that part will be severed from this Contract and the remainder of this Contract will not be affected. This clause has no effect

if the severance alters the basic nature of this Contract.

26.10 Costs

The Buyer must pay:

- (a) all duty under the *Duties Act 2001* (Qld) on this Contract; and
- (b) Titles Registry registration fees on the Transfer Documents.

The Buyer and the Seller otherwise pay their own costs in connection with the transaction contemplated by this Contract.

26.11 Action on a Business Day

Anything required to be done on a non-Business Day must be done on the next Business Day.

26.12 Assignment by Seller

- (a) The Seller may transfer its interest:
 - (i) in the Scheme Land (or any part of it); and
 - (ii) this Contract (including the Guarantee)

(Transfer) to any person (Transferee).
- (b) If the Seller makes a Transfer the Seller must:
 - (i) notify the Buyer of the Transfer; and
 - (ii) obtain from the Transferee, and give to the Buyer, a deed in favour of the Buyer that the Transferee agrees to be bound by the obligations of the Seller under this Contract.
- (c) On the Transfer Date:
 - (i) the Seller is released from its liabilities and obligations under this Contract;
 - (ii) the Buyer and Guarantor (if any) become bound to the

Transferee as if the Transferee is the Seller under this Contract;

- (iii) any cash Deposit is held for the benefit of the Buyer and Transferee, and may be transferred to another Deposit Holder if required by the Transferee;
- (iv) if the Buyer has given a bank guarantee under clause 1.3, and the Transferee requests a replacement bank guarantee:
 - (A) the Buyer must give a replacement bank guarantee to the Transferee complying with clause 1.3; and
 - (B) when clause 26.12(c)(iv)(A) is complied with the Seller must return the original bank guarantee to the Buyer.

- (d) For the purposes of this clause 26.12, the **Transfer Date** is the latest of:
 - (i) the effective date of the Transfer; and
 - (ii) the date the Seller complies with clause 26.12(b).

26.13 No Assignment by Buyer

The Buyer must not assign or transfer or attempt to assign or transfer the Buyer's interest under this Contract without the prior written consent of the Seller (which may be withheld or given subject to conditions).

26.14 Counterparts

This Contract may be executed in any number of counterparts. A party may execute this Contract by signing any counterpart. All counterparts together are taken to constitute one instrument.

26.15 Entering Contract by Electronic Communication

- (a) A party may enter into this Contract (that is, communicate its offer or acceptance) by emailing or faxing a copy of this Contract, signed by that party, to the other party.
- (b) A party may sign this Contract by an electronic signature that meets the requirements for signature in the *Electronic Transactions (Queensland) Act 2001* (Qld).
- (c) A party communicating its offer or acceptance by email or fax is taken to have consented to:
 - (i) the contract being formed by electronic communication; and
 - (ii) disclosure required by the *BCCMA* being given by electronic communication.

26.16 Further Assurances

Each party must sign all documents and do all things necessary to give full effect to this Contract.

26.17 Buyer bound personally if trustee

If the Buyer is a trustee of a trust, the Buyer is bound by this Contract both personally and in its capacity as trustee.

26.18 Approved Safety Switch

The Seller discloses that an Approved Safety Switch for the General Purpose Socket Outlet has been installed in the Lot.

26.19 Smoke Alarm

The Seller discloses that a smoke alarm pursuant to the *Fire and Emergency Services Act 1990* (Qld) has been installed in the Lot.

26.20 Privacy

- (a) The Buyer consents to:

- (i) the collection of Personal Information;
 - (ii) the use and disclosure by the Seller of Personal Information for the purposes of enabling the Seller to:
 - (A) administer this Contract and carry out the transaction contemplated by it;
 - (B) comply with its obligations, and enforce its rights, under this Contract;
 - (C) procure provision to the Buyer of the products and services contemplated by this Contract; and
 - (D) carry on the Seller's business as a developer;
 - (iii) the disclosure of Personal Information to third parties such as:
 - (A) the Seller's solicitor, financier, sales agent, insurer and related companies; and
 - (B) Authorities if required by law or for any Approval.
- (b) The Buyer acknowledges that:
- (i) the Personal Information is held by the Seller subject to the requirements of the *Privacy Act*; and
 - (ii) in accordance with the provisions of the *Privacy Act*, the Buyer may request access to Personal Information and that it be corrected at any time.

26.21 Special conditions

The special conditions (if any) attached to this Contract form part of this Contract. If there is any inconsistency between the special conditions and the other terms of this Contract, the special conditions prevail to the extent of the inconsistency.

27. SELLERS FIRST RIGHT OF REFUSAL

- (a) If the Buyer wishes to sell the Property at any time before that date which is 6 months after the Settlement Date, the Buyer must first offer it for sale to the Seller by giving the Seller a Sale Notice.
- (b) The Seller may accept the offer contained in the Sale Notice by giving:
 - (i) notice to the Buyer that the offer is accepted;
 - (ii) the Resale Contract executed by the Seller (as buyer); and
 - (iii) a cheque for the deposit under the Resale Contract payable to the deposit holder under the Resale Contract,

within 14 days after the Sale Notice was given.

- (c) If the Seller does accept the offer in accordance with clause 27(b), the Buyer must within 5 Business Days after receiving all things specified in clause 27(b), execute the Resale Contract (as seller) and return one copy to the Seller.
- (d) If the Seller does not accept the offer in accordance with clause 27(b):
 - (i) the Seller is taken to have rejected the offer; and
 - (ii) the Buyer may sell the Property to another person (**Third Person**) provided they not:

- (A) advertise the property publicly; and/or
- (B) appoint a third party real estate agent (other than a real estate agent approved by the Seller); and
- (C) the terms of that sale are not more favourable to the Third Person than the terms specified in the Sale Notice.
- (e) For the purposes of clause 27(d)(ii), and without limiting the circumstances in which the terms of that sale may be more favourable to the Third Person, the terms of that sale are more favourable to the Third Person if the purchase price is less than that specified in the Sale Notice.

28. INTERPRETATION

In this Contract unless a contrary intention appears:

- (a) headings are for convenience only and do not affect interpretation;
- (b) a reference to:
- (i) legislation is to that legislation as amended, re-enacted or replaced, and includes any subordinate legislation issued under it;
- (ii) a document or a provision of a document, is to that document or provision as amended or replaced;
- (iii) a party to this document means the Buyer or Seller and includes that party's executors, administrators, permitted substitutes and permitted assigns;
- (iv) a person includes any type of entity or body of persons, whether or not it is incorporated or has a separate legal identity;
- (v) any body or agency, if that body or agency ceases to exist, is renamed, reconstituted, replaced or has its powers or functions removed, means the agency or body which succeeds to the powers or functions, or performs most closely the functions of, that body;
- (vi) AUD\$, A\$, \$A, dollar or \$ is to Australian currency;
- (vii) the date or time of day, is a reference to that date or that time of day in Brisbane, Queensland;
- (viii) a clause is a clause of this Contract;
- (ix) a schedule or annexure is to a schedule or annexure to this Contract or the Disclosure Document;
- (c) a singular word includes the plural, and vice versa;
- (d) a word which suggests one gender includes any other genders;
- (e) an obligation on, warranty by, or right of:
- (i) two or more persons; or
- (ii) a party that comprises two or more persons,
- is the obligation, warranty or right (as the case may be) of those persons jointly and severally;
- (f) a reference to words defined in the *BCCMA* have the meaning given to those words in the *BCCMA*;
- (g) a reference to words defined in the *GST Act* have the meaning given to those words in the *GST Act*.

29. DEFINITIONS

The following expressions have these meanings in this Contract unless a contrary intention appears:

Agent means the agent specified in the Reference Table.

Aggregate Contribution Schedule Lot Entitlement means the aggregate of all Lot Entitlements specified in the Contribution Schedule of the Community Management Statement.

Aggregate Interest Schedule Lot Entitlement means the aggregate of all Lot Entitlements specified in the Interest Schedule of the Community Management Statement.

Approvals means approvals and permits from any Authority which are required for the Development, including:

- (a) approval for reconfiguration of Scheme Land;
- (b) approval for a material change of use in respect of Scheme Land; and
- (c) approval for construction of the Building.

Approved Safety Switch has the meaning given by the *Electrical Safety Regulation 2013* (Qld).

Architect means Burns Design Architecture Pty Ltd trading as BDA Architecture or any other architect notified by the Seller to the Buyer.

Authority means:

- (a) a local, state or federal government;
- (b) a minister, department or agency of any government in (a);
- (c) a court, tribunal or commission constituted under statute or regulation.

Balance Purchase Price means the Purchase Price:

- (a) less any Deposit paid by the Buyer under clause 1; and
- (b) adjusted under clause 4.

Bankruptcy Act means the *Bankruptcy Act 1966* (Cth).

Body Corporate means the body corporate formed upon establishment of the Scheme.

Body Corporate Agreements means any agreement proposed to be entered into by the Body Corporate, including the draft copies contained in the Disclosure Statement.

BCCMA means the *Body Corporate and Community Management Act 1997* (Qld)

Body Corporate Insurance Premiums means insurance premiums paid by the Seller in accordance with section 191 of the *BCCMA*.

Body Corporate Levies means levies payable under the *BCCMA* to the Body Corporate.

Body Corporate Notice means a notice under section 201 of the *BCCMA* regarding transfer of ownership of the Lot to the Buyer (which at the Contract Date is a BCCM Form 8 Information for body corporate roll).

Building means the building forming part of the Development which contains the Lot.

Business Day means a day when banks are open for business in Brisbane, Queensland.

Buyer's Solicitor means the Buyer's Solicitor specified in the Reference Table or any other solicitor notified by the Buyer to the Seller as the Buyer's solicitor for this transaction.

Chattels means the chattels detailed in the Schedule of Finishes and Fittings.

Claim means claim, objection, demand or remedy.

Contract means this contract, any annexures to this contract, and the Disclosure Document.

Common Property means the common property in the Scheme.

Community Management Statement or CMS means, as the context requires:

- (a) the proposed community management statement in the Disclosure Document;
- (b) any amended proposed community management statement disclosed to the Buyer;
- (c) the community management statement for the Scheme recorded in the Titles Registry.

Contribution Schedule Lot Entitlement means the Lot Entitlement of a lot in the Contribution Schedule of the Community Management Statement.

Council means the Gold Coast Council.

Deposit means the total deposit specified in the Reference Table.

Defect means a defect in workmanship or materials in respect of the Lot.

Deposit Holder means the person named as deposit holder in the Reference Table.

Development means, as the context requires:

- (a) all work required to develop the Scheme Land as described in the Disclosure Document;
- (b) the Scheme Land and all improvements on it.

Disclosure Document means the document accompanying this Contract entitled 'Disclosure Document' containing the Disclosure Statement, Schedule of Finishes and Fittings, and other information about the Development and Scheme.

Disclosure Statement means the disclosure statement that accompanies this Contract, forming part of the Disclosure Document, which contains the information required under section 213 of the *BCCMA*.

Exclusive Use Area means the area of Common Property identified in Schedule E of the Community Management Statement for use by the owner of the Lot as a car parking space.

FATA means the *Foreign Acquisitions and Takeovers Act 1975* (Cth).

Financier means the Seller's financier for the Development.

Finishes and Fittings means:

- (a) the finish of the Lot; and
- (b) the fixtures and fittings in the Lot,

as detailed in the Schedule of Finishes and Fittings.

FIRB means Foreign Investment Review Board.

FIRB Approval Date means the date which is 30 days from the Contract Date.

Foreign Person means:

- (a) a foreign person as defined in *FATA*; or
- (b) a person who requires approval of the Treasurer under *FATA* to purchase residential property in Australia.

General Purpose Socket Outlet has the meaning given by the *Electrical Safety Regulation 2013* (Qld).

Guarantee means the Deed of Guarantee and Indemnity included with this Contract.

GST means the goods and services tax under the GST Act.

GST Act means *A New Tax System (Goods and Services Tax) Act* (Cth).

Insolvent means:

- (a) if the party is an individual, the party:
 - (i) signs an authority under section 188 of the *Bankruptcy Act*;

- (ii) gives a written proposal for a debt agreement under s 185C of the *Bankruptcy Act*;
 - (iii) has a creditor's petition presented against him or her;
 - (iv) has a sequestration order made against his or her estate;
 - (v) presents a debtor's petition; or
 - (vi) becomes bankrupt;
- (b) if the party is a company, the party:
- (i) has an application made against it for an order that it be wound up;
 - (ii) has an order made against it that it be wound up;
 - (iii) resolves that it be wound up voluntarily;
 - (iv) has an administrator appointed or executes a deed of company arrangement;
 - (v) enters into a compromise or arrangement with its creditors; or
 - (vi) has a controller, managing controller, receiver or receiver and manager appointed in respect of any of its assets.

Interest Schedule Lot Entitlement means the Lot Entitlement of a lot in the Interest Schedule of the Community Management Statement.

Inspection Certificate means a document in a form determined by the Seller containing details of the Pre-Settlement Inspection and including the matters referred to in clause 10.1(c).

Investment means an investment of the Deposit made by the Deposit Holder under clause 1.4, and includes interest on the Deposit.

Lot means the lot specified in the Reference Table.

Lot Entitlement has the meaning given in the *BCCMA*.

Outgoings means:

- (a) rates and any other levies charged by the Council or other Authority in respect of the Lot or Scheme Land;
- (b) Body Corporate Levies on the Lot;
- (c) land tax;
- (d) Body Corporate Insurance Premiums.

Personal Information means personal information (as defined in the *Privacy Act*) relating to the Buyer, including all personal information set out in this Contract and otherwise disclosed by the Buyer to the Seller whether prior or after the Contract Date.

Place for Settlement means the place for settlement specified in the Reference Table.

Plan means, as the context requires:

- (a) the disclosure plan in the Disclosure Document;
- (b) any amended disclosure plan given to the Buyer by the Seller;
- (c) the plan of subdivision for the Scheme;

PPSA means the *Personal Property Securities Act 2009* (Cth).

PPSR means the register kept pursuant to the *PPSA*.

PPS Release means a document signed by a Secured Party giving a release of its Security Interest and agreeing to register on the PPSR a financing change statement for the Chattels.

Pre-Settlement Inspection has the meaning given by clause 10.1(a).

Privacy Act means the *Privacy Act 1988* (Cth).

Property means the Lot and Chattels.

Purchase Price means the Purchase Price as set out in the Reference Table.

Reference Table means the Reference Table at the start of this Contract.

Resale Contract means the standard contract approved by the Queensland Law Society and the Real Estate Institute of Queensland for the sale and purchase of residential lots in a community titles scheme which is current at the date of the Sale Notice, specifying:

- (a) the Buyer as seller;
- (b) the Seller (or another entity nominated by the Seller) as buyer;
- (c) the deposit and purchase price as specified in the Sale Notice;
- (d) the settlement date as specified in the Sale Notice;
- (e) the Seller's Solicitor as deposit holder;
- (f) the special conditions (if any) specified in the Sale Notice, otherwise no special conditions;
- (g) no encumbrances, other than those to which the sale under this Contract are subject; and
- (h) vacant possession.

Sale Notice means a notice in writing addressed to the Seller and signed by the Buyer which sets out:

- (a) the name and address of the Buyer (as seller);
- (b) the description of the Lot;
- (c) the purchase price inclusive of GST;
- (d) the deposit;
- (e) the settlement date; and

- (f) any special conditions.

Schedule of Finishes and Fittings means the Schedule of Finishes and Fittings in the Disclosure Document.

Scheme means the community titles scheme established on registration of the Plan and recording of the Community Management Statement with the Titles Registry.

Scheme Land means land situated at 5-7 Peninsular Drive, Surfers Paradise described as Lot 1 on RP81280, Lots 1-4 and Common Property on BUP 496 to be reconfigured as Lots 1, 201-209, 301-309, 401-409, 501-509, 601-609, 701-709, 801-806 and common property on SP301326.

Secured Party means the holder of a Security Interest.

Security Interest has the meaning given in the *PPSA*.

Seller's Solicitor means the Seller's Solicitor specified in the Reference Table or any other solicitor notified by the Seller to the Buyer as the Seller's solicitor for this transaction.

Services for the Lot means services provided or available for the use of the Lot such as water, electricity, telephone, air conditioning, internet and toilets. However, it does not include electrical appliances (such as white goods), or Chattels where the Buyer already has the benefit of a manufacturer's warranty under clause 13.4.

Services for the Development means services and utilities provided or available for use for the Development such as water, electricity, telephone, air-conditioning, cable television, internet and toilets.

Settlement Date means the date determined in accordance with clause 13.

Sunset Date means that date which is 5.5 years after the Contract Date.

Titles Registry means the Titles Registry of the Queensland Department of Natural Resources and Mines.

Transfer Documents means:

- (a) the form of transfer under the *Land Title Act 1994* (Qld) required to transfer title in the Lot to the Buyer (which at the Contract Date is a Form 1 Transfer); and
- (b) any other document required to accompany the transfer when lodging it for registration with the Titles Registry (which at the Contract Date is a Form 24 Property Information).

Valuation means a valuation for land tax purposes.

Variation means, for the purposes of clause 9.2 (Variations to Development), a variation, change, omission, substitution or addition, including in respect of any of the following:

- (a) dimensions;
- (b) size;
- (c) area;
- (d) shape;
- (e) height;
- (f) location;
- (g) orientation;
- (h) layout;
- (i) design;
- (j) appearance;
- (k) materials;
- (l) specifications;
- (m) colours;
- (n) number of levels;
- (o) facilities;
- (p) landscaping;
- (q) access;
- (r) sequence and timing of construction.

Variation means, for the purposes of clause 9.3 (Variations to Scheme), a variation, change, amendment, deletion, omission or addition, including in respect of any of the following:

- (a) the name of the Scheme;
- (b) the Community Management Statement;
- (c) the by-laws for the Scheme;
- (d) the regulation module applying to the Scheme;
- (e) the number of lots in the Building or the Scheme;
- (f) the lot entitlement, and aggregate lot entitlement, of lots in the Scheme;
- (g) the allocation of exclusive use areas in the Scheme;
- (h) the terms of any Body Corporate Agreement (including duration and fees payable);
- (i) the person appointed under any Body Corporate Agreement;
- (j) the location and size of any area used by a person appointed under a Body Corporate Agreement to perform their duties;
- (k) the description or identification numbers of lots, units, levels, exclusive use areas and common areas;
- (l) body corporate assets;
- (m) the budget for the Body Corporate;
- (n) the Body Corporate Levies and budget;
- (o) titling aspects;
- (p) structure of the Scheme;
- (q) sequence and timing of establishing the Scheme;
- (r) the format of a plan of subdivision;

- (s) mix of uses in the Scheme;
- (t) permitted use of a lot in the Scheme (except for the Lot).

SPECIAL CONDITIONS

1. BLINDS

- 1.1 This Special Condition applies if the Buyer effects settlement in accordance with the Contract, and in particular effects settlement on the first due Settlement Date.
- 1.2 If this Special Condition applies, the Seller will install blinds as determined by the Seller in its total discretion to all windows and glass doors of the Lot at its cost within a reasonable period after settlement.
- 1.3 The Buyer represents to the Seller that the Buyer:
- (a) will fully disclose the application of this Special Condition to all parties who may have an interest in knowing about it, including any Buyer's financier and any party who buys the Property from the Buyer;
 - (b) will not make any false declaration about this Contract and the conveyance of the Property made pursuant to it; and
 - (c) will not object in any way to the Transfer Documents being prepared by the Seller in accordance with all relevant practice notes, directions and the like issued by the Queensland Law Society, the Queensland Land Registry and the Queensland Office of State Revenue.

Peninsular Coast Pty Limited ACN 619 714 135
by its attorney Brian Samuel Schech
under power of attorney dated 20 October 2017
who hereby declares that he has not received
notice of revocation thereof

EXECUTION

Executed as agreement.

SIGNED by Peninsular Coast Pty
Limited ACN 619 714 135 as Trustee for
the Peninsular Coast Unit Trust, in the
presence of:



Signature of witness



Signature of Director/Attorney

Signature of Director/Secretary

Date signed

The contract may be subject to a 5 business day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the buyer terminates the contract during the statutory cooling-off period. It is recommended the buyer obtain an independent property valuation and independent legal advice about the contract and his or her cooling-off rights, before signing.

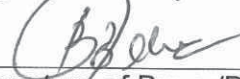
SIGNED by the Buyer, in the presence of:



Signature of witness



Signature of Buyer/Director



Signature of Buyer/Director/Secretary

8/5/18

Date signed

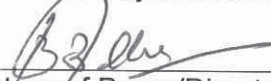
SIGNED by the Buyer, in the presence of:



Signature of witness



Signature of Buyer/Director



Signature of Buyer/Director/Secretary

8/5/18

Date signed

The **Deposit Holder** agrees to hold the Deposit as provided for in this Contract.

Signature of Deposit Holder

DEED OF GUARANTEE AND INDEMNITY

To: **Peninsular Coast Pty Limited ACN 619 714 135 as Trustee for the Peninsular Coast Unit Trust (Seller)**
By: The Guarantor named in the Reference Table (**Guarantor**)
Re: Contract for the sale and purchase of the Property between the Buyer and Seller (**Contract**)

BACKGROUND

- A. The Buyer has offered to enter into the Contract (to which this deed is annexed).
- B. The Guarantor has agreed to execute this deed in consideration of the Seller entering into the Contract with the Buyer.

OPERATIVE PROVISIONS

1. INTERPRETATION

In the deed:

- (a) terms defined in the Contract have the same meaning when used in this deed; and
- (b) **Guaranteed Obligations** means the obligations of the Buyer under the Contract, including any obligation to pay money.

2. GUARANTEE

The Guarantor unconditionally guarantees to the Seller the due and punctual performance of the Guaranteed Obligations.

3. INDEMNITY

The Guarantor unconditionally indemnifies the Seller against any claim, cost, loss, damage or liability caused by, or arising out of:

- (a) the Buyer's failure to perform the Guaranteed Obligations;
- (b) any warranty given by the Buyer under the Contract being false;
- (c) any indemnity given by the Buyer under the Contract not being fulfilled;
- (d) the Guaranteed Obligations being unenforceable in whole or in part;
- (e) any money which is paid by the Buyer to the Seller under the Contract being restored to the Buyer for any reason; and
- (f) enforcement of this deed against the Guarantor.

4. GUARANTOR TO PERFORM

If the Buyer fails to perform the Guaranteed Obligations or any of them, the Guarantor must perform those obligations on demand by the Seller.

5. GUARANTOR PRINCIPAL OBLIGOR

The Seller may enforce this deed against the Guarantor without first exercising any right or remedy it may have against the Buyer.

6. GUARANTORS OBLIGATIONS NOT AFFECTED

The obligations of the Guarantor under this deed are not affected by:

- (a) the waiver by the Seller of any rights it has under the Contract;
- (b) the Seller failing to exercise any right or remedy against the Buyer;
- (c) termination of the Contract by the Seller as a result of a default by the Buyer;
- (d) settlement of the Contract;
- (e) any compromise between the Seller and Buyer;
- (f) the winding up of, or the appointment of an administrator, receiver or provisional liquidator to the Buyer;
- (g) the bankruptcy, death or mental disability of the Buyer;
- (h) failure by the Seller to give notice to the Guarantor of any default by the Buyer under the Contract;
- (i) the amendment or variation of the Contract.

7. NO COMPETITION

- (a) The Guarantor must not, without the written consent of the Seller:
 - (i) take any steps to enforce a right or claim against the Buyer in respect of any money paid by the Guarantor under this deed;
 - (ii) exercise any rights as surety or rights of indemnity against the Buyer in competition with the Seller;
 - (iii) reduce its liability under this deed by claiming that it or the Buyer has a right of set-off or counterclaim against the Seller; or
 - (iv) claim an amount in the liquidation, administration, bankruptcy or insolvency of the Buyer.
- (b) The Seller will give consent under clause 7(a) if the criteria for discharge under clause 14 are satisfied.

8. LIABILITY

Where the Guarantor consists of more than one person, their liability is:

- (a) joint and several;
- (b) not affected by this deed being unenforceable against any of them; and

-
- (c) not affected by any person who was supposed to be a Guarantor failing to execute this deed.

9. NO MERGER

This deed does not merge with and is not extinguished by:

- (a) a judgment which the Seller obtains against the Buyer; or
- (b) any other guarantee, indemnity, right or remedy to which the Seller is entitled in respect of the Guaranteed Obligations,

and the Seller may continue to exercise its rights under this deed.

10. GST

If the Seller is liable to pay GST on any amount payable by the Guarantor under this deed, the Guarantor must pay an additional amount equal to the GST on the taxable supply.

11. ASSIGNMENT

- (a) The Seller may assign its rights under this deed.
- (b) If the Buyer transfers its rights under the Contract, the Guarantor remains bound by this deed unless the Seller discharges the Guarantor in writing.

12. ACKNOWLEDGMENTS

The Guarantor acknowledges that, before entering into this deed, it:

- (a) was given a copy of the Contract and had full opportunity to consider its provisions;
- (b) is responsible for making itself aware of the financial position of the Buyer; and
- (c) had the opportunity to obtain legal and financial advice about this deed.

13. IRREVOCABLE

This deed is a continuing guarantee and indemnity, and is irrevocable until discharged.

14. DISCHARGE

The Seller will give a formal discharge of this deed if:

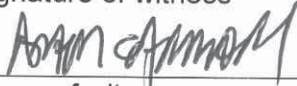
- (a) the Guaranteed Obligations have been satisfied by either the Buyer or Guarantor;
- (b) the Guarantor has otherwise complied with its obligations under this deed; and
- (c) the Seller is satisfied (acting reasonably) that any money paid to the Seller under the Contract or this deed will not be restored to the Buyer or Guarantor under a law relating to insolvency.

EXECUTED as a deed.

SIGNED SEALED AND DELIVERED by
Guarantor, in the presence of:



Signature of witness



Name of witness

SIGNED SEALED AND DELIVERED by
Guarantor, in the presence of:



Signature of witness



Name of witness



Signature of Guarantor

RICHARD RAJENDRA KUMAR

Name of Guarantor

BEHARI

8/5/18

Date signed



Signature of Guarantor

BABITA BEHARI

Name of Guarantor

8/5/18

Date signed

SETTLEMENT COMPLETED:

Perpetual Corporate Trust Limited

Mortgage Advance to Behari DIY Pty Ltd ACN 614 221 466 as trustee for Behari Super Fund

Property: Lot 20/27-37 Turva Avenue TARNEIT VIC 3029 Australia

Settlement of this loan was effected today when loan proceeds were disbursed as follows:

By Advance from La Trobe Financial Services Pty Limited \$262,500.00

To La Trobe Financial Services Pty Limited application fee\$1,968.75

To La Trobe Financial Services Pty Limited SDA\$ 120.00

To Electronic File Fee \$ 130.00

To Tarneit Gardens Pty Ltd \$251,658.85

To Purcell Partners Pty Ltd (Our Costs)\$2,023.00

To State Revenue Office\$4,428.00

To Land Titles Office\$1,228.20

To Mortgage Mart - Broker's Fee\$ 650.00

To First Title\$ 145.20

To Bank cheque fees\$ 60.00

To Global X Legal Solutions\$ 88.00

\$262,500.00

Yours faithfully

LOAN DISBURSEMENT ADVICE

Borrower: Behari DIY Pty Ltd ACN 614 221 466 in its own right and as Trustee for Behari Super Fund
Security: Lot 401/5-7 Peninsular Drive, Surfers Paradise QLD 4217
Loan No: 400056275
Settlement Date: 04/10/2019

Loan Funds	
Total loan amount approved	\$360,100.00
Loan amount received in our trust account	\$358,060.00
FHOG	\$0.00
Other funds	\$0.00
Total Funds	\$358,060.00

Galilee Solicitors Costs		
1.	Professional Costs Borrower *	\$1,350.00
2.	Company Search Fee *	\$85.42
3.	Bank Fees	\$30.00
	Gst on Galilee Costs	\$143.54
Total		\$1,608.96
Fees marked with '*' attract GST at a rate of 10%.		

Cheques Drawn at Settlement		
1.	McInnes Wilson Lawyers	\$880.00
2.	Body Corporate for Peninsular Residences CTS 52949	\$966.65
3.	Peninsular Coast Pty Ltd ATF Peninsular Coast Unit Trust	\$351,840.39
Total		\$353,687.04

Electronic Transfers Processed at Settlement		
1.	Acc Name: Mezy Assets Pty Ltd, Bsb: 034660, Acc No: 378645	\$820.00
2.	Acc Name: Registration Fees AC QLD, Bsb: 032016, Acc No: 574937	\$1,944.00
Total		\$2,764.00

Disbursement Summary	
Total loan approved amount	\$360,100.00
Total amount available for disbursement	\$358,060.00
Total disbursed by Galilee Solicitors	\$358,060.00
Amount retained by funder	\$2,040.00

Retained by Funder Breakdown	
Annual Fee	\$395.00
Settlement Fee	\$550.00
Establishment Fee	\$1,095.00
Total	\$2,040.00

Originator Fees Breakdown	
Valuation Fee	\$250.00
Application Fee	\$570.00
Total	\$820.00

85000 - Income Tax Payable - 2020

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable - 2020	\$587.31	\$1,397.06	(57.96)%
TOTAL		CY Balance	LY Balance	
		\$587.31	\$1,397.06	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Behari SF 2020 Sign SFund ITR Refund.pdf [85000](#)

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

Behari 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						
<u>Label B</u>						
	02/07/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	1,999.80		
	14/07/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,461.71		
	04/08/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	735.18		
	02/09/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	3,401.00		
	02/09/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	1,724.79		
	02/10/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	2,006.40		
	02/11/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	2,006.40		
	02/11/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	328.69		
	10/11/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	576.70		
	02/12/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	1,455.84		
	04/01/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	3,011.70		
	04/01/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,850.12		
	02/02/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	268.24		
	09/02/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,048.87		
	02/03/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	1,004.91		
	19/03/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	543.14		
	06/04/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	278.46		
	27/04/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,460.78		
	03/05/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	2,312.77		
	27/05/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,032.85		
	02/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	1,876.07		

Behari 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 B						
	24/06/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,282.58		
	30/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	(2,610.56)		
	30/06/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	5,782.56		
	30/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	864.16		
	30/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise	7,650.03		
			Total	43,353.19	0.000 %	0.00
Label C						
	02/07/2020	25000/002	Westpac Working Account	5.37		
	31/07/2020	25000/001	Cash Management Account	1.05		
	31/07/2020	25000/003	Westpac Saving Account	0.89		
	04/08/2020	25000/001	Cash Management Account	5.55		
	07/08/2020	25000/003	Westpac Saving Account	(0.89)		
	26/08/2020	25000/003	Westpac Saving Account	150.18		
	31/08/2020	25000/001	Cash Management Account	1.00		
	02/09/2020	25000/001	Cash Management Account	4.99		
	30/09/2020	25000/001	Cash Management Account	0.94		
	02/10/2020	25000/001	Cash Management Account	4.66		
	03/11/2020	25000/001	Cash Management Account	4.27		
	02/12/2020	25000/001	Cash Management Account	3.73		
	31/12/2020	25000/001	Cash Management Account	3.74		
	29/01/2021	25000/001	Cash Management Account	1.96		
	26/02/2021	25000/001	Cash Management Account	1.42		

Behari 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						
	31/03/2021	25000/001	Cash Management Account	1.39		
	30/04/2021	25000/001	Cash Management Account	1.17		
	31/05/2021	25000/001	Cash Management Account	1.11		
	30/06/2021	25000/001	Cash Management Account	2.10		
			Total	194.63	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* 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.

Behari 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 A							
	04/11/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,531.88			
	25/01/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	947.88			
	26/10/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,093.50			
	04/08/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,570.00			
	04/10/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	395.00			
	25/03/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	978.58			
	25/11/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,056.39			
	04/04/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,475.93			
	04/05/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,408.25			
	25/05/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,010.14			
	25/06/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,070.98			
	04/02/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,496.85			
	25/08/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,027.50			
	29/12/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,194.50			
	04/12/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,469.28			
	04/07/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,520.77			
	26/04/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,116.32			
	25/02/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,085.46			

Behari 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
Label A							
	04/09/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,562.94			
	04/10/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,493.97			
	25/09/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,095.60			
	04/03/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,342.39			
	04/01/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,504.99			
	04/06/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,443.11			
			Total	29,892.21	0.000 %	29,892.21	0.00
Label E							
	30/06/2021	33400/27-37	27-37 Turva Avenue Tarniet VIC 3029	7,548.00			
	30/06/2021	33400/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	12,891.00			
			Total	20,439.00	0.000 %	20,439.00	0.00
Label H							
	21/10/2020	30700	Auditor's Remuneration	660.00			
			Total	660.00	0.000 %	660.00	0.00
Label I							
	30/06/2021	42060/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	121.00			
	30/06/2021	42500/27-37	27-37 Turva Avenue Tarniet VIC 3029	178.20			

Behari 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
Label I							
	30/06/2021	41950/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	3,053.92			
	30/06/2021	41920/27-37	27-37 Turva Avenue Tarniet VIC 3029	200.00			
	30/06/2021	41930/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	46.20			
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	44.00			
	30/06/2021	41980/27-37	27-37 Turva Avenue Tarniet VIC 3029	349.00			
	30/06/2021	41965/27-37	27-37 Turva Avenue Tarniet VIC 3029	99.00			
	30/06/2021	42500/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	660.00			
	30/06/2021	42150/27-37	27-37 Turva Avenue Tarniet VIC 3029	650.29			
	30/06/2021	42100/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,245.68			
	30/06/2021	42090/27-37	27-37 Turva Avenue Tarniet VIC 3029	8.80			
	30/06/2021	41980/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	387.00			
	30/06/2021	42040/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	60.50			
	30/06/2021	42150/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,091.53			
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	401.60			
	30/06/2021	41940/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	204.16			
	17/08/2020	41960/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	995.79			
	30/06/2021	41930/27-37	27-37 Turva Avenue Tarniet VIC 3029	412.88			
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	75.08			
	30/06/2021	42500/27-37	27-37 Turva Avenue Tarniet VIC 3029	5.50			
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	99.00			

Behari 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
Label I							
	30/06/2021	41960/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	995.79			
	30/06/2021	41930/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,561.34			
	30/06/2021	41960/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,162.75			
	30/06/2021	42060/27-37	27-37 Turva Avenue Tarniet VIC 3029	100.00			
	30/06/2021	41930/27-37	27-37 Turva Avenue Tarniet VIC 3029	750.78			
	30/06/2021	41930/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	332.75			
			Total	15,292.54	0.000 %	15,292.54	0.00
Label J							
	19/08/2020	30800	ASIC Fees	273.00			
	07/09/2020	30100	Accountancy Fees	396.00			
	19/08/2020	30800	ASIC Fees	55.00			
	19/08/2020	30800	ASIC Fees	1.00			
	21/10/2020	30100	Accountancy Fees	2,200.00			
			Total	2,925.00	0.000 %	2,925.00	0.00
	30/10/2020	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
			Label Total			3,184.00	0.00
			Total Segment Expenses			69,467.75	0.00

Behari 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
				Total Expenses *	69,467.75	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Behari Super Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	5,224.89
SMSF Annual Return Rounding	0.11
Taxable Income or Loss	<u>5,225.00</u>
Income Tax on Taxable Income or Loss	783.75
CURRENT TAX OR REFUND	<u>783.75</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,630.00)
AMOUNT DUE OR REFUNDABLE	<u>(587.25)</u>

Behari Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	02/07/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,999.80
	14/07/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,461.71
	04/08/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	735.18
	02/09/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	3,401.00
	02/09/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,724.79
	02/10/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	2,006.40
	02/11/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	328.69
	02/11/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	2,006.40
	10/11/2020	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	576.70
	02/12/2020	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,455.84
	04/01/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,850.12
	04/01/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	3,011.70
	02/02/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	268.24
	09/02/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,048.87
	02/03/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,004.91
	19/03/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	543.14
	06/04/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	278.46
	27/04/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,460.78
	03/05/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	2,312.77
	27/05/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,032.85
	02/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,876.07
	24/06/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,282.58
	30/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	7,650.03
	30/06/2021	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029	5,782.56
	30/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	864.16
	30/06/2021	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	(2,610.56)
Sub-Total				43,353.19
Ignore Cents				0.19
Total				43,353.00
C - Income - Gross interest				
	02/07/2020	25000/002	Westpac Working Account	5.37
	31/07/2020	25000/001	Cash Management Account	1.05

Behari 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				
	31/07/2020	25000/003	Westpac Saving Account	0.89
	04/08/2020	25000/001	Cash Management Account	5.55
	07/08/2020	25000/003	Westpac Saving Account	(0.89)
	26/08/2020	25000/003	Westpac Saving Account	150.18
	31/08/2020	25000/001	Cash Management Account	1.00
	02/09/2020	25000/001	Cash Management Account	4.99
	30/09/2020	25000/001	Cash Management Account	0.94
	02/10/2020	25000/001	Cash Management Account	4.66
	03/11/2020	25000/001	Cash Management Account	4.27
	02/12/2020	25000/001	Cash Management Account	3.73
	31/12/2020	25000/001	Cash Management Account	3.74
	29/01/2021	25000/001	Cash Management Account	1.96
	26/02/2021	25000/001	Cash Management Account	1.42
	31/03/2021	25000/001	Cash Management Account	1.39
	30/04/2021	25000/001	Cash Management Account	1.17
	31/05/2021	25000/001	Cash Management Account	1.11
	30/06/2021	25000/001	Cash Management Account	2.10
Sub-Total				194.63
Ignore Cents				0.63
Total				194.00
R2 - Assessable personal contributions				
	02/07/2020	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	02/07/2020	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	10/08/2020	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	10/08/2020	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	04/09/2020	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	04/09/2020	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	03/11/2020	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	03/11/2020	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	02/12/2020	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	02/12/2020	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	02/12/2020	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	02/12/2020	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	15/01/2021	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	15/01/2021	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	22/02/2021	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	22/02/2021	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00

Behari Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
R2 - Assessable personal contributions				
			Accumulation (Accumulation)	
	22/03/2021	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	22/03/2021	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	08/04/2021	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	08/04/2021	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	17/05/2021	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	17/05/2021	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
	03/06/2021	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation (Accumulation)	1,250.00
	03/06/2021	24200/BEHBAB00003A	(Contributions) Behari, Babita - Accumulation (Accumulation)	1,250.00
Sub-Total				30,000.00
Ignore Cents				0.00
Total				30,000.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable personal contributions	30,000.00
Sub-Total				30,000.00
Ignore Cents				0.00
Total				30,000.00
W - GROSS INCOME (Sum of labels A to U)				
				73,547.00
Sub-Total				73,547.00
Ignore Cents				0.00
Total				73,547.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				73,547.00
Sub-Total				73,547.00
Ignore Cents				0.00
Total				73,547.00
A1 - Expenses - Interest expenses within Australia				
	27/07/2020	37900	Interest Paid	(1,144.82)
	04/07/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,520.77
	04/08/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,570.00
	25/08/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,027.50
	04/09/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,562.94
	25/09/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,095.60
	04/10/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,493.97
	04/10/2020	42010/401PENIN	401 Peninsular Drive, Surfers	395.00

Behari Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
A1 - Expenses - Interest expenses within Australia				
			Paradise QLD, Australia	
	26/10/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,093.50
	04/11/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,531.88
	25/11/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,056.39
	04/12/2020	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,469.28
	29/12/2020	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,194.50
	04/01/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,504.99
	25/01/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	947.88
	04/02/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,496.85
	25/02/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,085.46
	04/03/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,342.39
	25/03/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	978.58
	04/04/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,475.93
	26/04/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,116.32
	04/05/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,408.25
	25/05/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,010.14
	04/06/2021	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,443.11
	25/06/2021	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,070.98
Sub-Total				28,747.39
Ignore Cents				0.39
Total				28,747.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2021	33400/27-37	27-37 Turva Avenue Tarniet VIC 3029	7,548.00
	30/06/2021	33400/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	12,891.00
Sub-Total				20,439.00
Ignore Cents				0.00
Total				20,439.00
H1 - Expenses - SMSF auditor fee				
	21/10/2020	30700	Auditor's Remuneration	660.00
Sub-Total				660.00
Ignore Cents				0.00
Total				660.00
I1 - Expenses - Investment expenses				
	30/06/2021	41920/27-37	27-37 Turva Avenue Tarniet VIC 3029	200.00

Behari Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	30/06/2021	41930/27-37	27-37 Turva Avenue Tarniet VIC 3029	750.78
	30/06/2021	41930/27-37	27-37 Turva Avenue Tarniet VIC 3029	412.88
	30/06/2021	41960/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,162.75
	30/06/2021	41965/27-37	27-37 Turva Avenue Tarniet VIC 3029	99.00
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	75.08
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	99.00
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	401.60
	30/06/2021	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029	44.00
	30/06/2021	41980/27-37	27-37 Turva Avenue Tarniet VIC 3029	349.00
	30/06/2021	42060/27-37	27-37 Turva Avenue Tarniet VIC 3029	100.00
	30/06/2021	42090/27-37	27-37 Turva Avenue Tarniet VIC 3029	8.80
	30/06/2021	42100/27-37	27-37 Turva Avenue Tarniet VIC 3029	1,245.68
	30/06/2021	42150/27-37	27-37 Turva Avenue Tarniet VIC 3029	650.29
	30/06/2021	42500/27-37	27-37 Turva Avenue Tarniet VIC 3029	5.50
	30/06/2021	42500/27-37	27-37 Turva Avenue Tarniet VIC 3029	178.20
	30/06/2021	41930/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	46.20
	30/06/2021	41930/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	332.75
	30/06/2021	41930/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,561.34
	30/06/2021	41940/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	204.16
	30/06/2021	41950/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	3,053.92
	17/08/2020	41960/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	995.79
	30/06/2021	41960/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	995.79
	30/06/2021	41980/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	387.00
	30/06/2021	42040/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	60.50
	30/06/2021	42060/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	121.00
	30/06/2021	42150/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	1,091.53
	30/06/2021	42500/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia	660.00
Sub-Total				15,292.54
Ignore Cents				0.54
Total				15,292.00
J1 - Expenses - Management and administration expenses				
	19/08/2020	30800	ASIC Fees	273.00

Behari Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
J1 - Expenses - Management and administration expenses				
	19/08/2020	30800	ASIC Fees	55.00
	19/08/2020	30800	ASIC Fees	1.00
	07/09/2020	30100	Accountancy Fees	396.00
	21/10/2020	30100	Accountancy Fees	2,200.00
	30/10/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				3,184.00
Ignore Cents				0.00
Total				3,184.00
N - TOTAL DEDUCTIONS				
				68,322.00
Sub-Total				68,322.00
Ignore Cents				0.00
Total				68,322.00
O - TAXABLE INCOME OR LOSS				
				5,225.00
Sub-Total				5,225.00
Ignore Cents				0.00
Total				5,225.00
Z - TOTAL SMSF EXPENSES				
				68,322.00
Sub-Total				68,322.00
Ignore Cents				0.00
Total				68,322.00
A - Taxable income				
				5,225.00
Sub-Total				5,225.00
Ignore Cents				0.00
Total				5,225.00
T1 - Tax on taxable income				
				783.75
Sub-Total				783.75
Ignore Cents				0.00
Total				783.75
B - Gross Tax				
				783.75
Sub-Total				783.75
Ignore Cents				0.00
Total				783.75
T2 - SUBTOTAL				
				783.75

Behari Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
T2 - SUBTOTAL				
Sub-Total				783.75
Ignore Cents				0.00
Total				783.75
T3 - SUBTOTAL 2				
Sub-Total				783.75
Ignore Cents				0.00
Total				783.75
T5 - TAX PAYABLE				
Sub-Total				783.75
Ignore Cents				0.00
Total				783.75
K - PAYG instalments raised				
	09/09/2020	85000	Income Tax Payable - 2020	552.00
	21/10/2020	85000	Income Tax Payable - 2020	526.00
	30/06/2021	85000	Income Tax Payable - 2020	552.00
Sub-Total				1,630.00
Ignore Cents				0.00
Total				1,630.00
L - Supervisory levy				
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
Sub-Total				(587.25)
Ignore Cents				0.00
Total				(587.25)

9 October 2020

Mr. Richard Behari
Behari Super Fund
48 Adelaide Road
PADSTOW NSW 2211

Dear Richard,

RE: **Behari Super Fund**
Year Ended 30 June 2020

We enclose the following completed documents, which require your signature, where indicated. Once signed, please return to our office as soon as possible for lodgement with the Australian Taxation Office, in the self-addressed envelope provided:

- 1 Income Tax Return Declaration
- 2 Trustees Declaration
- 3 Member's Statement
- 4 Minutes of Meetings of Trustees of the Fund
- 5 Audit Engagement Letter
- 6 Trustee Representation Letter

It is estimated that the Superannuation fund will receive a **refund of \$1,397.00.**

This amount is made up as follows:

Tax Payable	\$0.00
PAYG Instalments Raised	(\$1,656.00)
Supervisory Levy – ATO Pay	<u>\$259.00</u>
Total Refund	(\$1,397.00)

The enclosed folder marked **CLIENT'S COPY**, contains the following documents and is to be kept for your records.

- a) Income Tax Return
- b) Financial Statements
- c) Trustees Declaration
- d) Member's Statement
- e) Minutes of Meetings of Trustees of the Fund
- f) Auditor Management Letter

We also enclose the Auditor's Tax Invoice, which is to be paid directly to Superannuation Audit Services Pty Ltd.

We take this opportunity to enclose our account for preparing the financial statements and tax return and thank you for allowing us to be of service to you.

Should you require any further assistance please feel free to contact our office.

Yours faithfully,
Taxassist (Aust) Pty Ltd



Ari Papadopoulos CA
Encl.

85500 - Loan - Limited Recourse Borrowing Arrangement

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
112554deff1226c	Mortgage Ezy SMSF Loan - 401 Peninsular Dr	(\$350,725.47)	(\$356,507.30)	(1.62)%
27-37	Westpac Investment Property Loan - 27-37 Turva Avenue Tarniet VIC 3029	(\$232,667.09)	(\$244,140.42)	(4.7)%
TOTAL		CY Balance	LY Balance	
		(\$583,392.56)	(\$600,647.72)	

Supporting Documents

- General Ledger [Report](#)
- Inv loan 30 June-30 Sep 2020.pdf
- Inv loan 31Dec-31March 2021.pdf
- Inv loan 31March-30 June 2021.pdf
- inv loan 30Sep-31 Dec 2020..pdf
- Origin Loan 01.07.20-30.06.21 Surfers Paradise.pdf [112554deff1226c](#)
- Inv loan 30 June-30 Sep 2020.pdf [27-37](#)
- inv loan 30Sep-31 Dec 2020..pdf [27-37](#)
- Inv loan 31Dec-31March 2021.pdf [27-37](#)
- Inv loan 31March-30 June 2021.pdf [27-37](#)

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Loan - Limited Recourse Borrowing Arrangement (85500)					
<u>Mortgage Ezy SMSF Loan - 401 Peninsular Dr (112554deff1226c)</u>					
01/07/2020	Opening Balance				356,507.30 CR
04/07/2020	Regular Interest Charge Reference # 20186223			1,520.77	358,028.07 CR
06/07/2020	Direct Debit Payment Reference # 20188470 [Origin MMS 44158920-400056275 Cash Management Account Financia]		1,978.93		356,049.14 CR
04/08/2020	Direct Debit Payment Reference # 20217482 [Origin MMS 44401243-400056275]		1,978.93		354,070.21 CR
04/08/2020	Regular Interest Charge Reference # 20217765			1,570.00	355,640.21 CR
13/08/2020	Direct Debit Payment Reference # 20226030 [Origin MMS 44470939-400056275]		250.00		355,390.21 CR
04/09/2020	Origin MMS 44658712-400056275 [Direct Debit Payment Reference # 20248891]		1,978.93		353,411.28 CR
04/09/2020	Original amount of \$1,566.86 received an offset benefit of \$3.91. Reference # 20248121			1,562.94	354,974.22 CR
04/10/2020	Original amount of \$1,514.23 received an offset benefit of \$20.26. Reference # 20278530			1,493.97	356,468.19 CR
04/10/2020	Annual Account Fee (Schd)			395.00	356,863.19 CR
05/10/2020	Direct Debit Payment Reference # 20279704 [Origin MMS 44919351-400056275]		1,978.93		354,884.26 CR
04/11/2020	Direct Debit Payment Reference # 20309880 [Origin MMS 45185646-400056275]		1,978.93		352,905.33 CR
04/11/2020	Original amount of \$1,564.59 received an offset benefit of \$32.70. Reference # 20309482			1,531.88	354,437.21 CR
04/12/2020	Direct Debit Payment Reference # 20339680 [Origin MMS 45475766-400056275]		1,978.93		352,458.28 CR
04/12/2020	Original amount of \$1,511.94 received an offset benefit of \$42.66. Reference # 20339350			1,469.28	353,927.56 CR
04/01/2021	Direct Debit Payment Reference # 21004376 [Origin MMS 45740406-400056275]		1,978.93		351,948.63 CR
04/01/2021	Original amount of \$1,560.09 received an offset benefit of \$55.10. Reference # 21004955			1,504.99	353,453.62 CR
04/02/2021	Direct Debit Payment Reference # 21035120 [Origin MMS 46031188-400056275]		1,978.93		351,474.69 CR
04/02/2021	Regular Interest Charge			1,496.85	352,971.54 CR
04/03/2021	Direct Debit Payment Reference # 21063064 [Origin MMS 46316759-400056275]		1,978.93		350,992.61 CR
04/03/2021	Original amount of \$1,405.31 received an offset benefit of \$62.92. Reference # 21063834			1,342.39	352,335.00 CR
04/04/2021	Original amount of \$1,553.07 received an offset benefit of \$77.14. Reference # 21094451			1,475.93	353,810.93 CR
06/04/2021	Direct Debit Payment Reference # 21096603 [Origin MMS 46607458-400056275]		1,978.93		351,832.00 CR
04/05/2021	Origin MMS 46899208-400056275 [Direct Debit Payment Reference # 21124552]		1,978.93		349,853.07 CR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
04/05/2021	Original amount of \$1,501.39 received an offset benefit of \$93.14. Reference # 21124257			1,408.25	351,261.32 CR
04/06/2021	Direct Debit Payment Reference # 21155552 [Origin MMS 47210602-400056275]		1,978.93		349,282.39 CR
04/06/2021	Original amount of \$1,548.34 received an offset benefit of \$105.22. Reference # 21155387			1,443.11	350,725.50 CR
30/06/2021	AI25112101 - Minor C/B Adjustment		0.03		350,725.47 CR
			23,997.19	18,215.36	350,725.47 CR
<u>Westpac Investment Property Loan - 27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
01/07/2020	Opening Balance				244,140.42 CR
06/07/2020	TRANSACT FUNDS TFR TO Behari DIY PTY LTD Receipt number: 40031285 BSB: 033305 A/C: 603663 Payment description: interest IDD Cash Management Account Fees [DEPOSIT BEHARI SUPER FUN interest IDD]		2,500.00		241,640.42 CR
21/07/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		240,140.42 CR
21/08/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		238,640.42 CR
25/08/2020	INTEREST			1,027.50	239,667.92 CR
26/08/2020	DEPOSIT ONLINE 2224112 TFR Westpac DIY		150.18		239,517.74 CR
21/09/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		238,017.74 CR
25/09/2020	INTEREST			1,095.60	239,113.34 CR
21/10/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		237,613.34 CR
26/10/2020	INTEREST			1,093.50	238,706.84 CR
20/11/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		237,206.84 CR
25/11/2020	INTEREST			1,056.39	238,263.23 CR
21/12/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		236,763.23 CR
29/12/2020	INTEREST			1,194.50	237,957.73 CR
21/01/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		236,457.73 CR
25/01/2021	INTEREST			947.88	237,405.61 CR
19/02/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		235,905.61 CR
25/02/2021	INTEREST			1,085.46	236,991.07 CR
19/03/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		235,491.07 CR
25/03/2021	INTEREST			978.58	236,469.65 CR
21/04/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		234,969.65 CR
26/04/2021	INTEREST			1,116.32	236,085.97 CR
21/05/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		234,585.97 CR
25/05/2021	INTEREST			1,010.14	235,596.11 CR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
07/06/2021	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR Receipt number: 43476293 BSB: 033305 A/C: 603663 Payment description: IDD interest [DEPOSIT BEHARI SUPER FUN IDD INTEREST]		2,500.00		233,096.11 CR
21/06/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		231,596.11 CR
25/06/2021	INTEREST			1,070.98	232,667.09 CR
			23,150.18	11,676.85	232,667.09 CR

Total Debits: 47,147.37

Total Credits: 29,892.21



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INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 Mar 2020	5.39 %

MORE INFORMATION

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

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CONVENIENCE AT YOUR FINGERTIPS

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INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 Mar 2020	5.39 %

MORE INFORMATION

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Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

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THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan

Statement Period

31 March 2021 - 30 June 2021

Account No.

033-305 60-3663

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 JUN 2021

Opening Balance	- \$236,469.68	Limit	\$262,500.00
Total Credits	+ \$7,000.00	Funds Available ¹	\$0.00
Total Debits	- \$3,197.44		
Closing Balance ¹	- \$232,667.12		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name

BEHARI DIY PTY LTD
ATF BEHARI SUPER FUND

Your Name

BEHARI DIY PTY LTD

Your Customer Number

4837 7904

YOUR LOAN SUMMARY

Repayment Type ²	Interest Only
Loan Expiry Date ³	21 September 2038

TRANSACTIONS

033-305 60-3663

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	Statement Opening Balance			-236,469.68
21/04/21	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-234,969.68
26/04/21	Interest	1,116.32		-236,086.00
21/05/21	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-234,586.00
25/05/21	Interest	1,010.14		-235,596.14
07/06/21	Deposit Behari Super Fun Idd Interest		2,500.00	-233,096.14
21/06/21	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-231,596.14
25/06/21	Interest	1,070.98		-232,667.12
30/06/21	Closing Balance			-232,667.12



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INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 Mar 2020	5.39 %

MORE INFORMATION

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SMSF Investment Property Loan

Statement Period

30 September 2020 - 31 December 2020

Account No.

033-305 60-3663

YOUR ACCOUNT SUMMARY

Opening Balance	- \$239,113.37
Total Credits	+ \$4,500.00
Total Debits	- \$3,344.39
Closing Balance ¹	- \$237,957.76

YOUR ACCOUNT STATUS as at 31 DEC 2020

Limit	\$262,500.00
Funds Available ¹	\$0.00

YOUR ACCOUNT DETAILS

Account Name
BEHARI DIY PTY LTD
ATF BEHARI SUPER FUND

YOUR CUSTOMER DETAILS

Your Name **Your Customer Number**
BEHARI DIY PTY LTD 4837 7904

YOUR LOAN SUMMARY

Repayment Type ²	Interest Only
Loan Expiry Date ³	21 September 2038

TRANSACTIONS

033-305 60-3663

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	Statement Opening Balance			-239,113.37
21/10/20	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-237,613.37
26/10/20	Interest	1,093.50		-238,706.87
20/11/20	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-237,206.87
25/11/20	Interest	1,056.39		-238,263.26
21/12/20	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-236,763.26
29/12/20	Interest	1,194.50		-237,957.76
31/12/20	Closing Balance			-237,957.76



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Behari DIY Pty Ltd IOR & ATF Behari Super Fund
 48 Adelaide Road
 PADSTOW
 New South Wales Australia 2211

Loan Number 400056275
 Product Type Mortgage Ezy - SMSF Loan
 Current Balance -\$350,725.47
 Arrears 0
 Interest Rate (%p.a) 4.09%
 From Date 2020-07-01
 To Date 2021-06-30
 Monthly Repayment \$1,743.74

Loan Account Transaction Listing

Date	Description	Debit	Credit	Balance
30 Jun 2021	Interest rate adjusted from 5.190% to 4.090% effective from 30/06/2021 Reference # 21175989			-\$350,725.47
4 Jun 2021	Original amount of \$1,548.34 received an offset benefit of \$105.22. Reference # 21155387	\$1,443.11		-\$350,725.47
4 Jun 2021	Direct Debit Payment Reference # 21155552		\$1,978.93	-\$349,282.36
4 May 2021	Original amount of \$1,501.39 received an offset benefit of \$93.14. Reference # 21124257	\$1,408.25		-\$351,261.29
4 May 2021	Direct Debit Payment Reference # 21124552		\$1,978.93	-\$349,853.04
6 Apr 2021	Direct Debit Payment Reference # 21096603		\$1,978.93	-\$351,831.97
4 Apr 2021	Original amount of \$1,553.07 received an offset benefit of \$77.14. Reference # 21094451	\$1,475.93		-\$353,810.90
4 Mar 2021	Original amount of \$1,405.31 received an offset benefit of \$62.92. Reference # 21063834	\$1,342.39		-\$352,334.97
4 Mar 2021	Direct Debit Payment Reference # 21063064		\$1,978.93	-\$350,992.58

Mortgage Ezy Pty Ltd

ABN 56 606 554 321 | ACL 494807
 7/42 Bundall Road, Bundall, QLD 4217

Locked Bag 7640 GCMC QLD 9726 Telephone: 1300 835 399 Email: clientcare@mezy.com.au



Behari DIY Pty Ltd IOR & ATF Behari Super Fund
48 Adelaide Road
PADSTOW
New South Wales Australia 2211

Loan Number 400056275
Product Type Mortgage Ezy - SMSF Loan
Current Balance -\$350,725.47
Arrears 0
Interest Rate (%p.a) 4.09%
From Date 2020-07-01
To Date 2021-06-30
Monthly Repayment \$1,743.74

Loan Account Transaction Listing

Date	Description	Debit	Credit	Balance
4 Feb 2021	Direct Debit Payment Reference # 21035120		\$1,978.93	-\$351,474.66
4 Jan 2021	Original amount of \$1,560.09 received an offset benefit of \$55.10. Reference # 21004955	\$1,504.99		-\$353,453.59
4 Jan 2021	Direct Debit Payment Reference # 21004376		\$1,978.93	-\$351,948.60
4 Dec 2020	Original amount of \$1,511.94 received an offset benefit of \$42.66. Reference # 20339350	\$1,469.28		-\$353,927.53
4 Dec 2020	Direct Debit Payment Reference # 20339680		\$1,978.93	-\$352,458.25
4 Nov 2020	Original amount of \$1,564.59 received an offset benefit of \$32.70. Reference # 20309482	\$1,531.88		-\$354,437.18
4 Nov 2020	Direct Debit Payment Reference # 20309880		\$1,978.93	-\$352,905.30
5 Oct 2020	Direct Debit Payment Reference # 20279704		\$1,978.93	-\$354,884.23
4 Oct 2020	Original amount of \$1,514.23 received an offset benefit of \$20.26. Reference # 20278530	\$1,493.97		-\$356,863.16



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48 Adelaide Road
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Loan Number 400056275
Product Type Mortgage Ezy - SMSF Loan
Current Balance -\$350,725.47
Arrears 0
Interest Rate (%p.a) 4.09%
From Date 2020-07-01
To Date 2021-06-30
Monthly Repayment \$1,743.74

Loan Account Transaction Listing

Date	Description	Debit	Credit	Balance
4 Sep 2020	Original amount of \$1,566.86 received an offset benefit of \$3.91. Reference # 20248121	\$1,562.94		-\$354,974.19
4 Sep 2020	Direct Debit Payment Reference # 20248891		\$1,978.93	-\$353,411.25
13 Aug 2020	Direct Debit Payment Reference # 20226030		\$250.00	-\$355,390.18
4 Aug 2020	Regular Interest Charge Reference # 20217765	\$1,570.00		-\$355,640.18
4 Aug 2020	Direct Debit Payment Reference # 20217482		\$1,978.93	-\$354,070.18
6 Jul 2020	Direct Debit Payment Reference # 20188470		\$1,978.93	-\$356,049.11
4 Jul 2020	Regular Interest Charge Reference # 20186223	\$1,520.77		-\$358,028.04



SMSF Investment Property Loan

Statement Period

30 June 2020 - 30 September 2020

Account No.

033-305 60-3663

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 SEP 2020

Opening Balance	- \$244,140.45	Limit	\$262,500.00
Total Credits	+ \$7,150.18	Funds Available ¹	\$0.00
Total Debits	- \$2,123.10		
Closing Balance ¹	- \$239,113.37		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name

BEHARI DIY PTY LTD
ATF BEHARI SUPER FUND

Your Name

BEHARI DIY PTY LTD

Your Customer Number

4837 7904

YOUR LOAN SUMMARY

Repayment Type ²	Interest Only
Loan Expiry Date ³	21 September 2038

TRANSACTIONS

033-305 60-3663

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	Statement Opening Balance			-244,140.45
06/07/20	Deposit Behari Super Fun interest Idd		2,500.00	-241,640.45
21/07/20	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-240,140.45
21/08/20	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-238,640.45
25/08/20	Interest	1,027.50		-239,667.95
26/08/20	Deposit Online 2224112 Tfr Westpac Diy		150.18	-239,517.77
21/09/20	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-238,017.77
25/09/20	Interest	1,095.60		-239,113.37
30/09/20	Closing Balance			-239,113.37



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INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 Mar 2020	5.39 %

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SMSF Investment Property Loan

Statement Period

31 December 2020 - 31 March 2021

Account No.

033-305 60-3663

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 31 MAR 2021

Opening Balance	- \$237,957.76	Limit	\$262,500.00
Total Credits	+ \$4,500.00	Funds Available ¹	\$0.00
Total Debits	- \$3,011.92		
Closing Balance ¹	- \$236,469.68		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name

BEHARI DIY PTY LTD
ATF BEHARI SUPER FUND

Your Name

BEHARI DIY PTY LTD

Your Customer Number

4837 7904

YOUR LOAN SUMMARY

Repayment Type ²	Interest Only
Loan Expiry Date ³	21 September 2038

TRANSACTIONS

033-305 60-3663

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	Statement Opening Balance			-237,957.76
21/01/21	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-236,457.76
25/01/21	Interest	947.88		-237,405.64
19/02/21	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-235,905.64
25/02/21	Interest	1,085.46		-236,991.10
19/03/21	Deposit Behari Super Fun Pay Westpac Loan		1,500.00	-235,491.10
25/03/21	Interest	978.58		-236,469.68
31/03/21	Closing Balance			-236,469.68



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Funds Available ¹	\$0.00

YOUR ACCOUNT DETAILS

Account Name
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YOUR CUSTOMER DETAILS

Your Name
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86000 - PAYG Instalment Payable

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

No supporting documents

Standard Checklist

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

88000 - Sundry Creditors

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$1,104.00)	(\$1,104.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$1,104.00)	(\$1,104.00)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2020	Opening Balance				1,104.00 CR
					1,104.00 CR
Total Debits:	0.00				
Total Credits:	0.00				

A - Financial Statements

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Supporting Documents

- GeneralLedger-01072020-30062021.pdf
- TrialBalance-01072020-30062021.pdf
- Annual Return and ELD-01072020-30062021.pdf
- Annual Return_2021.pdf

Standard Checklist

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

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
988174267	Behari Super Fund	2021

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

Important

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

Declaration:

I declare that:

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

Signature of Partner, Trustee, or Director	<input type="text"/>	Date	<input type="text"/>
--	----------------------	------	----------------------

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

5 Wt i bhBUa Y	THE TRUSTEE FOR BEHARI SUPER FUND		
Account Number	182512 964225460	Client Reference	BEHARISU3612

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

Signature	<input type="text"/>	Date	<input type="text"/>
-----------	----------------------	------	----------------------

.....Tax Agent's 8 YWUfUjcb

I declare that:

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

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number

HUI 5 [YbhBi a Vyf

Self-managed superannuation fund annual return **2021**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2021* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
 - Use BLOCK LETTERS and print one character per box.
- S M I T # S T
- Place in ALL applicable boxes.

- ➡ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
 [insert the name and postcode
 of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

- ➡ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

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

2 **Name of self-managed superannuation fund (SMSF)**

Behari Super Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

48 Adelaide

Suburb/town

PADSTOW

State/territory

NSW

Postcode

2211

5 **Annual return status**

Is this an amendment to the SMSF's 2021 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

If Part B of the audit report was qualified, have the reported issues been rectified?

D No Yes **7 Electronic funds transfer (EFT)**

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

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Tax File Number **Provided**

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2021*.

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

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

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

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

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

Calculation of assessable contributions

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

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

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

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

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

Calculation of non-arm's length income

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

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

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

*Other income **S** \$ Code

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

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

#This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Tax File Number Provided

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 150px;" type="text" value="28,747"/>		A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>		B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text"/>		D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text" value="20,439"/>		E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text"/>		F2 \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text" value="660"/>		H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text" value="15,292"/>		I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="3,443"/>		J2 \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>		U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text"/>	Code <input style="width: 20px;" type="text"/>	L2 \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>		

TOTAL DEDUCTIONS

N \$

(Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES

Y \$

(Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss

O \$

(**TOTAL ASSESSABLE INCOME** *less* **TOTAL DEDUCTIONS**)

TOTAL SMSF EXPENSES

Z \$

(**N** *plus* **Y**)

#This is a mandatory label.

Tax File Number **Section D: Income tax calculation statement****#Important:**

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2021* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="4,966"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<input type="text" value="744.90"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>
		<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**
(T1 plus J)

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

SUBTOTAL 1

T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>	Non-refundable carry forward tax offsets	D \$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>			<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>			
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>	SUBTOTAL 2	T3 \$	<input type="text" value="744.90"/>
					<i>(T2 less D – cannot be less than zero)</i>

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

#TAX PAYABLE **T5 \$**
(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Tax File Number

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

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="-626.10"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

Tax losses carried forward to later income years **U \$**

Net capital losses carried forward to later income years **V \$**

Tax File Number

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

i Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Loss

Code

Code

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

i Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day Month Year

H1 / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS

S2 \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS

S3 \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$ 35,288

Limited recourse borrowing arrangements

Australian residential real property
J1 \$ 955,634

Australian non-residential real property
J2 \$

Overseas real property
J3 \$

Australian shares
J4 \$

Overseas shares
J5 \$

Other
J6 \$

Property count
J7 1

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$ 955,634

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$ 6,114

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 997,036
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

Tax File Number **15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		V1 \$ <input type="text" value="583,392"/>
Permissible temporary borrowings		V2 \$ <input type="text"/>
Other borrowings		V3 \$ <input type="text"/>
Borrowings		V \$ <input type="text" value="583,392"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="412,540"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text" value="1,104"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="997,036"/>

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$ Total TOFA losses **I** \$ **Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2020–21 income year, write **2021**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2021*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Tax File Number **Section K: Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2021* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Self-managed superannuation fund annual return **2021**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2021* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
 - Use BLOCK LETTERS and print one character per box.
- S M I T # S T
- Place in ALL applicable boxes.

- ➡ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- ➡ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

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

2 Name of self-managed superannuation fund (SMSF)

Behari Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

48 Adelaide

Suburb/town

PADSTOW

State/territory

NSW

Postcode

2211

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

If Part B of the audit report was qualified, have the reported issues been rectified?

D No Yes **7 Electronic funds transfer (EFT)**

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

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.Yes Exempt current pension income amount **A** \$

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

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

Did the fund have any other income that was assessable?

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

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

Tax File Number **Provided**

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2021*.

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

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

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

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

Calculation of assessable contributions
Assessable employer contributions

R1 \$

plus Assessable personal contributions **R2** \$

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

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

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

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

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

Calculation of non-arm's length income

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

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

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

*Other income **S** \$ Code

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

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

#This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Tax File Number Provided

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 150px;" type="text" value="28,747"/>		A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>		B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text"/>		D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text" value="20,439"/>		E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text"/>		F2 \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text" value="660"/>		H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text" value="15,292"/>		I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="3,443"/>		J2 \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>		U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text"/>	Code <input style="width: 20px;" type="text"/>	L2 \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>		

TOTAL DEDUCTIONS

N \$

(Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES

Y \$

(Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss

O \$

(TOTAL ASSESSABLE INCOME *less* TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES

Z \$

(**N** plus **Y**)

#This is a mandatory label.

Tax File Number **Section D: Income tax calculation statement****#Important:**

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2021* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="4,966"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<input type="text" value="744.90"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>
		<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**
(T1 plus J)

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

SUBTOTAL 1

T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>	Non-refundable carry forward tax offsets	D \$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>			<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>			
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>	SUBTOTAL 2	T3 \$	<input type="text" value="744.90"/>
					<i>(T2 less D – cannot be less than zero)</i>

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

#TAX PAYABLE **T5 \$**
(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Tax File Number

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

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S <input type="text" value="-626.10"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Tax File Number

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Loss

Code

Code

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

i Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1 / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS

S2 \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS

S3 \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$ 35,288

Limited recourse borrowing arrangements	
Australian residential real property	
J1 \$	955,634
Australian non-residential real property	
J2 \$	
Overseas real property	
J3 \$	
Australian shares	
J4 \$	
Overseas shares	
J5 \$	
Other	
J6 \$	
Property count	
J7	1

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$ 955,634

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$ 6,114

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS	U \$	997,036
(Sum of labels A to T)		

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

Tax File Number **15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$	<input type="text" value="583,392"/>	
Permissible temporary borrowings	V2 \$	<input type="text"/>	
Other borrowings	V3 \$	<input type="text"/>	
	Borrowings	V \$	<input type="text" value="583,392"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$	<input type="text" value="412,540"/>	
	Reserve accounts	X \$	<input type="text"/>
	Other liabilities	Y \$	<input type="text" value="1,104"/>
	TOTAL LIABILITIES	Z \$	<input type="text" value="997,036"/>

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$ Total TOFA losses **I** \$ **Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2020–21 income year, write **2021**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2021*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Tax File Number **Section K: Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2021* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

202%

When completing this form

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

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--

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

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 202F* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

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

Australian business number (ABN)

Taxpayer's name

Behari Super Fund

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input style="width: 90%;" type="text"/>	K \$ <input style="width: 90%;" type="text"/>
Other shares	B \$ <input style="width: 90%;" type="text"/>	L \$ <input style="width: 90%;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input style="width: 90%;" type="text"/>	M \$ <input style="width: 90%;" type="text"/>
Other units	D \$ <input style="width: 90%;" type="text"/>	N \$ <input style="width: 90%;" type="text"/>
Real estate situated in Australia	E \$ <input style="width: 90%;" type="text"/>	O \$ <input style="width: 90%;" type="text"/>
Other real estate	F \$ <input style="width: 90%;" type="text"/>	P \$ <input style="width: 90%;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input style="width: 90%;" type="text"/>	
Collectables	H \$ <input style="width: 90%;" type="text"/>	Q \$ <input style="width: 90%;" type="text"/>
Other CGT assets and any other CGT events	I \$ <input style="width: 90%;" type="text"/>	R \$ <input style="width: 90%;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input style="width: 90%; text-align: right; border-right: 1px solid black;" type="text" value="0"/>	
Total current year capital gains	J \$ <input style="width: 90%; border: 1px solid black;" type="text"/>	

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

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

Tax File Number

7 Earnout arrangements

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

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

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

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

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

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

! **Request for amendment**

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

Income year earnout right created **F**

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

8 Other CGT information required (if applicable)

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

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

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

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

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

Tax File Number **Taxpayer's declaration**

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

Important

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

Privacy

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

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

Signature

Date

Day	/	Month	/	Year

Contact name

Daytime contact number (include area code)

Losses schedule

202%

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 202F tax return. Superannuation funds should complete and attach this schedule to their 202F tax return.

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

Place in all applicable boxes.

Refer to *Losses schedule instructions 202F*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Behari Super Fund

Australian business number

78901594748

Part A – Losses carried forward to the 202%-2& income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss		
200€–2F	B	<input type="text"/>
201J–0€	C	<input type="text"/>
201i–1J	D	<input type="text"/>
201î–1î	E	<input type="text"/>
201î–1î	F	<input type="text"/>
201î–1î and earlier income years	G	<input type="text"/>
Total	U	<input type="text"/>

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

2 Net capital losses carried forward to later income years

Year of loss		
2020–21	H	<input type="text"/>
2019–20	I	<input type="text"/>
201i–19	J	<input type="text"/>
201î–1î	K	<input type="text"/>
201î–1î	L	<input type="text"/>
201î–1î and earlier income years	M	<input type="text"/>
Total	V	<input type="text"/>

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

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

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

Do not complete items 1 or 2 of **Part B** if, in the 2020–21 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2020–21 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2020–21	A	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	B	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	C	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	D	<input type="checkbox"/>	<input type="checkbox"/>
2016–17	E	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2015–16 and earlier income years	F	<input type="checkbox"/>	<input type="checkbox"/>

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

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

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

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

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

L Yes No

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

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

M Yes No

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

N Yes No

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

O

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

Tax File Number

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

Important

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

Privacy

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

Taxpayer's declaration

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

Signature

Date / /

Contact person

Daytime contact number (include area code)

SCHEDULE

A

Other Attachments Schedule

2021

Tax file No Provided

Taxpayer name Behari Super Fund

Signature.....

SENSITIVE (when completed)

*****NOTE*****
THIS SCHEDULE CANNOT BE LODGED WITH THE ATO AS A PAPER REPRESENTATION OF THE SCHEDULE.
FOR PAPER LODGEMENT PLEASE USE THE PRE PRINTED FORMAT ISSUED BY THE ATO.

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<u>(Contributions) Behari, Babita - Accumulation (BEHBAB00003A)</u>					
02/07/2020	Richard Behari Cash Management Account Financial			1,250.00	1,250.00 CR
10/08/2020	Richard Behari IDD interest			1,250.00	2,500.00 CR
04/09/2020	As per Bank Statement Richard Behari interest from IDD			1,250.00	3,750.00 CR
03/11/2020	Richard Behari IDD interest			1,250.00	5,000.00 CR
02/12/2020	As per Bank Statement Richard Behari interest from IDD			1,250.00	6,250.00 CR
02/12/2020	R Behari IDD interest			1,250.00	7,500.00 CR
15/01/2021	Richard Behari IDD interest			1,250.00	8,750.00 CR
22/02/2021	Richard Behari IDD interest			1,250.00	10,000.00 CR
22/03/2021	Richard Behari IDD interest			1,250.00	11,250.00 CR
08/04/2021	Richard Behari IDD interest			1,250.00	12,500.00 CR
17/05/2021	RB IDD interest			1,250.00	13,750.00 CR
03/06/2021	Richard Behari IDD interest			1,250.00	15,000.00 CR
				15,000.00	15,000.00 CR
<u>(Contributions) Behari, Richard - Accumulation (BEHRIC00003A)</u>					
02/07/2020	Richard Behari Cash Management Account Financial			1,250.00	1,250.00 CR
10/08/2020	Richard Behari IDD interest			1,250.00	2,500.00 CR
04/09/2020	As per Bank Statement Richard Behari interest from IDD			1,250.00	3,750.00 CR
03/11/2020	Richard Behari IDD interest			1,250.00	5,000.00 CR
02/12/2020	R Behari IDD interest			1,250.00	6,250.00 CR
02/12/2020	As per Bank Statement Richard Behari interest from IDD			1,250.00	7,500.00 CR
15/01/2021	Richard Behari IDD interest			1,250.00	8,750.00 CR
22/02/2021	Richard Behari IDD interest			1,250.00	10,000.00 CR
22/03/2021	Richard Behari IDD interest			1,250.00	11,250.00 CR
08/04/2021	Richard Behari IDD interest			1,250.00	12,500.00 CR
17/05/2021	RB IDD interest			1,250.00	13,750.00 CR
03/06/2021	Richard Behari IDD interest			1,250.00	15,000.00 CR
				15,000.00	15,000.00 CR
Interest Received (25000)					
<u>Cash Management Account (001)</u>					
31/07/2020	MACQUARIE CMA INTEREST PAID			1.05	1.05 CR
04/08/2020	REBATE OF ADVISER COMMISSION			5.55	6.60 CR
31/08/2020	MACQUARIE CMA INTEREST PAID			1.00	7.60 CR
02/09/2020	REBATE OF ADVISER COMMISSION			4.99	12.59 CR
30/09/2020	MACQUARIE CMA INTEREST PAID			0.94	13.53 CR
02/10/2020	REBATE OF ADVISER COMMISSION			4.66	18.19 CR
03/11/2020	REBATE OF ADVISER COMMISSION			4.27	22.46 CR
02/12/2020	REBATE OF ADVISER COMMISSION			3.73	26.19 CR
31/12/2020	MACQUARIE CMA INTEREST PAID			3.74	29.93 CR
29/01/2021	MACQUARIE CMA INTEREST PAID			1.96	31.89 CR
26/02/2021	MACQUARIE CMA INTEREST PAID			1.42	33.31 CR
31/03/2021	MACQUARIE CMA INTEREST PAID			1.39	34.70 CR
30/04/2021	MACQUARIE CMA INTEREST PAID			1.17	35.87 CR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/05/2021	MACQUARIE CMA INTEREST PAID			1.11	36.98 CR
30/06/2021	MACQUARIE CMA INTEREST PAID			2.10	39.08 CR
				39.08	39.08 CR
<u>Westpac Working Account (002)</u>					
02/07/2020	REBATE OF ADVISER COMMISSION Cash Management Account Financial			5.37	5.37 CR
				5.37	5.37 CR
<u>Westpac Saving Account (003)</u>					
31/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST			0.89	0.89 CR
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT INTERSET REFUND CBLVG6010000600382		0.89		0.00 DR
26/08/2020	DEPOSIT ONLINE 2224112 TFR Westpac DIY			150.18	150.18 CR
			0.89	151.07	150.18 CR
Property Income (28000)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
14/07/2020	Harcourts RATA & RENTTURVA20 27			1,461.71	1,461.71 CR
02/09/2020	Harcourts RATA & RENTTURVA20 27			3,401.00	4,862.71 CR
02/11/2020	Harcourts RATA & RENTTURVA20 27			328.69	5,191.40 CR
10/11/2020	Harcourts RATA & RENTTURVA20 27			576.70	5,768.10 CR
04/01/2021	Harcourts RATA & RENTTURVA20 27			1,850.12	7,618.22 CR
09/02/2021	Harcourts RATA & RENTTURVA20 27			1,048.87	8,667.09 CR
19/03/2021	Rata & Co Real E RENTTURVA20 27			543.14	9,210.23 CR
27/04/2021	Rata & Co Real E RENTTURVA20 27			1,460.78	10,671.01 CR
27/05/2021	Rata & Co Real E RENTTURVA20 27			1,032.85	11,703.86 CR
24/06/2021	Rata & Co Real E RENTTURVA20 27			1,282.58	12,986.44 CR
30/06/2021				5,782.56	18,769.00 CR
				18,769.00	18,769.00 CR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
02/07/2020	PENINSULAR TRUST UNIT 401 Cash Management Account Financial			1,999.80	1,999.80 CR
04/08/2020	PENINSULAR TRUST UNIT 401			735.18	2,734.98 CR
02/09/2020	PENINSULAR TRUST UNIT 401			1,724.79	4,459.77 CR
02/10/2020	PENINSULAR GOLDC UNIT 401			2,006.40	6,466.17 CR
02/11/2020	PENINSULAR GOLDC UNIT 401			2,006.40	8,472.57 CR
02/12/2020	PENINSULAR GOLDC UNIT 401			1,455.84	9,928.41 CR
04/01/2021	PENINSULAR GOLDC UNIT 401			3,011.70	12,940.11 CR
02/02/2021	PENINSULAR GOLDC UNIT 401			268.24	13,208.35 CR
02/03/2021	PENINSULAR GOLDC UNIT 401			1,004.91	14,213.26 CR
06/04/2021	PENINSULAR GOLDC UNIT 401			278.46	14,491.72 CR
03/05/2021	PENINSULAR GOLDC UNIT 401			2,312.77	16,804.49 CR
02/06/2021	PENINSULAR GOLDC UNIT 401			1,876.07	18,680.56 CR
30/06/2021	AI25112102- 401 Peninsular Dr			7,650.03	26,330.59 CR
30/06/2021	AI25112102- 401 Peninsular Dr			864.16	27,194.75 CR
30/06/2021	Rent Receivable		2,610.56		24,584.19 CR
			2,610.56	27,194.75	24,584.19 CR
Accountancy Fees (30100)					

Behari Super Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
07/09/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 40661871 BSB: 033072 A/C: 190617 Payment description: Company Ari 5843		396.00		396.00 DR
21/10/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 41094352 BSB: 033072 A/C: 190617 Payment description: Tax invoice 5934		2,200.00		2,596.00 DR
			2,596.00		2,596.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/10/2020	ATO ATO005000013666946		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
21/10/2020	TRANSACT FUNDS TFR TO SUPERANNUATION AUD Receipt number: 41094354 BSB: 033039 A/C: 478694 Payment description: Tax invoice 200223		660.00		660.00 DR
			660.00		660.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471634 CRN: 2296142215377		273.00		273.00 DR
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471969 CRN: 2296142214669		55.00		328.00 DR
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191472651 CRN: 2296142214669		1.00		329.00 DR
			329.00		329.00 DR
Accumulated Depreciation (33400)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021	As per BMT Tax Depreciation - Diminishing Value		7,548.00		7,548.00 DR
			7,548.00		7,548.00 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	As per McGquantity Surveyors Report - Tax Depreciation Schedule - DV		12,891.00		12,891.00 DR
			12,891.00		12,891.00 DR
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
27/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST PAYABLE ON ACCOUNT 0603663			1,144.82	1,144.82 CR
				1,144.82	1,144.82 CR
Property Expenses - Advertising (41920)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			200.00		200.00 DR
			200.00		200.00 DR
Property Expenses - Agents Management Fees (41930)					

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			750.78		750.78 DR
30/06/2021			412.88		1,163.66 DR
			1,163.66		1,163.66 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		46.20		46.20 DR
30/06/2021	AI25112102- 401 Peninsular Dr		332.75		378.95 DR
30/06/2021	AI25112102- 401 Peninsular Dr		1,561.34		1,940.29 DR
			1,940.29		1,940.29 DR
Property Expenses - Agents Commissions (41940)					
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		204.16		204.16 DR
			204.16		204.16 DR
Property Expenses - Body corporate fees (41950)					
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		3,053.92		3,053.92 DR
			3,053.92		3,053.92 DR
Property Expenses - Council Rates (41960)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			1,162.75		1,162.75 DR
			1,162.75		1,162.75 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
17/08/2020	BPAY TO COGC - RATES Receipt number: 40327505 CRN: 240131201		995.79		995.79 DR
30/06/2021	AI25112102- 401 Peninsular Dr		995.79		1,991.58 DR
			1,991.58		1,991.58 DR
Property Expense - Electricity and Gas (41965)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			99.00		99.00 DR
			99.00		99.00 DR
Property Expenses - General (41970)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			75.08		75.08 DR
30/06/2021			99.00		174.08 DR
30/06/2021			401.60		575.68 DR
30/06/2021			44.00		619.68 DR
			619.68		619.68 DR
Property Expenses - Insurance Premium (41980)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			349.00		349.00 DR
			349.00		349.00 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		387.00		387.00 DR
			387.00		387.00 DR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
25/08/2020	INTEREST		1,027.50		1,027.50 DR
25/09/2020	INTEREST		1,095.60		2,123.10 DR
26/10/2020	INTEREST		1,093.50		3,216.60 DR
25/11/2020	INTEREST		1,056.39		4,272.99 DR
29/12/2020	INTEREST		1,194.50		5,467.49 DR
25/01/2021	INTEREST		947.88		6,415.37 DR
25/02/2021	INTEREST		1,085.46		7,500.83 DR
25/03/2021	INTEREST		978.58		8,479.41 DR
26/04/2021	INTEREST		1,116.32		9,595.73 DR
25/05/2021	INTEREST		1,010.14		10,605.87 DR
25/06/2021	INTEREST		1,070.98		11,676.85 DR
			11,676.85		11,676.85 DR
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
04/07/2020	Regular Interest Charge Reference # 20186223		1,520.77		1,520.77 DR
04/08/2020	Regular Interest Charge Reference # 20217765		1,570.00		3,090.77 DR
04/09/2020	Original amount of \$1,566.86 received an offset benefit of \$3.91. Reference # 20248121		1,562.94		4,653.71 DR
04/10/2020	Original amount of \$1,514.23 received an offset benefit of \$20.26. Reference # 20278530		1,493.97		6,147.68 DR
04/10/2020	Annual Account Fee (Schd)		395.00		6,542.68 DR
04/11/2020	Original amount of \$1,564.59 received an offset benefit of \$32.70. Reference # 20309482		1,531.88		8,074.56 DR
04/12/2020	Original amount of \$1,511.94 received an offset benefit of \$42.66. Reference # 20339350		1,469.28		9,543.84 DR
04/01/2021	Original amount of \$1,560.09 received an offset benefit of \$55.10. Reference # 21004955		1,504.99		11,048.83 DR
04/02/2021	Regular Interest Charge		1,496.85		12,545.68 DR
04/03/2021	Original amount of \$1,405.31 received an offset benefit of \$62.92. Reference # 21063834		1,342.39		13,888.07 DR
04/04/2021	Original amount of \$1,553.07 received an offset benefit of \$77.14. Reference # 21094451		1,475.93		15,364.00 DR
04/05/2021	Original amount of \$1,501.39 received an offset benefit of \$93.14. Reference # 21124257		1,408.25		16,772.25 DR
04/06/2021	Original amount of \$1,548.34 received an offset benefit of \$105.22. Reference # 21155387		1,443.11		18,215.36 DR
			18,215.36		18,215.36 DR
Property Expenses - Pest Control (42040)					
<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>					
30/06/2021	AI25112102- 401 Peninsular Dr		60.50		60.50 DR
			60.50		60.50 DR
Property Expenses - Repairs Maintenance (42060)					
<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>					
30/06/2021			100.00		100.00 DR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
			100.00		100.00 DR
	<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>				
30/06/2021	AI25112102- 401 Peninsular Dr		121.00		121.00 DR
			121.00		121.00 DR
	Property Expenses - Stationery, Phone and Postage (42090)				
	<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>				
30/06/2021			8.80		8.80 DR
			8.80		8.80 DR
	Property Expenses - Strata Levy Fees (42100)				
	<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>				
30/06/2021			1,245.68		1,245.68 DR
			1,245.68		1,245.68 DR
	Property Expenses - Water Rates (42150)				
	<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>				
30/06/2021			650.29		650.29 DR
			650.29		650.29 DR
	<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>				
30/06/2021	AI25112102- 401 Peninsular Dr		1,091.53		1,091.53 DR
			1,091.53		1,091.53 DR
	Property Expense - Rental Expenses (42500)				
	<u>27-37 Turva Avenue Tarniet VIC 3029 (27-37)</u>				
30/06/2021			5.50		5.50 DR
30/06/2021			178.20		183.70 DR
			183.70		183.70 DR
	<u>401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)</u>				
30/06/2021	AI25112102- 401 Peninsular Dr		660.00		660.00 DR
			660.00		660.00 DR
	Income Tax Expense (48500)				
	<u>Income Tax Expense (48500)</u>				
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021		783.75		783.75 DR
			783.75		783.75 DR
	Profit/Loss Allocation Account (49000)				
	<u>Profit/Loss Allocation Account (49000)</u>				
02/07/2020	System Member Journals		1,062.50		1,062.50 DR
02/07/2020	System Member Journals		1,062.50		2,125.00 DR
10/08/2020	System Member Journals		1,062.50		3,187.50 DR
10/08/2020	System Member Journals		1,062.50		4,250.00 DR
04/09/2020	System Member Journals		1,062.50		5,312.50 DR
04/09/2020	System Member Journals		1,062.50		6,375.00 DR
03/11/2020	System Member Journals		1,062.50		7,437.50 DR
03/11/2020	System Member Journals		1,062.50		8,500.00 DR
02/12/2020	System Member Journals		1,062.50		9,562.50 DR
02/12/2020	System Member Journals		1,062.50		10,625.00 DR
02/12/2020	System Member Journals		1,062.50		11,687.50 DR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/12/2020	System Member Journals		1,062.50		12,750.00 DR
15/01/2021	System Member Journals		1,062.50		13,812.50 DR
15/01/2021	System Member Journals		1,062.50		14,875.00 DR
22/02/2021	System Member Journals		1,062.50		15,937.50 DR
22/02/2021	System Member Journals		1,062.50		17,000.00 DR
22/03/2021	System Member Journals		1,062.50		18,062.50 DR
22/03/2021	System Member Journals		1,062.50		19,125.00 DR
08/04/2021	System Member Journals		1,062.50		20,187.50 DR
08/04/2021	System Member Journals		1,062.50		21,250.00 DR
17/05/2021	System Member Journals		1,062.50		22,312.50 DR
17/05/2021	System Member Journals		1,062.50		23,375.00 DR
03/06/2021	System Member Journals		1,062.50		24,437.50 DR
03/06/2021	System Member Journals		1,062.50		25,500.00 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			11,944.08	13,555.92 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			12,831.03	724.89 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		1,791.60		2,516.49 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		1,924.65		4,441.14 DR
			29,216.25	24,775.11	4,441.14 DR

Opening Balance (50010)

(Opening Balance) Behari, Babita - Accumulation (BEHBAB00003A)

01/07/2020	Opening Balance				211,693.17 CR
					211,693.17 CR

(Opening Balance) Behari, Richard - Accumulation (BEHRIC00003A)

01/07/2020	Opening Balance				196,626.71 CR
					196,626.71 CR

Contributions (52420)

(Contributions) Behari, Babita - Accumulation (BEHBAB00003A)

02/07/2020	System Member Journals			1,250.00	1,250.00 CR
10/08/2020	System Member Journals			1,250.00	2,500.00 CR
04/09/2020	System Member Journals			1,250.00	3,750.00 CR
03/11/2020	System Member Journals			1,250.00	5,000.00 CR
02/12/2020	System Member Journals			1,250.00	6,250.00 CR
02/12/2020	System Member Journals			1,250.00	7,500.00 CR
15/01/2021	System Member Journals			1,250.00	8,750.00 CR
22/02/2021	System Member Journals			1,250.00	10,000.00 CR
22/03/2021	System Member Journals			1,250.00	11,250.00 CR
08/04/2021	System Member Journals			1,250.00	12,500.00 CR
17/05/2021	System Member Journals			1,250.00	13,750.00 CR
03/06/2021	System Member Journals			1,250.00	15,000.00 CR
				15,000.00	15,000.00 CR

(Contributions) Behari, Richard - Accumulation (BEHRIC00003A)

02/07/2020	System Member Journals			1,250.00	1,250.00 CR
10/08/2020	System Member Journals			1,250.00	2,500.00 CR
04/09/2020	System Member Journals			1,250.00	3,750.00 CR
03/11/2020	System Member Journals			1,250.00	5,000.00 CR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/12/2020	System Member Journals			1,250.00	6,250.00 CR
02/12/2020	System Member Journals			1,250.00	7,500.00 CR
15/01/2021	System Member Journals			1,250.00	8,750.00 CR
22/02/2021	System Member Journals			1,250.00	10,000.00 CR
22/03/2021	System Member Journals			1,250.00	11,250.00 CR
08/04/2021	System Member Journals			1,250.00	12,500.00 CR
17/05/2021	System Member Journals			1,250.00	13,750.00 CR
03/06/2021	System Member Journals			1,250.00	15,000.00 CR
				15,000.00	15,000.00 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Behari, Babita - Accumulation (BEHBAB00003A)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		12,831.03		12,831.03 DR
			12,831.03		12,831.03 DR
<u>(Share of Profit/(Loss)) Behari, Richard - Accumulation (BEHRIC00003A)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		11,944.08		11,944.08 DR
			11,944.08		11,944.08 DR
Income Tax (53330)					
<u>(Income Tax) Behari, Babita - Accumulation (BEHBAB00003A)</u>					
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			1,924.65	1,924.65 CR
				1,924.65	1,924.65 CR
<u>(Income Tax) Behari, Richard - Accumulation (BEHRIC00003A)</u>					
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			1,791.60	1,791.60 CR
				1,791.60	1,791.60 CR
Contributions Tax (53800)					
<u>(Contributions Tax) Behari, Babita - Accumulation (BEHBAB00003A)</u>					
02/07/2020	System Member Journals		187.50		187.50 DR
10/08/2020	System Member Journals		187.50		375.00 DR
04/09/2020	System Member Journals		187.50		562.50 DR
03/11/2020	System Member Journals		187.50		750.00 DR
02/12/2020	System Member Journals		187.50		937.50 DR
02/12/2020	System Member Journals		187.50		1,125.00 DR
15/01/2021	System Member Journals		187.50		1,312.50 DR
22/02/2021	System Member Journals		187.50		1,500.00 DR
22/03/2021	System Member Journals		187.50		1,687.50 DR
08/04/2021	System Member Journals		187.50		1,875.00 DR
17/05/2021	System Member Journals		187.50		2,062.50 DR
03/06/2021	System Member Journals		187.50		2,250.00 DR
			2,250.00		2,250.00 DR
<u>(Contributions Tax) Behari, Richard - Accumulation (BEHRIC00003A)</u>					
02/07/2020	System Member Journals		187.50		187.50 DR
10/08/2020	System Member Journals		187.50		375.00 DR
04/09/2020	System Member Journals		187.50		562.50 DR
03/11/2020	System Member Journals		187.50		750.00 DR
02/12/2020	System Member Journals		187.50		937.50 DR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/12/2020	System Member Journals		187.50		1,125.00 DR
15/01/2021	System Member Journals		187.50		1,312.50 DR
22/02/2021	System Member Journals		187.50		1,500.00 DR
22/03/2021	System Member Journals		187.50		1,687.50 DR
08/04/2021	System Member Journals		187.50		1,875.00 DR
17/05/2021	System Member Journals		187.50		2,062.50 DR
03/06/2021	System Member Journals		187.50		2,250.00 DR
			2,250.00		2,250.00 DR

Bank Accounts (60400)

Cash Management Account (001)

01/07/2020	Opening Balance				25,388.19 DR
02/07/2020	PENINSULAR TRUST UNIT 401 Cash Management Account Financial		1,999.80		27,387.99 DR
02/07/2020	REBATE OF ADVISER COMMISSION Cash Management Account Financial		5.37		27,393.36 DR
02/07/2020	Richard Behari Cash Management Account Financial		2,500.00		29,893.36 DR
06/07/2020	Direct Debit Payment Reference # 20188470 [Origin MMS 44158920-400056275 Cash Management Account Financial]			1,978.93	27,914.43 DR
06/07/2020	TRANSACT FUNDS TFR TO Behari DIY PTY LTD Receipt number: 40031285 BSB: 033305 A/C: 603663 Payment description: interest IDD Cash Management Account Fees [DEPOSIT BEHARI SUPER FUN interest IDD]			2,500.00	25,414.43 DR
14/07/2020	Harcourts RATA & RENTTURVA20 27		1,461.71		26,876.14 DR
21/07/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	25,376.14 DR
23/07/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200723188928034 CRN: 4789015947481760			552.00	24,824.14 DR
31/07/2020	MACQUARIE CMA INTEREST PAID		1.05		24,825.19 DR
04/08/2020	Direct Debit Payment Reference # 20217482 [Origin MMS 44401243-400056275]			1,978.93	22,846.26 DR
04/08/2020	PENINSULAR TRUST UNIT 401		735.18		23,581.44 DR
04/08/2020	REBATE OF ADVISER COMMISSION		5.55		23,586.99 DR
10/08/2020	Richard Behari IDD interest		2,500.00		26,086.99 DR
13/08/2020	Direct Debit Payment Reference # 20226030 [Origin MMS 44470939-400056275]			250.00	25,836.99 DR
17/08/2020	BPAY TO COGC - RATES Receipt number: 40327505 CRN: 240131201			995.79	24,841.20 DR
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471634 CRN: 2296142215377			273.00	24,568.20 DR
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191471969 CRN: 2296142214669			55.00	24,513.20 DR
19/08/2020	BPAY TO ASIC Receipt number: MBL20200819191472651 CRN: 2296142214669			1.00	24,512.20 DR
21/08/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	23,012.20 DR
24/08/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN			1.00	23,011.20 DR
25/08/2020	Direct Credit Payment BEHARI DIY PTY			2,499.00	20,512.20 DR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	LTD - FUNDS TRANSFER - BEHARI SUPER FUN				
31/08/2020	MACQUARIE CMA INTEREST PAID		1.00		20,513.20 DR
02/09/2020	Harcourts RATA & RENTTURVA20 27		3,401.00		23,914.20 DR
02/09/2020	PENINSULAR TRUST UNIT 401		1,724.79		25,638.99 DR
02/09/2020	REBATE OF ADVISER COMMISSION		4.99		25,643.98 DR
04/09/2020	Origin MMS 44658712-400056275 [Direct Debit Payment Reference # 20248891]			1,978.93	23,665.05 DR
04/09/2020	As per Bank Statement Richard Behari interest from IDD		2,500.00		26,165.05 DR
07/09/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 40661906 BSB: 012666 A/C: 400072462 Payment description: IDD interest			2,500.00	23,665.05 DR
07/09/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 40661871 BSB: 033072 A/C: 190617 Payment description: Company Ari 5843			396.00	23,269.05 DR
09/09/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200909193413041 CRN: 4789015947481760			552.00	22,717.05 DR
21/09/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	21,217.05 DR
30/09/2020	MACQUARIE CMA INTEREST PAID		0.94		21,217.99 DR
01/10/2020	RB and BB IDD interest		2,500.00		23,717.99 DR
02/10/2020	PENINSULAR GOLDC UNIT 401		2,006.40		25,724.39 DR
02/10/2020	REBATE OF ADVISER COMMISSION		4.66		25,729.05 DR
05/10/2020	Direct Debit Payment Reference # 20279704 [Origin MMS 44919351-400056275]			1,978.93	23,750.12 DR
06/10/2020	Direct Credit Payment Behari DIY Pty LTD - IDD interest super - BEHARI SUPER FUN			2,500.00	21,250.12 DR
21/10/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20201021197258544 CRN: 4789015947481760			526.00	20,724.12 DR
21/10/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	19,224.12 DR
21/10/2020	TRANSACT FUNDS TFR TO SUPERANNUATION AUD Receipt number: 41094354 BSB: 033039 A/C: 478694 Payment description: Tax invoice 200223			660.00	18,564.12 DR
21/10/2020	TRANSACT FUNDS TFR TO TAXASSIST (AUST) P Receipt number: 41094352 BSB: 033072 A/C: 190617 Payment description: Tax invoice 5934			2,200.00	16,364.12 DR
30/10/2020	ATO ATO005000013666946		1,397.00		17,761.12 DR
02/11/2020	Harcourts RATA & RENTTURVA20 27		328.69		18,089.81 DR
02/11/2020	PENINSULAR GOLDC UNIT 401		2,006.40		20,096.21 DR
03/11/2020	REBATE OF ADVISER COMMISSION		4.27		20,100.48 DR
03/11/2020	Richard Behari IDD interest		2,500.00		22,600.48 DR
04/11/2020	Direct Debit Payment Reference # 20309880 [Origin MMS 45185646-400056275]			1,978.93	20,621.55 DR
04/11/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41245542 BSB: 012666 A/C: 400072462 Payment description: IDD interest			2,500.00	18,121.55 DR
05/11/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER			2,500.00	15,621.55 DR

Behari Super Fund General Ledger

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	FUN				
10/11/2020	Harcourts RATA & RENTTURVA20 27		576.70		16,198.25 DR
20/11/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	14,698.25 DR
02/12/2020	PENINSULAR GOLDC UNIT 401		1,455.84		16,154.09 DR
02/12/2020	R Behari IDD interest		2,500.00		18,654.09 DR
02/12/2020	REBATE OF ADVISER COMMISSION		3.73		18,657.82 DR
02/12/2020	As per Bank Statement Richard Behari interest from IDD		2,500.00		21,157.82 DR
04/12/2020	Direct Debit Payment Reference # 20339680 [Origin MMS 45475766-400056275]			1,978.93	19,178.89 DR
04/12/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41563844 BSB: 012666 A/C: 400072462 Payment description: IDD interest			2,500.00	16,678.89 DR
21/12/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	15,178.89 DR
31/12/2020	MACQUARIE CMA INTEREST PAID		3.74		15,182.63 DR
04/01/2021	Harcourts RATA & RENTTURVA20 27		1,850.12		17,032.75 DR
04/01/2021	Direct Debit Payment Reference # 21004376 [Origin MMS 45740406-400056275]			1,978.93	15,053.82 DR
04/01/2021	PENINSULAR GOLDC UNIT 401		3,011.70		18,065.52 DR
15/01/2021	Richard Behari IDD interest		2,500.00		20,565.52 DR
18/01/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41959318 BSB: 012666 A/C: 400072462 Payment description: IDD interest			2,500.00	18,065.52 DR
21/01/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	16,565.52 DR
29/01/2021	MACQUARIE CMA INTEREST PAID		1.96		16,567.48 DR
02/02/2021	PENINSULAR GOLDC UNIT 401		268.24		16,835.72 DR
04/02/2021	Direct Debit Payment Reference # 21035120 [Origin MMS 46031188-400056275]			1,978.93	14,856.79 DR
09/02/2021	Harcourts RATA & RENTTURVA20 27		1,048.87		15,905.66 DR
19/02/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	14,405.66 DR
22/02/2021	Richard Behari IDD interest		2,500.00		16,905.66 DR
23/02/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42334130 BSB: 012666 A/C: 400072462 Payment description: IDD interest			2,500.00	14,405.66 DR
26/02/2021	MACQUARIE CMA INTEREST PAID		1.42		14,407.08 DR
02/03/2021	PENINSULAR GOLDC UNIT 401		1,004.91		15,411.99 DR
04/03/2021	Direct Debit Payment Reference # 21063064 [Origin MMS 46316759-400056275]			1,978.93	13,433.06 DR
19/03/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	11,933.06 DR
19/03/2021	Rata & Co Real E RENTTURVA20 27		543.14		12,476.20 DR
22/03/2021	Richard Behari IDD interest		2,500.00		14,976.20 DR
31/03/2021	MACQUARIE CMA INTEREST PAID		1.39		14,977.59 DR
06/04/2021	Direct Debit Payment Reference # 21096603 [Origin MMS 46607458-400056275]			1,978.93	12,998.66 DR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
06/04/2021	PENINSULAR GOLDC UNIT 401		278.46		13,277.12 DR
08/04/2021	Richard Behari IDD interest		2,500.00		15,777.12 DR
08/04/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42796782 BSB: 012666 A/C: 400072462 Payment description: IDD interest			5,000.00	10,777.12 DR
21/04/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	9,277.12 DR
27/04/2021	Rata & Co Real E RENTTURVA20 27		1,460.78		10,737.90 DR
30/04/2021	MACQUARIE CMA INTEREST PAID		1.17		10,739.07 DR
03/05/2021	PENINSULAR GOLDC UNIT 401		2,312.77		13,051.84 DR
04/05/2021	Origin MMS 46899208-400056275 [Direct Debit Payment Reference # 21124552]			1,978.93	11,072.91 DR
17/05/2021	RB IDD interest		2,500.00		13,572.91 DR
18/05/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 43241620 BSB: 012666 A/C: 400072462 Payment description: IDD interest			2,500.00	11,072.91 DR
21/05/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	9,572.91 DR
27/05/2021	Rata & Co Real E RENTTURVA20 27		1,032.85		10,605.76 DR
31/05/2021	MACQUARIE CMA INTEREST PAID		1.11		10,606.87 DR
02/06/2021	PENINSULAR GOLDC UNIT 401		1,876.07		12,482.94 DR
03/06/2021	Richard Behari IDD interest		2,500.00		14,982.94 DR
04/06/2021	Direct Debit Payment Reference # 21155552 [Origin MMS 47210602-400056275]			1,978.93	13,004.01 DR
07/06/2021	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR Receipt number: 43476293 BSB: 033305 A/C: 603663 Payment description: IDD interest [DEPOSIT BEHARI SUPER FUN IDD INTEREST]			2,500.00	10,504.01 DR
18/06/2021	Origin MMS 400072462		25,000.00		35,504.01 DR
21/06/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]			1,500.00	34,004.01 DR
24/06/2021	Rata & Co Real E RENTTURVA20 27		1,282.58		35,286.59 DR
30/06/2021	MACQUARIE CMA INTEREST PAID		2.10		35,288.69 DR
			90,608.45	80,707.95	35,288.69 DR
<u>Westpac Working Account (002)</u>					
06/08/2020	REVERSAL OF DEBIT TRANSACTION ON 060820 016256866			150.00	150.00 CR
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT ONLINE 2188434 TFR Westpac DIY [WITHDRAWAL ONLINE 1188433 TFR Westpac DIY]		150.00		0.00 DR
			150.00	150.00	0.00 DR
<u>Westpac Saving Account (003)</u>					
27/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST PAYABLE ON ACCOUNT 0603663		1,144.82		1,144.82 DR
29/07/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT REVESBY NSW			1,145.00	0.18 CR
31/07/2020	Westpac DIY Super Savings Account 033-305 600382 INTEREST		0.89		0.71 DR
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT ONLINE			150.00	149.29 CR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	2188434 TFR Westpac DIY [WITHDRAWAL ONLINE 1188433 TFR Westpac DIY]				
07/08/2020	Westpac DIY Super Savings Account 033-305 600382 DEPOSIT INTERSET REFUND CBLVG6010000600382			0.89	150.18 CR
26/08/2020	As per Bank Statement Withdrawal Online		150.18		0.00 DR
			1,295.89	1,295.89	0.00 DR

Term Deposits (60800)

Mortgage EZY - Behari DIY Pty Ltd lor Atf Behari Super Fun (80d95a02bc0c270)

24/08/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		1.00		1.00 DR
25/08/2020	Direct Credit Payment BEHARI DIY PTY LTD - FUNDS TRANSFER - BEHARI SUPER FUN		2,499.00		2,500.00 DR
07/09/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 40661906 BSB: 012666 A/C: 400072462 Payment description: IDD interest		2,500.00		5,000.00 DR
01/10/2020	RB and BB IDD interest			2,500.00	2,500.00 DR
06/10/2020	Direct Credit Payment Behari DIY Pty LTD - IDD interest super - BEHARI SUPER FUN		2,500.00		5,000.00 DR
04/11/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41245542 BSB: 012666 A/C: 400072462 Payment description: IDD interest		2,500.00		7,500.00 DR
05/11/2020	Direct Credit Payment BEHARI DIY PTY LTD - IDD INTEREST - BEHARI SUPER FUN		2,500.00		10,000.00 DR
04/12/2020	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41563844 BSB: 012666 A/C: 400072462 Payment description: IDD interest		2,500.00		12,500.00 DR
18/01/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 41959318 BSB: 012666 A/C: 400072462 Payment description: IDD interest		2,500.00		15,000.00 DR
23/02/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42334130 BSB: 012666 A/C: 400072462 Payment description: IDD interest		2,500.00		17,500.00 DR
08/04/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 42796782 BSB: 012666 A/C: 400072462 Payment description: IDD interest		5,000.00		22,500.00 DR
18/05/2021	TRANSACT FUNDS TFR TO BEHARI DIY PTY LTD Receipt number: 43241620 BSB: 012666 A/C: 400072462 Payment description: IDD interest		2,500.00		25,000.00 DR
18/06/2021	Origin MMS 400072462			25,000.00	0.00 DR
			27,500.00	27,500.00	0.00 DR

Prepaid Expenses (66000)

Prepaid Expenses (66000)

01/07/2020	Opening Balance				4,213.11 DR
					4,213.11 DR

Sundry Debtors (68000)

Sundry Debtors (68000)

01/07/2020	Opening Balance				2,999.80 DR
29/07/2020	Westpac DIY Super Savings Account		1,145.00		4,144.80 DR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	033-305 600382 DEPOSIT REVESBY NSW				
06/08/2020	REVERSAL OF DEBIT TRANSACTION ON 060820 016256866		150.00		4,294.80 DR
26/08/2020	As per Bank Statement Withdrawal Online			150.18	4,144.62 DR
30/06/2021	AI25112101 - Minor C/B Adjustment			0.03	4,144.59 DR
30/06/2021	Rent Receivable			2,610.56	1,534.03 DR
			1,295.00	2,760.77	1,534.03 DR

Real Estate Properties (Australian - Residential) (77200)

27-37 Turva Avenue Tarniet VIC 3029 (27-37)

01/07/2020	Opening Balance	1.00			976,073.44 DR
30/06/2021	As per BMT Tax Depreciation - Diminishing Value			7,548.00	968,525.44 DR
		1.00		7,548.00	968,525.44 DR

401 Peninsular Drive, Surfers Paradise QLD, Australia (401PENIN)

30/06/2021	As per McGquantity Surveyors Report - Tax Depreciation Schedule - DV			12,891.00	12,891.00 CR
		0.00		12,891.00	12,891.00 CR

Income Tax Payable - 2020 (85000)

Income Tax Payable - 2020 (85000)

01/07/2020	Opening Balance				1,397.06 DR
09/09/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200909193413041 CRN: 4789015947481760		552.00		1,949.06 DR
21/10/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20201021197258544 CRN: 4789015947481760		526.00		2,475.06 DR
30/10/2020	ATO ATO005000013666946			1,656.00	819.06 DR
30/06/2021	PAYGI June 2021		552.00		1,371.06 DR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021			783.75	587.31 DR
			1,630.00	2,439.75	587.31 DR

Loan - Limited Recourse Borrowing Arrangement (85500)

Mortgage Ezy SMSF Loan - 401 Peninsular Dr (112554deff1226c)

01/07/2020	Opening Balance				356,507.30 CR
04/07/2020	Regular Interest Charge Reference # 20186223			1,520.77	358,028.07 CR
06/07/2020	Direct Debit Payment Reference # 20188470 [Origin MMS 44158920-400056275 Cash Management Account Financial]		1,978.93		356,049.14 CR
04/08/2020	Direct Debit Payment Reference # 20217482 [Origin MMS 44401243-400056275]		1,978.93		354,070.21 CR
04/08/2020	Regular Interest Charge Reference # 20217765			1,570.00	355,640.21 CR
13/08/2020	Direct Debit Payment Reference # 20226030 [Origin MMS 44470939-400056275]		250.00		355,390.21 CR
04/09/2020	Origin MMS 44658712-400056275 [Direct Debit Payment Reference # 20248891]		1,978.93		353,411.28 CR
04/09/2020	Original amount of \$1,566.86 received an offset benefit of \$3.91. Reference # 20248121			1,562.94	354,974.22 CR
04/10/2020	Original amount of \$1,514.23 received an offset benefit of \$20.26. Reference # 20278530			1,493.97	356,468.19 CR
04/10/2020	Annual Account Fee (Schd)			395.00	356,863.19 CR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/10/2020	Direct Debit Payment Reference # 20279704 [Origin MMS 44919351-400056275]		1,978.93		354,884.26 CR
04/11/2020	Direct Debit Payment Reference # 20309880 [Origin MMS 45185646-400056275]		1,978.93		352,905.33 CR
04/11/2020	Original amount of \$1,564.59 received an offset benefit of \$32.70. Reference # 20309482			1,531.88	354,437.21 CR
04/12/2020	Direct Debit Payment Reference # 20339680 [Origin MMS 45475766-400056275]		1,978.93		352,458.28 CR
04/12/2020	Original amount of \$1,511.94 received an offset benefit of \$42.66. Reference # 20339350			1,469.28	353,927.56 CR
04/01/2021	Direct Debit Payment Reference # 21004376 [Origin MMS 45740406-400056275]		1,978.93		351,948.63 CR
04/01/2021	Original amount of \$1,560.09 received an offset benefit of \$55.10. Reference # 21004955			1,504.99	353,453.62 CR
04/02/2021	Direct Debit Payment Reference # 21035120 [Origin MMS 46031188-400056275]		1,978.93		351,474.69 CR
04/02/2021	Regular Interest Charge			1,496.85	352,971.54 CR
04/03/2021	Direct Debit Payment Reference # 21063064 [Origin MMS 46316759-400056275]		1,978.93		350,992.61 CR
04/03/2021	Original amount of \$1,405.31 received an offset benefit of \$62.92. Reference # 21063834			1,342.39	352,335.00 CR
04/04/2021	Original amount of \$1,553.07 received an offset benefit of \$77.14. Reference # 21094451			1,475.93	353,810.93 CR
06/04/2021	Direct Debit Payment Reference # 21096603 [Origin MMS 46607458-400056275]		1,978.93		351,832.00 CR
04/05/2021	Origin MMS 46899208-400056275 [Direct Debit Payment Reference # 21124552]		1,978.93		349,853.07 CR
04/05/2021	Original amount of \$1,501.39 received an offset benefit of \$93.14. Reference # 21124257			1,408.25	351,261.32 CR
04/06/2021	Direct Debit Payment Reference # 21155552 [Origin MMS 47210602-400056275]		1,978.93		349,282.39 CR
04/06/2021	Original amount of \$1,548.34 received an offset benefit of \$105.22. Reference # 21155387			1,443.11	350,725.50 CR
30/06/2021	AI25112101 - Minor C/B Adjustment		0.03		350,725.47 CR
			23,997.19	18,215.36	350,725.47 CR

Westpac Investment Property Loan - 27-37 Turva Avenue Tarniet VIC 3029 (27-37)

01/07/2020	Opening Balance				244,140.42 CR
06/07/2020	TRANSACT FUNDS TFR TO Behari DIY PTY LTD Receipt number: 40031285 BSB: 033305 A/C: 603663 Payment description: interest IDD Cash Management Account Fees [DEPOSIT BEHARI SUPER FUN interest IDD]		2,500.00		241,640.42 CR
21/07/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		240,140.42 CR
21/08/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		238,640.42 CR
25/08/2020	INTEREST			1,027.50	239,667.92 CR
26/08/2020	DEPOSIT ONLINE 2224112 TFR Westpac DIY		150.18		239,517.74 CR

Behari Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/09/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		238,017.74 CR
25/09/2020	INTEREST			1,095.60	239,113.34 CR
21/10/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		237,613.34 CR
26/10/2020	INTEREST			1,093.50	238,706.84 CR
20/11/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		237,206.84 CR
25/11/2020	INTEREST			1,056.39	238,263.23 CR
21/12/2020	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		236,763.23 CR
29/12/2020	INTEREST			1,194.50	237,957.73 CR
21/01/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		236,457.73 CR
25/01/2021	INTEREST			947.88	237,405.61 CR
19/02/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		235,905.61 CR
25/02/2021	INTEREST			1,085.46	236,991.07 CR
19/03/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		235,491.07 CR
25/03/2021	INTEREST			978.58	236,469.65 CR
21/04/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		234,969.65 CR
26/04/2021	INTEREST			1,116.32	236,085.97 CR
21/05/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		234,585.97 CR
25/05/2021	INTEREST			1,010.14	235,596.11 CR
07/06/2021	TRANSACT FUNDS TFR TO SMSF INVESTMENT PR Receipt number: 43476293 BSB: 033305 A/C: 603663 Payment description: IDD interest [DEPOSIT BEHARI SUPER FUN IDD INTEREST]		2,500.00		233,096.11 CR
21/06/2021	PP TO SMSF INVESTMENT PROPERTY LOAN [DEPOSIT BEHARI SUPER FUN PAY WESTPAC LOAN]		1,500.00		231,596.11 CR
25/06/2021	INTEREST			1,070.98	232,667.09 CR
			23,150.18	11,676.85	232,667.09 CR
PAYG Instalment Payable (86000)					
<u>PAYG Instalment Payable (86000)</u>					
23/07/2020	BPAY TO TAX OFFICE PAYMENTS Receipt number: MBL20200723188928034 CRN: 4789015947481760		552.00		552.00 DR
30/06/2021	PAYGI June 2021			552.00	0.00 DR
			552.00	552.00	0.00 DR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2020	Opening Balance				1,104.00 CR
					1,104.00 CR

Total Debits: 301,533.02

Total Credits: 301,533.02

Behari Super Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(11,153.26)	24200/BEHBAB00003 A	(Contributions) Behari, Babita - Accumulation			15,000.00
(11,153.25)	24200/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation			15,000.00
(8,449.00)	24700	Changes in Market Values of Investments			
	25000	Interest Received			
(6,289.73)	25000/001	Cash Management Account			39.08
	25000/002	Westpac Working Account			5.37
	25000/003	Westpac Saving Account			150.18
	26500	Other Investment Income			
(51.18)	26500/001	Cash Management Account			
	28000	Property Income			
(38,240.18)	28000/27-37	27-37 Turva Avenue Tarniet VIC 3029			18,769.00
	28000/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia			24,584.19
	28500	Transfers In			
(25,030.41)	28500/BEHBAB00003 A	(Transfers In) Behari, Babita - Accumulation			
5,500.00	30100	Accountancy Fees		2,596.00	
259.00	30400	ATO Supervisory Levy		259.00	
1,650.00	30700	Auditor's Remuneration		660.00	
321.00	30800	ASIC Fees		329.00	
8,449.00	30900	Depreciation			
30.00	31500	Bank Charges			
	33400	Accumulated Depreciation			
	33400/27-37	27-37 Turva Avenue Tarniet VIC 3029		7,548.00	
	33400/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		12,891.00	
26,467.75	37900	Interest Paid			1,144.82
	41920	Property Expenses - Advertising			
	41920/27-37	27-37 Turva Avenue Tarniet VIC 3029		200.00	
	41930	Property Expenses - Agents Management Fees			

Behari Super Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	41930/27-37	27-37 Turva Avenue Tarniet VIC 3029		1,163.66	
	41930/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		1,940.29	
	41940	Property Expenses - Agents Commissions			
	41940/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		204.16	
	41950	Property Expenses - Body corporate fees			
	41950/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		3,053.92	
	41960	Property Expenses - Council Rates			
	41960/27-37	27-37 Turva Avenue Tarniet VIC 3029		1,162.75	
	41960/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		1,991.58	
	41965	Property Expense - Electricity and Gas			
	41965/27-37	27-37 Turva Avenue Tarniet VIC 3029		99.00	
	41970	Property Expenses - General			
	41970/27-37	27-37 Turva Avenue Tarniet VIC 3029		619.68	
	41980	Property Expenses - Insurance Premium			
	41980/27-37	27-37 Turva Avenue Tarniet VIC 3029		349.00	
	41980/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		387.00	
	42010	Property Expenses - Interest on Loans			
	42010/27-37	27-37 Turva Avenue Tarniet VIC 3029		11,676.85	
	42010/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		18,215.36	
	42040	Property Expenses - Pest Control			
	42040/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		60.50	
	42060	Property Expenses - Repairs Maintenance			
	42060/27-37	27-37 Turva Avenue Tarniet VIC 3029		100.00	
	42060/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		121.00	
	42090	Property Expenses - Stationery, Phone and Postage			
	42090/27-37	27-37 Turva Avenue Tarniet VIC 3029		8.80	
	42100	Property Expenses - Strata Levy Fees			

Behari Super Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	42100/27-37	27-37 Turva Avenue Tarniet VIC 3029		1,245.68	
	42150	Property Expenses - Water Rates			
	42150/27-37	27-37 Turva Avenue Tarniet VIC 3029		650.29	
	42150/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		1,091.53	
	42500	Property Expense - Rental Expenses			
18,279.99	42500/27-37	27-37 Turva Avenue Tarniet VIC 3029		183.70	
	42500/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia		660.00	
	48500	Income Tax Expense		783.75	
39,410.27	49000	Profit/Loss Allocation Account		4,441.14	
	50010	Opening Balance			
(211,693.17)	50010/BEHBAB00003 A	(Opening Balance) Behari, Babita - Accumulation			211,693.17
(196,626.71)	50010/BEHRIC00003A	(Opening Balance) Behari, Richard - Accumulation			196,626.71
	52420	Contributions			
	52420/BEHBAB00003 A	(Contributions) Behari, Babita - Accumulation			15,000.00
	52420/BEHRIC00003A	(Contributions) Behari, Richard - Accumulation			15,000.00
	53100	Share of Profit/(Loss)			
	53100/BEHBAB00003 A	(Share of Profit/(Loss)) Behari, Babita - Accumulation		12,831.03	
	53100/BEHRIC00003A	(Share of Profit/(Loss)) Behari, Richard - Accumulation		11,944.08	
	53330	Income Tax			
	53330/BEHBAB00003 A	(Income Tax) Behari, Babita - Accumulation			1,924.65
	53330/BEHRIC00003A	(Income Tax) Behari, Richard - Accumulation			1,791.60
	53800	Contributions Tax			
	53800/BEHBAB00003 A	(Contributions Tax) Behari, Babita - Accumulation		2,250.00	
	53800/BEHRIC00003A	(Contributions Tax) Behari, Richard - Accumulation		2,250.00	
	60400	Bank Accounts			
25,388.19	60400/001	Cash Management Account		35,288.69	
4,213.11	66000	Prepaid Expenses		4,213.11	
2,999.80	68000	Sundry Debtors		1,534.03	

Behari Super Fund**Trial Balance**

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	77200	Real Estate Properties (Australian - Residential)			
976,073.44	77200/27-37	27-37 Turva Avenue Tarniet VIC 3029	1.0000	968,525.44	
	77200/401PENIN	401 Peninsular Drive, Surfers Paradise QLD, Australia			12,891.00
1,397.06	85000	Income Tax Payable - 2020		587.31	
	85500	Loan - Limited Recourse Borrowing Arrangement			
(356,507.30)	85500/112554deff1226c	Mortgage Ezy SMSF Loan - 401 Peninsular Dr			350,725.47
(244,140.42)	85500/27-37	Westpac Investment Property Loan - 27-37 Turva Avenue Tarniet VIC 3029			232,667.09
(1,104.00)	88000	Sundry Creditors			1,104.00
				<u>1,114,116.33</u>	<u>1,114,116.33</u>

Current Year Profit/(Loss): 5,224.89

B - Permanent Documents

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Supporting Documents

- Fund Summary Report [Report](#)
- Deductions Notice Letter-01072020-30062021.pdf
- Behari Bare Trust Deed.pdf
- Behari Super Fund - Deed Of Trust Declarations.pdf
- Amco_Engagement Letter Sign.pdf
- DeductionsNoticeForm-01072020-30062021.pdf
- Behari SF Trustee Decln - Babita.pdf
- Behari Super Fund - Deed Of Variation.pdf
- ATO 20-21.pdf
- Behari Super Fund - Deed.pdf
- ContributionsSummaryReport-01072020-30062021.pdf
- Behari SF Trustee Decln - Richard.pdf

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

Behari Super Fund

Fund Summary Report

As at 30 June 2021

Fund Details

Date Formed: 12/08/2016
Tax File Number: 988174267
ABN: 78901594748

Period: 01/07/2020 - 30/06/2021
Fund Type: SMSF
GST Registered: No

Postal Address:

48 Adelaide
PADSTOW 2211

Physical Address:

48 Adelaide
PADSTOW 2211

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Behari, Richard	58	1	0	172615734	Not Provided
Behari, Babita	50	1	0	209743935	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	AMCO Public Accountants Pty Ltd
Auditor	Boys, Anthony William
Other	Bineham, Marc
Tax Agent	AMCO Public Accountants Pty Ltd
Trustee	Behari DIY Pty Ltd

Paid on 19/08/20

Maqain Account

19/8

MB 2020081919147196 9

Inquires 1300 300 630

Issue date 12 Aug 20

Company Statement

CORPORATE KEY: 40637938

Extract of particulars - s346A(1) Corporations Act 2001

Check this statement carefully

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

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

ACN 614 221 466
FOR BEHARI DIY PTY LTD

REVIEW DATE: 12 August 20

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 **Registered office**
48 ADELAIDE ROAD PADSTOW NSW 2211

2 **Principal place of business**
48 ADELAIDE ROAD PADSTOW NSW 2211

3 Officeholders

Name:	BABITA BEHARI
Born:	NAUSORI FIJI
Date of birth:	12/10/1970
Address:	48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held:	DIRECTOR, APPOINTED 12/08/2016; SECRETARY, APPOINTED 12/08/2016
Name:	RICHARD RAJENDRA BEHARI
Born:	NAUSORI FIJI
Date of birth:	28/09/1962
Address:	48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held:	DIRECTOR, APPOINTED 12/08/2016

4 Company share structure

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

5 Members

These details continue on the next page

Company statement continued

Name: RICHARD RAJENDRA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

Name: BABITA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

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

End of company statement

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

Additional company information

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

6 Contact address for ASIC use only

Registered agent name: TAXASSIST
Registered agent number: 11239
Address: PO BOX 8083 NORTH ROAD VIC 3187



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices
1300 300 630

BEHARI DIY PTY LTD
TAXASSIST
PO BOX 8083
BRIGHTON EAST VIC 3187

INVOICE STATEMENT

Issue date 12 Aug 20
BEHARI DIY PTY LTD

ACN 614 221 466
Account No. 22 614221466

Summary

Opening Balance	\$0.00
New items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 12 Oct 20	\$55.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
BEHARI DIY PTY LTD

ACN 614 221 466 Account No: 22 614221466



22 614221466

TOTAL DUE	\$55.00
Immediately	\$0.00
By 12 Oct 20	\$55.00

Payment options are listed on the back of this payment slip



Bill Code:17301
Ref: 2296142214669



*814 129 0002296142214669 32

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-08-12	Annual Review - Special Purpose Pty Co	3X4970951480P A	\$55.00
	Outstanding transactions		
2020-08-12	Annual Review - Special Purpose Pty Co	3X4970951480P A	\$55.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1422 1466 932

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Billier Code: 17301
Ref: 2296142214669

Telephone & Internet Banking – BPAY*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

un
paid on 19/08/20
Maqian Account

MBL 2020-081919/471634

Inquires 1300 300 630
Issue date 12 Aug 20

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 92654321

Check this statement carefully

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

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

ACN 614 221 537
FOR BEHARI BT PTY LTD

REVIEW DATE: 12 August 20

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



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
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Company Statement

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48 ADELAIDE ROAD PADSTOW NSW 2211

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48 ADELAIDE ROAD PADSTOW NSW 2211

3 **Officeholders**

Name: BABITA BEHARI
Born: NAUSORI FIJI
Date of birth: 12/10/1970
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held: DIRECTOR, APPOINTED 12/08/2016; SECRETARY, APPOINTED 12/08/2016

Name: RICHARD RAJENDRA BEHARI
Born: NAUSORI FIJI
Date of birth: 28/09/1962
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211
Office(s) held: DIRECTOR, APPOINTED 12/08/2016

4 Company share structure

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

5 Members

These details continue on the next page

Company statement continued

Name: RICHARD RAJENDRA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

Name: BABITA BEHARI
Address: 48 ADELAIDE ROAD PADSTOW NSW 2211

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

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

End of company statement

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

Additional company information

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

6 Contact address for ASIC use only
Registered agent name: TAXASSIST
Registered agent number: 11239
Address: PO BOX 8083 NORTH ROAD VIC 3187



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices
1300 300 630

BEHARI BT PTY LTD
TAXASSIST
PO BOX 8083
BRIGHTON EAST VIC 3187

INVOICE STATEMENT

Issue date 12 Aug 20

BEHARI BT PTY LTD

ACN 614 221 537

Account No. 22 614221537

Summary

Opening Balance	\$0.00
New items	\$273.00
Payments & credits	\$0.00
TOTAL DUE	\$273.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 12 Oct 20	\$273.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
BEHARI BT PTY LTD

ACN 614 221 537 Account No: 22 614221537



22 614221537

TOTAL DUE	\$273.00
Immediately	\$0.00
By 12 Oct 20	\$273.00

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2296142215377



*814 129 0002296142215377 37

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-08-12	Annual Review - Pty Co	3X4970952480B A	\$273.00
	Outstanding transactions		
2020-08-12	Annual Review - Pty Co	3X4970952480B A	\$273.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1422 1537 737

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296142215377

Telephone & Internet Banking – BPAY*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



47530314

082094
026



THE TRUSTEE FOR BEHARI SUPER FUND
31 HORNE ST
ELSTERNWICK VIC 3185

Quarterly PAYG instalment notice

April to June 2020

Document ID 44 147 684 037

ABN 78 901 594 748 004

Form due on (if varying amount) 28 Jul 2020

Payment due on 28 Jul 2020

PAYG income tax instalment

ATO Instalment amount for the period shown above is **T7** \$ **552** From 2019 assessment

If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'Methods of payment' options below)

OR

If you wish to VARY this amount, you must complete the section over the page. Send this form to the ATO and pay varied amount (using one of the 'Methods of payment' options below).

METHODS OF PAYMENT

BPAY®

Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.



Billers Code: 75556
Reference: Your EFT code (shown on the front of your payment slip directly above the barcode)

Credit card

Payments can be made online or by phone, visit our website at ato.gov.au/howtopay or phone **1300 898 089**. A card-payment fee applies.

Other payment options

For more information about other payment options, you can:
■ visit our website at ato.gov.au/howtopay
■ phone us on **1800 815 886**.

Payments cannot be made in person at any of our branches or shopfronts.

*paid 23/07
from Macquarie Bank*

NAT 4753-03.2014 [JS 29444]

149ATBA_Form_R_VIC_202/082094/082094/1



Australian Government
Australian Taxation Office

PAYMENT SLIP - 60

THE TRUSTEE FOR BEHARI SUPER FUND

ATO code 0000 0156 03

ABN 78 901 594 748/004

Amount paid \$ **552** .00

EFT Code 4 78901 594 748 1760

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



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- completing this form:
- print clearly using a black pen
- round down to whole dollars (do not show cents)
- if reporting a zero amount, print '0' (do not use NIL)
- leave boxes blank if not applicable (do not use N/A, NIL)
- do not report negative figures or use symbols such as +, -, /, \$.

Variation codes (T4)	T4 code
Reason for varying	
Change in investments	21
Current business structure not continuing	22
Significant change in trading conditions	23
Internal business restructure	24
Change in legislation or product mix	25
Financial market changes	26
Use of income tax losses	27

Varying your PAYG income tax instalment amount

Estimated tax for the year **T8** \$

Varied amount payable for the quarter **T9** \$

Reason code for variation (see variation codes table above) **T4**

PAYG income tax instalment **5A** \$

Don't complete this section unless you are VARYING your PAYG income tax instalment amount.

If you are NOT VARYING you only need to pay the amount at T7 on the reverse.

If you complete this section, you will need to lodge this form by mailing it to the address below.

Is 5A more than 5B? Yes, then write the result of 5A minus 5B at 9. **This amount is payable to the ATO.**

No, then write the result of 5B minus 5A at 9. **This amount is refundable to you** (or offset against any other tax debt you have).

Your payment or refund amount

9 \$

Do not use symbols such as +, -, /, \$

Authorised contact person who completed the form

Contact phone number

Declaration I declare that the information given on this form is true and correct, and that I am authorised to make this declaration.

Signature _____ Date / /

If you varied your amount, return this completed form to

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936

HRS	<input type="text"/> <input type="text"/>	MINS	<input type="text"/> <input type="text"/>
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Estimate the time taken to complete this form. Include the time taken to collect any information.

Taxation laws authorise the ATO to collect information including personal information about individuals who may complete this form. For information about privacy and personal information go to ato.gov.au/privacy. Activity statement instructions are available from ato.gov.au or can be ordered by phoning **13 28 66**.

METHODS OF PAYMENT

BPAY®
 Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.

B
PAY

Billers Code: 75556
Reference: Your EFT code (shown on the front of your payment slip directly above the barcode)

Credit card
 Payments can be made online or by phone, visit our website at ato.gov.au/howtopay or phone **1300 898 089**. A card-payment fee applies.

Other payment options
 For more information about other payment options, you can:

- visit our website at ato.gov.au/howtopay
- phone us on **1800 815 886**.

Payments cannot be made in person at any of our branches or shopfronts.

R



47531119

079610
026



THE TRUSTEE FOR BEHARI SUPER FUND
31 HORNE ST
ELSTERNWICK VIC 3185

Quarterly PAYG instalment notice

July to September 2020

2/10/20
MBL20201021197258544

48 ADELAIDE ROAD
PADSTOW NSW 2211

Document ID 44 311 232 755

ABN 78 901 594 748

004

Variations due on 28 Oct 2020

Payment due on 28 Oct 2020

PAYG income tax instalment

ATO Instalment amount for the period shown above is **T7 \$** From 2019 assessment

If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'How to pay' options below)

OR

If you wish to VARY the amount, this form can be lodged online.
Visit ato.gov.au/general/online-services/
Payment of the varied amount can be made using one of the 'How to pay' options below.

HOW TO PAY

Your payment reference number (PRN) is: **4 78901 594 748 1760**

BPAY®



Billers code: 75556
Ref: **4789015947481760**

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.
More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO
To pay by phone, call the Government EasyPay service on 1300 898 089.
A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit ato.gov.au/paymentoptions

HOW TO LODGE

This form can be lodged online. Visit ato.gov.au/general/online-services



HOW TO LODGE

This form can be lodged online. Visit ato.gov.au/general/online-services

- Individuals and sole traders can lodge online via their myGov account.
- Businesses can use the secure portal or Standard Business Reporting (SBR) enabled software.

If lodging by paper:

- print clearly using a black pen
- use whole dollars or '0' (zero)
- do not use n/a, nil, negative figures or symbols.

Variation codes (T4)	T4 code
Reason for varying	
Change in investments	21
Current business structure not continuing	22
Significant change in trading conditions	23
Internal business restructure	24
Change in legislation or product mix	25
Financial market changes	26
Use of income tax losses	27

Varying your PAYG income tax instalment amount

Estimated tax for the year T8 \$

Varied amount payable for the quarter T9 \$

Reason code for variation (see variation codes table above) T4

Write the T9 amount at 5A below

PAYG income tax instalment 5A \$

Credit from PAYG income tax Instalment variation 5B

Is 5A more than 5B? (Indicate with X)

- Yes, then write the result of 5A minus 5B at 9. This amount is payable to the ATO.
- No, then write the result of 5B minus 5A at 9. This amount is refundable to you (or offset against any other tax debt you have).

Don't complete this section unless you are VARYING.

This form can be lodged online.

Visit ato.gov.au/general/online-services

If you are NOT VARYING you only need to pay the amount at T7 on the reverse.

Your payment or refund amount

9 \$

Do not use symbols such as +, -, /, \$

Authorised contact person who completed the form

Contact phone number

Declaration I declare that the information given on this form is true and correct, and that I am authorised to make this declaration.

Signature

Date / /

If varying your amount using this form, return it to:

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936

Taxation laws authorise the ATO to collect information including personal information about individuals who may complete this form. For information about privacy and personal information go to ato.gov.au/privacy. Activity statement instructions are available from ato.gov.au or can be ordered by phoning 13 28 66.



Australian Government
Australian Taxation Office

PAYMENT SLIP - 60

THE TRUSTEE FOR BEHARI SUPER FUND

ATO code 0000 0156 03

ABN 78 901 594 748/004

Amount paid \$.00

PRN Code 4 78901 594 748 1760

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



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*Paid on 7/09/20
from Macquarie Bank*

TAXASSIST

Tax Invoice

Chartered Accountants

31 Horne Street
Elsternwick Vic 3185
Tel: 03 9528 3333
Fax:
info@taxassist.com.au

ABN #	Date	Invoice #
84 973 038 617	13/08/2020	5843

Invoice To
THE TRUSTEE BEHARI SUPER FUND 48 ADELAIDE ROAD PADSTOW NSW 2211

Please keep your Tax Return Documents in a safe place for a minimum period of five (5) years as it is a valuable document. Lodgement of the Income Tax Return(s) will occur on payment of this invoice.

Description		Amount
ASIC & COMPANY SECRETARIAL - BEHARI BT PTY LTD & BEHARI DIY PTY LTD Attending to statutory requirements of your company, as required under the Corporations Law, for 2019 year, including:- Downloading Annual Company Statement (form 480), reviewing information and amending company details where necessary Preparation of company Directors Resolution (solvency statement) and forwarding same to you for signing Organise payment of ASIC annual review fee Preparation of statutory minutes/resolutions Maintenance of company statutory register throughout the year Providing Public Access to the office every business day for the statutory time during the period 9am – 5pm Attending to correspondence from ASIC regarding the company Lodging forms with ASIC as required		360.00
BANK DETAILS FOR DIRECT PAYMENT:		
TAXASSIST (AUST) PTY LTD B.S.B. 033072 (WESTPAC) ACCOUNT NO. 190617		
SUBTOTAL		\$360.00
GST TOTAL		\$36.00
Thank you for your business.		
Total		\$396.00

Remittance Advice TAXASSIST 31 Horne Street Elsternwick VIC 3185 Tel:(03) 9528 3333 Email: info@taxassist.com.au	Credit Card - M/CARD OR VISA		Invoice No	5843
	Name on Card _____		Customer	
	Credit Card No. _____		THE TRUSTEE BEHARI SUPER FUND 48 ADELAIDE ROAD PADSTOW NSW 2211	
	Expiry Date _____ Card Type _____			
	Signature/ Date _____			
	Cheque No		Amount Paid	
EFT No		Date of Payment		



CHARTERED TAX & FINANCIAL ADVISERS
PUBLIC ACCOUNTANTS

BUILD MANAGE PROTECT WEALTH

ABN 84 089 608 088

8 November 2021

ourref: AI20211108

Mr R and Mrs B Behari
48 Adelaide Road,
PADSTOW NSW 2211

Income Tax & Financial Reporting
Superannuation & SMSF Compliance
Law Society Trust Examiners
Financial Planning
Business Structures & Estate Planning
Business Mentoring / Due Diligence



Liability limited by a scheme approved
under Professional Standards Legislation



Dear Richard and Babita,

**RICHARD BEHARI
BABITA BEHARI
BEHARI SUPER FUND
BEHARI DIY PTY LTD
BEHARI BT PTY LTD
Engagement of AMCO Public Accountants Pty Ltd**

Following our discussions, we are pleased to accept your appointment as your business Tax Agents and Advisers. We seek to act in your best interest at all times and offer the highest level of professional services.

The scope of the engagement is as set out below and any additions shall be by separate agreement as agreed to from time to time.

As your Tax / ASIC agent we will **(Please indicate acceptance against each assignment)** :-

- Prepare your personal/business income tax returns
- Lodge your personal/business income tax return(s)
- Provide general taxation advice, including business tax advice on request
- Act as your Tax Agent/contact with Australian Tax Office (ATO) for matters relating to your taxation affairs
- Act as your ASIC Agent / contact with Australian Securities Investments Commission (ASIC) - details provided at the end of this letter.
- Prepare and lodge your BAS, PAYG and any other statutory requirements as specifically agreed upon.
- Reconciliation of Balance Sheet and Trial Balance as appropriate.

Professional Fees and Payments

All professional fees for the services provided to you will be based on the time and degree of skill and acumen required to complete the tasks required, including out of pocket expenses and statutory charges, unless otherwise agreed between the parties.

Fixed fee for service can also be provided if scope of work can be ascertained and agreed upon.

Our current professional fees (inclusive of GST) are:

Principal(s)	\$ 330.00 per hour
Senior Tax Accountant	\$ 198.00 per hour
Assistant / Tax Accountant	\$ 135.00 per hour
Admin /Bookkeeping	\$ 77.00 per hour

For work undertaken for periods of less than an hour, the rate shall be charged in 15 minute blocks, or part thereof. Please also note that the above hourly rates are revised as at 1st July of each year in line with CPI and/or market movements, whichever is the higher index.

Terms of Payment

Our terms of payment are strictly 14 days from the date of each invoice. We will provide you with an itinerated account of all fees, costs and disbursements upon request. It should also be noted that invoices are raised when matters are completed notwithstanding that minor adjustments may still be work in progress provided that they are not material in nature and will be authorised accordingly.

Responsibility for Accounting and Internal Control Systems

We advise that the responsibility for the maintenance of a business accounting system and internal control systems rests with you, including the protection of and prevention against fraud. You will be responsible for the maintenance and keeping of books of account. If any material weakness in the accounting system or internal control systems comes to our notice, we will advise accordingly.

It is important to remember that you are personally responsible and liable for the information contained in any statutory return. You must retain all necessary supporting documentation to back up any claim. We will not take responsibility for any failure on your behalf to maintain adequate records or for failure to provide all necessary details.

Ownership of Documents

The final financial statements, tax return and any other documents which we are specifically engaged to prepare, together with any other original documents given to us, shall remain your property. Any other documents brought into existence by us including general journals, working papers, the general ledger, draft financial statements and/or tax returns, will remain our property at all times. However, we will always provide you with copies of any documents that you may require from time to time.

Standards

We aim to provide the highest standard of professional service and are focused on the concerns of our clients. If for any reason you feel you have not received the service level expected or have an issue to raise, please, at first instance, contact myself to discuss how the problem may be resolved.

Previous Accountant

As a matter of professional courtesy, and in line with the requirements of the IPA, we will need to inform your previous accountant that we have been engaged by you as your new accountant and to receive from them any outstanding matters and files. You may refuse to provide this information but in doing it may cause problems in the efficient transfer of your files.

Previous Returns

Please note that we are **not** engaged to review the accuracy of any returns lodged by your previous accountant.

If you are in agreement with above terms of engagement, please sign and return the attached duplicate letter to me.

Should you have any further queries in relation to the above, please do not hesitate to contact me.


Yours faithfully,



AMCO Public Accountants
Danny Mazevski
Chartered Tax Advisor
FIPA / FTMA / FTIA Exec. MBA (Un.NSW/Syd). DFS (Planning) JP

X  X
Signature – Richard Behari

Date: 10/11/21

X  X
Signature - Babita Behari

Date: 10/11/21

BEHARI BARE TRUST

Declaration of Custody Trust for the

BEHARI SUPER FUND

BEHARI BT PTY LTD ACN 614 221 537

and

BEHARI DIY PTY LTD ACN 614 221 466

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BETWEEN

BEHARI BT PTY LTD ACN 614 221 537
of 48 ADELAIDE ROAD
PADSTOW, NSW, 2211
Australia

(Custodian)

AND

BEHARI DIY PTY LTD ACN 614 221 466
in its capacity as trustee for the Fund
of 48 ADELAIDE ROAD
PADSTOW, NSW, 2211
Australia

(Trustee)

Background

- A The Fund is a Regulated Fund and the Trustee is the trustee for the Fund.
- B In limited circumstances, the law allows the trustee of a Regulated Fund to agree to borrow funds to acquire an investment for that Regulated Fund. The relevant law is in Part 7 of the SIS Act relating to borrowing by superannuation funds. The exceptions to the general prohibition on superannuation funds borrowing provide, among other things, that for a borrowing arrangement to be allowed:
 - legal title to the investment must be held by a third party on behalf of the trustee of the Regulated Fund; and
 - the lender's rights against the trustee of the Regulated Fund for any default under the borrowing arrangement must relate only to the investment for which the trustee will purchase with the money it borrows.
- C The Trustee intends to borrow funds from a lender to acquire the Authorised Investment under an arrangement of the nature described in Recital B.
- D The Custodian agrees to act as the third party described in Recital B and to hold title to the Authorised Investment under this Deed.

Operative provisions

A Custodian's Declaration of trust

What does the Custodian hold on trust?

- 1 The Custodian declares that it will hold the benefit of the Custody Fund on trust for the Trustee under this Deed, with effect from the date:

- 1.1 that the Custodian purchases the Authorised Investment as contemplated by clause 3; or
 - 1.2 the date on which the Custodian receives any property to be held or applied in accordance with the trusts under this Deed.
- 2 The parties agree that the Trust is established and is to be maintained in connection with the limited recourse borrowing arrangement with the Lender.

What information and money must the Trustee provide?

- 3 The Custodian and the Trustee agree that:
- 3.1 the details in the Schedule to this Deed are all the relevant details regarding the Authorised Investment; and
 - 3.2 the Trustee will provide to the Custodian all funds necessary to enable the Custodian to purchase the Authorised Investment identified in the Schedule.

When the Trustee does that, it will be taken to have requested the Custodian, and the Custodian will be taken to have agreed, to purchase and take legal title to the Authorised Investment under this Deed.

What is the name of the Custody Trust?

- 4 The parties agree that the name of the Custody Trust will be the BEHARI BARE TRUST.

B Custodian to hold title

What title must the Custodian hold?

- 5 The Custodian agrees that (subject to clause 8), it will maintain legal title to the Authorised Investment until the Trustee directs it under clauses 9 to 12 of this Deed.

What bank accounts are to be used?

- 6 The Trustee must:
- 6.1 designate one or more bank accounts of the Fund into which all amounts referred to in clause 7 may be deposited; and
 - 6.2 advise the Custodian of the details of that bank account or those accounts.

Income, accruals, accretions

- 7 The Custodian agrees to deposit, or arrange for the deposit of, the following amounts into the Cash Account or as otherwise directed by the Trustee:
- 7.1 any interest, income or other proceeds that the Authorised Investment generates; and
 - 7.2 any accretions or accruals attributable to the Authorised Investment.

May the Custodian have listed securities held by a CHESS sponsor?

- 8 If the Authorised Investment is listed securities, then the Custodian may engage a duly licensed CHESS sponsor to hold the Authorised Investment — as long as the Custodian first obtains the Trustee's written consent. The Custodian may do that even though it has an obligation to maintain legal title to the Authorised Investments.

C Trustee to direct Custodian

What interest does the Trustee have in the Authorised Investment?

- 9 At all times up to and including the Vesting Date, the Trustee:
- 9.1 has a vested and indefeasible interest in the Authorised Investment and any other assets comprising the Custody Fund; and
 - 9.2 is absolutely entitled to the Authorised Investment and any other assets comprising the Custody Fund as against the Custodian.

How may the Trustee have the Authorised Investment transferred?

- 10 The Trustee may in writing direct the Custodian to transfer, or otherwise deal with, the Authorised Investment and the other assets comprising the Custody Fund. The Custodian must do as directed. Before the Custodian transfers, or otherwise deals with, the Authorised Investment and any other asset comprising the Custody Fund as directed by the Trustee, the Custodian must notify the Lender in writing.

What information must the Custodian collect, provide etc?

- 11 The Custodian will use its best endeavours to obtain information concerning the Authorised Investment. It will communicate all that information to the Trustee as soon as practicable. For example, the Custodian must provide the Trustee with any information it needs to help it exercise a discretion about, say, voting, or about participating in bonus issues, capital reductions, share buy backs, rights plans, and so on.

May the Trustee require the Custodian to execute charge documents?

- 12 The Custodian must execute all documents the Trustee asks it to execute that are necessary to charge the Authorised Investment to secure the Trustee's payment to the Lender of all money owed in respect of the Authorised Investment.

D Restriction on Custodian's Discretion

- 13 Notwithstanding any other provision to the contrary set out in this Deed, the exercise of any Discretion (if any) by the Custodian under this Deed requires the consent of the Trustee in all instances.

E Trustee's warranties

- 14 The Trustee warrants that:
- 14.1 the Fund is a Regulated Fund;
 - 14.2 the Fund has a written investment strategy which accords in all respects with Superannuation Law;
 - 14.3 the Trustee's investment in the Authorised Investment accords with the Fund's written investment strategy;
 - 14.4 the Trustee is the sole trustee of the Fund;
 - 14.5 the Trustee has the power and authority to enter into this Deed;
 - 14.6 the Trustee has the power and authority to purchase the Authorised Investment; and
 - 14.7 this Deed is legally binding on it, and the Deed is enforceable against it in accordance with its terms.

F Duration of Trust

When does the Trust start and end?

- 15 The Trust commences on the date described in Clause 1 and terminates on the Vesting Date.

What must the Trustee do before the Vesting Date?

- 16 Before the Vesting Date, the Trustee must ensure:
- 16.1 that all money the Lender loaned to the Trustee in respect of the Authorised Investment has been repaid; and
 - 16.2 that any security or charge over the Authorised Investment has been discharged in full.

What must the Custodian and Trustee do on (or soon after) the Vesting Date?

- 17 On the Vesting Date (or as soon as practicable after the Vesting Date) the Custodian must either:
- 17.1 transfer the Authorised Investment and any other assets comprising the Custody Fund to the Trustee; or
 - 17.2 otherwise deal with the Authorised Investment and other assets comprising the Custody Fund as the Trustee may direct in writing.

G Replacement or resignation of Custodian

May the Trustee add, remove, or replace the Custodian?

- 18 At any time, the Trustee may by deed remove the Custodian, appoint a replacement custodian or appoint an additional custodian.

What must an outgoing Custodian do?

- 19 The outgoing Custodian must as soon as practicable after being removed or replaced:
- 19.1 sign all documents and do all things necessary to transfer legal title (and any CHES Sponsorship) in the Authorised Investment and in any other asset comprising the Custody Fund to the new or continuing custodian; and
 - 19.2 sign all documents and do all things necessary to transfer any charge or security in respect of the Authorised Investment or any other asset comprising the Custody Fund to the new or continuing custodian.

What must a continuing Custodian do?

- 20 If a new Custodian is added, then as soon as practicable the continuing Custodian must sign all documents and do all things necessary to transfer legal title (and any CHES Sponsorship) in the Authorised Investment, and in any other asset comprising the Custody Fund, to the new custodian jointly with the continuing custodian.

How may the Custodian resign?

- 21 The Custodian may resign by providing at least 60 days written notice to the Trustee. During the 60 day period, the Custodian must comply with any reasonable directions of the Trustee concerning completing the steps set out in clauses 19.1 to 19.2.

H Trustee indemnifies Custodian

- 22 The Trustee agrees to indemnify and keep the Custodian indemnified against all liabilities, actions, proceedings, demands, claims, costs, damages, stamp duty, taxes, losses and expenses incurred or sustained by the Custodian or brought or made against the Custodian:
- 22.1 in relation to the purchase of the Authorised Investment;
 - 22.2 by virtue of the Custodian holding legal title to the Authorised Investment; and
 - 22.3 as a consequence of the Custodian complying with any direction of the Trustee under this Deed.

I Trustee to pay Custodian's costs

- 23 The Trustee indemnifies the Custodian against, and will pay the Custodian on demand, the amount of, all losses, liabilities, costs and expenses (including, without limitation, legal expenses on a full indemnity basis) and Taxes in connection with:
- 23.1 the negotiation, preparation, execution, stamping and registration of this Deed;

- 23.2 the enforcement or attempted enforcement or preservation or attempted preservation of any rights under this Deed; and
- 23.3 any amendment to, or consent, waiver or release of or under, this Deed.

J Notices to the parties

- 24 All notices to be given to or demands to be made under this Deed must be in writing. They may be delivered in person or sent by mail or facsimile to the party's current business address.
- 25 All notices are to be treated as having been served:
- 25.1 if posted, 48 hours after the date of posting;
- 25.2 if delivered personally, on the actual date of receipt; and
- 25.3 if sent by facsimile, in the normal course of transmission.

K Jointly and Severally Liable

- 26 If two or more persons or entities comprise a party to this Deed, then each person or entity is jointly and severally liable for the obligations of that party under this Deed.

L Limitation

- 27 Notwithstanding anything else to the contrary contained in this Deed the Custodian and the Trustee agree that:
- 27.1 the Custodian's rights against the Trustee for, in connection with, or as a result of (whether directly or indirectly) either of the following defaults are limited to rights relating to the Authorised Investment:
- default on the relevant advance made by the Lender to the Trustee; or
 - default on the sum of the borrowing and charges related to that advance; and
- 27.2 if the Trustee has a right relating to the Authorised Investment (other than a right to acquire legal ownership of the Authorised Investment on repayment to the Lender of the relevant loan), then the Custodian's rights and the rights of any other person against the Trustee for, in connection with, or as a result of, (whether directly or indirectly) the Trustee's exercise of its right, are limited to rights relating to the Authorised Investment.

M Compliance with Superannuation Law

- 28 The Custodian and the Trustee agree that all arrangements in respect of the Custody Trust as contained in, or referred to in, this Deed must be strictly in accordance with Superannuation Law including, without limitation, for the purpose:

- 28.1 of ensuring the concessional tax treatment of the Fund and of amounts paid into or out of the Fund; and
- 28.2 of the Fund's status as a Regulated Fund.
- 29 For this purpose:
- 29.1 The provisions of this Deed which (whether expressly or impliedly) confer or impose discretions, powers, rights or obligations on the parties are to be read as:
- 29.1.1 extending to confer or impose on the parties any discretions, powers, rights or obligations as may be necessary to ensure compliance with Superannuation Law; and
 - 29.1.2 circumscribing any discretions, powers, rights or obligations of the parties to the extent necessary to ensure compliance with Superannuation Law; and
- 29.2 If a provision of this Deed (whether express or implied) is inconsistent with this purpose, then that provision must be read down to the extent necessary to ensure compliance with the requirements of this clause 29. If it is not possible to read down a provision of this Deed in that manner, then that provision is severable without effecting the validity or enforceability of the remaining part of that provision or of other provisions in this Deed.

N General and interpretation

- 30 Time is of the essence of all obligations under this Deed.
- 31 This Deed may only be varied or replaced by a document executed by the parties.
- 32 Each party must promptly execute and deliver all documents and promptly take all other action necessary or desirable to effect, perfect or complete the transactions contemplated by this Deed.
- 33 Each indemnity in this Deed is a continuing obligation, separate and independent from the other obligations of the parties. It survives this Deed's termination.
- 34 It is not necessary for a party to incur expense or make payment before enforcing a right of indemnity conferred by this Deed.
- 35 The warranties, undertakings, agreements and continuing obligations in this Deed do not merge on completion.
- 36 This Deed is governed by, and interpreted under, the laws of the jurisdiction set in the Schedule.
- 37 If a party consists of more than one person, then this Deed binds them jointly and each of them severally.
- 38 This Deed may be executed in any number of counterparts all of which taken together constitute one instrument.
- 39 If a payment or other act is required to be made or done on a day which is not a Business Day, then the payment or act must be made or done on the next following Business Day.

- 40 If a provision in this Deed is held to be illegal, invalid, void, voidable or unenforceable, that provision must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable.
- 41 If it is not possible to read down a provision of this Deed in the manner described above, that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this Deed.
- 42 A reference in this Deed to:
- 42.1 a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- 42.2 a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- 42.3 a person includes the legal personal representatives, successors and assigns of that person;
- 42.4 any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the relevant purposes or objects of the first-mentioned body;
- 42.5 this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- 42.6 the singular includes the plural and vice versa; and
- 42.7 a gender includes the other genders.
- 43 If a party that is a trustee makes a covenant, agreement, undertaking representation or warranty, then the covenant, agreement, undertaking, representation or warranty is to be construed as having been made in the capacity as trustee of the relevant trust.

O Definitions

44 In this deed unless expressed or implied to the contrary:

Authorised Investment means the investment specified in the Schedule.

Cash Account means the account established under clause 6.

Custody Fund means the Authorised Investment together with the following assets transferred to the Custodian and other amounts which accrue or are paid in respect of the Authorised Investment:

- all right title and interest of the Custodian from time to time in the Authorised Investment;
- all income and other proceeds generated from the holding of the Authorised Investment; and
- all other income, proceeds, accretions or accruals attributable to the Custody Trust.

Custody Trust means the trust known as "BEHARI BARE TRUST" created by operation of this Deed.

Deed means this trust deed, including all schedules.

Discretion means a right or power to act in accordance with one's own judgment.

Fund means the BEHARI SUPER FUND.

Lender means each person from whom the Trustee is borrowing in order to acquire Authorised Investment.

Regulated Fund means a 'regulated superannuation fund' within the meaning of section 19 of the SIS Act and a 'complying superannuation fund' within the meaning of Part 5 of SIS Act.

Schedule means the schedule to this Deed.

SIS Act means the Superannuation Industry (Supervision) Act 1993 (Cth).

Superannuation Law means:

- any law of the Commonwealth of Australia which deals with any aspect of the superannuation or taxation in relation to superannuation, including the SIS Act and the Superannuation Industry (Supervision) Regulations 1994 (Cth); and
- any lawful requirement in relation to the Fund by any authority or body that has responsibility in connection with the regulation of superannuation, or taxation in relation to superannuation.
- It includes:
 - changes to any such laws or requirements after the date of this Deed; and
 - any proposed law or lawful requirement that the trustee believes may have retrospective effect.
- **Trustee** means the trustee for the time being of the Fund, who as at the date of this Deed is the person identified on page 1.

Vesting Date means either:

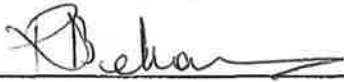
- the date which is 80 years from the date of this Deed; or
- any earlier date the Custodian and Trustee jointly determine.

Execution

Executed by the parties.

Dated: 12/08/2016

Executed by
BEHARI BT PTY LTD ACN 614 221 537, in
accordance with section 127(1) of the
Corporations Act 2001 (Cwth):

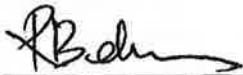


RICHARD RAJENDRA BEHARI, director



BABITA BEHARI, director

Executed by
BEHARI DIY PTY LTD ACN 614 221 466, in
its capacity as trustee for the Fund, in
accordance with section 127(1) of the
Corporations Act 2001 (Cwth):



RICHARD RAJENDRA BEHARI, director



BABITA BEHARI, director

Schedule

Custodian	BEHARI BT PTY LTD ACN 614 221 537 48 ADELAIDE ROAD PADSTOW NSW 2211
Fund Trustee	BEHARI DIY PTY LTD ACN 614 221 466 48 ADELAIDE ROAD PADSTOW NSW 2211
Lender:	Mortgage Mart
Lender ABN/ACN (if applicable):	
Lender Address for Notices:	Unit 36 , 105 Upton Street Bundall QLD 4217
Lender Fax:	1300 650 201
Loan Amount:	\$ 272 , 930
Loan Term:	30 years
Authorised Investment: Address: Title Particulars:	Property (Residential) Lot 20 , 27 - 37 Turva Avenue , Tarneit VIC 3029 Volume 11267 folio 199
Jurisdiction:	New South Wales
Settlement Date (if applicable):	

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

- ! Read this declaration in conjunction with *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials



Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

- a new self-managed super fund (SMSF)
- an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- have been directed to do so by us
- are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Information you need to read

Make sure you read *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials. It highlights some of the key points from the declaration and some important messages.

Before completing this declaration

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit ato.gov.au/smsf
- phone us on **13 10 20**.

When completing this declaration

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and refer to it and the information in *Key messages for self-managed super fund trustees* when making important decisions, such as those relating to choosing investments, accepting contributions and paying benefits.

ⓘ Do not send your completed declaration to us.

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Published by

Australian Taxation Office
Canberra
August 2014

JS 32597



I understand that as an individual trustee or director of the corporate trustee of

Fund name

BEHARI SUPER FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)

- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION


By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

BABITA BEHARI

Trustee's or director's signature




Date

Day: 12 / Month: 08 / Year: 2016

Witness' name (witness must be 18 years old or over)

Witness' signature



Date

Day: 12 / Month: 08 / Year: 2016

Robert

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

- 1 Read this declaration in conjunction with *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials



Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

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You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- have been directed to do so by us
- are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Information you need to read

Make sure you read *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials. It highlights some of the key points from the declaration and some important messages.

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Before you complete and sign this declaration, make sure you:

- read each section
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➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit ato.gov.au/smsf
- phone us on **13 10 20**.

When completing this declaration

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and refer to it and the information in *Key messages for self-managed super fund trustees* when making important decisions, such as those relating to choosing investments, accepting contributions and paying benefits.

⚠ Do not send your completed declaration to us.

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Published by

Australian Taxation Office
Canberra
August 2014

JS 32597



I understand that as an individual trustee or director of the corporate trustee of

Fund name

BEHARI SUPER FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

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- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
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- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)

- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
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 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
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 - copies of all reports given to members
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 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

RICHARD RAJENDRA BEHARI

Trustee's or director's signature



Date

Day: 12 / Month: 08 / Year: 2016

Witness' name (witness must be 18 years old or over)

ADAM CARMODY

Witness' signature



Date

Day: 12 / Month: 08 / Year: 2016

COPY

**Westpac Banking Corporation
ABN 33 007 457 141
SMSF Deed of trust declarations and
undertakings**

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SMSF Deed of trust declarations and undertakings

Details

Financier:
(“we”)

Westpac Banking Corporation, ABN 33 007 457 141 of 150 Collins Street,
Melbourne, VIC

SMSF trustee:

Behari DIY Pty Ltd ACN 614 221 466 of 48 Adelaide Road, Padstow, NSW
2211 (including its successors and assigns)

SMSF trust name:

Behari Super Fund

SMSF trust deed:

The deed of trust
dated: 12 August 2016
by: Richard Rajendra Behari of 48 Adelaide Road, Padstow,
NSW 2211
establishing the trust

**SMSF trustee’s
documents:**

(describe all documents the trustee
enters into in connection with the
transaction)

This deed
Loan Agreement dated 30 June 2017
Guarantor’s Indemnity Waiver
Statutory Declaration regarding financial advice
Financial Advice Certificate
and any document signed or to be signed by the *SMSF trustee* connected with
any of them.

**Directors of SMSF
trustee (if the trustee is a
company):**

Babita Behari of 48 Adelaide Road, Padstow, NSW 2211 and Richard Rajendra
Kumar Behari of 48 Adelaide Road, Padstow, NSW 2211

**SMSF beneficiaries who
are intended to sign this
document:**

Babita Behari of 48 Adelaide Road, Padstow, NSW 2211 and Richard Rajendra
Kumar Behari of 48 Adelaide Road, Padstow, NSW 2211

Security Custodian:

Behari BT Pty Ltd ACN 614 221 537 of 48 Adelaide Road, Padstow, NSW 2211 (including its successors and assigns)

Security Custodian trust name:

Behari Bare Trust

Custodian Document:

The deed of trust

dated: 12 August 2016

between: Behari BT Pty Ltd ACN 614 221 537 of 48 Adelaide Road, Padstow, NSW 2211

and: Behari DIY Pty Ltd ACN 614 221 466 as trustee for the Behari Super Fund of 48 Adelaide Road, Padstow, NSW 2211

establishing the trust

Security Custodian's documents:

(describe all documents the Security Custodian enters into in connection with the transaction)

This deed

Mortgage

Guarantee

Guarantor's Indemnity Waiver

and any document signed or to be signed by the *Security Custodian* connected with any of them.

Directors of Security Custodian:

Babita Behari of 48 Adelaide Road, Padstow, NSW 2211 and Richard Rajendra Kumar Behari of 48 Adelaide Road, Padstow, NSW 2211

Date of SMSF deed of trust declarations and undertakings:

Provisions

Key words

The meaning of words printed *like this* and of some other common key words is explained at the end of this deed.

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Declarations

1.1 You declare that:

- (a) the *SMSF trustee* is the only trustee of the *SMSF trust*; and
- (b) the *SMSF trustee* has the power to sign the *SMSF trustee's documents* and perform its obligations under them; and
- (c) the *SMSF trustee* has signed or will sign the *SMSF trustee's documents* as trustee of the *SMSF trust*; and
- (d) the *SMSF trustee* has signed or will sign the *SMSF trustee's documents* and all transactions contemplated by them including the acquisition of the *property* with the consent of the *beneficiaries* who sign this deed and for the benefit of all beneficiaries of the *SMSF trust*; and
- (e) the *SMSF trustee* has the right to be indemnified out of the *SMSF trust fund* for all obligations it incurs in relation to the *SMSF trustee's documents* and the *SMSF trust fund* is sufficient to satisfy that right of indemnity; and
- (f) no action has been taken or proposed to remove the *SMSF trustee* as trustee of the *SMSF trust* or to appoint an additional or alternate trustee of the *SMSF trust*; and
- (g) you have given us true (ie complete and up to date) copies of the *SMSF trust deed* and other documents relating to the *SMSF trust* containing all the terms of the *SMSF trust*; and
- (h) the *SMSF trust* has been properly constituted and the *SMSF trust deed* is valid and enforceable; and
- (i) the *SMSF trustee* has complied with the *SMSF trust deed* and its obligations as *SMSF trustee*; and
- (j) no action has been taken or proposed to terminate the *SMSF trust* or revoke a power of the *SMSF trustee* and (as far as you are aware) no-one intends to take any such action; and
- (k) unless you tell us otherwise in writing, the *beneficiaries* who sign this deed are

- the only beneficiaries of the *SMSF trust*; and
- (l) our rights under the *SMSF trustee's documents* have priority over the interests of the *beneficiaries*; and
 - (m) the *Security Custodian* is the only trustee of the *Security Custodian trust*; and
 - (n) the *SMSF trustee* is the only beneficiary of the *Security Custodian trust*; and
 - (o) the *Security Custodian* has the power to sign the *Security Custodian's documents* and all transactions contemplated by them, including the acquisition of the *property* and perform its obligations under them; and
 - (p) the *Security Custodian* has signed or will sign the *Security Custodian's documents* as trustee of the *Security Custodian trust*; and
 - (q) the *Security Custodian* has signed or will sign the *Security Custodian's documents* with the consent of the *beneficiaries* who sign this deed; and
 - (r) no action has been taken or proposed to remove the *Security Custodian* as trustee of the *Security Custodian trust* or to appoint an additional or alternate trustee of the *Security Custodian trust*; and
 - (s) you have given us true (ie complete and up to date) copies of the *Custodian Document* and other documents relating to the *Security Custodian trust* containing all the terms of the *Security Custodian trust*; and
 - (t) the *Security Custodian trust* has been properly constituted and the *Custodian Document* is valid and enforceable; and
 - (u) the *Security Custodian* has complied with the *Custodian Document* and its obligations as *Security Custodian*; and
 - (v) no action has been taken or proposed to terminate the *Security Custodian trust* or revoke a power of the *Security Custodian* and (as far as you are aware) no-one intends to take any such action; and
 - (w) our rights under the *Security Custodian's documents* have priority over the interests of the *beneficiaries* or the *SMSF trust*; and
 - (x) the *SMSF trust* was constituted and at all times has been and will be conducted and administered in accordance with all applicable laws, including the SIS Laws and the entering into of the *SMSF trustee's documents* and all transactions contemplated by them including the acquisition of the *property* will comply with, all applicable laws, including the *SIS Laws*.
- 1.2 You must tell us whenever anything happens preventing you from repeating all the declarations in clause 1.1.

Undertakings and consent

- 2.1 The *SMSF trustee* agrees:
- (a) to do everything necessary to bind itself and its successors under the *SMSF trustee's documents*; and
 - (b) to comply with its obligations as *SMSF trustee*; and
 - (c) to ensure that it is the sole beneficiary of the *Security Custodian trust*.
- 2.2 The *Security Custodian* agrees:
- (a) to do everything necessary to bind itself and its successors under the *Security Custodian's documents*; and
 - (b) to comply with its obligations as *Security Custodian*; and
 - (c) to transfer the *property* to the *SMSF trustee* once all amounts secured by the mortgage over the *property* has been repaid in full and the mortgage discharged, at the request of the *SMSF trustee*; and
 - (d) to ensure that the *SMSF trustee* is the sole beneficiary of the *Security Custodian trust*.
- 2.3 You agree to ensure that, without our consent:
- (a) the *SMSF trustee* does not retire or cease to act and is not removed or replaced as trustee of the *SMSF trust*; and

- (b) another person is not appointed as joint or alternate trustee of the *SMSF trust*; and
- (c) the *SMSF trust* is not terminated and a vesting date is not declared; and
- (d) the *SMSF trust deed* is not changed and the terms of the *SMSF trust* are not otherwise varied; and
- (e) the *SMSF trust fund* is not mixed with other property, resettled or sought to be brought under court control; and
- (f) the *SMSF trustee's* right to be indemnified out of the *SMSF trust fund* for obligations it incurs in relation to the *SMSF trustee's documents* is not restricted; and
- (g) nothing is done to restrict the ability of the *SMSF trustee* to comply with its obligations in relation to the *SMSF trustee's documents*; and
- (i) the *Security Custodian* does not retire or cease to act and is not removed or replaced as trustee of the *Security Custodian trust*; and
- (j) another person is not appointed as joint or alternate trustee of the *Security Custodian trust*; and
- (k) the *Security Custodian trust* is not terminated and a vesting date is not declared; and
- (l) the *Custodian Document* is not changed and the terms of the *Security Custodian trust* are not otherwise varied; and
- (m) the *Security Custodian trust fund* is not mixed with other property, resettled or sought to be brought under court control; and
- (n) the *Security Custodian's* right to be indemnified out of the *Security Custodian trust fund* for obligations it incurs in relation to the *Security Custodian's documents* is not restricted; and
- (o) nothing is done to restrict the ability of the *Security Custodian* to comply with its obligations in relation to the *Security Custodian's documents*.

- 2.4 You (other than the *SMSF trustee*) consent to the *SMSF trustee* signing the *SMSF trustee's documents* and exercising rights and performing obligations in relation to the *SMSF trustee's documents*.
- 2.5 You (other than the *Security Custodian*) consent to the *Security Custodian* signing the *Security Custodian's documents* and exercising rights and performing obligations in relation to the *Security Custodian's documents*.

Indemnity

- 3. You indemnify us against and you must therefore pay us for:
 - (a) loss we suffer in connection with you not observing any of your obligations or agreements under this deed or in connection with any declaration in this deed being inaccurate; and
 - (b) the reasonable expenses we reasonably incur in enforcing this deed.

Waiver

- 4.1. You waive any right you have to claim that the *SMSF trustee* breaches the *SMSF trust* by signing a *SMSF trustee's document* or exercising rights or performing obligations in relation to a *SMSF trustee's document*.
- 4.2. You waive any right you have to claim that the *Security Custodian* breaches the *Security Custodian trust* by signing a *Security Custodian's document* or exercising rights or performing obligations in relation to a *Security Custodian's document*.

Acknowledgement

- 5.1 You know that we are relying on you entering this deed before signing or accepting the *SMSF trustee's documents* and *Security Custodian's documents* and that, each time we give or continue to provide the *SMSF trustee* financial accommodation under the *SMSF trustee's documents* or we give or continue to provide to any person financial accommodation of which the *SMSF trustee* or *Security Custodian* guarantees repayment, we will be relying on your not having breached this deed. You acknowledge incurring obligations, and giving us rights, under this deed for valuable consideration from us.

- 5.2 *You acknowledge that you are responsible for ensuring that all of the SMSF Trustee's documents, the Security Custodian's documents, the investment, and all associated transactions comply with all legal requirements (including the SIS Laws and the documents establishing the SMSF trust). You should seek your own advice and make your own enquiries concerning all legal, taxation or financial aspects or risks. You should not rely on Westpac or any of its representatives or employees. None of them is giving any advice or assurance. If Westpac checks any of the above, or satisfies itself with respect to them it does it for its own purposes, and you should not place any reliance on it doing so.*

Limited Recourse

6.1 Limit and release

Despite any other provision of this deed, we may not have recourse to you or your assets under or in connection with the SMSF trustee's documents and the Security Custodian's documents (the *Documents*), except we may have recourse to the *property* and its proceeds and the total amount available to us as a result of a realisation of the *property* (after payment of enforcement costs etc).

6.2 Unrestricted remedies

- (a) **(Charges and guarantees)** Subject to sub-paragraph (b), nothing in clause 6.1 **(Limit and release)** limits us in:
- exercising our rights or powers under any *security interest*;
 - obtaining an injunction or other order to restrain any breach of any *Documents* by any party; or
 - obtaining declaratory relief.
- (b) **(Limited agency)** In exercising any right, power or remedy under any *Documents*, neither we nor any receiver, receiver and manager, agent or attorney appointed under this deed shall incur, or have the authority to incur, any liability on your behalf or for your account except a liability which is itself subject to the limitation in clause 6.1 **(Limit and release)**.

- (c) **(Amount owing)** For the purpose of determining the liability of any guarantor in relation to the amount outstanding the limit on your liability under clause 6.1 **(Limit and release)** will be disregarded.

6.3 Restricted remedies

We will not, in relation to any liability for which you are not liable under clause 6.1 **(Limit and release)**:

- (a) **(judgment)** obtain a judgment for the payment of money or damages by you;
- (b) **(statutory demand)** issue any demand under s459E(1) of the *Corporations Act 2001* (or any analogous provision under any other law) against you;
- (c) **(winding up)** apply for the winding up of you;
- (d) **(execution)** levy or enforce any distress or other execution to, on or against any of your assets other than the *property*;
- (e) **(court appointed receiver)** apply for the appointment by a court of a receiver to any of your assets other than the *property*; and
- (f) **(set-off or counterclaim)** exercise or seek to exercise any set-off or counterclaim against you,

or take proceedings for any of the above and we waive our rights in respect of those applications and proceedings.

- 6.4 The *SMSF trustee* agrees that its beneficial interest in the *property* will be subject to any *security interest* which the *Security Custodian* gives to us over the *property*. We are not obliged or required to take notice of, or be bound by, any actual, contingent or future interest the *SMSF trustee* may have in the *property*.

Your obligations are unaffected

- 7 You agree that you are bound by this deed even if a person who was intended to sign this deed or a similar document does not do so or does not do so effectively.

Consents

- 8 Consents in connection with this deed must be in writing. We may give or refuse our consent in any way we consider appropriate, including by imposing conditions.

Applicable law

- 9 This deed is governed by the law of the state or territory where our address specified in the details is situated.

Execution

- 10 Where any party to this deed is a party in more than one capacity, the proper execution of this deed once will bind that party in each of its capacities.

Deed

- 11 This document is a deed.

Meaning of words

- 12 *beneficiaries* means all the beneficiaries of the *SMSF trust*.

arrangement with us means an arrangement (including an agreement or a security interest) under which the *SMSF trustee*, the *Security Custodian* or any other party to a *security interest* specified in the facility offer (as defined in the *SMSF trustee's documents*) has or could in the future have obligations to us or any of our "related entities" (as defined in the *Corporations Act*).

Custodian Document means the Custodian Document described in the details.

property means the property mortgaged to us by the *Security Custodian*.

Security Custodian means each person named in the details as Security Custodian. If there are more than one, *Security Custodian* means each of them separately and every two or more of them jointly.

Security Custodian's documents means the Security Custodian's documents described in the details.

Security Custodian trust means the trust established under the *Custodian Document*.

Security Custodian trust fund means the property held on trust by the *Security Custodian* under the *Custodian Document*.

security interest means any security for the payment of money or performance of obligations including a mortgage, charge, lien, pledge, trust, power, title retention or flawed deposit arrangement. *Security interest* also includes a guarantee and indemnity.

SIS Laws means Superannuation Industry (Supervision) Act 1993 (Cth) and Superannuation Industry (Supervision) Regulations 1994 (Cth).

SMSF trust means the trust established under the *SMSF trust deed*.

SMSF trust deed means the SMSF Trust deed described in the details.

SMSF trustee means each person named in the details as SMSF Trustee. If there are more than one, *SMSF trustee* means each of them separately and every two or more of them jointly.

SMSF trustee's documents means the SMSF Trustee's documents described in the details.

SMSF trust fund means the property held on trust by the *SMSF trustee* under the *SMSF trust deed*.

we means the person or persons named in the details as financier. If there are more than one, *we* means each of them separately and every two or more jointly. *We* includes our successors and assigns.

you means each of the *SMSF trustee*, each director of the *SMSF trustee* (if it is a corporation), the *Security Custodian*, each director of the *Security Custodian* (if it is a corporation), and each *beneficiary* who signs this deed separately and every two or more of them jointly.

The singular includes the plural and vice versa.

A reference to:

- a document or agreement includes any variation or replacement of it;
- law means common law, principles of equity, and laws made by parliament (and laws made by parliament include State, Territory and Commonwealth laws and regulations and other instruments under them, and consolidations, amendments, re-enactments or replacements of any of them);
- any thing includes the whole and each part of it.

Signing pages

Executed as a deed

Signed sealed and delivered on behalf of **Behari
DIY Pty Ltd** by:

Secretary/Director

Print name

Director

Print name

Signed sealed and delivered on behalf of **Behari
BT Pty Ltd** by:

Secretary/Director

Print name

Director

Print name

Signed sealed and delivered by **Babita Behari** in
**her capacity as SMSF Director, SMSF
Beneficiary and Director of the Security
Custodian** in the presence of:

Witness

Print name

Print address

Signed sealed and delivered by **Richard
Rajendra Kumar Behari** in his capacity as
**SMSF Director, SMSF Beneficiary and
Director of the Security Custodian** in the
presence of:

Witness

Print name

Print address

<p>I certify that the Attorney for the Lender, with whom I am personally acquainted or as to whose identity I am otherwise satisfied, signed this instrument in my presence.</p>	<p>Signed sealed and delivered by as attorney for Westpac Banking Corporation under power of attorney registered number Permanent Order Book No. 277 Page: 016</p>
<p>..... Signature of Witness</p>	
<p>..... Name of Witness</p>	<p>..... Signature By executing this instrument the attorney states that the attorney has received no notice of the revocation of the power of attorney.</p>
<p>..... Address of Witness</p>	

copy

**BEHARI BT PTY LTD ACN 614 221 537 AS
TRUSTEE ("CUSTODIAN")**

and

**BEHARI DIY PTY LTD ACN 614 221 466 AS
TRUSTEE OF THE BEHARI SUPER FUND
("TRUSTEE")**

**DEED OF VARIATION FOR THE BEHARI
BARE TRUST FOR THE BEHARI SUPER
FUND**

■ **KEMP STRANG**

LAWYERS

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REF: 681760-1:cc



INTERNATIONAL
ALLIANCE
OF LAW FIRMS

THIS DEED made on

2017

BETWEEN: Behari BT Pty Ltd ACN 614 221 537 as trustee of the Behari Bare Trust of 48 Adelaide Road, Padstow, NSW 2211 ("Custodian")

AND: Behari DIY Pty Ltd ACN 614 221 466 as trustee of the Behari Super Fund of 48 Adelaide Road, Padstow, NSW 2211 ("Trustee")

RECITALS:

- A. The Declaration of Custody Trust for the Behari Bare Trust ("Property Trust") was established by deed on 12 August 2016 ("Property Trust Deed").
- B. The Schedule to the Property Trust Deed contained a number of errors.
- C. The Trustee wishes to vary the Trust Deed to correct these errors.

THIS DEED WITNESSES:

The parties make the following amendments to the Property Trust Deed:

- (a) The definition of 'Lender', 'Lender ACN/ABN', 'Lender Address for Notices', 'Loan Amount', 'Loan Term', 'Title Particulars' and 'Settlement date' in the Schedule to the Property Trust Deed are deleted and replaced with the following:

Lender:	<i>Westpac Banking Corporation</i>
Lender ABN/ACN	<i>ABN 33 007 457 141</i>
Lender Address for Notices	<i>301 Clarendon Street South Melbourne VIC 3205</i>
Loan Amount:	<i>\$262,500.00</i>
Loan Term	<i>21 years</i>
Title Particulars:	<i>Volume 11513 Folio 856</i>
Settlement date (if applicable):	<i>To be advised</i>

**Superannuation Trust Deed for a
Self-Managed Fund**

for

BEHARI SUPER FUND

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Overview

For the convenience of users, this superannuation trust deed is written in plain language. It contains only those clauses that are appropriate for the particular form of self-managed superannuation fund that you have chosen. *It is not suitable for any other form of fund.*

If you decide to change the trustees of the fund, for example, replace individual trustees with a corporate trustee or replace a corporate trustee with individual trustees, you will have to use the Cleardocs system to create a replacement deed that incorporates the necessary clauses for the new form of fund.

You cannot change the form of the fund in any other way.

A Establishment of the fund

The establishment of the fund

- 1 The person named in Schedule 1 as the 'person establishing the fund' establishes the BEHARI SUPER FUND as a self-managed superannuation fund under the SIS Act. It is an indefinitely continuing superannuation fund.

Purpose of the fund

- 2 The sole or primary purpose of the fund is to provide old age pensions and other benefits to members on their retirement.

Trustee of the fund

- 3 The initial trustee is named in Schedule 1 of this deed. The trustee accepts the appointment. The fund is vested in the trustee. No other person (including a member) has any legal or beneficial interest in any asset of the fund except to the extent expressly stated elsewhere in this deed. The trustee must manage the fund in accordance with this deed.

Method of decision by trustee under this deed

- 4 The trustee may only make decisions under this deed in the manner set out in the trustee's constitution.

Deed subject to superannuation law

- 5 This deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the fund it establishes qualifies as a self managed superannuation fund under superannuation law and so that it qualifies for, and payments from it qualify for, concessional tax treatment under the Tax Act. To the extent that anything in this deed is inconsistent with superannuation law, it is to be severed from the deed. Any obligation imposed by superannuation law in respect of the fund established by this deed that is not expressed in this deed is nonetheless to be regarded as incorporated in it by reference.

Trustee must comply with law

- 6 The trustee must not do or fail to do anything as trustee of the fund that would result in either of the following:
- a breach of law, including superannuation law; or
 - the fund ceasing to qualify as a self managed superannuation fund under superannuation law or to qualify for, or for payments made from the fund to qualify for, concessional tax treatment under the Tax Act.

B Membership

Initial members of the fund

- 7 The initial members of the fund are named in Schedule 1. Each of them has completed and signed the 'Application to become a Member' in a form that is equivalent to the form set out in Schedule 2.

Trustee may appoint additional members

- 8 The trustee may appoint a person as an additional member of the fund if he or she has completed and signed an 'Application to become a Member' in a form that is equivalent to the form for initial members set out in Schedule 2, or on another form approved by the trustee.

The additional member must consent to doing all things necessary to become a director of the trustee of the fund upon appointment unless the additional member is unable to become a director of a trustee under superannuation law.

Beneficiaries as additional members

- 9 Subject to clause 13, a person who is to receive a death benefit from the fund in the form of a pension becomes a member of the fund when:
- the trustee has accepted that person as an additional member; and
 - that person has received a pension payment from the fund.

Applicant to provide information to trustee

- 10 On written request by the trustee, a member or applicant for membership of the fund must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.
- 11 If a member fails to do so, the trustee may refuse to accept further contributions in respect of that member.
- 12 If an applicant fails to do so, the trustee may decline to accept the applicant as a member.

Conditions must be met

- 13 Subject to clause 29, a person does not become an additional member of the fund, and the trustee must not accept a person as an additional member of the fund, unless each of the following conditions is met:
- the total number of members would be no more than 4;
 - the person is not disqualified from being a director of the trustee of the fund;
 - the person is not in an employment relationship with another member of the fund except another member who is also a relative of that person;
 - the trustee is satisfied that the person will become a director of the trustee of the fund on being accepted as a member of the fund.

Effect of becoming member

- 14 An additional member becomes bound by this deed on being accepted as an additional member.

Date of commencement of membership of additional member

- 15 An additional member's membership commences on the date the trustee specifies, when accepting the person as a member. If the trustee does not specify a date, then the additional member's membership commences on the date the trustee received his or her application or the date referred to in clause 9 (if applicable).

Date of additional member's commencement as trustee

- 16 An additional member becomes director of the trustee of the fund on the date his or her membership commences provided that the trustee has done everything necessary to appoint the additional member as a director of the trustee.

Back-dating of membership

- 17 With the trustee's consent, the relevant participating employer may back-date the commencement of an additional member's membership for any period the employer thinks fit. Unless the employer decides otherwise with the agreement of the trustee, that additional period will count as a period of membership.

Conditions on membership

- 18 The trustee may impose any conditions the trustee thinks fit on the membership of an additional member and the additional member's rights and duties. The trustee may remove or vary any condition at any time.

Trustee must notify new member

- 19 As soon as practicable after a person becomes a member of the fund (and not later than 3 months after the person becomes a member), the trustee must ensure that the member is given a product disclosure statement (in the form set out in Schedule 6, updated as required) which the superannuation law requires to be given to new members of the fund.

Trustee must disclose and report

- 20 The trustee must ensure that members, former members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the fund, that the superannuation law requires them to be given.

Trustee must notify exiting member

- 21 As soon as practicable after a person ceases to be a member of the fund, the trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be members of the fund.

Limit on disclosure

- 22 A dependant of a member is not entitled to any additional information relating to the operation or conduct of the fund which the trustee thinks it is inappropriate to disclose.

Members must inform trustee of change affecting fund compliance

- 23 A member must immediately inform the trustee if the member becomes aware that either of the following may happen:

- the member may enter into an employment relationship with another member who is not also a relative of the member; or
- the member may be disqualified from being a director of the trustee of the fund.

Members and trustee must ensure fund compliance

- 24 A member and the trustee must ensure that the member ceases to be a member of the fund within 6 months after either of the following happens:

- the member enters into an employment relationship with another member who is not also a relative of the member; or
- the member is disqualified from being a director of the trustee of the fund.

Trustee and members must rectify non-compliance

- 25 If a member of the fund enters into an employment relationship with another member who is not also a relative of the member, or becomes disqualified from being a director of the trustee of the fund, the trustee and the members must do whatever is necessary to ensure that, within 6 months after the member entered into the employment relationship or became disqualified:

- no member of the fund is in an employment relationship with another member who is not also a relative of the member; and
- no member of the fund is disqualified from being a director of the trustee of the fund.

Types of compliance arrangement

- 26 The types of things that may be done to ensure compliance include each of the following:

- a member may request the member's benefits or entitlement in the fund to be paid in accordance with this deed or to be transferred or rolled over to an approved benefit arrangement under clause 151.
- the trustee may transfer a member's benefits or entitlement in the fund to an eligible roll over fund under clause 152.

Ceasing to be a member

- 27 A person ceases to be a member of the fund as soon as the first of the following happens:

- the person dies.

- the person ceases to be a director of the trustee of the fund.
- when payment of all the member's benefits is made to the member or to an approved benefit arrangement for the member.
- when benefits payable to or for the member cease to be payable.

When a person ceases to be a member of the fund, the person ceases to be a director of the trustee of the fund, if he or she has not already ceased to act in that role.

Exception to ceasing to be a member

- 28 A person (**first person**) does not cease to be a member of the fund when the first person ceases to be a director of the trustee of the fund if:
- another person (**second person**) has been appointed to act as a director of the trustee of the fund in the place of the first person; and
 - that second person is the first person's legal personal representative, while he or she holds an enduring power of attorney in respect of the first person or while the first person is under a legal disability.

Minor as a member

- 29 A minor, being a person who is under 18 years of age, may be a member of the fund provided the superannuation law is complied with. In relation to a member who is a minor:
- the minor's parent or guardian must make the application for the minor to become a member in the form set out in Schedule 5 or in the form otherwise approved by the trustee;
 - decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
 - the minor turns 18; or
 - after the minor turns 16, the time at which the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership;
 - when the minor turns 16, any parent or guardian acting as a director of a corporate trustee in place of the member, may continue acting in that role; and
 - when the minor turns 18, the parent or guardian acting as a director of the trustee of the fund must do everything necessary to procure that the minor be appointed as a director of the trustee of the fund in place of them acting in that role.

C Accounts of the fund

Trustee must establish certain types of account

- 30 The trustee must establish:
- an accumulation account or a pension account, or a combination of both, in respect of each member or beneficiary for each class; and
 - an income account.

Credits to accumulation accounts

- 31 The trustee may credit (and in the case of clause 31.11, allot and credit) each of the following to the accumulation account of a member according to the class to which they are relevant:
- 31.1 Contributions made by a member.
 - 31.2 Contributions made in respect of the member or a beneficiary of that member by an employer.
 - 31.3 Other contributions allowed under this deed and superannuation law that are made in respect of the member.
 - 31.4 Positive earnings transferred from the income account.
 - 31.5 A shortfall component paid in respect of that member after any tax that is payable in relation to it has been deducted from it.
 - 31.6 An amount paid to the trustee as a transfer or roll over payment in respect of that member which the trustee thinks it appropriate to credit to the account.
 - 31.7 A forfeited amount allocated to the member or beneficiary under clause 126.
 - 31.8 An amount transferred from the pension account of a beneficiary of the member.
 - 31.9 The proceeds of an annuity or insurance policy effected by the trustee in respect of the member or a beneficiary of the member which the trustee thinks it appropriate to credit to the account.
 - 31.10 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
 - 31.11 An amount deducted from the accumulation account of another member pursuant to a contributions-split request made by that other member and accepted by the trustee.
 - 31.12 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to accumulation accounts

- 32 The trustee may debit each of the following from the accumulation account of a member according to the class to which they are relevant:
- 32.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
 - 32.2 The proportion that the trustee thinks appropriate of either of the following:
 - tax payable in respect of contributions or any shortfall component that are paid to the fund; or
 - any earnings of the fund credited to the accumulation account or arising as a result of a roll over payment.
 - 32.3 A payment of a benefit to or in respect of the member or a beneficiary of the member except a payment from a pension account.
 - 32.4 An amount paid out of the fund in respect of the member or a beneficiary of the member as a transfer or roll over payment.

- 32.5 The cost of any annuity or policy of insurance effected by the trustee in respect of the member or a beneficiary of the member; and the proportion that the trustee thinks equitable of any group policy effected by the trustee in respect of the member or beneficiary and another member or beneficiary.
- 32.6 The amount of a lien in respect of an indemnity exercised by the trustee in accordance with this deed.
- 32.7 An amount forfeited in accordance with this deed.
- 32.8 The proportion that the trustee thinks appropriate of any negative earnings of the fund determined in accordance with this deed.
- 32.9 An amount paid to indemnify the trustee in accordance with this deed.
- 32.10 An amount credited to the pension account of a beneficiary.
- 32.11 The proportion that the trustee thinks appropriate of a levy.
- 32.12 The amount of tax attributable to the member or a beneficiary of the member.
- 32.13 An amount to be allotted and credited to the accumulation account of another member pursuant to a contributions-split request made by the member whose accumulation account is to be debited and accepted by the trustee.
- 32.14 Any other amount the trustee thinks it appropriate to debit.

Contributions-split requests

- 33 A member may ask the trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the fund in respect of that member in the previous financial year be:
- 33.1 allotted to the accumulation account of that member's spouse; or
- 33.2 rolled-over or transferred to the trustee of an approved benefit arrangement of which that member's spouse has joined or is eligible to join.
- 34 The trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 33 provided:
- The request satisfies the requirements of superannuation law.
 - The trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
 - The amount of the contributions that the trustee allots, rolls-over or transfers does not exceed the amount in the member's accumulation account, taking into account any amount that the trustee otherwise determines to debit from the member's accumulation account.

Credits to the income account

- 35 The trustee may credit each of the following to the income account of the fund:
- 35.1 Income and profits of the fund.
- 35.2 Adjustment credits made in accordance with clause 38.

- 35.3 The proceeds of an insurance policy which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.
- 35.4 A surplus resulting from a valuation under clause 42.
- 35.5 Financial assistance received by the fund under part 23 of the SIS Act which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.

Debits to the income account

- 36 The trustee may debit each of the following to the income account of the fund:
 - 36.1 The expenses of the fund, except those the trustee debits from a member's or beneficiary's accumulation or pension account.
 - 36.2 Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the trustee debits from a member's or beneficiary's accumulation or pension account.
 - 36.3 Adjustment debits made in accordance with clause 38.
 - 36.4 The cost of an insurance policy which the trustee decides not to debit from a member's or beneficiary's accumulation or pension account.
 - 36.5 A deficiency resulting from a valuation under clause 42.
 - 36.6 The amount of a levy, except an amount the trustee debits from a member's or beneficiary's accumulation or pension account.
 - 36.7 Any loss on the disposal of an investment of the fund.

Tax on income

- 37 The trustee must make provision for the payment of any tax payable in relation to the taxable income of the fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

Distribution from income account

- 38 At the end of each fund year, the trustee must determine the fund earning rate. The trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant fund year. The trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of that year.

Trustee may establish equalisation account

- 39 The trustee may establish an equalisation account which the trustee may use for any of the following purposes:
 - 39.1 To give effect to the reserving strategy the trustee establishes to smooth the investment earnings of the fund.
 - 39.2 To increase the fund earning rate.
 - 39.3 To pay tax payable by the fund.

- 39.4 To pay the expenses of the fund.
- 39.5 To provide for any contingencies the trustee decides to provide for.
- 39.6 To provide an amount to or for a member, former member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law.
- 39.7 To do anything else the trustee decides to do, provided there is no breach of trust or superannuation law.

Credits to equalisation account

- 40 The trustee may credit the equalisation account with any of the following:
- the portion the trustee thinks fit of an amount paid into the fund as a transfer or roll over payment.
 - an amount transferred from the forfeiture account under clause 126.
 - an amount transferred from a pension account under clause 89.

Trustee may establish or maintain other accounts or reserves

- 41 The trustee may establish or maintain any other account for or reserve of the fund that the trustee thinks necessary or desirable or that is required or permitted by superannuation law. The trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the trustee sees fit.

Valuation of fund

- 42 The trustee must value the assets of the fund at market value when superannuation law requires it and when the trustee thinks it appropriate to do so. The trustee may also determine whether there is a surplus or deficiency which it is equitable in the trustee's opinion to transfer to the income account.

Interim fund earning rate

- 43 If the trustee is required to establish an interim fund earning rate, the trustee must do so in accordance with superannuation law on a basis the trustee believes to be equitable. If the Regulator or superannuation law requires it, the trustee must inform members of that basis.

D Contributions

Member contributions

- 44 With the trustee's consent, a member may make any contributions to the fund that the member decides to. With the member's and the participating employer's consent, contributions can be paid by deduction from wages or salary. In that case, the member's employer must pay them to the fund in the way the trustee directs.

Employer contributions

- 45 A participating employer of a member may make any contributions to the fund in respect of that member that the trustee and the employer agree to.

Other contributions

- 46 With the consent of the trustee and the member, any other person including:
- a spouse of that member;
 - another member;
 - another trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the member's spouse);
 - any State, Territory or Federal government (including under the Federal government's co-contribution scheme);
- may make contributions to the fund in respect of that member.

Participating employers

- 47 The trustee may allow an employer to become a participating employer and to make contributions in respect of a member or an eligible person who wishes to become a member. The trustee may require the employer to apply in the form in Schedule 3 'Application to become a Participating Employer'. The employer becomes a participating employer either on the date appointed by the trustee or the date it begins making contributions on behalf of a member, whichever is the earlier.

How contributions to be made

- 48 A contribution to the fund must be made in the way the trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 62.

Late contributions

- 49 Despite clause 48, if the trustee agrees then an employer may make an employer contribution after the time the superannuation law requires the payment to be made. If the trustee agrees, and the employer makes the payment, this does not relieve the employer's liability to pay any additional charges or penalties arising under superannuation law because of the late payment.

Failure to contribute

- 50 In the absence of an agreement, neither a member nor his or her employer is under an obligation to make a contribution to the fund in respect of that member. A failure to do so does not affect the member's membership of the fund.

Contributions etc not accepted

- 51 The trustee must not accept any of the following:

- a contribution that is not permitted by superannuation law;
- a contribution or shortfall component the acceptance of which would prevent the fund from qualifying as a complying superannuation fund; and
- an employer contribution or shortfall component which the regulator lawfully directs the trustee not to accept.

Breach of clause headed 'Contributions etc not accepted'

52 If the trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 51, the trustee must refund the amount within any time specified by, and only as permitted by, superannuation law. However, the trustee may deduct each of the following from that amount:

- any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- reasonable administration charges; and
- any other amount the trustee considers appropriate, acting reasonably.

The trustee may reduce the benefits of the member to those which the member would have had if the contribution or shortfall component had not been accepted.

Other contributions not accepted

53 The trustee may refuse to accept:

- a contribution that the trustee has determined not to accept because the trustee has not been informed of the relevant member's tax file number;
- excess contributions.

Permissible actions if excess contributions accepted

54 If excess contributions are made to the fund by or in respect of a member, then the trustee may:

- release funds to the member if the trustee has received a member release authority;
- release funds to the Commissioner of Taxation where the trustee has received an ATO release authority; and
- release funds in any other circumstances, and to such persons, as is permitted under superannuation law.

Allocation of contributions

55 If the trustee receives a contribution in a month, the trustee must allocate the contribution to the relevant member of the fund:

- within 28 days after the end of the month, or any other period as required by

superannuation law (**relevant period**); or

- if it is not reasonably practicable to allocate the contribution to the relevant member of the fund within the relevant period – within any longer period as is reasonable in the circumstances.

Reduction of contributions by employer

56 An employer who is under an obligation to make contributions in respect of a member may, with the trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that member to another fund of which the member is also a member.

Tax on contributions and shortfall components

57 Either the trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the member's accumulation account.

Surcharge

58 The trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

Termination of employer's contributions

59 A participating employer ceases being a participating employer and may cease making contributions to the fund if any of the following occurs to the employer:

- an administrator, receiver, receiver and manager, controller or similar officer is appointed to the employer (or its property) or a resolution is passed to appoint such an officer;
- an order is made to appoint a liquidator or provisional liquidator of the employer;
- the employer, being a corporation, gives the trustee a written notice that it is, or under applicable legislation the employer is taken to be, unable to pay its debts as and when they fall due;
- the employer, being an individual, commits an act of bankruptcy or becomes insolvent;
- the employer gives the trustee written notice that it is permanently terminating its contributions to the fund.

Effect of termination on member's contributions

60 A member whose participating employer has ceased to make contributions under this deed under the previous clause may not make any contributions without the trustee's consent.

No termination on transfer of business to another employer

- 61 If a participating employer amalgamates with another participating employer or disposes of its business to another participating employer, members who were employees of the former participating employer are deemed for the purposes of this deed to have become employees of the latter participating employer, which may then make contributions in respect of them.

E Investment

Authorised investments

- 62 The trustee must invest any assets of the fund that are not required for payment of benefits or other amounts under this deed. The trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
- 62.1 Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia.
 - 62.2 Securities in any company incorporated anywhere, whether carrying on business in Australia or not.
 - 62.3 Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, trustee company, or other registered financial institution.
 - 62.4 Real or personal property, including an improvement to that property.
 - 62.5 Units (including sub-units) in a unit trust established or situated anywhere in the world by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant.
 - 62.6 Futures, options or any other synthetic investment.
 - 62.7 Hedging, swapping or any similar arrangement, even though it is not linked to any property of the fund.
 - 62.8 Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the trustee thinks reasonable. The fact that the trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant.
 - 62.9 A policy or annuity with an insurer, whether by proposal or purchase.
 - 62.10 Instalment warrants or receipts.
 - 62.11 By way of a limited recourse borrowing arrangement in accordance with clause 142.
 - 62.12 Any other investment allowed by superannuation law that the trustee thinks appropriate.

Forbidden investments

- 63 The trustee must not invest in any investment that is forbidden by superannuation law. The trustee must not make an investment in the form of a loan or other financial assistance to a member or a relative of a member.

Strategy

- 64 The trustee must formulate one or more investment strategies for the fund in accordance with superannuation law. The trustee must inform members and beneficiaries of the strategies adopted by the trustee. The trustee may review and change a strategy at any time. The trustee must continually monitor the strategies to ensure that they remain appropriate.

Power to deal with investments

- 65 The trustee may sell, transfer or vary any investment at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of members and beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

Investment choice by members

- 66 The trustee may decide to allow one or more members or beneficiaries to choose between investment strategies. If the trustee does this, the trustee must establish a range of possible investment strategies, and may designate particular assets for those strategies. The trustee must provide the members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the member or beneficiary to choose between them on an informed basis. The trustee must also provide them with information concerning their rights under this deed.

Member or beneficiary may choose strategy

- 67 A member or beneficiary who has been offered investment choice by the trustee may choose one or more of the strategies prepared by the trustee by completing any documents the trustee requires. On having done so, the member or beneficiary may direct the trustee to invest any part of the fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.

Member or beneficiary may not choose particular investments within strategy

- 68 A member or beneficiary who has directed the trustee to invest any part of the fund that is held for that person in accordance with those strategies may not direct the trustee to invest in any particular investment. However, the member or beneficiary may request the trustee to develop an investment specific strategy and to make it available to that member or beneficiary. The trustee may accept or reject the request.

Chosen strategies to be monitored

- 69 The trustee may continually monitor any strategies adopted by members or beneficiaries for investment choice to ensure that they remain appropriate for the members or beneficiaries to whom they are available.

Sub-accounts etc for investment choice

- 70 If a member adopts a strategy for investment choice, the trustee may do each of the following:
- 70.1 Establish a sub-account of the income account in respect of that strategy.
 - 70.2 Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself.
 - 70.3 Allocate earnings attributable to that strategy to the member's or beneficiary's accumulation account or pension account in a way that the trustee thinks equitable.
 - 70.4 Determine a fund earning rate for that sub-account.

Power to deal with investment choice investments

- 71 The trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of the relevant members or beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

F Benefits: general

Limit on payment of preserved payment benefits

- 72 The trustee must not pay out to a member or a dependant of a member any preserved payment benefit that superannuation law does not allow the trustee to pay out.

When payment of preserved payment benefits allowed

- 73 The trustee may pay a member or, if applicable, a dependant of a member, a preserved payment benefit in any of the following circumstances:
- 73.1 The member reaches the relevant preservation age and takes a transition to retirement pension in accordance with Part G.
 - 73.2 The member retires from gainful employment on or after reaching the relevant preservation age.
 - 73.3 The member becomes totally and permanently disabled.
 - 73.4 The member becomes totally and temporarily disabled.
 - 73.5 The member reaches age 65.
 - 73.6 The member dies.
 - 73.7 Any other circumstance allowed by superannuation law.

Payment of non-preserved amount

- 74 With the trustee's consent, a member may withdraw any part of the non-preserved amount in the member's accumulation account. The member must apply to the trustee in writing for the withdrawal in a form acceptable to the trustee. The trustee may set a minimum withdrawal amount by notifying the members of the fund.

Vesting and compulsory payment

- 75 A member's benefit entitlement will vest in accordance with superannuation law. The trustee must cash or commence to cash a member's benefit entitlement as soon as practicable after the member dies or the entitlement has vested. If a lump sum is payable, the trustee may pay it in several stages: an initial payment and then subsequent payments.

Possible addition to entitlement when member ceases to be member

- 76 If a member ceases to be a member of the fund, the trustee may pay an amount that the trustee thinks appropriate from the equalisation account (if any) into the member's accumulation account.

Anti-detriment payments (section 295-485 of the *Income Assessment Act 1997*)

- 77 Where the trustee is to make a payment because a member has died (a **death benefit**), the trustee may pass on to the recipient of that payment any benefit that would accrue to the fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act 1997*.

Trustee may retain benefit in fund

- 78 If a member or beneficiary requests it, the trustee may retain any part of a benefit in the fund. The trustee may do so until one of the following occurs:

- 78.1 The member or beneficiary decides otherwise.
- 78.2 The member or beneficiary dies.
- 78.3 The amount has to be paid under this deed or superannuation law.
- 78.4 The trustee decides otherwise.

Subject to Part H, the payment the trustee then makes must be the amount standing to the credit of the member's or beneficiary's accumulation and pension account at that time.

Transfer of insurance policy

- 79 If a member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the trustee may assign that policy to the member or beneficiary, or to any of the dependants of the member the trustee thinks fit. The trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the trustee nor an employer is liable for any further payment of premiums in relation to the policy.

Information to be provided to trustee

80 On written request by the trustee, an applicant, member or beneficiary must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.

If an applicant, member or beneficiary fails to do so, the trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the trustee thinks fit.

Trustee may adjust benefits for wrong information

81 The trustee may adjust any benefit payable to or in respect of a member if an applicant, member or beneficiary has supplied false or misleading information to the trustee, or has deliberately withheld information from the trustee, that affects or is likely to affect benefits payable to or in respect of that member.

G Pensions: general

Trustee's power to pay pension

82 When any part of a benefit becomes payable to a member under this deed or in accordance with superannuation law, the trustee has a discretion to decide whether to pay one or more pensions to the member or to use the benefit payable to acquire one or more annuities in the name of the member. The pensions or annuities may be of any type permitted by superannuation law (including, without limitation, an account-based pension) and will be in substitution for the relevant part of any lump sum benefit that was payable to the member for the amounts credited to the member's pension account as a transfer of a roll over payment under clause 88.2.

Member or beneficiary may choose type of pension

83 The relevant member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension wholly determined by reference to policies of life assurance purchased or obtained by the trustee of a regulated superannuation fund solely for the purposes of providing benefits to members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

Actuarial certificate

84 The trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the trustee decides to pay, unless either section 295-390 (or any other provision) of the *Income Tax Assessment Act 1997* (Cth) provides otherwise in which case the trustee has a discretion as to whether to obtain an actuarial certificate.

Funding pension through annuity

85 The trustee may fund a person's pension by purchasing an annuity payable to the trustee.

Trustee may allocate benefit between 2 or more spouses

- 86 If there are 2 or more spouses of a member, the trustee may decide in what proportion each is entitled to a benefit payable under this deed to the member's spouse.

Trustee must establish pension account

- 87 If the trustee decides to pay a pension to a person in accordance with this deed, the trustee must establish a pension account in the name of that person.

Credits to pension account

- 88 The trustee may credit each of the following amounts to the person's pension account, subject to superannuation law:

- 88.1 The amount the trustee believes necessary to fund the pension.
- 88.2 The amount paid into the fund in respect of the pensioner as a transfer or roll over payment which the trustee thinks it appropriate to credit to that account.
- 88.3 Earnings of the fund which the trustee thinks it appropriate to credit to that account.
- 88.4 A shortfall component paid in respect of the pensioner.
- 88.5 Contributions lawfully paid in respect of the relevant member.
- 88.6 Adjustment credits made in accordance with clause 38.
- 88.7 The proceeds of an annuity or insurance policy effected by the trustee in respect of the pensioner which the trustee thinks it appropriate to credit to the account.
- 88.8 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
- 88.9 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to pension account

- 89 The trustee may debit each of the following amounts to the person's pension account, subject to superannuation law:

- 89.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
- 89.2 The proportion that the trustee thinks equitable of any negative earnings of the fund determined in accordance with clauses 38, 70 or 90.
- 89.3 The proportion of the loss on the disposal of investments of the fund that the trustee thinks equitable.
- 89.4 Amounts transferred from the fund in respect of the pensioner as a transfer of a roll over payment which the trustee thinks it appropriate to debit to the account.
- 89.5 Payments made to or in respect of the pensioner or a reversionary beneficiary under this deed.
- 89.6 The cost of an insurance policy or annuity effected by the trustee in respect of the pensioner which are not debited from the member's accumulation account.

- 89.7 The proportion of an amount payable as taxation in respect of the earnings of the fund that are credited to the pensioner's account or arise from a roll over payment that the trustee thinks equitable.
- 89.8 The proportion of an amount paid in respect of an indemnity to the trustee or other person under this deed that the trustee thinks equitable.
- 89.9 The amount of a levy that the trustee thinks equitable.
- 89.10 An amount transferred to the accumulation account of a beneficiary.
- 89.11 Any other amount that the trustee thinks it appropriate to debit from the account.

Adjustment based on fund earning rate

- 90 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the trustee must make an adjustment to the account that the trustee thinks equitable on the basis of the interim fund earning rate at that date. The adjustment must be made in respect of the period from the beginning of the current fund year to the relevant date. The income account must be credited or debited accordingly.

Segregation of assets and valuation

- 91 The trustee may segregate from other assets those assets which are to fund the pension of a person under this deed. The trustee must value those assets as required by superannuation law. If they are insufficient or more than sufficient to fund the pension, the trustee must do anything that superannuation law requires. The trustee must obtain any certificate of adequacy that the trustee considers necessary in respect of those assets in order to comply with the Tax Act or superannuation law.

Pensions: residue in account

- 92 On the death of a pensioner being paid a pension the trustee must, subject to superannuation law:
- act in accordance with the terms on which the relevant pension is paid, including as to the payment of the pension to a reversionary beneficiary; and
 - then, if there is no reversionary beneficiary, or if there is any residue in the pension account for any other reason, pay that residue as a death benefit in accordance with Part H of this deed.

Trustee's right to commute pensions generally

- 93 On written request by a pensioner, or in accordance with superannuation law or this deed, the trustee may commute all or any part of a pension and apply the proceeds of that commutation in accordance with superannuation law, including by commuting it to a lump sum and paying it to the relevant person or his or her estate. The following general conditions apply in respect of all types of pension:
- The commutation must be allowed by, and be in accordance with, superannuation law.
 - The commutation must not disadvantage the fund, an employer, a member or

pensioner.

If the trustee commutes only part of a pension, the trustee must then adjust the amount of the pension payable as required by superannuation law.

Qualification of pensions as asset test exempt income streams

- 94 The trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the trustee so decides:
- 94.1 the superannuation law prevails over the terms of this deed to the extent of any inconsistency;
 - 94.2 this deed is deemed to contain any provision that is required by superannuation law; and
 - 94.3 this deed is deemed not to contain any provision that is required to be excluded by superannuation law.

H Death, disability and retirement benefits

Death benefit payments

- 95 The trustee may pay the death benefit on the death of a current member of the fund. The trustee can do that under:
- 95.1 a death benefit agreement, clause 97;
 - 95.2 a binding death benefit notice, clause 99; or
 - 95.3 a non-binding death benefit notice, clause 100.
- 96 In the ways set out in this Part H, the trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 92, either as a lump sum, or as one or more pensions or annuities, or both.

Death benefit agreement payment arrangements

- 97 On the death of a member or beneficiary who has a death benefit agreement:
- 97.1 the death benefit agreement prevails over clause 99 and over any binding death benefit notice or non-binding nomination form;
 - 97.2 the trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
 - 97.3 Part I of this deed applies to the payment of the relevant benefit.
- 98 A death benefit agreement need be executed only by the trustee and the relevant member or beneficiary. On execution, the terms of any death benefit agreement form part of this deed. They are to be read together with this deed and in accordance with the following rules:
- 98.1 a death benefit agreement replaces any previous death benefit agreement;

- 98.2 if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this deed and of regulation 6.17A(4) of the SIS Regulations (but see also clause 98.4 which can overrule this clause);
- 98.3 if there is any inconsistency between the death benefit agreement and the remaining provisions of this deed, then the terms of the death benefit agreement prevail to the extent of that inconsistency — except that clause 5 of this deed prevails over the agreement; and
- 98.4 if part of the death benefit agreement is invalid because it directs the trustee to pay part, or all, of the benefits to a person to whom those benefits may not be paid in accordance with superannuation law (**disallowed benefits**) then:
- clause 98.2 does not apply in respect of the disallowed benefits;
 - clauses 97 and 98.1 to 98.3 apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and
 - clauses 98.1 to 98.3 apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this Part H.

Binding death benefit notice payment arrangements

- 99 After the death of a member or beneficiary who has given the trustee a binding death benefit notice, the trustee must comply with that notice subject to clauses 97 and 98.

Non-binding death benefit notice payment arrangements

- 100 If after the death of a member or beneficiary, not all death benefits have been paid or applied in accordance with a death benefit agreement or binding death benefit notice, then the trustee must pay or apply the relevant benefit in the way the trustee thinks fit in accordance with the following rules:
- 100.1 If the member or beneficiary has left dependants, then the trustee must pay or apply the benefit to or for the benefit of any one or more of the dependants of the member or beneficiary and the legal personal representatives of the member or beneficiary. The trustee may do so in any proportions the trustee thinks fit and may take into account a member's wishes contained in a non-binding nomination form.
- 100.2 If the member or beneficiary has not left any dependants but does have a legal personal representative, then the trustee must pay the benefit to the legal personal representatives of the member or beneficiary.
- 100.3 If the member or beneficiary has not left any dependants and has no legal personal representative, then the trustee may pay or apply the benefit to or for the benefit of any individual at the trustee's discretion. The trustee may do so in any proportions the trustee thinks fit.
- 100.4 If the trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 100.1 to 100.3, then the trustee must treat the benefit as a forfeited benefit entitlement.

Death of member or former member

- 101 If a member or former member who has become entitled to a lump sum benefit dies before the payment is made, then the trustee must pay the amount in accordance with clauses 97 to 100.

Discharge of trustee

- 102 If a dependant, legal personal representative, relative or other person receives any part of a benefit in accordance with clauses 97 to 101, then that discharges the trustee from liability in relation to the benefit. The trustee is not responsible for seeing how the benefit is applied.

Total and permanent disablement benefit

- 103 The trustee must pay a benefit to a member whom the trustee believes to be totally and permanently disabled unless requested otherwise by the member. The benefit may be either of the following:
- A lump sum equal to the full amount standing to the credit of the accumulation account of the member; or
 - One or more pensions or annuities representing that amount.

Temporary total disablement benefit

- 104 The trustee must pay a benefit to a member whom the trustee believes to be temporarily totally disabled unless requested otherwise by the member. The benefit must be in the form of a pension or annuity that represent the following amounts:
- In the case where the trustee is entitled to a benefit under an insurance policy in relation to the member's temporary total disablement, the amount payable to the trustee.
 - In any other case, the amount decided by the trustee, provided it does not reduce the minimum withdrawal benefit of the member under superannuation law.

The member is not entitled to commute any part of this benefit.

Period of payment: temporary total disablement

- 105 The trustee must cease paying the benefit for temporary total disablement:
- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, when the trustee ceases to be entitled to that benefit.
 - In any other case, when the member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this deed or requests that the benefit ceases to be paid.

Method of payment: temporary total disablement

- 106 The trustee must pay the benefit in respect of temporary total disablement in the following way:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, in the way the benefit is paid by the insurer.
- In any other case, in the way the trustee decides.

Member contributions may be suspended: temporary total disablement

107 A member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

Membership not affected by temporary total disablement

108 A member does not cease being a member because he or she is receiving a benefit in respect of temporary total disablement.

Retirement benefit

109 The trustee may pay a member the retirement benefit at the member's request if either of the following applies:

- the member retires from employment on or after reaching normal retirement age; or
- the member becomes entitled under superannuation law to the payment of a benefit despite still being employed.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

Early retirement

110 On request by a member, the trustee must pay a benefit to that member in each of the following cases:

- the member ceased to be employed before normal retirement age, but has reached the relevant preservation age.
- the member retired from an arrangement under which the member was gainfully employed and has reached 60 or another age prescribed by superannuation law.
- in any other case as permitted by superannuation law.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

I Payment of benefit

Trustee must notify that benefit is payable

- 111 The trustee must give notice that a benefit is payable to the following persons:
- If the benefit is payable to a member, to that member.
 - If the benefit is payable on the death of a member, to the nominated beneficiary, the reversionary beneficiary, the legal representatives of the member, known dependants of the member and any other person the trustee reasonably believes may have an entitlement or interest in the benefit.
 - In any other case, any persons the trustee reasonably believes may have an entitlement or interest in the benefit.

Method of notice

- 112 The trustee must give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the trustee that he or she is entitled to a benefit, the trustee must notify any persons to whom a notice was required to be sent under clause 111 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the trustee must pay the relevant part of the benefit to that person.

Claim out of time

- 113 If a person makes a claim out of time to an entitlement to a benefit, the trustee is not bound to make any payment to that person.

Unclaimed benefit

- 114 The trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

Tax on benefit

- 115 Either the trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.

Where benefit is payable

- 116 A benefit is payable at the trustee's principal office, or at a substitute place the trustee notifies to the member or beneficiary.

Trustee may send benefit to person entitled

- 117 The trustee may send a benefit to the postal address that the person entitled to it has last notified to the trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the trustee decides on.

Notification of address etc

- 118 A person to whom a benefit becomes payable must notify the trustee of his or her full residential address, and of any change in that address. He or she must also notify the trustee of a bank account into which he or she asks the benefit to be paid.

Receipt to be given

- 119 On request by the trustee, a person to whom a benefit is paid must give the trustee a receipt and release for the payment in the form required by the trustee.

Person under legal disability

- 120 If a person to whom the trustee is to pay any part of a benefit is under a legal disability, or the trustee believes that it would be in that person's best interests for the trustee not to make the payment to that person, the trustee may make the payment in any of the following ways as the trustee thinks fit:
- To or for the maintenance, education, advancement, support or benefit of the person on any conditions.
 - To, and for the benefit of, another person who appears to the trustee to be any of the following: the trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.

Discharge of trustee

- 121 The receipt by a person of a payment in accordance with clause 120 discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

Transfer of assets

- 122 With the consent of a member or beneficiary to whom a benefit is payable, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

J Forfeiture of benefit entitlements

Note: *Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.*

Forfeiture account

- 123 The trustee may establish or maintain a forfeiture account into which the trustee must pay any amount forfeited under this deed. Money held in that account does not form part of an accumulation account. The trustee must credit any income from that money to the forfeiture account.

Circumstances of forfeiture

124 All benefit entitlements of a person are forfeited in each the events in 124.1-124.6 — unless the trustee has determined otherwise within six months after the relevant event. The trustee's determination has effect from the date specified by the trustee which may be a date before the date of the event.

124.1 The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law.

124.2 The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority.

124.3 The person is or becomes insolvent or has committed or commits an act of bankruptcy.

124.4 The person is unable personally to receive or enjoy any part of the entitlement.

124.5 In the trustee's opinion, the person is incapable of managing his or her affairs.

124.6 In the trustee's opinion, the person is guilty of fraud or dishonesty.

This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

Forfeiture of residue

125 A person forfeits the residue in an accumulation account if the trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this deed.

Application of forfeiture account

126 The trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:

126.1 To or for the benefit of the relevant person or the dependants of the relevant member in any proportions the trustee decides on.

126.2 To the trustee of the relevant member's estate.

126.3 To or for the benefit of other members or their dependants who have rights to receive benefits under this deed.

126.4 To provide additional benefits to other members or their dependants in accordance with superannuation law.

126.5 To the equalisation account (if any).

126.6 To any employees of the member or former member the trustee thinks appropriate.

126.7 To any other person or entity the Regulator approves in writing.

Limit in relation to payments to member or dependants

127 The trustee must not make a payment under clause 126 to a member who is still being employed by an employer, except for the purpose of relieving the hardship of that member or his or her dependants.

Possible adjustment to entitlements

- 128 If the event that gave rise to forfeiture of an entitlement in respect of a member ceases to affect that member, the trustee may re-establish any rights in the member that the trustee thinks fit. They must not be greater than they were before the forfeiture.

K Provisions relating to the *Family Law Act*

Payment splits

- 129 If the trustee receives a splitting agreement or court order under Part VIIIB of the *Family Law Act*, then provided the agreement or court order has been properly served and subject to superannuation law, the trustee may:
- vary the relevant member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the trustee determines from time to time, to the extent permitted by superannuation law; and
 - make a payment to the non-member spouse or a transfer in respect of the non-member spouse in accordance with clause 133.

Rules for payment splits

- 130 The trustee may as it determines from time to time subject to superannuation law, make rules dealing with:
- the valuation of a non-member spouse's benefit or benefit entitlement (including any adjustments);
 - the timing of the calculation of the non-member spouse's benefit or benefit entitlement;
 - other matters relating to the payment split or the non-member spouse's benefit or benefit entitlement.

Deferred payment splits

- 131 If the trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the trustee must:
- record the existence of the agreement or court order; and
 - keep a record of the non-member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the trustee determines from time to time subject to superannuation law.

Flagging agreements

- 132 If the trustee receives a flagging agreement or court order under Part VIIIB of the *Family Law Act*, then provided the agreement or court order has been properly served, the trustee must:
- record the existence of the agreement or court order; and

- defer payment of the benefit to or in respect of the relevant member until the agreement or court order is lifted.

Transfer of non-member spouse interests

133 If the trustee receives a splitting agreement or court order under Part VIIIB of the *Family Law Act*, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-member spouse under that agreement or order:

- the trustee must pay that amount to the non-member spouse – if the non-member asks for that payment in writing; or
- the trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-member spouse if the non-member asks for that transfer in writing.

Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-member spouse or the trustee of that other fund will sufficiently discharge the trustee of its liability in respect of that non-member spouse.

Refusal to admit as member

134 Provided that the trustee acts in accordance with superannuation law, the trustee may refuse to admit a non-member spouse as a member of the fund.

L Trustee's powers

All the powers of an individual

135 The trustee has all the powers in relation to the assets of the fund that the trustee would have if the trustee were the legal and beneficial owner of those assets. It also has all the powers that a trustee has at law and the powers specifically conferred on the trustee by this deed.

Trustee's discretion

136 The trustee has an absolute discretion in relation to exercising or not exercising any power under this deed or at law, and in relation to the way in which any power is exercised. The trustee's decision on such a matter is final and binding.

Delegation of power

137 The trustee may delegate to another person, including one or more directors of the trustee, any power or duty on any terms the trustee thinks fit, including by appointing an attorney under a power of attorney. The trustee may alter or revoke any delegation including any power of attorney.

Trustee not subject to direction

138 The trustee is not subject to direction in exercising any power under this deed or at law, except to the extent indicated under superannuation law.

Specific powers

- 139 To exclude any possible doubt, the trustee has the power to do any of the following to the extent allowed by superannuation law:
- 139.1 To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the fund.
 - 139.2 To purchase, acquire, sell, transfer, dispose of or deal in any shares, stocks, debentures, notes, bonds, mortgages, options, warrants or other form of interest in or securities of a government authority or company, and any other contractual or other rights or obligations over or in respect of those securities.
 - 139.3 To indemnify a person.
 - 139.4 To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or transferable instruments and to enter into any bill facilities or other form of banking facilities.
 - 139.5 To do anything the trustee considers necessary or desirable in connection with performing its obligations under this deed.

Limit on borrowing

- 140 The trustee must not (except as provided by this deed in clause 142 and superannuation law):
- 140.1 borrow money; or
 - 140.2 maintain an existing borrowing of money.

Trustee may grant security over asset

- 141 The trustee may, to the extent allowed by superannuation law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the fund for the purpose of the trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to in clause 142.3.

Note: *There are strict requirements which must be met for a borrowing, and any associated mortgaging or charging of assets, to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money or mortgages or charges its assets.*

When borrowing is allowed (including "limited recourse borrowing arrangements")

- 142 The trustee may borrow or maintain a borrowing of money in any one or more of the following cases:
- 142.1 to enable the trustee to pay a surcharge or advance instalment which the trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* — as long as the borrowing complies with section 67(2A) of the SIS Act;

- 142.2 to enable the trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act — as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
- 142.3 under an arrangement (a "limited recourse borrowing arrangement") which the trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that superannuation law allows the trustee to acquire — as long the borrowing complies with Part 7 of the SIS Act.
- 143 Clause 142 does not limit the circumstances in which the trustee may borrow or maintain a borrowing of money.

Note: *There are strict requirements which must be met for a borrowing to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money.*

Trustee's power to effect insurance

- 144 The trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a member. A policy may be a group policy or an individual policy.

Trustee bound to exercise power in limited cases

- 145 The trustee is not bound to arrange one or more insurance policies, except where the trustee has informed the member or beneficiary that the trustee will arrange a policy of a specified type and amount and the member or beneficiary has not asked the trustee in writing not to do so, or has withdrawn his or her request for the trustee to arrange that policy.

Even so, the trustee is not bound to arrange a policy that the trustee is unable to arrange.

Inconsistent conditions in policy

- 146 If an insurer will only insure a member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the member or beneficiary, the trustee may impose the policy conditions on that benefit despite the conditions stated in this deed.

Powers not affected by conflict of interests

- 147 The trustee may exercise any power under this deed or at law despite the fact that the trustee, or a director or shareholder of the trustee, has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise. An indirect interest or benefit includes, without limitation, where the trustee, or a director or shareholder of the trustee, obtains or may obtain an interest or benefit as a director, officer, shareholder, partner, unitholder or beneficiary of a third party with whom the trustee enters into a transaction or arrangement.

Disclosure of conflict of interest

- 148 The trustee and any director of the trustee must disclose conflict of interests of the type described in clause 147 in accordance with superannuation law.

Trustee's power to effect transfer on written request

149 On written request by a member or beneficiary, the trustee may transfer to the trustee of an approved benefit arrangement any part of the amount in the fund that represents the member's or beneficiary's benefit or benefit entitlement. The trustee may only do so if the following conditions are met:

- The member or beneficiary is eligible to join or has joined the arrangement.
- The trustee is satisfied that the transfer complies with superannuation law.
- The amount the trustee transfers must not exceed the amount in the member's or beneficiary's accumulation account, except to the extent of any amount that the trustee decides to add to that account from the equalisation account (if any) under clause 39.

Form and effect of transfer

150 The member or beneficiary must complete and execute any documents required by the *Tax Act* for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the trustee from all liability in respect of the amount transferred. The trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the trustee or the fund in respect of the relevant amount.

Trustee's power to transfer to successor fund

151 The trustee may transfer to the trustee of an approved benefit arrangement that is a successor fund to the fund under superannuation law any part of the amount in the fund that represents a benefit entitlement. The consent of the member or beneficiary is not required. Nor is it necessary that the member already be a member of the successor fund.

Trustee's power to transfer to eligible roll over fund

152 In accordance with superannuation law, the trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a member's or beneficiary's benefit entitlement. The trustee must do so if superannuation law requires it.

Transfer of assets

153 With the consent of a member or beneficiary to whom or in respect of whom a transfer is to be made under clauses 151 or 152, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

The trustee's power to receive transfer

154 The trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a member or beneficiary of the fund. The trustee will hold the amount on trust for that person in the relevant accumulation or pension

account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The trustee may decide that the person is to be treated as having been a member of the fund from the time he or she became a member of the approved benefit arrangement.

M Administration of fund

Dealing with money received

155 The trustee must ensure that any money received by the fund is dealt with as soon as practicable in one of the following ways:

- Deposited to the credit of the fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the trustee.
- Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the trustee for the purposes of the fund.
- Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this deed.

Effect of receipts

156 A receipt given by the trustee or the secretary of the fund or another person authorised by the trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the fund.

Employers to provide information to trustee

157 On written request by the trustee, an employer must give the trustee any information which it has or can obtain that is, in the trustee's opinion, necessary or desirable for managing and administering the fund. The trustee may act on that information and is not required to verify it.

Compliance

158 The trustee must comply with superannuation law and with any directions of the Regulator in relation to the fund.

Trustee may not charge fees

159 The trustee must not charge any fees in relation to acting as trustee under this deed or performing any services in respect of the fund.

Trustee entitled to be reimbursed for expenses

160 The trustee is entitled to be reimbursed from the fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as trustee under this deed.

Trustee to keep records and accounts

161 The trustee must keep proper records and accounts of all money received by the fund and paid out by it, including adequate details of all dealings by the fund in connection with that money.

Trustee to collect money owing to the fund

162 The trustee must ensure that money owing to the fund is collected promptly and dealt with in accordance with this deed.

Trustee to keep records, accounts, books etc

163 The trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

Documents to be prepared

164 The trustee must ensure that each of the following is prepared in respect of the fund in accordance with superannuation law:

- A statement of its financial position.
- An operating statement.
- Any other account or statement required by superannuation law.

Annual return

165 The trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

Audit

166 The trustee must arrange for the books, accounts and records of the fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

Disclosure requirements

167 The trustee must ensure that information and documents are provided to each of the following persons if required by, and in accordance with the requirements of, superannuation law:

- employers.
- the Regulator.
- the actuary (if one is appointed).
- the auditor.
- any other person.

Availability of books and records

- 168 The trustee must ensure that the books of the fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

Availability of deed and documents

- 169 The trustee must ensure that this deed and any other documents (or copies of the deed and documents) are made available for inspection by a member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the trustee's office while that office is open.

Appointment of auditor

- 170 The trustee may appoint a suitably qualified person as auditor of the fund.

Appointment of actuary

- 171 The trustee may appoint as actuary of the fund:
- an actuary who is a Fellow of the Institute of Actuaries of Australia;
 - a member of a firm or company of which at least one member or director is a Fellow of the Institute of Actuaries of Australia; or
 - an auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

Appointment of administration manager

- 172 The trustee may appoint one or more suitably qualified persons to act as administration manager of the fund or a specified part of the fund.

Appointment of investment manager

- 173 The trustee may appoint one or more suitably qualified persons to act as investment manager of the fund or a specified part of the fund in accordance with superannuation law.

Appointment of custodian

- 174 The trustee may appoint one or more suitably qualified persons to act as custodian of the fund or a specified part of the fund, including (without limitation) as part of a limited recourse borrowing arrangement referred to in clause 142.3.

Superannuation law to be observed

- 175 Any appointment by the trustee must be in accordance with superannuation law.

Trustee may remove person from office

- 176 The trustee may remove from office a person the trustee has appointed to an office.

Trustee not bound by advice

177 Except to the extent required by superannuation law, the trustee is not bound to follow the advice of a person the trustee has appointed.

Liability of the trustee is limited

178 To the extent allowed by superannuation law, neither the trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as trustee, unless at least one of the following applies:

- The person fails to act honestly.
- The person intentionally or recklessly fails to exercise the degree of care and diligence the person is required to exercise.
- The person incurs a monetary penalty under a civil penalty order made in accordance with superannuation law.

Indemnity

179 To the extent allowed by superannuation law, the trustee and each of its directors, officers and employees are entitled to an indemnity from the fund in all cases where the person is not liable under the preceding clause. The trustee has a lien on the assets of the fund for this purpose.

Other persons who may act

180 Subject to superannuation law, the trustee may appoint the following persons to act as director of the trustee of the fund.

- the legal personal representative of a deceased member, from the date of the member's death until the member's death benefits begin to be paid;
- the legal personal representative of a member, while he or she holds an enduring power of attorney in respect of the member or while the member is under a legal disability;
- the legal personal representative, parent or guardian of a member who is a minor; or
- any other person if the superannuation law allows that person to be a director of the trustee and the fund would remain a self managed superannuation fund.

Appointment of members as trustee

181 The trustee may appoint the members of the fund as trustees in place of the trustee by executing a deed to that effect. It may only do so if immediately afterwards it executes another deed which provides the mechanisms to enable the members of the fund to act as trustees.

Appointment of replacement corporate trustee

182 The trustee may appoint as a replacement trustee a corporation of which the members of the fund are the only directors. The trustee must do everything necessary to vest the fund

in the replacement trustee and must deliver all records and other books to the replacement trustee.

Continuity of office

- 183 When a person ceases to be a trustee or becomes a trustee, any other person acting as trustee must do everything necessary to vest the fund in the new or remaining trustees and must deliver all records and other books to the new or remaining trustees.

Appointment and resignation of trustee

- 184 The trustee will determine who acts as trustee in accordance with this deed and superannuation law for the fund to continue as a self managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of trustee. The trustee may accept the trustee's resignation in writing for this purpose.
- The appointment or removal of a trustee must be in writing and must immediately be advised to any other trustee.
 - Where the trustee is unable or unwilling to determine who will act as trustee then the majority of members of the fund will determine who will act as trustee. If there are no members in the fund, the former members of the fund (or their legal personal representatives) will determine who acts as trustee of the fund.
 - To the extent permitted by law, these provisions apply to the exclusion of any statutory provisions relating to the appointment of new trustees, including statutory provisions which may otherwise require registration of the relevant deed or instrument.

N Miscellaneous

Trustee may elect to wind up fund

- 185 The trustee may elect to wind up the fund on a specified date in either of the following cases:

185.1 The trustee decides to wind up the fund.

185.2 There are no longer any members of the fund.

The trustee must elect to wind up the fund on a specified date if the Regulator requires the fund to be wound up.

Notice of winding up

- 186 The trustee must give notice to each participating employer and member that the fund is to be wound up on the specified date.

Payment etc on winding up

- 187 After deducting from the assets of the fund the costs of administering and winding up the fund, the trustee must pay the benefits in the following order to the extent that the assets of the fund are sufficient to do so:

- Benefits to which members, former members or their dependants are entitled but which they have not been paid on the day before the termination date.
- Additional benefits to members, former members or their dependants as the trustee thinks appropriate.
- Payment to the participating employers that have made contributions in respect of members or former members as the trustee thinks appropriate.

Employment relationship not affected by this deed

188 Nothing in this deed affects any powers an employer has in relation to a contract of employment. An actual or prospective right under this deed, or the ending of such a right, is not to be taken into account in relation to any legal action, including one based on termination of employment.

Legal rights of member not affected by this deed

189 Nothing in this deed affects any right a person may have to claim compensation or damages at common law or under statute.

Variation

190 Subject to clauses 191 to 193, the trustee may vary this deed either prospectively or retrospectively. The trustee may do so by oral declaration, written resolution or deed. If superannuation law requires it, the trustee must promptly give a certified copy of the resolution or a copy of the deed to the Regulator.

Limits on effect of variation

191 If one or more death benefit agreements are in place under this deed, then any variation of the deed does not vary any death benefit agreement or clauses 97 or 98 – unless that variation expressly states that it does vary any one or more of those things. Instead, those agreements and clauses continue to apply in respect of the fund.

192 If one or more agreements or arrangements are in place in respect of the fund relating to payment of a pension, then any variation of the deed does not vary those agreements or arrangements – unless that variation expressly states that it does vary one or more of those things. Instead, those agreements and arrangements continue to apply in respect of the fund.

Limits on power to vary

193 The trustee does not have power to vary this deed so as to do either of the following:

- Reduce or adversely affect the rights of a member to accrued entitlements that arise before the variation is effected.
- Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

However, this (the rule in the previous sentence with the 2 dot points) does not apply if the reduction is necessary to enable the fund to comply with superannuation law or if each affected member, or the Regulator, consents in writing to the reduction.

The trustee also does not have power to vary this deed in a way that would have either of the following effects:

- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
- unless the sole or primary purpose of the fund is to provide old age pensions to members, allowing any person except a corporation to be appointed trustee of the fund.

Notice of variation

194 If superannuation law requires it, the trustee must inform members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The trustee must do so in accordance with superannuation law.

Dispute resolution

195 If superannuation law requires it, the trustee must establish a system complying with that law for dealing with enquiries and complaints from members, beneficiaries and dependants.

Interpretation

196 A reference in this deed to:

- a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- a person includes the legal personal representatives, successors and assigns of that person;
- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- a clause, schedule or appendix is reference to a clause, schedule or appendix in or to this deed;
- this or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- the singular includes the plural and vice versa; and
- a gender includes the other gender.

Proper law

197 This deed is governed by the law of New South Wales. The parties consent to the exercise of jurisdiction by the courts of that place.



BEHARI SUPER FUND

Schedule 1 to this deed

Date deed established

12 August 2016

Name and address and ACN of trustee

BEHARI DIY PTY LTD, ACN 614 221 466
48 ADELAIDE ROAD
PADSTOW, NSW 2211

Name and address of members

RICHARD RAJENDRA BEHARI
48 ADELAIDE ROAD
PADSTOW, NSW 2211

BABITA BEHARI
48 ADELAIDE ROAD
PADSTOW, NSW 2211

Name of person establishing the fund (Principal)

RICHARD RAJENDRA BEHARI
48 ADELAIDE ROAD
PADSTOW, NSW 2211

{The fields in all of the following schedules to this deed are left intentionally 'blank' as the schedules are to be used as 'pro-forma' documents if the fund wishes to add members etc. in the future. These schedules are to be bound in and form part of this Deed.}

Schedule 2 to this deed

[This schedule contains the form of an application to become a member. It may be required in the future if the fund wishes to add members. See clause 8 for further information.]

Form of Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and Undertakings

- I apply to become an [*Either* initial *Or* additional] member of this fund under the trust deed.
- I make each of the following undertakings:
 - [*Either* I am not in an employment relationship with another member. *Or* I am not in an employment relationship with another member who is not a relative of mine.]
 - I am not a disqualified person under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
 - I will comply with the trust deed.
 - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
 - That I may become disqualified under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
 - Any information in relation to my medical condition.
 - I will act as a [*Either* trustee *Or* director of the trustee] of the fund.
 - I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
 - I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]
 Applicant address [Insert applicant's address]
 Applicant occupation [Insert applicant's occupation]
 Date of birth [Insert applicant's date of birth]
 Applicant place of birth [Insert applicant's place of birth]

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative. *Or if death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on your death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on your death.

[If the beneficiary is your legal personal representative only] direct [Either the trustees Or the directors of the trustee] that my legal personal representative is to receive 100% of any death benefit that is payable if I die.

[If the beneficiary is another person/s or both the member's legal personal representative and other person/s] direct [Either the trustees Or the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
<i>[Insert beneficiary's name. If this beneficiary is your legal personal representative, insert "Legal personal representative"]</i>	<i>[Insert beneficiary's relationship to member or if this beneficiary is your legal personal representative, insert "Legal personal representative"]</i>	<i>[Insert proportion of the death benefit to be paid to this beneficiary] %</i>
<i>[Add rows to table as required]</i>		

[If death benefit nomination is to be binding (Please note, that this beneficiary direction is valid for only 3 years.)]

Signed by the applicant: _____

Date: _____

[Insert member's name]

[If the death benefit is not binding]

Witness: _____ Name: _____

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: _____ Date: _____

Witness: _____ Witness: _____

Witness name: _____ Witness name: _____

First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 97 and 98;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

Annexure A to Application to become a member

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 3 to this deed

[This schedule contains the form of an application to become a participating employer. It may be required in the future if an employer wishes to become a participating employer in the fund. See clause 47 for further information.]

Form of Application to become Participating Employer

[Insert name and address, and ACN if applicable, of applicant] applies to become a participating employer in the BEHARI SUPER FUND. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ Date: _____
[Name of authorised officer]

Annexure A to Application to become Participating Employer

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 4 to this deed

[This schedule contains the form of an application to become an employer-sponsor. It may be required in the future if an employer wishes to become an employer-sponsor.]

Form of Application to become an Employer-Sponsor

This Application form is accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

[Insert name and address, and ACN if applicable, of applicant] applies to become an employer-sponsor of the *[name of fund]*. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ Date: _____
[Name of authorised officer]

Annexure A to Application to become an Employer-Sponsor

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 5 to this deed

[This schedule contains the form of an application to become a member (if member is a minor). It may be required in the future if the fund wishes to add members who are under 18 years of age. See clause 29 for further information.]

Form of Application to become a member (if member is a minor)

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and undertakings

- I apply, as the parent or guardian of, and on behalf of, the person listed below (**Applicant**), that the Applicant become an initial member of this fund under the trust deed.
- I make each of the following undertakings:
 - *[Either* The Applicant is not in an employment relationship with another member.
Or The Applicant is not in an employment relationship with another member who is not a relative of the Applicant.]
 - I am not a disqualified under superannuation law from being a *[Either trustee Or* director of the trustee] of the fund.
 - I will comply with the trust deed.
 - Upon request, I will fully disclose in writing any information required by the trustee in respect of the Applicant's my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to the Applicant entering into an employment relationship with any other member of the fund who is not also a relative of the Applicant.
 - That I may become disqualified under superannuation law from being a *[Either trustee Or* director of the trustee] of the fund.
 - Any information in relation to the Applicant's medical condition.

[If the parent or guardian is NOT also separate member of the fund in their own right, then]

- *[Either* I will act as a trustee of the fund. *Or* I will act as a director of the trustee of the fund.]

[If the parent or guardian IS a separate member of the fund, then]

- *[Either* I am a member of the fund myself and I will act as a trustee of the fund.
Or I am a member of the fund myself and will act as a director of the trustee of the fund.]
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.

- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

In consideration of the Applicant's status as a minor, I have not attached a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]
 Applicant address [Insert applicant's address]
 Applicant occupation [Insert applicant's occupation]
 Date of birth [Insert applicant's date of birth]
 Applicant place of birth [Insert applicant's place of birth]
 Parent or guardian name [Insert parent or guardian's name]
 Parent or guardian address [Insert parent or guardian's address]
 Parent or guardian date of birth [Insert parent or guardian's date of birth]
 Parent or guardian place of birth [Insert parent or guardian's place of birth]

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after the Applicant's death to the person or persons you mentioned in this notice, being one or more of the Applicant's dependants or the Applicant's legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on the Applicant's death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on the Applicant's death.

[If the beneficiary is the Applicant's legal personal representative only] On behalf of the Applicant, I direct *[Either the trustees Or the directors of the trustee]* that, on the Applicant's death, the Applicant's legal personal representative is to receive 100% of any death benefit that is payable.

[If the beneficiary is another person/s or both the Applicant's legal personal representative and other person/s] On behalf of the Applicant, I direct *[Either the trustees Or the directors of the trustee]* that the person[s] named in the following table *[are/is]* to receive the proportions specified in that table of the benefit that is payable if the Applicant dies.

Person	Relationship to member	Proportion of death benefit
<i>[Insert beneficiary's name. If this beneficiary is the member's legal personal representative, insert "Legal personal representative"]</i>	<i>[Insert beneficiary's relationship to member or if this beneficiary is the member's legal personal representative, insert "Legal personal representative"]</i>	<i>[Insert proportion of the death benefit to be paid to this beneficiary] %</i>
<i>[Add rows to table as required]</i>		

If the death beneficiary nomination is binding (Please note that this beneficiary direction is valid for only 3 years.)

Signed by the parent/guardian: _____

Date: _____

[Insert parent or guardian's name]

[If the death benefit is not binding]

Witness: _____ Name: _____

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: _____ Date: _____

Witness: _____ Witness: _____

Witness name: _____ Witness name: _____

Witness name: _____ Witness name: _____

First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 97 and 98;

- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

Annexure A to Application to become a Member (where member is a minor)

[Here you need to attach the Product Disclosure Statement from Schedule 6.]



Schedule 6 to this deed Form of Product Disclosure Statement

Product Disclosure Statement

BEHARI SUPER FUND

[Date]

[Name of member]

[Address of member]

[Contact details of member – PDS may be sent by email, fax or post]

[Name of trustee or trustees]

[Address]

[Contact details]

The details of the Product Disclosure Statement (PDS) start on the next page. Attach that page and the following pages of the PDS to the Member Application form and to any Employer-Sponsor Application form.

Product Disclosure Statement

Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The *Corporations Act* requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

Information about your potential benefits

1 Details of potential lump sum benefits

1.1 On your retirement

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or
- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums

for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

1.4 On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account and any pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed. The form of death benefit agreement is set out in Schedule 7 to the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which binds the trustee and which do not expire, see clauses 97 and 98);
- **binding death benefit notices** (which bind the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as

required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

1.5 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

2 Details of potential income benefits

Income benefits where you retire or reach your preservation age

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

Existing pensions

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

Social Security Eligibility

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current asset tables specified by the Government. The current asset tables are available [here](#).

Income benefits where you may not have retired but you have reached your preservation age.

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

2.1 Transition to retirement pensions

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive an 'account-based' pension as a 'transition to retirement pension', but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

3 Taxation of benefits

3.1 Seek advice

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

3.2 Benefits paid to you

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (2014-2015 \$185,000, 2015-2016 \$195,000 and 2016-2017 \$195,000). After that threshold, it is taxed in accordance with applicable rates. These rates, and the relevant thresholds, are available on the ATO website.
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed in accordance with applicable rates. These rates are available on the ATO website.
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

Information about risks associated with the fund

4 Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or

- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

5 Regulatory Risk

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

Information about amounts paid to the fund for or by you

6 Contributions

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to superannuation. In most cases, you can choose for those contributions to be made to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

Superannuation co-contributions

You will be eligible to receive a co-contribution from the Federal Government up to a maximum amount (\$500 in 2016-2017) if:

- you make one or more eligible personal super contributions by 30 June of a financial year;
- your total income is less than the prescribed amount (\$51,021 in 2016-2017). Co-contribution income thresholds from previous financial years can be found [here](#);
- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger;
- you did not hold a temporary visa at any time during the financial year (unless you are a New Zealand citizen or it was a prescribed visa); and
- you lodge your income tax return.

You are not entitled to a super co-contribution for personal contributions that have been allowed as a tax deduction.

Tax on concessional contributions: A tax of 15% applies to superannuation contributions by individuals who exceed a high income threshold of \$300,000. Where an individual's adjusted income and low-tax contributions are greater than \$300,000, they may have to pay an extra 15% tax on either of the following amounts, whichever is less:

- excess over the threshold; or
- actual taxable contributions.

This means that:

- if your excess is greater than your taxable contributions, then you will pay the extra 15% tax on all your taxable contributions; alternatively
- if your excess is less than your taxable contributions, then you will pay the extra 15% tax (30% tax in total) on the excess and 15% tax only on the rest of your taxable contributions.

Caps on concessional contributions: This paragraph sets out the cap which applies to concessional contributions. How much you can contribute to your super before having to pay extra tax depends on your age at the end of the financial year:

Financial Year	Concession (General Cap)	Age	Tax on amounts over the cap
2011 – 2012	\$25,000	under 50 years old	31.5%
2012 – 2013	\$25,000	under 50 years old	31.5%
2013 – 2014	\$25,000	under 50 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	59 years old or over on 30 June 2013	
2014 – 2015	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess
	\$35,000	49 years old or over on 30 June 2014	

			concessional contributions (ECC) charge.
2015 – 2016	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	49 years old or over on 30 June 2015	
2016 – 2017	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	49 years or over on 30 June 2016	

There is 15% tax payable by your fund on concessional contributions paid into your superannuation fund (subject to the discussion above about the high income threshold). Generally, concessional contributions can only be made by employers or persons who are self-employed.

Going over the concessional contributions cap

For 2013-14 and later years, if you exceed your concessional contributions cap the excess contributions are included in your taxable income and taxed at your marginal tax rate plus an interest charge known as the 'excess concessional contributions' (ECC) charge (as set out in the above table).

To assist you in paying this additional tax:

- you can choose to release up to 85% of your excess concessional contributions from the fund; and
- you will receive a 15% tax offset in your tax return (to account for the tax paid by your fund on the excess concessional contributions).

Caps on non-concessional contributions: This paragraph sets out the caps which apply to non-concessional contributions:

Financial Year	Non-Concession Cap	Tax on amounts over the cap

2011 – 2012	\$150,000	46.5%
2012 – 2013	\$150,000	46.5%
2013 – 2014	\$150,000	46.5%
2014 – 2015	\$180,000	47%
2015 – 2016	\$180,000	49%
2016-2017	\$180,000	49%

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute non-concessional contributions up to three times your cap in one year (the 'bring-forward' option), and not make any contributions for the following two years. If you brought forward your contributions in 2016-2017, the 'bring-forward' cap would be \$540,000 (3 x \$180,000).

Regarding the non-concessional contributions caps above, this PDS reflects the current law as at the date of this PDS but significant potential changes may be made to superannuation law during the 2016–2017 financial year depending on the outcome of the 2016 Federal election. This PDS does not detail those potential changes, but one of them is a lifetime non-concessional contributions cap of \$500,000, which takes into account contributions from 1 July 2007.

Going over the non-concessional contributions cap

For 2013-14 and later years, if you exceed your non-concessional contributions cap (as set out in the above table) you have the following options:

- Withdraw the excess non-concessional contributions (and 85% of all associated earnings on these contributions) from your fund. If you choose this option then the total amount of associated earnings will be included in your assessable income and taxed at your marginal tax rate. You will receive a 15% tax offset for this in your tax return.
- Keep the excess non-concessional contributions in your fund. If you choose this option then the excess will be taxed at the rate set out in the above table.

Contributions-splitting

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

Information about amounts deducted from the fund

7 Debits from your Accumulation and Pension Accounts

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

8 Other application of income

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
 - pay the expenses of the fund;
 - pay taxes due and payable, or likely to become due and payable;
 - pay costs of insurance policies;
 - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
 - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
 - provide for tax liabilities;
 - pay fund expenses;
 - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

Other significant information about the fund

9 Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years
- for a person born after 30 June 1964 – 60 years.

10 Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

The trustee is required to hold money and other assets of the fund separately from those which it holds personally.

When preparing statements of the fund's financial position, the fund's operating statement or any other account or statement required by the SIS Act or the SIS Regulations, the trustee is required to value the fund's assets at their market value. Market value has the same meaning as in the SIS Act.

11 Valuation of fund assets

The Trustee will ensure that the fund's assets are valued at their market value. Market value has the same meaning as in the SIS Act.

12 Taxation

12.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- Non-arms length component: which includes income such as private company distributions, non arms-length income and trust distributions, reduced by tax deductions relating to that special income.
- Low tax component: which is the total of all fund income, less the non-arms length component.

The low tax component is taxed at the concessional rate of 15% in the hands of the trustee. The non-arm's length component is taxed at the rate of 45% plus the 2% Temporary Budget Repair Levy.

12.2 Pension earnings

Generally, while you are alive the fund will not have to pay income tax on income or capital gains attributable to the assets in your pension account.

12.3 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 12.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

12.4 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made **on or after 1 July 2005**. However it still applies to contributions made before that date. From 1 July 2012 the arrangements in respect of a high income threshold of \$300,000 apply (see discussion at paragraph 6).

12.5 Low Income Spouse Offset

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax offset of up to \$540 per year.

A member who makes a contribution can get the full tax rebate if:

- they contribute at least \$3,000 to their spouse's account; and
- their spouse's assessable income is less than \$10,800 for the financial year.

If you contribute less than \$3,000, the tax offset will be equivalent to 18% of your contributions. If your spouse's income is higher than \$10,800, the tax offset reduces until it cuts out when your spouse's income reaches \$13,800.

13 Insurance

As part of its investment strategy, the trustee will consider whether to hold a contract of insurance that provides insurance cover for one or more members of the fund.

14 The fund deed

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund deed will have to be varied to include the relevant provisions.

You should read the trust deed and seek professional advice if you do not understand it.

15 Other considerations concerning investments made by the fund

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

16 Contacting the trustee for additional information

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

Product Disclosure Statement – Schedule 1

Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

Accumulation Account means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

Annuity means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

Commute has the same meaning as under superannuation law. Generally, it refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

Dependant – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Pension refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

Pension Dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

Preservation Age means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

Preserved Payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Retirement occurs:

- if you have reached a Preservation Age less than 60, and
 - an arrangement under which you were gainfully employed comes to an end; and

- the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply;
 - you have attained that age on or before ending employment; or
 - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

Superannuation Contributions Surcharge means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

Schedule 7 to this deed

[This schedule contains the form of a death benefit agreement. It may be required in the future if a member wishes to create, replace or confirm their death benefit arrangements. See Part H for further information.]

Form of Death Benefit Agreement – BEHARI SUPER FUND (Fund)

- 1 This Agreement, executed as a deed, is between the Fund's trustee listed below and the Fund's member listed below.
- 2 This Agreement is an addition to the "Superannuation Trust Deed for a Self-Managed Fund" for the Fund (**Deed**). It has effect in the way described in Part H of that Deed. This Agreement is not a binding death benefit notice given in accordance with regulation 6.17A of the *Superannuation Industry (Supervision) Regulations*. Therefore:
 - 2.1 it continues in force until amended or terminated; and
 - 2.2 it does not end after 3 years as binding death benefit notices are required to do by the law.
- 3 On execution, this Agreement forms part of the Deed.

[If the beneficiary is the member's legal personal representative only:

- 4 The member directs the trustee that, on the member's death, the member's legal personal representative is to receive 100% of any death benefit that is payable.

[If the beneficiary is another person/s or both the member's legal personal representative and other person/s:

- 5 The member directs the trustee that, on the member's death, the persons named in the following table are to receive the proportion specified in that table of any benefit that is payable:

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name. If this beneficiary is the member's legal personal representative, insert "Legal personal representative"]	[Insert beneficiary's relationship to member or if this beneficiary is the member's legal personal representative, insert "Legal personal representative"]	[Insert proportion of the death benefit to be paid to this beneficiary] %
[Add rows to table as required]		
Total (which must total to 100%)		100%

6 The trustee consents to acting on this direction as evidenced by it executing this Agreement.

7 If compliance with superannuation law prevents any part of the benefit being paid to the named person, then that part of the benefit will be dealt with under Part H of the Deed.

8 The parties agree that:

8.1 the member may terminate this Agreement by serving a notice terminating the Agreement on the trustee;

8.2 this Agreement may be replaced by the trustee and the member executing a later death benefit agreement at which time this Agreement terminates; and

8.3 this Agreement is not terminated, varied or otherwise affected by any variation to the Fund's Deed from time to time, unless the trustee and the member expressly agree to the contrary.

[If the Fund's trustee is a company:

9 The details of the trustee are:

9.1 Trustee Company Name:

9.2 Trustee ACN:

9.3 Trustee Address:

.....

10 The member is:

10.1 Member's name and address:

.....

.....

[If the Fund's trustees are individuals:

11 The trustees are:

11.1 Trustee 1 Name and address:

.....

.....

11.2 Trustee 2 Name and address:

.....

.....

11.3 Trustee 3 Name and address:

.....

.....

11.4 Trustee 4 Name and address:

.....

.....

12 The member is:

12.1 Member's name and address:

.....

.....

Executed by the parties as a deed:

Dated: _____

Signed sealed and delivered by
[Insert name of member making death benefit
arrangements]
in the capacity of member in the presence of:

Signature of witness

Signature of member

Name of witness (please print)

[If the Fund's trustee is a company and signs under common seal, then it uses this sort of signing clause:]

The common seal of [Insert company name]
ACN [Insert ACN]
in its capacity as trustee, was affixed in
accordance with section 127(2) of the
Corporations Act 2001 (Cwth) in the presence
of:

Signature of director/Sole director and sole
company secretary

Signature of director/secretary

Name of director/Sole director and sole
company secretary (please print)

Name of director/secretary (please print)

[If the Fund's trustee is a company then use this sort of signing clause:]

Executed by

[Insert company name]

ACN [Insert ACN] in its capacity as trustee, in accordance with section 127(1) of the Corporations Act 2001 (Cwth):

Signature of director/Sole director and sole company secretary

Signature of director/secretary

Name of director/Sole director and sole company secretary (please print)

Name of director/secretary (please print)

[If the Fund's trustees are individuals, then each of them needs one of these signing clauses]

Signed sealed and delivered by

[Insert trustee's name]

in the capacity of trustee in the presence of:

Signature of witness

Signature of trustee

Name of witness (please print)

First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 97 and 98;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

Superannuation Trust Deed Definitions

Annuity means what it means under superannuation law.

Approved benefit arrangement means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

Approved deposit fund means a fund which is a complying ADF under the Tax Act.

Amount standing to the credit in relation to an accumulation account, includes an amount the trustee decides to pay to that account from the equalisation account (if any).

Assets means the cash, investments and other property of the fund held by the trustee (or by a nominee or custodian for the trustee) on the trusts established by or under this deed, including:

- any amount standing to the credit of the fund on or after the date when this deed commences.
- contributions made by a member.
- contributions made by an employer.
- contributions allowed by this deed that are superannuation lawfully made by another person.
- interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income.
- the proceeds of any annuity or insurance policy effected by the trustee.
- the value of any annuity or insurance policy effected by the trustee.
- money, investments and other property received by the trustee as a roll over payment.
- shortfall components and financial assistance received by the trustee.

ATO release authority means a written authority given by the Commissioner of Taxation to the trustee to release funds in accordance with section 292-410 of the Tax Act.

Beneficiary means a person immediately and absolutely entitled to a benefit under this deed in respect of a member. It does not include a member except where that member is immediately and absolutely entitled to a benefit under this deed in respect of another member.

Benefit means an amount payable out of the fund to or in respect of a member or beneficiary.

Benefit entitlement means an amount in the fund which may become payable to a member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

Binding death benefit notice means a notice given by a member or beneficiary to the trustee in accordance with regulation 6.17A of the SIS Regulations and with this deed.

Business day means Monday to Friday excluding public holidays in the state or territory identified in clause 197.

Business hours means between 9:00 am and 5:00 pm on a business day.

Cash means what it means under superannuation law.

Complying superannuation fund means a complying superannuation fund under superannuation law.

Contributions means gross contributions made to the fund before tax in accordance with this deed.

Corporation means a constitutional corporation under superannuation law.

Death Benefit Agreement means all, or that part of, an agreement (in the form set out in Schedule 7 to this deed) describing the trustee's obligations concerning the payment of benefits on a member's death which:

- directs the trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;
- has been executed by the trustee and the member; and
- has not later been:
 - terminated by the member; or
 - replaced by a separate death benefit agreement with the agreement of the trustee and the member.

Dependant, in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Doctor means a registered medical practitioner.

Eligible roll over fund means what it means in Part 24 of the SIS Act.

Employee means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

Employer means what it means under superannuation law and includes a participating employer.

Employment relationship – an employment relationship exists between 2 persons if any of the following applies:

- one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under superannuation law.
- one person is the trustee of a trust of which the other person, or a relative of the other person, is a beneficiary.
- one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner.
- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

Excess contributions means contributions by or on behalf of a fund member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in sections 292-20 and 292-85 respectively of the Tax Act.

Expenses of the fund means the expenses for which the trustee is entitled to be reimbursed under this deed.

Family Law Act means the *Family Law Act* 1975 (Cth).

Fund earning rate means the positive or negative earning rate the trustee determines after taking account of any provision or reserve for future contingencies.

Fund year means the 12 month period ending on 30 June or a substitute date decided on by the trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

Gainful employment means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

Insurance policy means an insurance policy effected on the life of the member or a beneficiary of the member or in respect of the member's or beneficiary's illness, accident or disablement.

Interdependency relationship has the same meaning as in the SIS Act.

Levy means a levy payable by the fund under superannuation law.

Life expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

Market value has the same meaning as in the SIS Act.

Member release authority means a written authority given by a member to the trustee to release funds in accordance with section 292-410 of the Tax Act.

Nominated dependant means a person nominated (except in a death benefit notice) by a member as his or her 'nominated dependant'. The nomination must, in the trustee's opinion, be in accordance with superannuation law.

Non-binding nomination form means a notice given by a member or beneficiary to the trustee in the form set out in Part 2 of Schedule 2, but which does not meet the requirements of regulation 6.17A of the SIS Regulations.

Non-member spouse means a person who is:

- a spouse or former spouse of a member; or
- a Non-Member Spouse within the meaning of that term under Part VIII B of the Family Law Act.

Non-preserved amount means an amount (including a roll over payment) that is payable to or in respect of a member that is not subject to cashing restrictions under superannuation law at the time of payment.

Normal retirement age means 65, or a substitute age that is at least 55 (or, if the trustee is not a corporation, 60) that is accepted or required by superannuation law and is agreed by the trustee.

Participating employer means an employer the trustee admits as a participating employer under clause 47 including the participating employer specified in schedule 1.

Payment flag means an agreement or court order referred to in clause 132.

Payment split means a payment split under Part VIII B of the Family Law Act.

Pension account means a pension account established under clause 87.

Pension age means what it means under superannuation law.

Pension dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by r6.21(2A) of the SIS Regulations.

Preservation age means what it means under superannuation law.

Preserved payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Preserved payment benefit means a benefit arising from a preserved payment.

Regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Regulator of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

Relative for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a director of the trustee, means each of the following in respect of a person:

- a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- another person who has any such relationship to the person by reason of adoption or re-marriage;
- the spouse or former spouse of the person or of any of the persons listed in the previous bullet points.

For any other purpose, means each of the following in respect of a person:

- the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person;
- the spouse of the person or of any person listed in the previous bullet point.

Retires in relation to employment, means retirement for the purpose of the payment of benefits under superannuation law.

Reversionary beneficiary means an eligible dependant for the purpose of superannuation law, including a Pension Dependand, nominated by a pensioner at the commencement of the pension, or otherwise in accordance with the terms of the pension, as the person to whom the pension must be paid after the pensioner dies.

Roll over payment includes a transitional employment termination payment made or received by the trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

Securities includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

Self managed superannuation fund means what it means under the SIS Act.

Shortfall component means what it means in section 64 of the *Superannuation Guarantee (Administration) Act* 1992 and regulations made under that Act.

SIS Act means the *Superannuation Industry (Supervision) Act* 1993, as amended from time to time.

SIS Regulations means the *Superannuation Industry (Supervision) Regulations* 1994, as amended from time to time.

Spouse means a person legally married to the member at any time; and a person who is not legally married to the member, but who, in the trustee's opinion, lives or lived with the member on a bona fide domestic basis as the partner of that member.

If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the trustee decides to treat as the spouse or spouses.

Superannuation law means any law of the Commonwealth of Australia including the *Corporations Act* 2001 and the *Social Security Act* 1991, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee believes may have retrospective effect.

Tax includes any form of taxation, surcharge, levy, duty or other government charge that the trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

Tax Act means the *Income Tax Assessment Act* 1936 or the *Income Tax Assessment Act* 1997, as appropriate, and the regulations made under the relevant Act.

Taxation includes any tax, charge duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

Temporary total disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

Total permanent disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

Transition to retirement pension means a transition to retirement income stream paid as a pension, as defined by r6.01(2) of the SIS Regulations.

Transitional employment termination payment means the same as it means in section 82-130 of the *Income Tax (Transitional Provisions) Act* 1997 (Cth).

Unclaimed benefits means benefits described as 'unclaimed money' under superannuation law.

Unrestricted non-preserved benefit means what it means under superannuation law.

Withdrawal benefit means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.

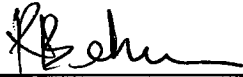
To the extent that a member's contributions have been applied towards an endowment or whole of life policy, the member's withdrawal benefit is the surrender value of that policy.

Execution

Executed as a deed.

Dated: 12 August 2016

Executed by
BEHARI DIY PTY LTD ACN 614 221 466, in
its capacity as trustee, in accordance with
section 127(1) of the *Corporations Act 2001*
(Cwth):



RICHARD RAJENDRA BEHARI, director



BABITA BEHARI, director





Signed sealed and delivered

by RICHARD RAJENDRA BEHARI in the
capacity of principal in the presence of:



Signature of witness



Signature of RICHARD RAJENDRA BEHARI

ADAM CARMODY

Name of witness (please print)

Behari Super Fund

Contributions Summary Report

For The Period 01 July 2020 - 30 June 2021

Babita Behari

Date of Birth: 12/10/1970
Age: 50 (at year end)
Member Code: BEHBAB00003A
Total Super Balance*¹ as at 30/06/2020: 211,693.17

Contributions Summary	2021	2020
Concessional Contribution		
Personal - Concessional	18,000.00	0.00
	<hr/>	<hr/>
	18,000.00	0.00
Non-Concessional Contribution		
Personal - Non-Concessional	4,145.00	11,153.26
	<hr/>	<hr/>
	4,145.00	11,153.26
Total Contributions	<hr/>	<hr/>
	22,145.00	11,153.26
	<hr/>	<hr/>

I, BABITA BEHARI, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2020 to 30/06/2021.

BABITA BEHARI

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Behari Super Fund

Contributions Summary Report

For The Period 01 July 2020 - 30 June 2021

Richard Behari

Date of Birth: 28/09/1962
Age: 58 (at year end)
Member Code: BEHRIC00003A
Total Super Balance*¹ as at 30/06/2020: 196,626.71

Contributions Summary	2021	2020
Concessional Contribution		
Personal - Concessional	9,000.00	0.00
	<hr/>	<hr/>
	9,000.00	0.00
Non-Concessional Contribution		
Personal - Non-Concessional	0.00	11,153.25
	<hr/>	<hr/>
	0.00	11,153.25
Total Contributions	<hr/>	<hr/>
	9,000.00	11,153.25
	<hr/>	<hr/>

I, RICHARD BEHARI, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2020 to 30/06/2021.

RICHARD BEHARI

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Behari Super Fund Deductions Notice Letter

Behari DIY Pty Ltd as trustee for Behari Super Fund acknowledges that

Babita Behari

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$18000.00

for contributions paid in the year ended 30 June 2021. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Babita Behari

Date: 11/02/2022

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2020 to 30 June 2021 is: \$ _____

Babita Behari

Date: 11/02/2022

Behari Super Fund Deductions Notice Letter

Behari DIY Pty Ltd as trustee for Behari Super Fund acknowledges that

Richard Behari

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$9000.00

for contributions paid in the year ended 30 June 2021. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Babita Behari

Date: 11/02/2022

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2020 to 30 June 2021 is: \$ _____

Richard Behari

Date: 11/02/2022

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

209743935

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title: MRS

Family name

BEHARI

First given name

BABITA

Other given names

3 Date of birth 12/10/1970

4 Current postal address

48 ADELAIDE RD.,

Suburb/town/locality

PADSTOW

State/territory

NSW

(Australia only)

Postcode

2211

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

BEHARI SUPER FUND

7 Fund Australian business number (ABN) 78901594748

8 Member account number BEHBAB00003A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

172615734

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title: MR

Family name

BEHARI

First given name

RICHARD

Other given names

3 Date of birth 28/09/1962

4 Current postal address

48 ADELAIDE RD.,

Suburb/town/locality

PADSTOW

State/territory

NSW

(Australia only)

Postcode

2211

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

BEHARI SUPER FUND

7 Fund Australian business number (ABN) 78901594748

8 Member account number BEHRIC00003A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

C - Other Documents

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

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 Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Supporting Documents

- 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

Behari Super Fund

Transfer Balance Account Summary

For The Period 01 July 2020 - 30 June 2021

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
---------------	---------------------	-------------	--------------------------	-------------------------	-----------------------	--------------	---------------	----------------	------------------	----------------------

Babita Behari

Richard Behari

E - Estate Planning

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

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