
Workpapers - 2020 Financial Year

Keates Balmer Family Super Fund

Preparer: Kelly Fu

Reviewer: Kelly Fu

Printed: 08 February 2021

Lead Schedule

2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$51,706.23)	(\$42,575.02)	21.45%	Completed
25000	Interest Received	(\$6.46)	(\$102.41)	(93.69)%	Completed
28000	Property Income	(\$30,000.00)	(\$30,000.00)	0%	Completed
30100	Accountancy Fees	\$2,640.00	\$2,640.00	0%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$990.00	\$990.00	0%	Completed
30800	ASIC Fees	\$54.00	\$53.00	1.89%	Completed
30900	Advisor Fees	\$2,400.00	\$2,400.00	0%	Completed
31000	Amortisation		\$696.28	100%	N/A - Not Applicable
33400	Depreciation	\$4,055.36	\$4,835.54	(16.13)%	Completed
39000	Life Insurance Premiums	\$12,730.01	\$14,026.32	(9.24)%	Completed
42010	Property Expenses - Interest on Loans	\$8,370.91	\$11,290.07	(25.86)%	Completed
42110	Property Expenses - Sundry Expenses	\$480.00	\$480.00	0%	Completed
48500	Income Tax Expense	\$7,460.10	\$5,251.20	42.06%	Completed
49000	Profit/Loss Allocation Account	\$42,273.31	\$29,756.02	42.07%	Completed
50000	Members	(\$371,338.94)	(\$329,065.63)	12.85%	Completed
60400	Bank Accounts	\$37,872.69	\$7,052.21	437.03%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
76550	Plant and Equipment (at written down value) - Unitised	\$15,529.19	\$18,884.27	(17.77)%	Completed
77250	Real Estate Properties (Australian - Non Residential)	\$473,850.40	\$474,550.68	(0.15)%	Completed
85000	Income Tax Payable /Refundable	(\$1,948.10)	(\$3,467.20)	(43.81)%	Completed
85500	Limited Recourse Borrowing Arrangements	(\$144,653.49)	(\$162,382.58)	(10.92)%	Completed
86000	PAYG Payable	(\$4,186.00)	(\$446.00)	838.57%	Completed
89000	Deferred Tax Liability/Asset	(\$5,125.75)	(\$5,125.75)	0%	Completed
A	Financial Statements				N/A - Not Applicable
B	Permanent Documents				N/A - Not Applicable
C	Other Documents				N/A - Not Applicable
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

24200 - Contributions

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BALAMA00001A	(Contributions) Balmer, Amanda - Accumulation (Accumulation)	(\$25,381.23)	(\$20,825.02)	21.88%
KEAWAR00001A	(Contributions) Keates, Warwick - Accumulation (Accumulation)	(\$26,325.00)	(\$21,750.00)	21.03%
TOTAL		CY Balance	LY Balance	
		(\$51,706.23)	(\$42,575.02)	

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

Keates Balmer Family Super Fund

Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Balmer, Amanda	04/05/1972	47	165,342.78	25,381.23	0.00	0.00	0.00	25,381.23
Keates, Warwick	17/07/1967	51	163,722.85	26,325.00	0.00	0.00	0.00	26,325.00
All Members				51,706.23	0.00	0.00	0.00	51,706.23

*1 Total Super Balance is per individual across funds within a firm.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Balmer, Amanda	Concessional (5 year carry forward cap available)	25,381.23	29,174.98	3,793.75 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Keates, Warwick	Concessional (5 year carry forward cap available)	26,325.00	28,250.00	1,925.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Balmer, Amanda							
Concessional Contribution Cap	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	13,974.34	8,219.15	8,972.52	9,959.15	20,825.02	25,381.23	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	4,174.98	0.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	4,174.98	
Maximum Cap Available	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	29,174.98	3,793.75 Below Cap
Total Super Balance	0.00	0.00	0.00	140,854.69	149,871.03	165,342.78	

19/06/2020 Director Cont

Employer

15,000.00

Total - Keates, Warwick

26,325.00 0.00 0.00 0.00

0.00 0.00 0.00

Total for all members

51,706.23 0.00 0.00 0.00

25000 - Interest Received

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC634708	Westpac Super Working ***4708	(\$6.46)	(\$102.41)	(93.69)%
TOTAL		CY Balance	LY Balance	
		(\$6.46)	(\$102.41)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

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

Notes

Kelly Fu

Note

Refer to A/C 60400 bank statements.

13/01/2021 16:41

Keates Balmer Family Super Fund

Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
WBC634708 Westpac Super Working ***4708					
31/07/2019	1.26	1.26			
31/08/2019	0.87	0.87			
30/09/2019	0.80	0.80			
31/10/2019	0.69	0.69			
29/11/2019	0.48	0.48			
31/12/2019	0.53	0.53			
31/01/2020	0.50	0.50			
28/02/2020	0.61	0.61			
31/03/2020	0.43	0.43			
30/04/2020	0.05	0.05			
29/05/2020	0.08	0.08			
30/06/2020	0.16	0.16			
	6.46	6.46			
	6.46	6.46			
TOTAL	6.46	6.46			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	6.46	11C

28000 - Property Income

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	(\$30,000.00)	(\$30,000.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$30,000.00)	(\$30,000.00)	

Supporting Documents

- General Ledger [Report](#)
- 28000 - Rent Appraisal 3,241 Pirie St property valuation report 20.6.2018.pdf

Standard Checklist

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

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
Unit 3 / 241 Pirie Street, Adelaide SA 5000 (KBFSF)					
09/07/2019	Rent Received			2,500.00	2,500.00 CR
12/08/2019	Rent Received			2,500.00	5,000.00 CR
17/09/2019	Rent Received			2,500.00	7,500.00 CR
07/10/2019	Rent Received			2,500.00	10,000.00 CR
12/11/2019	Rent Received			2,500.00	12,500.00 CR
10/12/2019	Rent Received			2,500.00	15,000.00 CR
15/01/2020	Rent Received			2,500.00	17,500.00 CR
04/02/2020	Rent Received			2,500.00	20,000.00 CR
03/03/2020	Rent Received			2,500.00	22,500.00 CR
03/04/2020	Rent Received			2,500.00	25,000.00 CR
01/05/2020	Rent Received			2,500.00	27,500.00 CR
01/06/2020	Rent Received			2,500.00	30,000.00 CR
				30,000.00	30,000.00 CR

Total Debits: 0.00

Total Credits: 30,000.00

20th June 2018

Keates Balmer Investments Pty. Ltd.
Unit 3, 241 Pirie Street
Adelaide SA 5000

Dear Amanda,

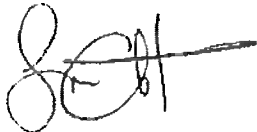
**Re: Unit 3, 241 Pirie Street, Adelaide
Certificate of Title: Volume 5158 Folio 594
Keates Balmer Investments Pty. Ltd.**

Further to your request, thank you for the opportunity of giving you a market opinion on the above property.

Based on my existing knowledge of the property and the area, I feel you would be able to achieve a sale figure in the vicinity of \$450,000 and a net annual lease in the vicinity of **\$30,000**.

Should you have any questions regarding this or real estate in general please feel free to contact me direct on 0488 016 156.

Yours sincerely,
Commercial SA



Sam Cabot
Sales & Leasing Executive
sam@commercialsa.com.au

This appraisal has been prepared solely for the information of our clients and not for any third party. Whilst Commercial SA has taken every care in arriving at the suggested sale figure, we stress that this letter must not be construed as a sworn valuation, but merely an expression of opinion of a suggested price at which the property may be marketed. Commercial SA shall not be responsible should the appraisal or any part thereof be incorrect or incomplete in any way.



30100 - Accountancy Fees

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,640.00	\$2,640.00	0%
TOTAL		CY Balance	LY Balance	
		\$2,640.00	\$2,640.00	

Supporting Documents

- General Ledger [Report](#)
- 30100 - Accounting fee.pdf

Standard Checklist

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

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
31/03/2020	PDK		2,640.00		2,640.00 DR
			2,640.00		2,640.00 DR

Total Debits: 2,640.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 18 March 2020

Invoice No. 42008

Client Code KBFSF

Keates Balmer Family Super Fund
Suite 3
241 Pirie Street
ADELAIDE SA 5000

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

Preparation of Financial Statements and Statutory Minutes for the Keates Balmer Family Super Fund for the year ended 30 June 2019.

Preparation and lodgement of Fund Income Tax Return for the Keates Balmer Family Super Fund for the year ended 30 June 2019 including schedules as required.

Preparation and lodgement of Australian Securities and Investments Commission Annual Company Statement for Keates Balmer Investment Pty Ltd.

Preparation and Lodgement of Solvency Resolution.

Attendance to Lodgement, Signatures, Photocopying etc.

Our Fee Total	2,400.00
Plus: GST	240.00
TOTAL FEE	\$2,640.00

Remittance Advice - Please return with your payment

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

Invoice Due Date - 01 April 2020

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

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

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

Name on Card: _____

Signature: _____

Client Code: KBFSF

Invoice No: 42008

Amount Due: \$2,640.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30400 - ATO Supervisory Levy

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
31/03/2020	ATO		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$990.00	\$990.00	0%
TOTAL		CY Balance	LY Balance	
		\$990.00	\$990.00	

Supporting Documents

- General Ledger [Report](#)
- 30700 - Auditing fee.pdf

Standard Checklist

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

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
31/03/2020	PDK		990.00		990.00 DR
			990.00		990.00 DR

Total Debits: 990.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 18 March 2020

Invoice No. 42007

Client Code KBFSF

Keates Balmer Family Super Fund
Suite 3
241 Pirie Street
ADELAIDE SA 5000

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

Annual audit of the records, financial statements and tax return of the Keates Balmer Family Super Fund for the year ended 30 June 2019 as required under SIS Regulations.

Preparation of Audit Report.

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

Limited recourse borrowing arrangement.

Our Fee Total	900.00
Plus: GST	90.00
TOTAL FEE	\$ 990.00

Remittance Advice - Please return with your payment

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

Invoice Due Date - 01 April 2020

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

Credit Card: Mastercard/Visa (Please circle)

Card No:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

Expires: ____ / ____

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

Name on Card: _____

Signature: _____

Client Code: KBFSF

Invoice No: 42007

Amount Due: \$ 990.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30800 - ASIC Fees

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$54.00	\$53.00	1.89%
TOTAL		CY Balance	LY Balance	
		\$54.00	\$53.00	

Supporting Documents

- General Ledger [Report](#)
- 30800 - ASIC annual review.pdf

Standard Checklist

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

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
04/02/2020	ASIC		54.00		54.00 DR
			54.00		54.00 DR

Total Debits: 54.00

Total Credits: 0.00

Inquires 1300 300 630

Issue date 15 Jan 20

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: **22643643**

Check this statement carefully

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

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

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

ACN 167 566 565
FOR KEATES BALMER SUPERANNUATION NOMINEES PTY LTD

REVIEW DATE: **15 January 20**

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
LEVEL 5 195 NORTH TERRACE ADELAIDE SA 5000

2 Principal place of business
SUITE 3 241 PIRIE STREET ADELAIDE SA 5000

3 Officeholders

Name: WARWICK DIGBY CHARLES KEATES
Born: MAIDSTONE UNITED KINGDOM
Date of birth: 17/07/1967
Address: 41 REGENT STREET KENSINGTON SA 5068
Office(s) held: DIRECTOR, APPOINTED 15/01/2014; SECRETARY, APPOINTED 15/01/2014

Name: AMANDA BALMER
Born: ADELAIDE SA
Date of birth: 04/05/1972
Address: 41 REGENT STREET KENSINGTON SA 5068
Office(s) held: DIRECTOR, APPOINTED 15/01/2014

4 Company share structure

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

5 Members

These details continue on the next page

KEATES BALMER SUPERANNUATION NOMINEES PT ACN 167 566 565

Page 1 of 2

Company statement continued

Name: WARWICK DIGBY CHARLES KEATES
Address: 41 REGENT STREET KENSINGTON SA 5068

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

Name: AMANDA BALMER
Address: 41 REGENT STREET KENSINGTON SA 5068

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: PDK FINANCIAL SYNERGY PTY LTD
Registered agent number: 40110
Address: PO BOX 3685 ADELAIDE SA 5000

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

KEATES BALMER SUPERANNUATION NOMINEES PT
PDK FINANCIAL SYNERGY PTY LTD
PO BOX 3685 ADELAIDE SA 5000

INVOICE STATEMENT

Issue date 15 Jan 20

KEATES BALMER SUPERANNUATION NOMINEES PTY LTD

ACN 167 566 565

Account No. 22 167566565

Summary

Opening Balance	\$0.00
New items	\$54.00
Payments & credits	\$0.00
TOTAL DUE	\$54.00

- 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 15 Mar 20	\$54.00

*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**KEATES BALMER SUPERANNUATION NOMINEES PTY LTD**

ACN 167 566 565

Account No: 22 167566565



22 167566565

TOTAL DUE	\$54.00
Immediately	\$0.00
By 15 Mar 20	\$54.00

*Payment options are listed on the back
of this payment slip*



Bill Code: 17301
Ref: 2291675665650



*814 129 0002291675665650 41

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-01-15	Annual Review - Special Purpose Pty Co	3X3239233480P A	\$54.00
	Outstanding transactions		
2020-01-15	Annual Review - Special Purpose Pty Co	3X3239233480P A	\$54.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6756 6565 041

Australia Post

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

Phone

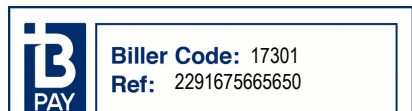
Call 13 18 16 to pay by Mastercard or Visa

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: 2291675665650

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

30900 - Advisor Fees

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30900	Advisor Fees	\$2,400.00	\$2,400.00	0%
TOTAL		CY Balance	LY Balance	
		\$2,400.00	\$2,400.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

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

Notes

Kelly Fu

Note
Hillross ongoing fees.

17/12/2020 15:45

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Advisor Fees (30900)					
<i>Advisor Fees (30900)</i>					
25/07/2019	Hillross		200.00		200.00 DR
26/08/2019	Hillross		200.00		400.00 DR
25/09/2019	Hillross		200.00		600.00 DR
25/10/2019	Hillross		200.00		800.00 DR
25/11/2019	Hillross		200.00		1,000.00 DR
27/12/2019	Hillross		200.00		1,200.00 DR
28/01/2020	Hillross		200.00		1,400.00 DR
25/02/2020	Hillross		200.00		1,600.00 DR
25/03/2020	Hillross		200.00		1,800.00 DR
27/04/2020	Hillross		200.00		2,000.00 DR
25/05/2020	Hillross		200.00		2,200.00 DR
25/06/2020	Hillross		200.00		2,400.00 DR
			2,400.00		2,400.00 DR

Total Debits: 2,400.00

Total Credits: 0.00

31000 - Amortisation

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
31000	Amortisation		\$696.28	100%
TOTAL		CY Balance	LY Balance	
			\$696.28	

Supporting Documents

No supporting documents

Standard Checklist

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

33400 - Depreciation

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
KBFSF_AIRCON1	Samsung 360 Round Aircon x2	\$2,327.59	\$2,909.48	(20)%
KBFSF_SHOPFITTINGS21	Shop Fittings 2015	\$638.40	\$638.40	0%
KBFSF_SOLARSYSTEM	Solar System	\$421.78	\$468.64	(10)%
KBFSF_SHOPFITTINGS20	Shop Fittings 2014	\$61.88	\$61.88	0%
KBFSF_SPLITSYSTEM	Split System	\$605.71	\$757.14	(20)%
TOTAL		CY Balance	LY Balance	
		\$4,055.36	\$4,835.54	

Supporting Documents

- Depreciation Schedule Report [Report](#)

Standard Checklist

- Attach Depreciation Schedule

Keates Balmer Family Super Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Cost	Opening Written Down Value	Adjustments			Depreciation				
			Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Plant and Equipment (at written down value) - Unitised										
Samsung 360 Round Aircon x2										
	18,810.00	11,637.94			11,637.94	Diminishing Value	20.00 %	2,327.59	2,327.59	9,310.35
Solar System										
	5,943.00	4,217.78			4,217.78	Diminishing Value	10.00 %	421.78	421.78	3,796.00
Split System										
	9,020.00	3,028.55			3,028.55	Diminishing Value	20.00 %	605.71	605.71	2,422.84
	33,773.00	18,884.27			18,884.27				3,355.08	15,529.19
Real Estate Properties (Australian - Non Residential)										
Shop Fittings 2014										
	2,475.00	2,164.75			2,475.00	Prime Cost	2.50 %	61.88	61.88	2,102.87
Shop Fittings 2015										
	25,535.80	22,385.93			25,535.80	Prime Cost	2.50 %	638.40	638.40	21,747.53
	28,010.80	24,550.68			28,010.80				700.28	23,850.40
	61,783.80	43,434.95			46,895.07				4,055.36	39,379.59

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

39000 - Life Insurance Premiums

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumulation)	\$7,322.26	\$8,160.60	(10.27)%
BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumulation)	\$5,407.75	\$5,865.72	(7.81)%
TOTAL		CY Balance	LY Balance	
		\$12,730.01	\$14,026.32	

Supporting Documents

- General Ledger [Report](#)
- 39000 - AMP Warwick.pdf [KEAWAR00001A](#)
- 39000 - TAL Warwick.pdf [KEAWAR00001A](#)
- 39000 - TAL Warwick.pdf [KEAWAR00001A](#)
- 39000 - AMP Amanda \$210.48.pdf [BALAMA00001A](#)
- 39000 - TAL Amanda.pdf [BALAMA00001A](#)

Standard Checklist

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

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Balmer, Amanda - Accumulation (BALAMA00001A)</u>					
29/07/2019	TAL		238.94		238.94 DR
29/07/2019	AMP		179.84		418.78 DR
28/08/2019	TAL		238.94		657.72 DR
28/08/2019	AMP		179.84		837.56 DR
30/09/2019	TAL		238.94		1,076.50 DR
30/09/2019	AMP		179.84		1,256.34 DR
28/10/2019	AMP		179.84		1,436.18 DR
28/10/2019	TAL		267.81		1,703.99 DR
28/11/2019	AMP		179.84		1,883.83 DR
28/11/2019	TAL		267.81		2,151.64 DR
30/12/2019	AMP		179.84		2,331.48 DR
30/12/2019	TAL		267.81		2,599.29 DR
28/01/2020	AMP		179.84		2,779.13 DR
28/01/2020	TAL		267.81		3,046.94 DR
28/02/2020	AMP		179.84		3,226.78 DR
28/02/2020	TAL		267.81		3,494.59 DR
30/03/2020	TAL		267.81		3,762.40 DR
30/03/2020	AMP		210.48		3,972.88 DR
28/04/2020	TAL		267.81		4,240.69 DR
28/04/2020	AMP		210.48		4,451.17 DR
28/05/2020	TAL		267.81		4,718.98 DR
28/05/2020	AMP		210.48		4,929.46 DR
29/06/2020	TAL		267.81		5,197.27 DR
29/06/2020	AMP		210.48		5,407.75 DR
			5,407.75		5,407.75 DR
<u>(Life Insurance Premiums) Keates, Warwick - Accumulation (KEAWAR00001A)</u>					
18/07/2019	AMP		374.55		374.55 DR
29/07/2019	TAL		191.81		566.36 DR
19/08/2019	AMP		374.55		940.91 DR
28/08/2019	TAL		191.81		1,132.72 DR
18/09/2019	AMP		374.55		1,507.27 DR
30/09/2019	TAL		191.81		1,699.08 DR
18/10/2019	AMP		374.55		2,073.63 DR
28/10/2019	TAL		213.71		2,287.34 DR
18/11/2019	AMP		374.55		2,661.89 DR
28/11/2019	TAL		213.71		2,875.60 DR
18/12/2019	AMP		374.55		3,250.15 DR
30/12/2019	TAL		213.71		3,463.86 DR
20/01/2020	AMP		374.55		3,838.41 DR
28/01/2020	TAL		213.71		4,052.12 DR
18/02/2020	AMP		374.55		4,426.67 DR
28/02/2020	TAL		213.71		4,640.38 DR
19/03/2020	AMP		456.76		5,097.14 DR
30/03/2020	TAL		213.71		5,310.85 DR
20/04/2020	AMP		456.76		5,767.61 DR

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/04/2020	TAL		213.71		5,981.32 DR
18/05/2020	AMP		456.76		6,438.08 DR
28/05/2020	TAL		213.71		6,651.79 DR
18/06/2020	AMP		456.76		7,108.55 DR
29/06/2020	TAL		213.71		7,322.26 DR
			7,322.26		7,322.26 DR

Total Debits: 12,730.01

Total Credits: 0.00



Insurance schedule

This schedule was issued on 29 March 2020. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P810730856
Policy commencement date	28 March 2014
Policy owner	W Keates & A Balmer ATF Keates Balmer Family SF
Insured person	Amanda Balmer
Insured person's month and year of birth	May 1972
Annual review date	28 March each year
Payment method	Direct debit

Insurance details

Life Insurance Plan

Sum insured	\$1,102,500.00
Commencement date	28/03/2014
Expiry date	04/05/2071
Premium structure	Stepped
Automatic inflation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$1,102,500.00	28/03/2014	04/05/2071	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.

Exclusions and endorsements

The following exclusions and endorsements apply to your plan. These are changes to the standard terms we offer and may apply because of health concerns, hazardous pastimes or pursuits, or for occupation or financial reasons.

Exclusion/Endorsement	Description
PremierLink	<p>If we pay a Life Insurance, Terminal Illness or Total and Permanent Disability Insurance (Any) benefit the PremierLink option under policy P810730863 will be cancelled, and you will not be able to claim a benefit under this option.</p> <p>If this plan ends, the PremierLink option under policy P810730863 will be cancelled, and you will not be able to claim a benefit under this option.</p>

Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Monthly instalment \$
Life Insurance Plan	1,102,500.00	130.73
Total and Permanent Disability Insurance Option (Any)	1,102,500.00	128.78
(Less Large sum insured discount)	—	- 67.65
Life Insurance Plan Total	\$1,102,500.00	\$191.86
Plan fee		\$6.19
Stamp duty		\$12.43
Total monthly instalment		\$210.48
Total annual premium		\$2,525.76

- As this is the primary plan, the full **plan fee** is charged.
- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.



Client Contribution Summary

Client Number 1648204

- KEATES & BALMER SUPER FUND

Date Produced
05/02/2021

Adviser Number 17907 - MR RICHARD LOVELL

Period 01/07/2019 - 30/06/2020

Page 1

Payment	Date Received	Amount Paid	Payment Type	Source	Description
34	29/07/2019	238.94	Regular		DDR
35	28/08/2019	238.94	Regular		DDR
36	30/09/2019	238.94	Regular		DDR
37	28/10/2019	267.81	Regular		DDR
38	28/11/2019	267.81	Regular		DDR
39	30/12/2019	267.81	Regular		DDR
40	28/01/2020	267.81	Regular		DDR
41	28/02/2020	267.81	Regular		DDR
42	30/03/2020	267.81	Regular		DDR
43	28/04/2020	267.81	Regular		DDR
44	28/05/2020	267.81	Regular		DDR
45	29/06/2020	267.81	Regular		DDR

Summary

Commenced: 29/09/2016

Contributions	EE	ER	EP	Co Conts	Low Inc Conts	Total
Regular					3,127.11	3,127.11
Refunds/Dis						
Single						
Refunds/Dis						
Rollover						
Refunds/Dis						
Sub Total					3,127.11	3,127.11
Rfnd/Dis Total						
Grand Total					3127.11	3127.11

Please Note: Full and partial surrenders are not shown on the above contribution summary or reflected in the totals.



Insurance schedule

This schedule was issued on 18 March 2020. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P810732693
Policy commencement date	18 March 2014
Policy owner	Mr W Keates ATF Keates Balmer Family Super Fund
Insured person	Warwick Keates
Insured person's month and year of birth	July 1967
Annual review date	18 March each year
Payment method	Direct debit

Insurance details

Life Insurance Plan

Sum insured	\$1,050,000.00
Commencement date	18/03/2014
Expiry date	17/07/2066
Premium structure	Stepped
Automatic inflation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$1,050,000.00	18/03/2014	17/07/2066	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.

Exclusions and endorsements

The following exclusions and endorsements apply to your plan. These are changes to the standard terms we offer and may apply because of health concerns, hazardous pastimes or pursuits, or for occupation or financial reasons.

Exclusion/Endorsement	Description
PremierLink	<p>If we pay a Life Insurance, Terminal Illness or Total and Permanent Disability Insurance (Any) benefit the PremierLink option under policy P810732704 will be cancelled, and you will not be able to claim a benefit under this option.</p> <p>If this plan ends, the PremierLink option under policy P810732704 will be cancelled, and you will not be able to claim a benefit under this option.</p>

Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Monthly instalment \$
Life Insurance Plan	1,050,000.00	335.17
Total and Permanent Disability Insurance Option (Any)	1,050,000.00	251.84
(Less Large sum insured discount)	—	- 160.11
Life Insurance Plan Total	\$1,050,000.00	\$426.90
Plan fee		\$6.19
Stamp duty		\$23.67
Total monthly instalment		\$456.76
Total annual premium		\$5,481.12

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.

12 September 2019

└ 000834

Private & Confidential

Keates Balmer Family Super Fund
41 Regent Street
KENSINGTON SA 5067

**Anniversary notice for Accelerated Protection
Policy Number: 1653211**

Dear Trustee

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist you to understand some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

Your benefit amount and new premium is set out below:

Person Insured	Benefit Amount	Your New Premium
Warwick Keates		
Income Protection Plan Super	\$5,150 per month	
Superlink IP	-	
Increasing Claims Option	-	
You pay your policy monthly		\$213.71

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose, such as stepped or level premium, and whether you selected inflation protection which increases your benefit amount with inflation, affects how your premium may rise. Finally, we look at discounts that may need to be applied.

We, like the wider insurance industry, continue to experience higher than expected claims. Due to this, we have also increased the underlying premium rates used to calculate your premium. This ensures future claims are well funded.

The Glossary gives you more information about stepped and level premiums & inflation protection. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

What you need to do

Because you have chosen to pay via direct debit, your premium will be debited from your account on the 28th of each month following your policy anniversary on 28 October 2019.

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.

Your adviser is Richard Lovell at Leedam Sheppard & Associates • (08) 8373 6420 • maddie.jones@leedam.com.au



Client Contribution Summary

Client Number 1653211

- KEATES BALMER FAMILY SUPER FUND

Date Produced

Adviser Number 17907 - MR RICHARD LOVELL

05/02/2021

Period 01/07/2019 - 30/06/2020

Page 1

Payment	Date Received	Amount Paid	Payment Type	Source	Description
34	29/07/2019	191.81	Regular		DDR
35	28/08/2019	191.81	Regular		DDR
36	30/09/2019	191.81	Regular		DDR
37	28/10/2019	213.71	Regular		DDR
38	28/11/2019	213.71	Regular		DDR
39	30/12/2019	213.71	Regular		DDR
40	28/01/2020	213.71	Regular		DDR
41	28/02/2020	213.71	Regular		DDR
42	30/03/2020	213.71	Regular		DDR
43	28/04/2020	213.71	Regular		DDR
44	28/05/2020	213.71	Regular		DDR
45	29/06/2020	213.71	Regular		DDR

Summary		Commenced: 26/10/2016					
	EE	ER	EP	Co Con	Low Inc Con	Total	
Contributions							
Regular					2,498.82		2,498.82
Refunds/Dis							
Single							
Refunds/Dis							
Rollover							
Refunds/Dis							
Sub Total					2,498.82		2,498.82
Rfnd/Dis Total							
Grand Total					2498.82		2498.82

Please Note: Full and partial surrenders are not shown on the above contribution summary or reflected in the totals.

42010 - Property Expenses - Interest on Loans

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	\$8,370.91	\$11,290.07	(25.86)%
TOTAL		CY Balance	LY Balance	
		\$8,370.91	\$11,290.07	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Notes

Kelly Fu

Note

Refer to a/c 85500.

08/02/2021 10:52

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
Unit 3 / 241 Pirie Street, Adelaide SA 5000 (KBFSF)					
31/07/2019	Interest		860.78		860.78 DR
30/08/2019	Interest		760.85		1,621.63 DR
28/02/2020	Interest		4,390.13		6,011.76 DR
31/03/2020	Interest		727.05		6,738.81 DR
30/04/2020	Interest		560.48		7,299.29 DR
29/05/2020	Interest		512.30		7,811.59 DR
30/06/2020	Interest		559.32		8,370.91 DR
			8,370.91		8,370.91 DR

Total Debits: 8,370.91

Total Credits: 0.00

42110 - Property Expenses - Sundry Expenses

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	\$480.00	\$480.00	0%
TOTAL		CY Balance	LY Balance	
		\$480.00	\$480.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

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

Notes

Kelly Fu

Note

Refer to a/c 85500.

08/02/2021 10:52

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Sundry Expenses (42110)					
<u>Unit 3 / 241 Pirie Street, Adelaide SA 5000 (KBFSF)</u>					
30/09/2019	Loan Service Fee		120.00		120.00 DR
31/12/2019	Loan Service Fee		120.00		240.00 DR
31/03/2020	Loan Service Fee		120.00		360.00 DR
30/06/2020	Loan Service Fee		120.00		480.00 DR
			480.00		480.00 DR

Total Debits: 480.00

Total Credits: 0.00

48500 - Income Tax Expense

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$7,460.10	\$5,251.20	42.06%
TOTAL		CY Balance	LY Balance	
		\$7,460.10	\$5,251.20	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$42,273.31	\$29,756.02	42.07%
TOTAL		CY Balance	LY Balance	
		\$42,273.31	\$29,756.02	

Supporting Documents

No supporting documents

50000 - Members

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
BALAMA00001A	Balmer, Amanda - Accumulation (Accumulation)	(\$165,342.78)	(\$25,381.23)	(\$5,413.02)	\$5,407.75	\$3,808.00	(\$186,921.28)	13.05%
KEAWAR00001A	Keates, Warwick - Accumulation (Accumulation)	(\$163,722.85)	(\$26,325.00)	(\$5,344.17)	\$7,322.26	\$3,652.10	(\$184,417.66)	12.64%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$329,065.63)	(\$51,706.23)	(\$10,757.19)	\$12,730.01	\$7,460.10	(\$371,338.94)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Keates Balmer Family Super Fund

Members Statement

Warwick Keates
 41 Regent Street
 Kensington, South Australia, 5068, Australia

Your Details

Date of Birth : 17/07/1967
 Age: 52
 Tax File Number: Provided
 Date Joined Fund: 17/12/2013
 Service Period Start Date:
 Date Left Fund:
 Member Code: KEAWAR00001A
 Account Start Date 17/12/2013
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 184,417.66
 Total Death Benefit 1,801,040.97
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 1,399,047.70

Your Balance

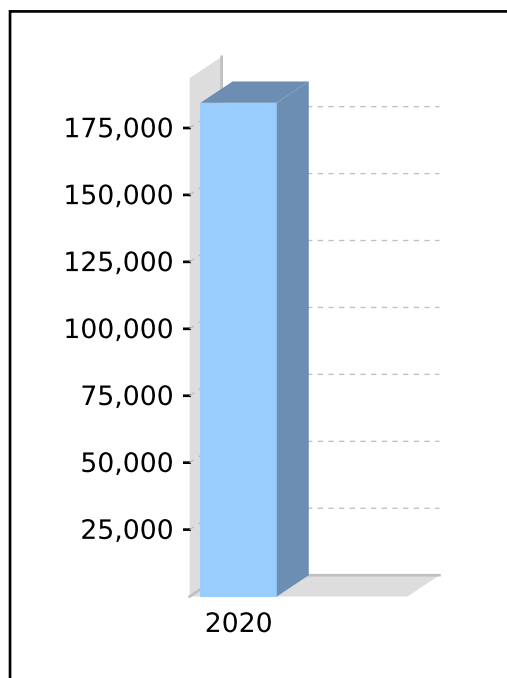
Total Benefits 184,417.66

Preservation Components

Preserved 184,417.66
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 27,717.66
 Taxable 156,700.00



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	163,722.85
<u>Increases to Member account during the period</u>	
Employer Contributions	26,325.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	5,344.17
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,948.75
Income Tax	(296.65)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	7,322.26
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	184,417.66

Keates Balmer Family Super Fund

Members Statement

Amanda Balmer
 41 Regent Street
 Kensington, South Australia, 5068, Australia

Your Details

Date of Birth : 04/05/1972
 Age: 48
 Tax File Number: Provided
 Date Joined Fund: 17/12/2013
 Service Period Start Date:
 Date Left Fund:
 Member Code: BALAMA00001A
 Account Start Date 17/12/2013
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 186,921.28
 Total Death Benefit 1,730,614.22
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 1,394,185.67

Your Balance

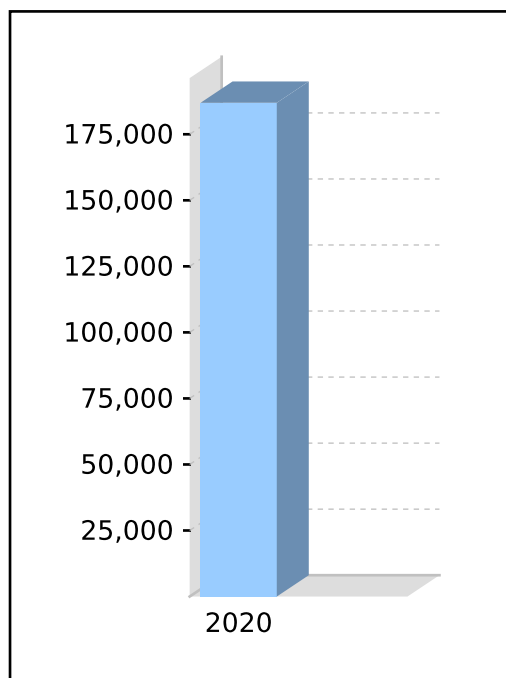
Total Benefits 186,921.28

Preservation Components

Preserved 186,853.37
 Unrestricted Non Preserved 67.91
 Restricted Non Preserved

Tax Components

Tax Free 25,795.65
 Taxable 161,125.63



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	165,342.78
<u>Increases to Member account during the period</u>	
Employer Contributions	25,381.23
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	5,413.02
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,807.17
Income Tax	0.83
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,407.75
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	186,921.28

Keates Balmer Family Super Fund

Members Summary

As at 30 June 2020

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
Warwick Keates (Age: 52)											
KEAWAR00001A - Accumulation											
163,722.85	26,325.00		5,344.17			3,948.75	(296.65)		7,322.26		184,417.66
163,722.85	26,325.00		5,344.17			3,948.75	(296.65)		7,322.26		184,417.66
Amanda Balmer (Age: 48)											
BALAMA00001A - Accumulation											
165,342.78	25,381.23		5,413.02			3,807.17	0.83		5,407.75		186,921.28
165,342.78	25,381.23		5,413.02			3,807.17	0.83		5,407.75		186,921.28
329,065.63	51,706.23		10,757.19			7,755.92	(295.82)		12,730.01		371,338.94

60400 - Bank Accounts

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC634708	Westpac Super Working ***4708	\$37,872.69	\$7,052.21	437.03%
TOTAL		CY Balance	LY Balance	
		\$37,872.69	\$7,052.21	

Supporting Documents

- Bank Statement Report [Report](#)
- 60400 - WBC bank statements.pdf

Standard Checklist

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

Keates Balmer Family Super Fund Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / WBC634708

Account Name: Westpac Super Working ***4708

BSB and Account Number: 035000 634708

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 7,052.21 \$ 50,892.21 \$ 81,712.69 \$ 37,872.69

Data Feed Used

None - Manually Input or Import

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			7,052.21		
08/07/2019	Loan	2,215.00		4,837.21		
09/07/2019	Rent Received		2,500.00	7,337.21		
18/07/2019	AMP	374.55		6,962.66		
25/07/2019	Hillross	200.00		6,762.66		
29/07/2019	SG Super		2,775.00	9,537.66		
29/07/2019	SG Super		2,543.76	12,081.42		
29/07/2019	ATO	446.00		11,635.42		
29/07/2019	AMP	179.84		11,455.58		
29/07/2019	TAL	191.81		11,263.77		
29/07/2019	TAL	238.94		11,024.83		
31/07/2019	Interest		1.26	11,026.09		
07/08/2019	Loan	2,215.00		8,811.09		
12/08/2019	Rent Received		2,500.00	11,311.09		
19/08/2019	AMP	374.55		10,936.54		
26/08/2019	Hillross	200.00		10,736.54		
28/08/2019	AMP	179.84		10,556.70		

Keates Balmer Family Super Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/08/2019	TAL	191.81		10,364.89		
28/08/2019	TAL	238.94		10,125.95		
31/08/2019	Interest		0.87	10,126.82		
09/09/2019	Loan	2,215.00		7,911.82		
17/09/2019	Rent Received		2,500.00	10,411.82		
18/09/2019	AMP	374.55		10,037.27		
25/09/2019	Hillross	200.00		9,837.27		
30/09/2019	AMP	179.84		9,657.43		
30/09/2019	TAL	191.81		9,465.62		
30/09/2019	TAL	238.94		9,226.68		
30/09/2019	interest		0.80	9,227.48		
07/10/2019	Loan	2,215.00		7,012.48		
07/10/2019	Rent Received		2,500.00	9,512.48		
18/10/2019	AMP	374.55		9,137.93		
25/10/2019	Hillross	200.00		8,937.93		
28/10/2019	AMP	179.84		8,758.09		
28/10/2019	TAL	213.71		8,544.38		
28/10/2019	TAL	267.81		8,276.57		
29/10/2019	ATO	442.00		7,834.57		
31/10/2019	interest		0.69	7,835.26		
04/11/2019	SG Super		2,850.00	10,685.26		

Keates Balmer Family Super Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/11/2019	SG Super		2,612.49	13,297.75		
07/11/2019	Loan	2,215.00		11,082.75		
12/11/2019	Rent Received		2,500.00	13,582.75		
18/11/2019	AMP	374.55		13,208.20		
25/11/2019	Hillross	200.00		13,008.20		
28/11/2019	AMP	179.84		12,828.36		
28/11/2019	TAL	213.71		12,614.65		
28/11/2019	TAL	267.81		12,346.84		
29/11/2019	interest		0.48	12,347.32		
09/12/2019	Loan	2,215.00		10,132.32		
10/12/2019	Rent Received		2,500.00	12,632.32		
18/12/2019	AMP	374.55		12,257.77		
27/12/2019	Hillross	200.00		12,057.77		
30/12/2019	AMP	179.84		11,877.93		
30/12/2019	TAL	213.71		11,664.22		
30/12/2019	TAL	267.81		11,396.41		
31/12/2019	interest		0.53	11,396.94		
07/01/2020	Loan	2,215.00		9,181.94		
15/01/2020	Rent Received		2,500.00	11,681.94		
20/01/2020	AMP	374.55		11,307.39		
24/01/2020	SG Super		2,850.00	14,157.39		

Keates Balmer Family Super Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
24/01/2020	SG Super		2,612.49	16,769.88		
28/01/2020	Hillross	200.00		16,569.88		
28/01/2020	AMP	179.84		16,390.04		
28/01/2020	TAL	213.71		16,176.33		
28/01/2020	TAL	267.81		15,908.52		
31/01/2020	interest		0.50	15,909.02		
04/02/2020	Rent Received		2,500.00	18,409.02		
04/02/2020	ASIC	54.00		18,355.02		
07/02/2020	Loan	2,215.00		16,140.02		
18/02/2020	AMP	374.55		15,765.47		
25/02/2020	ATO	442.00		15,323.47		
25/02/2020	Hillross	200.00		15,123.47		
28/02/2020	AMP	179.84		14,943.63		
28/02/2020	TAL	213.71		14,729.92		
28/02/2020	TAL	267.81		14,462.11		
28/02/2020	interest		0.61	14,462.72		
03/03/2020	Rent Received		2,500.00	16,962.72		
09/03/2020	Loan	2,215.00		14,747.72		
19/03/2020	AMP	456.76		14,290.96		
25/03/2020	Hillross	200.00		14,090.96		
30/03/2020	AMP	210.48		13,880.48		

Keates Balmer Family Super Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/03/2020	TAL	213.71		13,666.77		
30/03/2020	TAL	267.81		13,398.96		
31/03/2020	interest		0.43	13,399.39		
31/03/2020	PDK	2,640.00		10,759.39		
31/03/2020	PDK	990.00		9,769.39		
31/03/2020	ATO	3,726.20		6,043.19		
03/04/2020	Rent Received		2,500.00	8,543.19		
07/04/2020	Loan	2,215.00		6,328.19		
20/04/2020	AMP	456.76		5,871.43		
24/04/2020	ATO	442.00		5,429.43		
27/04/2020	Hillross	200.00		5,229.43		
28/04/2020	AMP	210.48		5,018.95		
28/04/2020	TAL	213.71		4,805.24		
28/04/2020	TAL	267.81		4,537.43		
30/04/2020	interest		0.05	4,537.48		
01/05/2020	Super Cont		2,612.49	7,149.97		
01/05/2020	Super Cont		2,850.00	9,999.97		
01/05/2020	Rent Received		2,500.00	12,499.97		
07/05/2020	Loan	2,215.00		10,284.97		
18/05/2020	AMP	456.76		9,828.21		
25/05/2020	Hillross	200.00		9,628.21		

Keates Balmer Family Super Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/05/2020	AMP	210.48		9,417.73		
28/05/2020	TAL	213.71		9,204.02		
28/05/2020	TAL	267.81		8,936.21		
29/05/2020	interest		0.08	8,936.29		
01/06/2020	Rent Received		2,500.00	11,436.29		
08/06/2020	Loan	2,215.00		9,221.29		
18/06/2020	AMP	456.76		8,764.53		
19/06/2020	Director Cont		15,000.00	23,764.53		
19/06/2020	Director Cont		15,000.00	38,764.53		
25/06/2020	Hillross	200.00		38,564.53		
29/06/2020	AMP	210.48		38,354.05		
29/06/2020	TAL	213.71		38,140.34		
29/06/2020	TAL	267.81		37,872.53		
30/06/2020	interest		0.16	37,872.69		
30/06/2020	CLOSING BALANCE			37,872.69		
		<u>50,892.21</u>	<u>81,712.69</u>			

Keates Balmer Family Super Fund Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 85500 / WESTPACLOAN

Account Name: Westpac Business Loan ***9672

BSB and Account Number: 035000 639672

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ (162,382.58) \$ 8,850.91 \$ 26,580.00 \$ (144,653.49)

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			(162,382.58)		
08/07/2019	Loan		2,215.00	(160,167.58)		
31/07/2019	Interest	860.78		(161,028.36)		
07/08/2019	Loan		2,215.00	(158,813.36)		
30/08/2019	Interest	760.85		(159,574.21)		
09/09/2019	Loan		2,215.00	(157,359.21)		
30/09/2019	Loan Service Fee	120.00		(157,479.21)		
07/10/2019	Loan		2,215.00	(155,264.21)		
07/11/2019	Loan		2,215.00	(153,049.21)		
09/12/2019	Loan		2,215.00	(150,834.21)		
31/12/2019	Loan Service Fee	120.00		(150,954.21)		
07/01/2020	Loan		2,215.00	(148,739.21)		
07/02/2020	Loan		2,215.00	(146,524.21)		
28/02/2020	Interest	4,390.13		(150,914.34)		
09/03/2020	Loan		2,215.00	(148,699.34)		
31/03/2020	Loan Service Fee	120.00		(148,819.34)		
31/03/2020	Interest	727.05		(149,546.39)		

Keates Balmer Family Super Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/04/2020	Loan		2,215.00	(147,331.39)		
30/04/2020	Interest	560.48		(147,891.87)		
07/05/2020	Loan		2,215.00	(145,676.87)		
29/05/2020	Interest	512.30		(146,189.17)		
08/06/2020	Loan		2,215.00	(143,974.17)		
30/06/2020	Loan Service Fee	120.00		(144,094.17)		
30/06/2020	Interest	559.32		(144,653.49)		
30/06/2020	CLOSING BALANCE			(144,653.49)		
		<u>8,850.91</u>	<u>26,580.00</u>			



Statement Period
29 May 2020 - 31 August 2020

Westpac DIY Super Working Account

Account Name
**KEATES BALMER SUPERANNUATION
NOMINEES PTY LTD ATF KEATES
BALMER FAMILY SUPER FUND**

Customer ID
**2130 6891 KEATES BALMER
SUPERANNUATION..**

BSB Account Number
035-000 634 708

Opening Balance	+ \$8,936.29
Total Credits	+ \$50,463.46
Total Debits	- \$15,262.28
Closing Balance	+ \$44,137.47

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
29/05/20	STATEMENT OPENING BALANCE			8,936.29
08/06/20	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	11,436.29
08/06/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		9,221.29
18/06/20	Payment By Authority To Amp Fd1Cp810732693	456.76		8,764.53
19/06/20	Deposit Citigroup Ptyltd Keates Balmer Supe		15,000.00	23,764.53
19/06/20	Deposit Citigroup Ptyltd Keates Balmer Supe		15,000.00	38,764.53
25/06/20	Payment By Authority To Hillross Financi Hrfs2720309917	200.00		38,564.53
29/06/20	Payment By Authority To Amp Fd1Cp810730856	210.48		38,354.05



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
29/06/20	Payment By Authority To Tal Life Limited 1653211-A7228699	213.71		38,140.34
29/06/20	Payment By Authority To Tal Life Limited 1648204-A7228698	267.81		37,872.53
30/06/20	Interest Paid		0.16	37,872.69
02/07/20	Deposit Ato Ato004000012209074		5,000.00	42,872.69
02/07/20	Deposit Ato Ato004000012209075		5,000.00	47,872.69
03/07/20	Deposit Superchoice P/L Pc260620-149949466		950.00	48,822.69
03/07/20	Deposit Superchoice P/L Pc260620-149949467		950.00	49,772.69
03/07/20	Deposit Superchoice P/L Pc260620-149949468		950.00	50,722.69
03/07/20	Deposit Superchoice P/L Pc260620-149949469		870.83	51,593.52
03/07/20	Deposit Superchoice P/L Pc260620-149949470		870.83	52,464.35
03/07/20	Deposit Superchoice P/L Pc260620-149949471		870.83	53,335.18
07/07/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		51,120.18
10/07/20	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	53,620.18
20/07/20	Payment By Authority To Amp Fd1Cp810732693	456.76		53,163.42
27/07/20	Withdrawal Online 4364556 Bpay Tax Office Ato June las	4,186.00		48,977.42
27/07/20	Payment By Authority To Hillross Financi Hrfs2741708229	200.00		48,777.42
28/07/20	Payment By Authority To Amp Fd1Cp810730856	210.48		48,566.94
28/07/20	Payment By Authority To Tal Life Limited 1653211-A7851234	213.71		48,353.23
28/07/20	Payment By Authority To Tal Life Limited 1648204-A7851233	267.81		48,085.42
31/07/20	Interest Paid		0.43	48,085.85
06/08/20	Withdrawal-Osko Payment 1886255 Pdk Financial Synergy Pdk 42165 Pdk 42165	385.00		47,700.85
07/08/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		45,485.85
18/08/20	Payment By Authority To Amp Fd1Cp810732693	456.76		45,029.09
25/08/20	Payment By Authority To Hillross Financi Hrfs2763067077	200.00		44,829.09
28/08/20	Payment By Authority To Amp Fd1Cp810730856	210.48		44,618.61
28/08/20	Payment By Authority To Tal Life Limited 1653211-A8519248	213.71		44,404.90



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
28/08/20	Payment By Authority To Tal Life Limited 1648204-A8519247	267.81		44,137.09
31/08/20	Interest Paid		0.38	44,137.47
31/08/20	CLOSING BALANCE			44,137.47

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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 035-000 63-4708

Transaction fee(s) period 01 MAY 2020 to 31 JUL 2020

Total \$0.00

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 5000/634708

Total interest credited

\$6.46

These details are provided for your records and taxation purposes



Statement Period
28 February 2020 - 29 May 2020

Westpac DIY Super Working Account

Account Name
**KEATES BALMER SUPERANNUATION
NOMINEES PTY LTD ATF KEATES
BALMER FAMILY SUPER FUND**

Customer ID
**2130 6891 KEATES BALMER
SUPERANNUATION..**

BSB Account Number
035-000 634 708

Opening Balance	+ \$14,462.72
Total Credits	+ \$12,963.05
Total Debits	- \$18,489.48
Closing Balance	+ \$8,936.29

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
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
28/02/20	STATEMENT OPENING BALANCE			14,462.72
03/03/20	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	16,962.72
09/03/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		14,747.72
19/03/20	Payment By Authority To Amp Fd1Cp810732693	456.76		14,290.96
25/03/20	Payment By Authority To Hillross Financi Hrfs2664720171	200.00		14,090.96
30/03/20	Payment By Authority To Amp Fd1Cp810730856	210.48		13,880.48



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
30/03/20	Payment By Authority To Tal Life Limited 1653211-A5290775	213.71		13,666.77
30/03/20	Payment By Authority To Tal Life Limited 1648204-A5290709	267.81		13,398.96
31/03/20	Interest Paid		0.43	13,399.39
31/03/20	Withdrawal-Osko Payment 1066218 Pdk Financial Synergy Kbsf 42008 Pdk 42008	2,640.00		10,759.39
31/03/20	Withdrawal-Osko Payment 1077727 Pdk Financial Synergy Pdk audit Pdk audit	990.00		9,769.39
31/03/20	Withdrawal Online 3660516 Bpay Tax Office Ato Tax	3,726.20		6,043.19
03/04/20	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	8,543.19
07/04/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		6,328.19
20/04/20	Payment By Authority To Amp Fd1Cp810732693	456.76		5,871.43
24/04/20	Withdrawal Online 0849903 Bpay Tax Office Ato Instalment	442.00		5,429.43
27/04/20	Payment By Authority To Hillross Financi Hrfs2682662909	200.00		5,229.43
28/04/20	Payment By Authority To Amp Fd1Cp810730856	210.48		5,018.95
28/04/20	Payment By Authority To Tal Life Limited 1653211-A5915222	213.71		4,805.24
28/04/20	Payment By Authority To Tal Life Limited 1648204-A5915221	267.81		4,537.43
30/04/20	Interest Paid		0.05	4,537.48
01/05/20	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	7,037.48
01/05/20	Deposit Ato Ato007000011872347		2,850.00	9,887.48
01/05/20	Deposit Ato Ato007000011872348		2,612.49	12,499.97
07/05/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		10,284.97
18/05/20	Payment By Authority To Amp Fd1Cp810732693	456.76		9,828.21
25/05/20	Payment By Authority To Hillross Financi Hrfs2699959582	200.00		9,628.21
28/05/20	Payment By Authority To Amp Fd1Cp810730856	210.48		9,417.73
28/05/20	Payment By Authority To Tal Life Limited 1653211-A6575136	213.71		9,204.02



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
28/05/20	Payment By Authority To Tal Life Limited 1648204-A6575135	267.81		8,936.21
29/05/20	Interest Paid		0.08	8,936.29
29/05/20	CLOSING BALANCE			8,936.29

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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 035-000 63-4708

Transaction fee(s) period 01 FEB 2020 to 30 APR 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.

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Statement Period
29 November 2019 - 28 February 2020

Westpac DIY Super Working Account

Account Name
**KEATES BALMER SUPERANNUATION
NOMINEES PTY LTD ATF KEATES
BALMER FAMILY SUPER FUND**

Customer ID
**2130 6891 KEATES BALMER
SUPERANNUATION..**

BSB Account Number
035-000 634 708

Opening Balance	+ \$12,347.32
Total Credits	+ \$12,964.13
Total Debits	- \$10,848.73
Closing Balance	+ \$14,462.72

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	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
29/11/19	STATEMENT OPENING BALANCE			12,347.32
09/12/19	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		10,132.32
10/12/19	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	12,632.32
18/12/19	Payment By Authority To Amp Fd1Cp810732693	374.55		12,257.77
27/12/19	Payment By Authority To Hillross Financi Hrfs2597251868	200.00		12,057.77
30/12/19	Payment By Authority To Amp Fd1Cp810730856	179.84		11,877.93
30/12/19	Payment By Authority To Tal Life Limited 1653211-A3331164	213.71		11,664.22



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
30/12/19	Payment By Authority To Tal Life Limited 1648204-A3331163	267.81		11,396.41
31/12/19	Interest Paid		0.53	11,396.94
07/01/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		9,181.94
15/01/20	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	11,681.94
20/01/20	Payment By Authority To Amp Fd1Cp810732693	374.55		11,307.39
24/01/20	Deposit Ato Ato006000011834742		2,850.00	14,157.39
24/01/20	Deposit Ato Ato006000011834743		2,612.49	16,769.88
28/01/20	Payment By Authority To Amp Fd1Cp810730856	179.84		16,590.04
28/01/20	Payment By Authority To Tal Life Limited 1653211-A3958408	213.71		16,376.33
28/01/20	Payment By Authority To Tal Life Limited 1648204-A3958407	267.81		16,108.52
28/01/20	Payment By Authority To Hillross Financi Hrfs2619240540	200.00		15,908.52
31/01/20	Interest Paid		0.50	15,909.02
04/02/20	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	18,409.02
04/02/20	Withdrawal Online 0924960 Bpay Asic Asic	54.00		18,355.02
07/02/20	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		16,140.02
18/02/20	Payment By Authority To Amp Fd1Cp810732693	374.55		15,765.47
25/02/20	Withdrawal Online 8976611 Bpay Tax Office Ias December	442.00		15,323.47
25/02/20	Payment By Authority To Hillross Financi Hrfs2642250343	200.00		15,123.47
28/02/20	Interest Paid		0.61	15,124.08
28/02/20	Payment By Authority To Amp Fd1Cp810730856	179.84		14,944.24
28/02/20	Payment By Authority To Tal Life Limited 1653211-A4656574	213.71		14,730.53
28/02/20	Payment By Authority To Tal Life Limited 1648204-A4656573	267.81		14,462.72
28/02/20	CLOSING BALANCE			14,462.72

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Statement Period
30 August 2019 - 29 November 2019

Westpac DIY Super Working Account

Account Name
**KEATES BALMER SUPERANNUATION
NOMINEES PTY LTD ATF KEATES
BALMER FAMILY SUPER FUND**

Customer ID
**2130 6891 KEATES BALMER
SUPERANNUATION..**

BSB Account Number
035-000 634 708

Opening Balance	+ \$10,126.82
Total Credits	+ \$12,964.46
Total Debits	- \$10,743.96
Closing Balance	+ \$12,347.32

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	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
30/08/19	STATEMENT OPENING BALANCE			10,126.82
09/09/19	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		7,911.82
17/09/19	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	10,411.82
18/09/19	Payment By Authority To Amp Fd1Cp810732693	374.55		10,037.27
25/09/19	Payment By Authority To Hillross Financi Hrfs2527079457	200.00		9,837.27
30/09/19	Interest Paid		0.80	9,838.07
30/09/19	Payment By Authority To Amp Fd1Cp810730856	179.84		9,658.23



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
30/09/19	Payment By Authority To Tal Life Limited 1653211-A1354832	191.81		9,466.42
30/09/19	Payment By Authority To Tal Life Limited 1648204-A1354831	238.94		9,227.48
07/10/19	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	11,727.48
07/10/19	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		9,512.48
18/10/19	Payment By Authority To Amp Fd1Cp810732693	374.55		9,137.93
25/10/19	Payment By Authority To Hillross Financi Hrfs2549690812	200.00		8,937.93
28/10/19	Payment By Authority To Amp Fd1Cp810730856	179.84		8,758.09
28/10/19	Payment By Authority To Tal Life Limited 1653211-A1983137	213.71		8,544.38
28/10/19	Payment By Authority To Tal Life Limited 1648204-A1983136	267.81		8,276.57
29/10/19	Withdrawal Online 3521563 Bpay Tax Office Ato	442.00		7,834.57
31/10/19	Interest Paid		0.69	7,835.26
04/11/19	Deposit Ato Ato008000011672123		2,850.00	10,685.26
04/11/19	Deposit Ato Ato008000011672124		2,612.49	13,297.75
07/11/19	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		11,082.75
12/11/19	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	13,582.75
18/11/19	Payment By Authority To Amp Fd1Cp810732693	374.55		13,208.20
25/11/19	Payment By Authority To Hillross Financi Hrfs2573534780	200.00		13,008.20
28/11/19	Payment By Authority To Amp Fd1Cp810730856	179.84		12,828.36
28/11/19	Payment By Authority To Tal Life Limited 1653211-A2675590	213.71		12,614.65
28/11/19	Payment By Authority To Tal Life Limited 1648204-A2675589	267.81		12,346.84
29/11/19	Interest Paid		0.48	12,347.32
29/11/19	CLOSING BALANCE			12,347.32

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Statement Period
31 May 2019 - 30 August 2019

Westpac DIY Super Working Account

Account Name
**KEATES BALMER SUPERANNUATION
NOMINEES PTY LTD ATF KEATES
BALMER FAMILY SUPER FUND**

Customer ID
**2130 6891 KEATES BALMER
SUPERANNUATION..**

BSB Account Number
035-000 634 708

Opening Balance	+ \$7,950.89
Total Credits	+ \$12,822.35
Total Debits	- \$10,646.42
Closing Balance	+ \$10,126.82

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

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
31/05/19	STATEMENT OPENING BALANCE			7,950.89
07/06/19	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		5,735.89
11/06/19	Deposit Citigroup Ptyltd Rent		2,500.00	8,235.89
18/06/19	Payment By Authority To Amp Fd1Cp810732693	374.55		7,861.34
25/06/19	Payment By Authority To Hillross Financi 60035906-1	200.00		7,661.34
28/06/19	Interest Paid		1.46	7,662.80
28/06/19	Payment By Authority To Amp Fd1Cp810730856	179.84		7,482.96



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
28/06/19	Payment By Authority To Tal Life Limited 1653211-6416595	191.81		7,291.15
28/06/19	Payment By Authority To Tal Life Limited 1648204-6416715	238.94		7,052.21
08/07/19	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		4,837.21
09/07/19	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	7,337.21
18/07/19	Payment By Authority To Amp Fd1Cp810732693	374.55		6,962.66
25/07/19	Payment By Authority To Hillross Financi Hrfs2482528357	200.00		6,762.66
29/07/19	Deposit Ato Ato001100010669540		2,775.00	9,537.66
29/07/19	Deposit Ato Ato001100010669541		2,543.76	12,081.42
29/07/19	Withdrawal Online 8402130 Bpay Tax Office las	446.00		11,635.42
29/07/19	Payment By Authority To Amp Fd1Cp810730856	179.84		11,455.58
29/07/19	Payment By Authority To Tal Life Limited 1653211-7069245	191.81		11,263.77
29/07/19	Payment By Authority To Tal Life Limited 1648204-7069244	238.94		11,024.83
31/07/19	Interest Paid		1.26	11,026.09
07/08/19	Periodical Payment To Keates Balmer Su Loan Payment	2,215.00		8,811.09
12/08/19	Deposit Citigroup Ptyltd Keates Balmer Supe		2,500.00	11,311.09
19/08/19	Payment By Authority To Amp Fd1Cp810732693	374.55		10,936.54
26/08/19	Payment By Authority To Hillross Financi Hrfs2504540891	200.00		10,736.54
28/08/19	Payment By Authority To Amp Fd1Cp810730856	179.84		10,556.70
28/08/19	Payment By Authority To Tal Life Limited 1653211-A0650545	191.81		10,364.89
28/08/19	Payment By Authority To Tal Life Limited 1648204-A0650544	238.94		10,125.95
30/08/19	Interest Paid		0.87	10,126.82
30/08/19	CLOSING BALANCE			10,126.82

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76550 - Plant and Equipment (at written down value) - Unitised

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
KBFSF_SOLARSYSTEM	Solar System	1.000000	\$3,796.00	1.000000	\$4,217.78	(10)%
KBFSF_SPLITSYSTEM	Split System	1.000000	\$2,422.84	1.000000	\$3,028.55	(20)%
KBFSF_AIRCON1	Samsung 360 Round Aircon x2	1.000000	\$9,310.35	1.000000	\$11,637.94	(20)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		3.000000	\$15,529.19	3.000000	\$18,884.27	

Supporting Documents

- depreciation_schedule_report-wp-2020.pdf

Standard Checklist

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

Keates Balmer Family Super Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Cost	Opening Written Down Value	Adjustments			Depreciation				
			Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Plant and Equipment (at written down value) - Unitised										
Samsung 360 Round Aircon x2	18,810.00	11,637.94			11,637.94	Diminishing Value	20.00 %	2,327.59	2,327.59	9,310.35
Solar System	5,943.00	4,217.78			4,217.78	Diminishing Value	10.00 %	421.78	421.78	3,796.00
Split System	9,020.00	3,028.55			3,028.55	Diminishing Value	20.00 %	605.71	605.71	2,422.84
	33,773.00	18,884.27			18,884.27				3,355.08	15,529.19
Real Estate Properties (Australian - Non Residential)										
Shop Fittings 2014	2,475.00	2,164.75			2,475.00	Prime Cost	2.50 %	61.88	61.88	2,102.87
Shop Fittings 2015	25,535.80	22,385.93			25,535.80	Prime Cost	2.50 %	638.40	638.40	21,747.53
	28,010.80	24,550.68			28,010.80				700.28	23,850.40
	61,783.80	43,434.95			46,895.07				4,055.36	39,379.59

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

77250 - Real Estate Properties (Australian - Non Residential)

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	1.000000	\$450,000.00	1.000000	\$450,000.00	0%
KBFSF_SHOPFITTINGS21	Shop Fittings 2015	1.000000	\$21,747.53	1.000000	\$22,385.93	(2.85)%
KBFSF_SHOPFITTINGS20	Shop Fittings 2014	1.000000	\$2,102.87	1.000000	\$2,164.75	(2.86)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		3.000000	\$473,850.40	3.000000	\$474,550.68	

Supporting Documents

- Investment Movement Report [Report](#)
- CT V5158 F594 - Unit 3 G, 241 Pirie St, Adelaide 5000.pdf
- depreciation_schedule_report-wp-2020.pdf
- 2020 SMSF Minute - LRBA Property Declaration.pdf
- 77250 - Valuation Advisory - Unit3241PirieStreetAdelaide 15.6.2020.pdf [KBFSF](#)
- Valuation Advisory - 15.6.2020.pdf [KBFSF](#)

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 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

Keates Balmer Family Super Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Westpac Super Working ***4708		7,052.21		81,712.69		(50,892.21)			37,872.69	37,872.69
		7,052.21		81,712.69		(50,892.21)			37,872.69	37,872.69
Plant and Equipment (at written down value) - Unitised										
Samsung 360 Round Aircon x2	1.00	18,810.00						1.00	18,810.00	9,310.35
Solar System	1.00	5,943.00						1.00	5,943.00	3,796.00
Split System	1.00	9,020.00						1.00	9,020.00	2,422.84
		33,773.00							33,773.00	15,529.19
Real Estate Properties (Australian - Non Residential)										
Shop Fittings 2014	1.00	2,475.00						1.00	2,475.00	2,102.87
Shop Fittings 2015	1.00	25,535.80						1.00	25,535.80	21,747.53
Unit 3 / 241 Pirie Street, Adelaide SA 5000	1.00	398,742.50						1.00	398,742.50	450,000.00
		426,753.30							426,753.30	473,850.40
		467,578.51		81,712.69		(50,892.21)			498,398.99	527,252.28

Minutes of a meeting of the Director(s)

held on 30 June 2020 at Suite 3 241 Pirie Street, Adelaide, South Australia 5000

PRESENT: Warwick Keates and Amanda Balmer

MINUTES: The following declaration is made in respect of the assets listed below for the financial year ended 30 June 2020.

Property	3/241 Pirie Street, Adelaide SA 5000
Land Title Reference	Volume 5158 Folio 594
Registered Proprietor(s)	Keates Balmer Investments Pty Ltd
Proportion Owned by Fund (if less than 100%)	100%

The property was purchased by the Registered Proprietor(s) and is held on trust, with the Fund owning a beneficial interest in the property.

The valuation of the asset is at market value in accordance with the requirements of SIS Regulation 8.02B and subsection 10(1) of the SIS Act. We confirm that no event has occurred since the date of the last valuation which would cause a significant change to that valuation.

The property is rented to a member (or related party of the Fund) at current market rates and under normal commercial arrangements.

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

There being no further business the meeting then closed.

Signed as a true record –

.....

Warwick Keates

Chairperson

Certificate of Title

Title Reference CT 5158/594
Status CURRENT
Easement NO
Owner Number 70945798
Address for Notices 41 REGENT ST KENSINGTON 5068
Area NOT AVAILABLE

Estate Type

FEE SIMPLE (UNIT)

Registered Proprietor

KEATES BALMER INVESTMENTS PTY. LTD. (ACN: 167 970 363)
OF SUITE 12/154 FULLARTON ROAD ROSE PARK SA 5067

Description of Land

UNIT 3 STRATA PLAN 7314
IN THE AREA NAMED ADELAIDE
HUNDRED OF ADELAIDE

Last Sale Details

Dealing Reference TRANSFER (T) 12111646
Dealing Date 14/03/2014
Sale Price \$380,000
Sale Type TRANSFER FOR FULL MONETARY CONSIDERATION

Constraints

Encumbrances

Dealing Type	Dealing Number	Beneficiary
MORTGAGE	12111647	WESTPAC BANKING CORPORATION

Stoppers

NIL

Valuation Numbers

Valuation Number	Status	Property Location Address
0205248157	CURRENT	Unit 3 G, 241 PIRIE STREET, ADELAIDE, SA 5000

Notations

Dealings Affecting Title

NIL

Notations on Plan

NIL

Registrar-General's Notes

NEW EDITION CREATED DUE TO EXPIRATION OF LEASE

Administrative Interests

NIL

Keates Balmer Family Super Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Cost	Opening Written Down Value	Adjustments			Depreciation				
			Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Plant and Equipment (at written down value) - Unitised										
Samsung 360 Round Aircon x2	18,810.00	11,637.94			11,637.94	Diminishing Value	20.00 %	2,327.59	2,327.59	9,310.35
Solar System	5,943.00	4,217.78			4,217.78	Diminishing Value	10.00 %	421.78	421.78	3,796.00
Split System	9,020.00	3,028.55			3,028.55	Diminishing Value	20.00 %	605.71	605.71	2,422.84
	33,773.00	18,884.27			18,884.27				3,355.08	15,529.19
Real Estate Properties (Australian - Non Residential)										
Shop Fittings 2014	2,475.00	2,164.75			2,475.00	Prime Cost	2.50 %	61.88	61.88	2,102.87
Shop Fittings 2015	25,535.80	22,385.93			25,535.80	Prime Cost	2.50 %	638.40	638.40	21,747.53
	28,010.80	24,550.68			28,010.80				700.28	23,850.40
	61,783.80	43,434.95			46,895.07				4,055.36	39,379.59

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

Valuation Advisory

Report prepared for BGL, RP Domestic (Non Mortgage) HUBVALEX

3/241 Pirie Street
Adelaide SA 5000

15 June, 2020

Attention: Kelly Fu
kelly@pdkfinancial.com.au
ValEx Reference: VXJ-000013938201
Our Reference: 1354381



Desktop Assessment

Property Address:	3/241 Pirie Street, Adelaide SA 5000
Prepared For:	BGL, RP Domestic (Non Mortgage) HUB VALEX Attention: Kelly Fu kelly@pdkfinancial.com.au
Significant Valuation Uncertainty	The outbreak of the Novel Coronavirus (COVID-19) was declared as a 'Global Pandemic' by the World Health Organisation on 11 March 2020. Our valuation is therefore reported on the basis of 'significant valuation uncertainty'.
ValEx Reference:	VXJ-000013938201
Applicant:	Kelly Fu
Purpose:	Superannuation purposes
Interest Valued:	Desktop assessment 'As Is' assuming vacant possession
Real Property Description:	Unit 3 SP 7314 Volume 5158 Folio 594
Registered Owner:	Title not searched
Last Sale:	\$380,000.00 as at 14 March 2014 No other transactions within the past 3 years
Zoning:	Capital City under the Adelaide Local Authority

Desktop Assessment

Description of Property:

The subject property comprises an attached two level office building with a good level of street presentation. Car accommodation comprises one allocated secure parking space. Ground floor the property includes two offices, reception, open plan work area, bathroom and stairs and upstairs the property includes a section of work stations.

COVID-19 Market Uncertainty 26 March 2020

The outbreak of the Novel Coronavirus (COVID-19) was declared as a 'Global Pandemic' by the World Health Organisation on 11 March 2020. We have seen global financial markets impacted and travel restrictions and recommendations being implemented by many countries, including Australia.

The real estate market is being impacted by the uncertainty that the COVID-19 outbreak has caused. Market conditions are changing daily at present. As at the date of valuation we consider that there is a significant market uncertainty.

This valuation is current at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period of time (including as a result of factors that the Valuer could not reasonably have been aware of as at the date of valuation). We do not accept responsibility or liability for any losses arising from such subsequent changes in value.

Given the valuation uncertainty noted, we recommend that the user(s) of this report review this valuation periodically.

MARKET COMMENTARY

The announcement by the World Health Organisation on March 11, 2020, classifying the COVID-19 virus (novel coronavirus) as a Pandemic, will likely have a negative impact on the property market in the foreseeable future. This is an unprecedented situation, and one that continues to evolve on a daily basis.

Possible effects include, but not necessarily limited to, the market becoming supply side heavy, which could result in a reduction in values, extended sale periods, and possibility of an increase in failed contracts – all within a relatively short time frame.

Given the prevailing global uncertainty arising from the Coronavirus, and the potential impact on the general property markets, we recommend that the nominated reliant parties of this report regularly seek our property advice and valuation updates. We consider this a necessary precaution, as it is possible for values and marketability to vary substantially within a 90 day period.

Comments:

Under no circumstances can this Desktop Assessment be relied upon for mortgage or finance purposes.

Net Lettable Area:

135.70 sqm

Date of Assessment:

15 June, 2020

Assessed Value Range:

\$400,000 to \$450,000

Assessed Market Value:

\$425,000

(Four Hundred and Twenty Five Thousand Dollars)

Assessment Prepared By:


MARIO CENTOFANTI
AAPI, CPV, REG NO.: 00064235

Mario Centofanti

AAPI Certified Practising Valuer

AAPI Member: 64235

Valuations Area Manager

Valuation Advisory - SA

Jones Lang LaSalle Advisory Services Pty Ltd

PO Box 7195 Hutt Street, Adelaide SA 5000

www.jll.com.au

Liability limited by a scheme approved under Professional Standards Legislation.

Limitations, Assumptions and Disclaimers

Desktop Assessment (Indicative Assessment):

The Indicative Assessment is not, and should not be construed to be a representation as to the Market Value of the Subject Property as defined in the Valuation and Property Standards Manual and the Practice Standards and Guidance Notes. A Desktop Assessment is merely an Indicative Assessment made without the benefit of an inspection of the subject property or sales evidence. If a formal valuation of the subject property is made based on an inspection it may vary significantly from the results of this Desktop Assessment. The instructing party should be aware that the Desktop Assessment methodology carries with it risks which entail a degree of likely variation greater than might be expected to be produced by a valuation.

Aspects of the usual valuation that have not been completed in this assessment are as follows; internal or external inspection physical inspection of sales evidence land, topography and aspect road and access; site defects; impacts of adjoining developments; environmental risks; encumbrances; permissible land uses and land use conformity; improvements and tenancies.

Due to these aspects of the usual valuation process not being completed there are risks that the outcome of this assessment may be inaccurate. These includes; the risk of inaccuracy of information contained within this assessment; the inability of the Valuer to confirm the accuracy of the information contained within this assessment; and the fact that the assessment will have significant limitations when compared to Valuations, including a greater degree of variation in the resulting Indicative Assessment.

Unless stated otherwise, this assessment has been undertaken on the assumption of fee simple with vacant possession basis and is without easements or encumbrances.

Limitations & Assumptions:

The instructing party expressly acknowledges and confirms that:

1. in producing the assessment contained in this Desktop Assessment, the Valuer has been specifically instructed not to perform certain aspects of the process involved in preparing Valuations and has not carried out the usual range of enquiries that a Valuer is required to make by professional practice standards (as determined by the API and at law) in carrying out a Valuation of property and that this is at the specific request of the instructing party; and
2. the instructing party fully understands and accepts the risks inherent in such circumstances; and
3. the instructing party will not convey this Desktop Assessment or any part to another party.

Accordingly, but subject to compliance by the Valuer with the requirements of the Desktop Assessment, this Advisory Note and the stated instructions of the instructing party, the instructing party agrees that it will have no cause of action against the Valuer whether in contract tort or otherwise by reason only that the instructing party suffered loss or damage by relying upon a Desktop Assessment.

Furthermore the instructing party acknowledges that it accepts that a Desktop Assessment is not and will not be construed to be a valuation in the same meaning as a valuation conducted in accordance with the General Concepts, Principles and Definitions as detailed in the standards promulgated by the API, which is based on an inspection of the subject property.

The instructing party further agrees that it will indemnify the Valuer against any claim for loss or damage by a third party invited or permitted by the instructing party to rely upon a Desktop Assessment, whether arising in contract tort or otherwise and arising out of or in conjunction with reliance by that third party on a Desktop Assessment.

The Indemnity to be provided by the instructing party will not apply where the Valuer has been fraudulent or dishonest.

This assessment is current as at the date of assessment only. The assessed range herein may change significantly and unexpectedly over a relatively short period (including as a result of general market movements or factors specific to the particular property). We do not accept liability for losses arising from such subsequent changes in market conditions and movement. Without limiting the generality of the above comment, we do not assume any responsibility or accept any liability where this assessment is relied upon after the expiration of 30 days from the date of this assessment, or such earlier date if you become aware of any factors that have any effect on this assessment.

This assessment is not to be relied upon by any other person or for any other purpose. We accept no liability to third parties nor do we contemplate that this report will be relied upon by third parties. This Desktop Assessment cannot and will not be re-assigned, re-addressed or re-issued.

Reliance on this desktop assessment is permitted only:

- a. by a party expressly identified by the report as being permitted to rely on it;
- b. when the given party has received the report directly from JLL; and
- c. for a purpose expressly identified by the report as being a permitted use of the report.

Liability limited by a scheme approved under Professional Standards Legislation.

85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$1,948.10)	(\$3,467.20)	(43.81)%
TOTAL		CY Balance	LY Balance	
		(\$1,948.10)	(\$3,467.20)	

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- 85000 - ATO total PAYGI paid.pdf

Standard Checklist

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

Keates Balmer Family Super Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	49,733.41
SMSF Annual Return Rounding	0.59
Taxable Income or Loss	<u>49,734.00</u>
Income Tax on Taxable Income or Loss	7,460.10
 CURRENT TAX OR REFUND	 <u>7,460.10</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	<u>(5,512.00)</u>
AMOUNT DUE OR REFUNDABLE	<u>2,207.10</u>

Keates Balmer Family Super Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	09/07/2019	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	12/08/2019	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	17/09/2019	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	07/10/2019	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	12/11/2019	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	10/12/2019	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	15/01/2020	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	04/02/2020	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	03/03/2020	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	03/04/2020	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	01/05/2020	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
	01/06/2020	28000/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	2,500.00
Sub-Total				30,000.00
Ignore Cents				0.00
Total				30,000.00
C - Income - Gross interest				
	31/07/2019	25000/WBC634708	Westpac Super Working ***4708	1.26
	31/08/2019	25000/WBC634708	Westpac Super Working ***4708	0.87
	30/09/2019	25000/WBC634708	Westpac Super Working ***4708	0.80
	31/10/2019	25000/WBC634708	Westpac Super Working ***4708	0.69
	29/11/2019	25000/WBC634708	Westpac Super Working ***4708	0.48
	31/12/2019	25000/WBC634708	Westpac Super Working ***4708	0.53
	31/01/2020	25000/WBC634708	Westpac Super Working ***4708	0.50
	28/02/2020	25000/WBC634708	Westpac Super Working ***4708	0.61
	31/03/2020	25000/WBC634708	Westpac Super Working ***4708	0.43
	30/04/2020	25000/WBC634708	Westpac Super Working ***4708	0.05
	29/05/2020	25000/WBC634708	Westpac Super Working ***4708	0.08
	30/06/2020	25000/WBC634708	Westpac Super Working ***4708	0.16
Sub-Total				6.46
Ignore Cents				0.46
Total				6.00
R1 - Assessable employer contributions				
	29/07/2019	24200/KEAWAR00001A	(Contributions) Keates, Warwick - Accumulation (Accumulation)	2,775.00
	29/07/2019	24200/BALAMA00001A	(Contributions) Balmer, Amanda - Accumulation (Accumulation)	2,543.76
	04/11/2019	24200/KEAWAR00001A	(Contributions) Keates, Warwick - Accumulation (Accumulation)	2,850.00
	04/11/2019	24200/BALAMA00001A	(Contributions) Balmer, Amanda - Accumulation (Accumulation)	2,612.49

Keates Balmer Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	24/01/2020	24200/KEAWAR00001A	(Contributions) Keates, Warwick - Accumulation (Accumulation)	2,850.00
	24/01/2020	24200/BALAMA00001A	(Contributions) Balmer, Amanda - Accumulation (Accumulation)	2,612.49
	01/05/2020	24200/KEAWAR00001A	(Contributions) Keates, Warwick - Accumulation (Accumulation)	2,850.00
	01/05/2020	24200/BALAMA00001A	(Contributions) Balmer, Amanda - Accumulation (Accumulation)	2,612.49
	19/06/2020	24200/KEAWAR00001A	(Contributions) Keates, Warwick - Accumulation (Accumulation)	15,000.00
	19/06/2020	24200/BALAMA00001A	(Contributions) Balmer, Amanda - Accumulation (Accumulation)	15,000.00
Sub-Total				51,706.23
Ignore Cents				0.23
Total				51,706.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	51,706.23
Sub-Total				51,706.23
Ignore Cents				0.23
Total				51,706.00
W - GROSS INCOME (Sum of labels A to U)				
				81,712.00
Sub-Total				81,712.00
Ignore Cents				0.00
Total				81,712.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				81,712.00
Sub-Total				81,712.00
Ignore Cents				0.00
Total				81,712.00
A1 - Expenses - Interest expenses within Australia				
	31/07/2019	42010/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	860.78
	30/08/2019	42010/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	760.85
	28/02/2020	42010/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	4,390.13
	31/03/2020	42010/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	727.05
	30/04/2020	42010/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	560.48
	29/05/2020	42010/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	512.30
	30/06/2020	42010/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	559.32
Sub-Total				8,370.91
Ignore Cents				0.91
Total				8,370.00
E1 - Expenses - Decline in value of depreciating assets				

Keates Balmer Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2020	33400/KBFSF_AIRCON1	Samsung 360 Round Aircon x2	2,327.59
	30/06/2020	33400/KBFSF_SHOPFITTI NGS21	Shop Fittings 2015	638.40
	30/06/2020	33400/KBFSF_SHOPFITTI NGS20	Shop Fittings 2014	61.88
	30/06/2020	33400/KBFSF_SOLARSYS TEM	Solar System	421.78
	30/06/2020	33400/KBFSF_SPLITSYST EM	Split System	605.71
Sub-Total				4,055.36
Ignore Cents				0.36
Total				4,055.00
F1 - Expenses - Insurance Premiums				
	18/07/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	29/07/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	191.81
	19/08/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	28/08/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	191.81
	18/09/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	30/09/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	191.81
	18/10/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	28/10/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	18/11/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	28/11/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	18/12/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	30/12/2019	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	20/01/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	28/01/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	18/02/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	374.55
	28/02/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	19/03/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	456.76
	30/03/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	20/04/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	456.76
	28/04/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	18/05/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	456.76
	28/05/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	18/06/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	456.76

Keates Balmer Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
F1 - Expenses - Insurance Premiums				
	29/06/2020	39000/KEAWAR00001A	(Life Insurance Premiums) Keates, Warwick - Accumulation (Accumul...	213.71
	29/07/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	238.94
	29/07/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	28/08/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	238.94
	28/08/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	30/09/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	238.94
	30/09/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	28/10/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	28/10/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	28/11/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	28/11/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	30/12/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	30/12/2019	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	28/01/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	28/01/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	28/02/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	179.84
	28/02/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	30/03/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	30/03/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	210.48
	28/04/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	28/04/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	210.48
	28/05/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	28/05/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	210.48
	29/06/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	267.81
	29/06/2020	39000/BALAMA00001A	(Life Insurance Premiums) Balmer, Amanda - Accumulation (Accumula...	210.48
Sub-Total				12,730.01
Ignore Cents				0.01
Total				12,730.00
H1 - Expenses - SMSF auditor fee				
	31/03/2020	30700	Auditor's Remuneration	990.00

Keates Balmer Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
H1 - Expenses - SMSF auditor fee				
Sub-Total				990.00
Ignore Cents				0.00
Total				990.00
I1 - Expenses - Investment expenses				
	30/09/2019	42110/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	120.00
	31/12/2019	42110/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	120.00
	31/03/2020	42110/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	120.00
	30/06/2020	42110/KBFSF	Unit 3 / 241 Pirie Street, Adelaide SA 5000	120.00
Sub-Total				480.00
Ignore Cents				0.00
Total				480.00
J1 - Expenses - Management and administration expenses				
	25/07/2019	30900	Advisor Fees	200.00
	26/08/2019	30900	Advisor Fees	200.00
	25/09/2019	30900	Advisor Fees	200.00
	25/10/2019	30900	Advisor Fees	200.00
	25/11/2019	30900	Advisor Fees	200.00
	27/12/2019	30900	Advisor Fees	200.00
	28/01/2020	30900	Advisor Fees	200.00
	04/02/2020	30800	ASIC Fees	54.00
	25/02/2020	30900	Advisor Fees	200.00
	25/03/2020	30900	Advisor Fees	200.00
	31/03/2020	30100	Accountancy Fees	2,640.00
	27/04/2020	30900	Advisor Fees	200.00
	25/05/2020	30900	Advisor Fees	200.00
	25/06/2020	30900	Advisor Fees	200.00
	31/03/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				5,353.00
Ignore Cents				0.00
Total				5,353.00
L2 - Expenses - Other amounts (Non-deductible)				
	31/03/2020	85000	Income Tax Payable/Refundable	3,467.20
Sub-Total				3,467.20
Ignore Cents				0.20
Total				3,467.00
N - TOTAL DEDUCTIONS				31,978.00

Keates Balmer Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
N - TOTAL DEDUCTIONS				
Sub-Total				31,978.00
Ignore Cents				0.00
Total				31,978.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
Sub-Total				3,467.00
Ignore Cents				0.00
Total				3,467.00
O - TAXABLE INCOME OR LOSS				
Sub-Total				49,734.00
Ignore Cents				0.00
Total				49,734.00
Z - TOTAL SMSF EXPENSES				
Sub-Total				35,445.00
Ignore Cents				0.00
Total				35,445.00
A - Taxable income				
Sub-Total				49,734.00
Ignore Cents				0.00
Total				49,734.00
T1 - Tax on taxable income				
Sub-Total				7,460.10
Ignore Cents				0.00
Total				7,460.10
B - Gross Tax				
Sub-Total				7,460.10
Ignore Cents				0.00
Total				7,460.10
T2 - SUBTOTAL				
Sub-Total				7,460.10
Ignore Cents				0.00
Total				7,460.10
T3 - SUBTOTAL 2				

Keates Balmer Family Super Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
T3 - SUBTOTAL 2				
				7,460.10
Sub-Total				7,460.10
Ignore Cents				0.00
Total				7,460.10
T5 - TAX PAYABLE				
				7,460.10
Sub-Total				7,460.10
Ignore Cents				0.00
Total				7,460.10
K - PAYG instalments raised				
	29/10/2019	85000	Income Tax Payable/Refundable	442.00
	25/02/2020	85000	Income Tax Payable/Refundable	442.00
	24/04/2020	85000	Income Tax Payable/Refundable	442.00
	30/06/2020	85000	Income Tax Payable/Refundable	4,186.00
Sub-Total				5,512.00
Ignore Cents				0.00
Total				5,512.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				2,207.10
Sub-Total				2,207.10
Ignore Cents				0.00
Total				2,207.10



Activity statement 001

Tax type summary

Income tax year

2020

Period

01 July 2019 - 30 June 2020

Type

Pay as you go Instalments

Balance

\$5,512.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
03/11/2019	28/10/2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$442.00		\$442.00 DR
01/03/2020	28/02/2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$442.00		\$884.00 DR
10/05/2020	28/04/2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$442.00		\$1,326.00 DR
02/08/2020	28/07/2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$4,186.00		\$5,512.00 DR

85500 - Limited Recourse Borrowing Arrangements

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WESTPACLOAN	Westpac Business Loan ***9672	(\$144,653.49)	(\$162,382.58)	(10.92)%
TOTAL		CY Balance	LY Balance	
		(\$144,653.49)	(\$162,382.58)	

Supporting Documents

- General Ledger [Report](#)
- 85500 - WBC loan statements.pdf

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

Keates Balmer Family Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Limited Recourse Borrowing Arrangements (85500)					
<u>Westpac Business Loan ***9672 (WESTPACLOAN)</u>					
01/07/2019	Opening Balance				162,382.58 CR
08/07/2019	Loan		2,215.00		160,167.58 CR
31/07/2019	Interest			860.78	161,028.36 CR
07/08/2019	Loan		2,215.00		158,813.36 CR
30/08/2019	Interest			760.85	159,574.21 CR
09/09/2019	Loan		2,215.00		157,359.21 CR
30/09/2019	Loan Service Fee			120.00	157,479.21 CR
07/10/2019	Loan		2,215.00		155,264.21 CR
07/11/2019	Loan		2,215.00		153,049.21 CR
09/12/2019	Loan		2,215.00		150,834.21 CR
31/12/2019	Loan Service Fee			120.00	150,954.21 CR
07/01/2020	Loan		2,215.00		148,739.21 CR
07/02/2020	Loan		2,215.00		146,524.21 CR
28/02/2020	Interest			4,390.13	150,914.34 CR
09/03/2020	Loan		2,215.00		148,699.34 CR
31/03/2020	Loan Service Fee			120.00	148,819.34 CR
31/03/2020	Interest			727.05	149,546.39 CR
07/04/2020	Loan		2,215.00		147,331.39 CR
30/04/2020	Interest			560.48	147,891.87 CR
07/05/2020	Loan		2,215.00		145,676.87 CR
29/05/2020	Interest			512.30	146,189.17 CR
08/06/2020	Loan		2,215.00		143,974.17 CR
30/06/2020	Loan Service Fee			120.00	144,094.17 CR
30/06/2020	Interest			559.32	144,653.49 CR
			26,580.00	8,850.91	144,653.49 CR

Total Debits: 26,580.00

Total Credits: 8,850.91

Business Loan



KEATES BALMER SUPERANNUATION
41 REGENT ST
KENSINGTON SA 5068

Branch Name and Address

1 King William St Adelaide
1 King William Street
Adelaide SA 5000

BSB Account Number

035-000 63-9672

Account name

KEATES BALMER SUPERANNUATION NOMINEES PTY LTD
ATF KEATES BALMER FAMILY SUPER FUND

*\$10k @ \$month
∴ \$20k p/yr.
∴ 6 years to pay*

Customer Number

21306891 KEATES BALMER SUPERANNUATION..

Account Summary

Opening Balance - \$148,699.34
Total credits + \$13,290.00
Total debits - \$3,663.60
Closing Balance - \$139,072.94

Account enquiries

Call Westpac Telephone Banking
8am - 8pm 7 days
132 142 within Australia
+61 2 9293 9262 if calling from overseas

Details of your account

From Last Statement Dated 27 Mar 2020 to 25 Sep 2020

Date	Description of transaction	Debit	Credit	Balance
2020	STATEMENT OPENING BALANCE			-148,699.34
31 Mar	Loan Service Fee	120.00		-148,819.34
31 Mar	Interest	727.05		-149,546.39
07 Apr	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-147,331.39
30 Apr	Interest	560.48		-147,891.87
07 May	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-145,676.87
29 May	Interest	512.30		-146,189.17
08 Jun	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-143,974.17
30 Jun	Loan Service Fee	120.00		-144,094.17
30 Jun	Interest	559.32		-144,653.49
07 Jul	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-142,438.49
31 Jul	Interest	535.37		-142,973.86

Proceeds of cheques will not be available until cleared.
Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Business Loan

Account name
KEATES BALMER SUPERANNUATION NOMINEES PTY LTD

035-000 63-9672

Details of your account

From Last Statement Dated 27 Mar 2019 to 27 Sep 2019

Date	Description of transaction	Debit	Credit	Balance
07 Aug	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-158,813.36
30 Aug	Interest	760.85		-159,574.21
09 Sep	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-157,359.21
27 Sep	CLOSING BALANCE			-157,359.21

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

OTHER INFORMATION ABOUT YOUR ACCOUNT

Interest Rates (per annum) on Debit Balances

Effective Date	Annual Percentage Rate
24 Sep 2018	6.21 %
18 Jun 2019	6.01 %
16 Jul 2019	5.81 %

Your limit as at 27 Sep 2019 is

\$177,370.00



Business Loan



KEATES BALMER SUPERANNUATION
41 REGENT ST
KENSINGTON SA 5068

Branch Name and Address
1 King William St Adelaide
1 King William Street
Adelaide SA 5000

BSB Account Number
035-000 63-9672

Account name
KEATES BALMER SUPERANNUATION NOMINEES PTY LTD
ATF KEATES BALMER FAMILY SUPER FUND

Customer Number
21306891 KEATES BALMER SUPERANNUATION..

<i>Account Summary</i>	
Opening Balance	- \$165,380.34
Total credits	+ \$13,290.00
Total debits	- \$5,268.87
Closing Balance	- \$157,359.21

Account enquiries
Call Westpac Telephone Banking
8am - 8pm 7 days
132 142 within Australia
+61 2 9293 9262 if calling from overseas

Details of your account

From Last Statement Dated 27 Mar 2019 to 27 Sep 2019

Date	Description of transaction	Debit	Credit	Balance
2019	STATEMENT OPENING BALANCE			-165,380.34
29 Mar	Loan Service Fee	120.00		-165,500.34
29 Mar	Interest	884.97		-166,385.31
08 Apr	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-164,170.31
30 Apr	Interest	897.57		-165,067.88
07 May	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-162,852.88
31 May	Interest	861.56		-163,714.44
07 Jun	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-161,499.44
28 Jun	Loan Service Fee	120.00		-161,619.44
28 Jun	Interest	763.14		-162,382.58
08 Jul	Periodical Payment From Keates Balmer Loan Payment		2,215.00	-160,167.58
31 Jul	Interest	860.78		-161,028.36

Proceeds of cheques will not be available until cleared.
Please check all entries on this statement and promptly inform the Bank
of any possible error or unauthorised transaction.

Statement No. 11 Page 1 of 3

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

S007065 / M003519 / 271 / CN4GNCPW

86000 - PAYG Payable

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$4,186.00)	(\$446.00)	838.57%
TOTAL		CY Balance	LY Balance	
		(\$4,186.00)	(\$446.00)	

Supporting Documents

- 86000 - ATO ICA.pdf

Standard Checklist

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



Activity statement 001

Date generated	22/01/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

11 results found - from 01 July 2019 to 01 October 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$4,186.00		\$0.00
28 Jul 2020	27 Jul 2020	Payment received		\$4,186.00	\$4,186.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$442.00		\$0.00
27 Apr 2020	24 Apr 2020	Payment received		\$442.00	\$442.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$442.00		\$0.00
26 Feb 2020	25 Feb 2020	Payment received		\$442.00	\$442.00 CR
30 Nov 2019	30 Nov 2019	General interest charge			\$0.00
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$442.00		\$0.00
30 Oct 2019	29 Oct 2019	Payment		\$442.00	\$442.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$446.00		\$0.00
30 Jul 2019	29 Jul 2019	Payment		\$446.00	\$446.00 CR

89000 - Deferred Tax Liability/Asset

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$5,125.75)	(\$5,125.75)	0%
TOTAL		CY Balance	LY Balance	
		(\$5,125.75)	(\$5,125.75)	

Supporting Documents

○ Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Keates Balmer Family Super Fund
Deferred Tax Reconciliation

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Deferred Tax Liability (Asset) Summary					
Opening Balance		5,125.75			
Current Year Transactions		0.00			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		5,125.75			

A - Financial Statements

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Fund Summary Report Report

Standard Checklist

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

Keates Balmer Family Super Fund

Fund Summary Report

As at 30 June 2020

Fund Details

Date Formed: 17/12/2013

Tax File Number: Provided

ABN: 55660364922

Period: 01/07/2019 - 30/06/2020

Fund Type: SMSF

GST Registered: No

Postal Address:

Suite 3 241 Pirie Street

Adelaide, South Australia 5000

Physical Address:

Suite 3 241 Pirie Street

Adelaide, South Australia 5000

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Keates, Warwick	52	1	0	Provided	Not Provided
Balmer, Amanda	48	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Auditor	Boys, Anthony William
Fund Contact	Keates, Warwick
Tax Agent	PDK Financial Synergy Pty Ltd
Trustee	Keates Balmer Superannuation Nominees Pty Ltd Keates, Warwick Balmer, Amanda

C - Other Documents

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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

D - Pension Documentation

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

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

E - Estate Planning

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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