
Workpapers - 2023 Financial Year

Cescato Family Super Fund

Preparer: Kelly Fu

Reviewer: Kelly Fu

Printed: 19 February 2024

Lead Schedule

2023 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$15,000.00)	(\$10,000.00)	50%	Completed
24700	Changes in Market Values of Investments	(\$33,000.00)	(\$1,189.80)	2673.58%	Completed
25000	Interest Received	(\$209.95)	(\$4.32)	4759.95%	Completed
28000	Property Income	(\$15,625.00)	(\$14,300.00)	9.27%	Completed
30100	Accountancy Fees	\$1,650.00	\$1,650.00	0%	Completed
30400	ATO Supervisory Levy		\$518.00	100%	N/A - Not Applicable
30700	Auditor's Remuneration	\$880.00	\$880.00	0%	Completed
33400	Depreciation	\$1,113.43	\$1,439.83	(22.67)%	Completed
41980	Property Expenses - Insurance Premium	\$754.80		100%	Completed
48500	Income Tax Expense	\$7,265.55	\$3,091.53	135.01%	Completed
49000	Profit/Loss Allocation Account	\$52,171.17	\$17,914.76	191.22%	Completed
50000	Members	(\$237,952.50)	(\$185,781.33)	28.08%	Completed
60400	Bank Accounts	\$42,996.89	\$19,108.74	125.01%	Completed
64000	Formation Expenses	\$836.00	\$836.00	0%	N/A - Not Applicable
72600	Fixtures and Fittings (at written down value)	\$20,814.69	\$21,928.12	(5.08)%	Completed
77250	Real Estate Properties (Australian - Non Residential)	\$180,000.00	\$147,000.00	22.45%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
85000	Income Tax Payable /Refundable	(\$2,356.10)	(\$2,070.55)	13.79%	Completed
86000	PAYG Payable	(\$920.00)	(\$902.00)	2%	Completed
89000	Deferred Tax Liability/Asset	(\$3,418.98)	(\$118.98)	2773.58%	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

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CESPAT00001A	(Contributions) Cescato, Patricia - Accumulation (Accumulation)	(\$15,000.00)	(\$10,000.00)	50%
TOTAL		CY Balance	LY Balance	
		(\$15,000.00)	(\$10,000.00)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- 2023 Super Deduction - Patricia \$15k.pdf

External URLs

No External URLs

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~~

Cescato Family Super Fund

Contributions Breakdown Report

For The Period 01 July 2022 - 30 June 2023

Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Cescato, Luke	Provided	55	163,471.20	0.00	0.00	0.00	0.00	0.00
Cescato, Patricia	Provided	55	22,310.13	15,000.00	0.00	0.00	0.00	15,000.00
All Members				15,000.00	0.00	0.00	0.00	15,000.00

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Cescato, Luke	Concessional (5 year carry forward cap available)	0.00	130,000.00	130,000.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Cescato, Patricia	Concessional (5 year carry forward cap available)	15,000.00	104,985.00	89,985.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Cescato, Luke							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	75,000.00	102,500.00	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	130,000.00	130,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	154,790.79	163,471.20	
Cescato, Patricia							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	15,015.00	10,000.00	15,000.00	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	9,985.00	17,500.00	12,500.00	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	59,985.00	77,485.00	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	87,485.00	104,985.00	89,985.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	13,075.78	22,310.13	

NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Cescato, Luke	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Cescato, Patricia	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Cescato, Patricia

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
29/06/2023	E-BANKING TFR 0036620425V501 0356552542	Personal - Concessional	15,000.00								
Total - Cescato, Patricia			15,000.00	0.00	0.00	0.00			0.00	0.00	0.00

Total for All Members			15,000.00	0.00	0.00	0.00					
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Cescato Family Super Fund Deductions Notice Letter

I, Patricia Cescato as a member of Cescato Family Super Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$15000.00

for contributions paid in the year ended 30 June 2023.

Patricia Cescato

Date: 30/06/2022

Cescato Family Super Fund Deductions Notice Letter

Luke Cescato and Patricia Cescato as trustee for Cescato Family Super Fund acknowledges that

Patricia Cescato

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$15000.00

for contributions paid in the year ended 30 June 2023. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Patricia Cescato

Date: 30/06/2022

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2022 to 30 June 2023 is: \$ _____

Patricia Cescato

Date: 30/06/2022

24700 - Changes in Market Values of Investments

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$33,000.00)	(\$1,189.80)	2673.58%
TOTAL		CY Balance	LY Balance	
		(\$33,000.00)	(\$1,189.80)	

Supporting Documents

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

External URLs

No External URLs

Standard Checklist

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

Cescato Family Super Fund
Market Movement Report

As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
CESFSF_3/18VHRD - 3/18 Victor Harbor Road, Mount Compass SA, Australia										
	01/07/2022	Opening Balance	1.00	0.00	0.00	0.00	147,000.00	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	33,000.00	0.00	180,000.00	0.00	0.00	0.00
	30/06/2023		1.00	0.00	33,000.00	0.00	180,000.00	0.00	0.00	0.00
CESFSF_3/18VHRD1 - Refrigeration Fit-out										
	01/07/2022	Opening Balance	0.00	0.00	0.00	0.00	5,252.25	0.00	0.00	0.00
	30/06/2023	Depreciation	0.00	0.00	0.00	(875.55)	4,376.70	0.00	0.00	0.00
	30/06/2023		0.00	0.00	0.00	(875.55)	4,376.70	0.00	0.00	0.00
CESFSF_3/18VHRD2 - Joinery Renovations										
	01/07/2022	Opening Balance	0.00	0.00	0.00	0.00	16,675.87	0.00	0.00	0.00
	30/06/2023	Depreciation	0.00	0.00	0.00	(237.88)	16,437.99	0.00	0.00	0.00
	30/06/2023		0.00	0.00	0.00	(237.88)	16,437.99	0.00	0.00	0.00
Total Market Movement					33,000.00					0.00
										33,000.00

Cescato Family Super Fund

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

Cescato Family Super Fund

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

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

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

25000 - Interest Received

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BENDIGO0453	Bendigo Business EasySaver ***0453	(\$209.95)	(\$4.32)	4759.95%
TOTAL		CY Balance	LY Balance	
		(\$209.95)	(\$4.32)	

Supporting Documents

○ Interest Reconciliation Report [Report](#)

External URLs

No External URLs

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

Cescato Family Super Fund
Interest Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
BENDIGO0453 Bendigo Business EasySaver ***0453					
01/07/2022	1.75	1.75			
01/08/2022	9.38	9.38			
01/09/2022	11.14	11.14			
01/10/2022	11.44	11.44			
01/11/2022	12.12	12.12			
01/12/2022	13.64	13.64			
01/01/2023	20.05	20.05			
01/02/2023	24.10	24.10			
01/03/2023	21.73	21.73			
01/04/2023	25.94	25.94			
01/05/2023	28.01	28.01			
01/06/2023	30.65	30.65			
	209.95	209.95			
	209.95	209.95			
TOTAL	209.95	209.95			

Tax Return Reconciliation

Gross Interest	Totals	Tax Return Label
	209.95	11C

28000 - Property Income

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CESFSF_3 /18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	(\$15,625.00)	(\$14,300.00)	9.27%
TOTAL		CY Balance	LY Balance	
		(\$15,625.00)	(\$14,300.00)	

Supporting Documents

- General Ledger [Report](#)
- Signed Commercial Lease Agreement.pdf

External URLs

No External URLs

Standard Checklist

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

Cescato Family Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>3/18 Victor Harbor Road, Mount Compass SA, Australia (CESFSF_3/18VHRD)</u>					
01/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	275.00 CR
08/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	550.00 CR
16/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	825.00 CR
22/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	1,100.00 CR
29/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	1,375.00 CR
05/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	1,650.00 CR
12/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	1,925.00 CR
19/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	2,200.00 CR
26/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	2,475.00 CR
02/09/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	2,750.00 CR
09/09/2022	E-BANKING TFR 0036451185V501 0254718540 RENT			275.00	3,025.00 CR
16/09/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	3,325.00 CR
23/09/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	3,625.00 CR
30/09/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	3,925.00 CR
07/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	4,225.00 CR
14/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	4,525.00 CR
21/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	4,825.00 CR
28/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT 8877			300.00	5,125.00 CR
04/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	5,425.00 CR
11/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	5,725.00 CR
18/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	6,025.00 CR
25/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	6,325.00 CR
02/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	6,625.00 CR
09/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	6,925.00 CR
16/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	7,225.00 CR
23/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	7,525.00 CR
30/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	7,825.00 CR
06/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	8,125.00 CR
13/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	8,425.00 CR
20/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	8,725.00 CR
27/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	9,025.00 CR
03/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	9,325.00 CR
10/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	9,625.00 CR

Cescato Family Super Fund
General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	9,925.00 CR
24/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	10,225.00 CR
03/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	10,525.00 CR
10/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	10,825.00 CR
17/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	11,125.00 CR
24/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	11,425.00 CR
31/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	11,725.00 CR
07/04/2023	E-BANKING TFR 0036451185V501 604 0311621991 RENT			300.00	12,025.00 CR
14/04/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	12,325.00 CR
21/04/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	12,625.00 CR
28/04/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	12,925.00 CR
05/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	13,225.00 CR
12/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	13,525.00 CR
20/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	13,825.00 CR
26/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	14,125.00 CR
02/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	14,425.00 CR
09/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	14,725.00 CR
16/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	15,025.00 CR
23/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	15,325.00 CR
30/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT			300.00	15,625.00 CR
				15,625.00	15,625.00 CR

Total Debits: 0.00

Total Credits: 15,625.00

Commercial Lease Agreement

This Commercial Lease Agreement ("Lease") is made and effective 1/09/2020, by and between Cescato Family Superannuation Fund ("Landlord") and Patricia Cescato T/As Fresh Pasta Meals Mount Compass ("Tenant").

Landlord is the owner of land and improvements commonly known and numbered as 3/18 Victor Harbor Road, Mount Compass and legally described as follows (the "Building"):

Landlord desires to lease the Leased Premises to Tenant, and Tenant desires to lease the Leased Premises from Landlord for the term, at the rental and upon the covenants, conditions and provisions herein set forth.

THEREFORE, in consideration of the mutual promises herein, contained and other good and valuable consideration, it is agreed:

1. Term.

A. Landlord hereby leases the Leased Premises to Tenant, and Tenant hereby leases the same from Landlord, for an "Initial Term" beginning 1/9/2020 and ending 31/08/2025. Landlord shall use its best efforts to give Tenant possession as nearly as possible at the beginning of the Lease term. If Landlord is unable to timely provide the Leased Premises, rent shall abate for the period of delay. Tenant shall make no other claim against Landlord for any such delay.

B. Tenant may renew the Lease for 1 extended term of 5 years. Tenant shall exercise such renewal option, if so desired, by giving written notice to Landlord not less than ninety (90) days prior to the expiration of the Initial Term. The renewal term shall be at the rental set forth below and otherwise upon the same covenants, conditions and provisions as provided in this Lease.

2. Rental.

- A. Tenant shall pay to Landlord during the Initial Term rental of \$10920 per year including GST, payable in instalments of \$210.00 including GST. Each payment shall be due in advance on the first day of each calendar week during the lease term to Landlord at 3/18 Victor Harbor Road, Mount Compass or at such other place designated by written notice from Landlord or Tenant. The rental payment amount for any partial calendar months included in the lease term shall be prorated on a daily basis.
- B. The rental permitted under this Lease, shall be \$10920 per annum plus an increase of the Consumer Price Index for each subsequent year.
- C. The rental will be reviewed annually and adjusted to market rates if required by the Landlord.

3. Use

Notwithstanding the forgoing, Tenant shall not use the Leased Premises for the purposes of storing, manufacturing or selling any explosives, flammables or other inherently dangerous substance, chemical, thing or device.

4. Sublease and Assignment.

Tenant shall have the right without Landlord's consent, to assign this Lease to a corporation with which Tenant may merge or consolidate, to any subsidiary of Tenant, to any corporation under common control with Tenant, or to a purchaser of substantially all of Tenant's assets. Except as set forth above, Tenant shall not sublease all or any part of the Leased Premises,

or assign this Lease in whole or in part without Landlord's consent, such consent not to be unreasonably withheld or delayed.

5. Repairs.

During the Lease term, Tenant shall make, at Tenant's expense, all necessary repairs to the Leased Premises. Repairs shall include such items as routine repairs of floors, walls, ceilings, and other parts of the Leased Premises damaged or worn through normal occupancy, except for major mechanical systems or the roof, subject to the obligations of the parties otherwise set forth in this Lease.

6. Alterations and Improvements.

Tenant, at Tenant's expense, shall have the right following Landlord's consent to remodel, redecorate, and make additions, improvements and replacements of and to all or any part of the Leased Premises from time to time as Tenant may deem desirable, provided the same are made in a workmanlike manner and utilizing good quality materials. Tenant shall have the right to place and install personal property, trade fixtures, equipment and other temporary installations in and upon the Leased Premises, and fasten the same to the premises. All personal property, equipment, machinery, trade fixtures and temporary installations, whether acquired by Tenant at the commencement of the Lease term or placed or installed on the Leased Premises by Tenant thereafter, shall remain Tenant's property free and clear of any claim by Landlord. Tenant shall have the right to remove the same at any time during the term of this Lease provided that all damage to the Leased Premises caused by such removal shall be repaired by Tenant at Tenant's expense.

7. Property Taxes.

Tenant shall pay, prior to delinquency, all general real estate taxes and instalments of special assessments coming due during the Lease term on the Leased Premises, and all personal property taxes with respect to Landlord's personal property, if any, on the Leased Premises. Tenant shall be responsible for paying all personal property taxes with respect to Tenant's personal property at the Leased Premises.

8. Insurance.

A. If the Leased Premises or any other part of the Building is damaged by fire or other casualty resulting from any act or negligence of Tenant or any of Tenant's agents, employees or invitees, rent shall not be diminished or abated while such damages are under repair, and Tenant shall be responsible for the costs of repair not covered by insurance.

B. Landlord shall maintain fire and extended coverage insurance on the Building and the Leased Premises in such amounts as Landlord shall deem appropriate. Tenant shall be responsible, at its expense, for fire and extended coverage insurance on all of its personal property, including removable trade fixtures, located in the Leased Premises.

C. Tenant and Landlord shall, each at its own expense, maintain a policy or policies of comprehensive general liability insurance with respect to the respective activities of each in the Building with the premiums thereon fully paid on or before due date, issued by and binding upon some insurance company approved by Landlord, such insurance to afford minimum protection of not less than \$1,000,000 combined single limit coverage of bodily injury, property damage or combination thereof. Landlord shall be listed as an additional insured on Tenant's policy or policies of comprehensive general liability insurance, and Tenant shall provide Landlord with current Certificates of Insurance evidencing Tenant's compliance with this Paragraph. Tenant shall obtain the agreement of Tenant's insurers to notify Landlord that a policy is due to expire at least (10) days prior to such expiration. Landlord shall not be required to maintain insurance against thefts within the Leased Premises or the Building.

9. Utilities.

Tenant shall pay all charges for water, sewer, gas, electricity, telephone and other services and utilities used by Tenant on the Leased Premises during the term of this Lease unless otherwise expressly agreed in writing by Landlord. In the event that any utility or service provided to the Leased Premises is not separately metered, Landlord shall pay the amount due and separately invoice Tenant for Tenant's pro rata share of the charges. Tenant shall pay such amounts within fifteen (15) days of invoice. Tenant acknowledges that the Leased Premises are designed to provide standard office use electrical facilities and standard office lighting. Tenant shall not use any equipment or devices that utilize excessive electrical energy or which may, in Landlord's reasonable opinion, overload the wiring or interfere with electrical services to other tenants.

10. Signs.

Following Landlord's consent, Tenant shall have the right to place on the Leased Premises, at locations selected by Tenant, any signs which are permitted by applicable zoning ordinances and private restrictions. Landlord may refuse consent to any proposed signage that is in Landlord's opinion too large, deceptive, unattractive or otherwise inconsistent with or inappropriate to the Leased Premises or use of any other tenant. Landlord shall assist and cooperate with Tenant in obtaining any necessary permission from governmental authorities or adjoining owners and occupants for Tenant to place or construct the foregoing signs. Tenant shall repair all damage to the Leased Premises resulting from the removal of signs installed by Tenant.

11. Entry.

Landlord shall have the right to enter upon the Leased Premises at reasonable hours to inspect the same, provided Landlord shall not thereby unreasonably interfere with Tenant's business on the Leased Premises.

12. Building Rules.

Tenant will comply with the rules of the Building adopted and altered by Landlord from time to time and will cause all of its agents, employees, invitees and visitors to do so; all changes to such rules will be sent by Landlord to Tenant in writing. The initial rules for the Building are attached hereto as Exhibit "A" and incorporated herein for all purposes.

13. Damage and Destruction.

Subject to Section 8 A. above, if the Leased Premises or any part thereof or any appurtenance thereto is so damaged by fire, casualty or structural defects that the same cannot be used for Tenant's purposes, then Tenant shall have the right within ninety (90) days following damage to elect by notice to Landlord to terminate this Lease as of the date of such damage. In the event of minor damage to any part of the Leased Premises, and if such damage does not render the Leased Premises unusable for Tenant's purposes, Landlord shall promptly repair such damage at the cost of the Landlord. In making the repairs called for in this paragraph, Landlord shall not be liable for any delays resulting from strikes, governmental restrictions, inability to obtain necessary materials or labour or other matters which are beyond the reasonable control of Landlord. Tenant shall be relieved from paying rent and other charges during any portion of the Lease term that the Leased Premises are inoperable or unfit for occupancy, or use, in whole or in part, for Tenant's purposes. Rentals and other charges paid in advance for any such periods shall be credited on the next ensuing payments, if any, but if no further payments are to be made, any such advance payments shall be refunded to Tenant. The provisions of this paragraph extend not only to the matters aforesaid, but also to any occurrence which is beyond Tenant's reasonable control and which

renders the Leased Premises, or any appurtenance thereto, inoperable or unfit for occupancy or use, in whole or in part, for Tenant's purposes.

14. **Default.**

If default shall at any time be made by Tenant in the payment of rent when due to Landlord as herein provided, and if said default shall continue for fifteen (15) days after written notice thereof shall have been given to Tenant by Landlord, or if default shall be made in any of the other covenants or conditions to be kept, observed and performed by Tenant, and such default shall continue for thirty (30) days after notice thereof in writing to Tenant by Landlord without correction thereof then having been commenced and thereafter diligently prosecuted, Landlord may declare the term of this Lease ended and terminated by giving Tenant written notice of such intention, and if possession of the Leased Premises is not surrendered, Landlord may re-enter said premises. Landlord shall have, in addition to the remedy above provided, any other right or remedy available to Landlord on account of any Tenant default, either in law or equity. Landlord shall use reasonable efforts to mitigate its damages.

15. **Quiet Possession.**

Landlord covenants and warrants that upon performance by Tenant of its obligations hereunder, Landlord will keep and maintain Tenant in exclusive, quiet, peaceable and undisturbed and uninterrupted possession of the Leased Premises during the term of this Lease.

16. **Condemnation.**

If any legally, constituted authority condemns the Building or such part thereof which shall make the Leased Premises unsuitable for leasing, this Lease shall cease when the public authority takes possession, and Landlord and Tenant shall account for rental as of that date. Such termination shall be without prejudice to the rights of either party to recover compensation from the condemning authority for any loss or damage caused by the condemnation. Neither party shall have any rights in or to any award made to the other by the condemning authority.

17. **Subordination.**

Tenant accepts this Lease subject and subordinate to any mortgage, deed of trust or other lien presently existing or hereafter arising upon the Leased Premises, or upon the Building and to any renewals, refinancing and extensions thereof, but Tenant agrees that any such mortgagee shall have the right at any time to subordinate such mortgage, deed of trust or other lien to this Lease on such terms and subject to such conditions as such mortgagee may deem appropriate in its discretion. Landlord is hereby irrevocably vested with full power and authority to subordinate this Lease to any mortgage, deed of trust or other lien now existing or hereafter placed upon the Leased Premises of the Building, and Tenant agrees upon demand to execute such further instruments subordinating this Lease or attorning to the holder of any such liens as Landlord may request. In the event that Tenant should fail to execute any instrument of subordination herein required to be executed by Tenant promptly as requested, Tenant hereby irrevocably constitutes Landlord as its attorney-in-fact to execute such instrument in Tenant's name, place and stead, it being agreed that such power is one coupled with an interest. Tenant agrees that it will from time to time upon request by Landlord execute and deliver to such persons as Landlord shall request a statement in recordable form certifying that this Lease is unmodified and in full force and effect (or if there have been modifications, that the same is in full force and effect as so modified), stating the dates to which rent and other charges payable under this Lease have been paid, stating that Landlord is not in default hereunder (or if Tenant alleges a default stating the nature of such alleged default) and further stating such other matters as Landlord shall reasonably require.

18. **Waiver.**

No waiver of any default of Landlord or Tenant hereunder shall be implied from any omission to take any action on account of such default if such default persists or is repeated, and no express waiver shall affect any default other than the default specified in the express waiver and that only for the time and to the extent therein stated. One or more waivers by Landlord or Tenant shall not be construed as a waiver of a subsequent breach of the same covenant, term or condition.

19. **Memorandum of Lease.**

The parties hereto contemplate that this Lease should not and shall not be filed for record, but in lieu thereof, at the request of either party, Landlord and Tenant shall execute a Memorandum of Lease to be recorded for the purpose of giving record notice of the appropriate provisions of this Lease.

20. **Headings.**

The headings used in this Lease are for convenience of the parties only and shall not be considered in interpreting the meaning of any provision of this Lease.

21. **Successors.**

The provisions of this Lease shall extend to and be binding upon Landlord and Tenant and their respective legal representatives, successors and assigns.

22. **Consent.**

Landlord shall not unreasonably withhold or delay its consent with respect to any matter for which Landlord's consent is required or desirable under this Lease.

23. **Performance.**

If there is a default with respect to any of Landlord's covenants, warranties or representations under this Lease, and if the default continues more than fifteen (15) days after notice in writing from Tenant to Landlord specifying the default, Tenant may, at its option and without affecting any other remedy hereunder, cure such default and deduct the cost thereof from the next accruing instalment or instalments of rent payable hereunder until Tenant shall have been fully reimbursed for such expenditures, together with interest thereon at a rate equal to the lessor of twelve percent (12%) per annum or the then highest lawful rate. If this Lease terminates prior to Tenant's receiving full reimbursement, Landlord shall pay the unreimbursed balance plus accrued interest to Tenant on demand.

24. **Compliance with Law.**

Tenant shall comply with all laws, orders, ordinances and other public requirements now or hereafter pertaining to Tenant's use of the Leased Premises. Landlord shall comply with all laws, orders, ordinances and other public requirements now or hereafter affecting the Leased Premises.

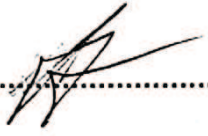
25. **Final Agreement.**


This Agreement terminates and supersedes all prior understandings or agreements on the subject matter hereof. This Agreement may be modified only by a further writing that is duly executed by both parties.

26. Governing Law.

This Agreement shall be governed, construed and interpreted by, through and under the Laws of the State of South Australia.

IN WITNESS WHEREOF, the parties have executed this Lease as of the day and year first above written.

Landlord 

Tenant 

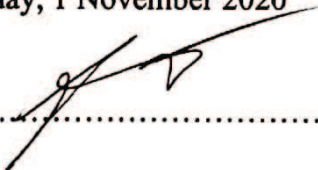
Addendum;

The landlord agrees to undertake and fund renovations to the building as proposed and agreed to on 1/11/2020, including cool room, timber windows and entrance door, and façade alterations and painting, commencing on 18/01/2021.

As per agreement with the tenant, the initial term rental will increase to \$13000 including GST per annum, payable in instalments of \$250 including GST per calendar week.

All other terms and conditions of the Commercial Lease Agreement remain the same.

Dated this day, 1 November 2020

Landlord 

Tenant 

30100 - Accountancy Fees

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,650.00	\$1,650.00	0%
TOTAL		CY Balance	LY Balance	
		\$1,650.00	\$1,650.00	

Supporting Documents

- General Ledger [Report](#)
- 30100 - Accounting fee paid 2023.pdf

External URLs

No External URLs

Standard Checklist

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

Cescato Family Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
13/06/2023	OSKO PAYMENT PDK Financial Cescato Family Super		1,650.00		1,650.00 DR
			1,650.00		1,650.00 DR

Total Debits: 1,650.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 30 May 2023

Invoice No. 44140

Client Code CESFSF

The Cescato Family Super Fund
PO Box 46
MT COMPASS SA 5210

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

Preparation of Financial Statements and Statutory Minutes for The Cescato Family Super Fund for the year ended 30 June 2022.

Preparation and lodgement of Fund Income Tax Return for The Cescato Family Super Fund for the year ended 30 June 2022 including schedules as required.

Preparation of Super Deduction Notice.

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

Remittance Advice - Please return with your payment

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

Invoice Due Date - 13 June 2023

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: CESFSF

Invoice No: 44140 Amount Due: \$1,650.00 Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30400 - ATO Supervisory Levy

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$518.00	100%
TOTAL		CY Balance	LY Balance	
			\$518.00	

Supporting Documents

No supporting documents

External URLs

No External URLs

Standard Checklist

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

30700 - Auditor's Remuneration

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$880.00	\$880.00	0%
TOTAL		CY Balance	LY Balance	
		\$880.00	\$880.00	

Supporting Documents

- General Ledger [Report](#)
- 30700 - Auditing fee paid 2023.pdf

External URLs

No External URLs

Standard Checklist

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

Cescato Family Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
13/06/2023	OSKO PAYMENT PDK Financial Cescato Family Super		880.00		880.00 DR
			880.00		880.00 DR

Total Debits: 880.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 30 May 2023

Invoice No. 44139

Client Code CESFSF

The Cescato Family Super Fund
PO Box 46
MT COMPASS SA 5210

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

Annual audit of the records, financial statements and tax return of The Cescato Family Super Fund for the year ended 30 June 2022 as required under SIS Regulations.

Preparation of Audit Report.

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

Preparation of Property Declaration.

Our Fee Total	800.00
Plus: GST	80.00
TOTAL FEE	\$ 880.00

Remittance Advice - Please return with your payment

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

Invoice Due Date - 13 June 2023

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: CESFSF

Invoice No: 44139

Amount Due: \$ 880.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

33400 - Depreciation

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CESFSF_3 /18VHRD1	Refrigeration Fit-out	\$875.55	\$1,050.70	(16.67)%
CESFSF_3 /18VHRD2	Joinery Renovations	\$237.88	\$389.13	(38.87)%
TOTAL		CY Balance	LY Balance	
		\$1,113.43	\$1,439.83	

Supporting Documents

- Depreciation Schedule Report [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach Depreciation Schedule

Cescato Family Super Fund
Depreciation Schedule

For The Period 01 July 2022 - 30 June 2023

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Fixtures and Fittings (at written down value)											
Joinery Renovations											
	13/01/2021	9,515.00	15,175.87			9,515.00	Prime Cost	2.50 %	237.88	237.88	14,937.99
Refrigeration Fit-out											
	31/12/2020	6,302.95	5,252.25			5,252.25	Diminishing Value	16.67 %	875.55	875.55	4,376.70
		15,817.95	20,428.12			14,767.25				1,113.43	19,314.69
		15,817.95	20,428.12			14,767.25				1,113.43	19,314.69

¹ Amounts have been pro rated based on number of days in the year
² Depreciation/Capital Works calculated as per depreciation method
³ Depreciation amounts posted to the ledger

41980 - Property Expenses - Insurance Premium

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CESFSF_3 /18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	\$754.80		100%
TOTAL		CY Balance	LY Balance	
		\$754.80		

Supporting Documents

- General Ledger [Report](#)
- 41980 - Strata insurance 2023.pdf

External URLs

No External URLs

Standard Checklist

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

Cescato Family Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
3/18 Victor Harbor Road, Mount Compass SA, Australia (CESFSF_3/18VHRD)					
14/02/2023	OSKO PAYMENT Harry Alevizos Cescato building insurance		754.80		754.80 DR
			754.80		754.80 DR

Total Debits: 754.80

Total Credits: 0.00



Simon Purdie Insurance Solutions Pty Ltd
T/A: Simon Purdie Insurance Solutions
Your contact is: Simon Purdie
ACN: 613 800 785
P: 0419 862 637
E: simon@spinsurancesolutions.com.au
A: PO Box 34
Highgate SA 5063

7 February 2023

Mr H Alevizos
C/O DP&H ALEVIZOS 16A KENT ST
Keswick SA 5035

Dear Harry Alevizos,

Thank you for the opportunity to review the below policy.

Type of Policy: Commercial Strata
Policy Number: SCSC21000015
From Date: 15/02/2023
Insurer Name: Strata Community Insurance Agencies Pty Ltd

As your Insurance Adviser, we are committed to providing you with an insurance solution and advice that suits your individual needs. Before acting on this advice, we ask that you review the information contained in this letter and attached documentation to ensure it is accurate and up to date. If you find that any of the information is incorrect, please advise us so we can amend accordingly.

You Have Advised

Commercial Strata Renewal terms for your Strata located at Main Rd, Mt Compass. No changes to tenancies as advised by email.

Unit 1 – Take Away – Bridget - 12%

Unit 2 – Vacant & Residence – Harry - 48%

Unit 3 – Café – Pia – 16%

Unit 4- Café – Harry -12%

Unit 5 Hairdresser – Harry -12%

Recommendations

Sums insured has been indexed at 3%. I recommend insuring with Strata Community Insurance Agencies, who are a specialist Strata Insurer. The policy continues to provide you with the requested cover.

Excess & Exclusions

Mr H Alevizos
C/O DP&H ALEVIZOS 16A KENT ST
Keswick SA 5035

Simon Purdie Insurance Solutions Pty Ltd
T/A: Simon Purdie Insurance Solutions
Your contact is: Simon Purdie
P: 0419 862 637
E: simon@spinsurancesolutions.com.au

A: PO Box 34
Highgate SA 5063

Tax Invoice Renewal

This document will be a tax invoice for GST when payment is made in full

@ 12% = \$754.80

Invoice Date: 07/02/2023
Invoice No: 7074725
Insured Name: STRATA CORPORATION 11810 INC

Total Amount Due: **\$6,290.00**
Payment Due: 15/02/2023

Policy Type: Commercial Strata
Policy No: SCSC21000015
Period: From 15/02/2023 to 15/02/2024
Insurer: Strata Community Insurance Agencies Pty Ltd
ABN: 72 165 914 009

Premium: \$4,851.04
Emergency/Fire Serv Levies: \$0.00
Stamp Duty: \$586.98
Insurer Admin Fee: \$250.00
Adviser Fee: \$3.52
Compliance Fee: \$80.00
Total GST: \$518.46
Total Amount Due: **\$6,290.00**

Notes: Thank you for choosing Simon Purdie Insurance Solutions to take care of your insurance needs. We ask that you carefully read through your invoice, schedule and important information on page 2.

Authorised Representative of Resilium Insurance Broking Pty Ltd | ABN 92 169 975 973 | AFSL 460382



How To Pay

Invoice No: 7074725
Client: STRATA CORPORATION 11810 INC

Due Date: 15/02/2023
Total Amount: \$6,290.00



Bill Code: 20362
Ref: 403675270747256

Contact your participating Financial institution to make a payment from your cheque or savings account



Pay by credit card
<http://payonce.deft.com.au> or 1800 672 162
Credit card payments attract a surcharge.
Credit card reference: **403675270747256**



*498 403675 270747256

Pay monthly via Premium Funding

If you would like to pay by monthly instalments call your adviser to obtain a premium funding quotation

For more information about how to pay, please see the second page of this notice.

Schedule of Insurance



**STRATA COMMUNITY
INSURANCE**

stratacommunityinsure.com.au

T 1300 SCINSURE (1300 724 678)
E myenquiry@scinsure.com.au
A 12 Tucker Street, Adelaide SA 5000

COMMERCIAL STRATA INVITATION TO RENEW

We wish to inform You that cover under Your Commercial Strata Policy is due to renew on 15/02/23.

We have pleasure in inviting You to renew Your Policy with Us on the terms and conditions detailed within this invitation. As outlined in Your PDS and Policy Wording, certain Sums Insured have been increased by reference to the Cordell Housing Price Index.

Please ensure that You carefully review this invitation to renew, including the Important Information section which outlines Your Duty to take reasonable care not to make a misrepresentation, together with Your PDS and Policy Wording and notify Us of any amendments required as soon as possible.

Please note that Your insurance will expire at 4:00pm on 15/02/23 if it has not been renewed prior to that time.

THE INSURED

POLICY NUMBER	SCSC21000015
OUR REFERENCE	21021775.6
PDS AND POLICY WORDING	Commercial Strata PDS & Policy Wording SCI034-Policy-CS-PPW-022021
THE INSURED	Strata Corporation No. 11810 Inc.
SITUATION	18 Victor Harbor Road Mount Compass SA 5210
PERIOD OF INSURANCE	Commencement Date: 4.00pm on 15/02/23 Expiry Date: 4.00pm on 15/02/24
INTERMEDIARY	Simon Purdie Insurance Solutions Pty Ltd
ADDRESS	441 Fullarton Road Highgate SA 5063
DATE OF ISSUE	18/01/23

POLICY LIMITS / SUMS INSURED

SECTION 1	PART A	1. Building Common Area Contents	\$2,253,262 \$22,533
	PART B	Loss of Rent/Temporary Accommodation	\$337,989
	OPTIONAL COVERS	1. Flood 2. Floating Floors	Included Included
SECTION 2	Liability		\$30,000,000
SECTION 3	Voluntary Workers		\$200,000/\$2,000
SECTION 5	Fidelity Guarantee		\$100,000
SECTION 9	PART A - Government Audit Costs - Professional fees		\$25,000
	PART B - Appeal Expenses		\$100,000
	PART C - Legal Defence Expenses		\$50,000
SECTION 10	Lot Owners' Fixtures and Improvements		\$300,000

48500 - Income Tax Expense

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$7,265.55	\$3,091.53	135.01%
TOTAL		CY Balance	LY Balance	
		\$7,265.55	\$3,091.53	

Supporting Documents

No supporting documents

External URLs

No External URLs

49000 - Profit/Loss Allocation Account

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$52,171.17	\$17,914.76	191.22%
TOTAL		CY Balance	LY Balance	
		\$52,171.17	\$17,914.76	

Supporting Documents

No supporting documents

External URLs

No External URLs

50000 - Members

2023 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
CESLUK00001A	Cescato, Luke - Accumulation (Accumulation)	(\$163,471.20)		(\$39,086.54)		\$4,411.68	(\$198,146.06)	21.21%
CESPAT00001A	Cescato, Patricia - Accumulation (Accumulation)	(\$22,310.13)	(\$15,000.00)	(\$5,350.18)		\$2,853.87	(\$39,806.44)	78.42%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$185,781.33)	(\$15,000.00)	(\$44,436.72)		\$7,265.55	(\$237,952.50)	

Supporting Documents

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

External URLs

No External URLs

Standard Checklist

Attach copies of Members Statements

Cescato Family Super Fund

Members Statement

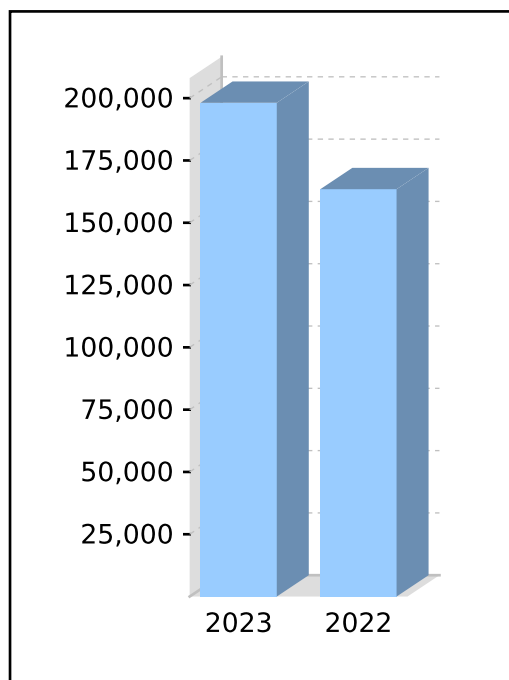
Luke Cescato
 88 Waterfall Drive
 Nangkita, South Australia, 5210, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	56	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	198,146.06
Date Joined Fund:	02/07/2020		
Service Period Start Date:	15/03/1986		
Date Left Fund:			
Member Code:	CESLUK00001A		
Account Start Date:	02/07/2020		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	198,146.06
<u>Preservation Components</u>	
Preserved	198,146.06
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	13,022.38
Taxable	185,123.68



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	163,471.20
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	39,086.54
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	4,411.68
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	198,146.06

Cescato Family Super Fund

Members Statement

Patricia Cescato
 88 Waterfall Drive
 Nangkita, South Australia, 5210, Australia

Your Details

Date of Birth : Provided
 Age: 56
 Tax File Number: Provided
 Date Joined Fund: 02/07/2020
 Service Period Start Date:
 Date Left Fund:
 Member Code: CESPAT00001A
 Account Start Date: 02/07/2020
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 39,806.44

Your Balance

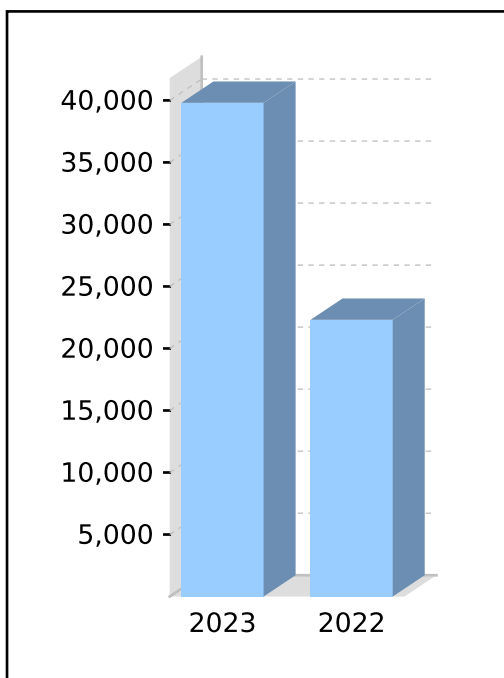
Total Benefits 39,806.44

Preservation Components

Preserved 39,806.44
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 39,806.44



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	22,310.13
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	15,000.00
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	5,350.18
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	2,250.00
Income Tax	603.87
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	39,806.44

Cescato Family Super Fund
Members Summary

As at 30 June 2023

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
Luke Cescato (Age: 56)											
CESLUK00001A - Accumulation											
163,471.20			39,086.54				4,411.68				198,146.06
163,471.20			39,086.54				4,411.68				198,146.06
Patricia Cescato (Age: 56)											
CESPAT00001A - Accumulation											
22,310.13	15,000.00		5,350.18			2,250.00	603.87				39,806.44
22,310.13	15,000.00		5,350.18			2,250.00	603.87				39,806.44
185,781.33	15,000.00		44,436.72			2,250.00	5,015.55				237,952.50

60400 - Bank Accounts

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BENDIGO0453	Bendigo Business EasySaver ***0453	\$42,996.89	\$19,108.74	125.01%
TOTAL		CY Balance	LY Balance	
		\$42,996.89	\$19,108.74	

Supporting Documents

- Bank Statement Report [Report](#)
- 60400 - Bendigo bank statements 2023.pdf

External URLs

No External URLs

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

Cescato Family Super Fund Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / BENDIGO0453

Account Name: Bendigo Business EasySaver ***0453

BSB and Account Number: 633000 175920453

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 19,108.74 \$ 6,946.80 \$ 30,834.95 \$ 42,996.89

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			19,108.74		
01/07/2022	INTEREST		1.75	19,110.49		
01/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,385.49		
08/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,660.49		
16/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,935.49		
20/07/2022	BILL PAYMENT 0138299772 BPAY TO: TAX OFFICE PAYMENTS	902.00		19,033.49		
22/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,308.49		
29/07/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,583.49		
01/08/2022	INTEREST		9.38	19,592.87		
05/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,867.87		
12/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	20,142.87		
19/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	20,417.87		
26/08/2022	E-BANKING TFR 0036451185V501 0254718540 RENT Business EasySaver Account (continued).		275.00	20,692.87		
01/09/2022	INTEREST		11.14	20,704.01		
02/09/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	20,979.01		
09/09/2022	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	21,254.01		
16/09/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,554.01		

Cescato Family Super Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/09/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,854.01		
30/09/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	22,154.01		
01/10/2022	INTEREST		11.44	22,165.45		
06/10/2022	BILL PAYMENT 0140410287 BPAY TO: TAX OFFICE PAYMENTS	920.00		21,245.45		
07/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,545.45		
14/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,845.45		
21/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	22,145.45		
28/10/2022	E-BANKING TFR 0036451185V501 0311621991 RENT 8877		300.00	22,445.45		
01/11/2022	INTEREST		12.12	22,457.57		
04/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	22,757.57		
11/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,057.57		
18/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,357.57		
25/11/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,657.57		
01/12/2022	INTEREST		13.64	23,671.21		
02/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,971.21		
09/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	24,271.21		
16/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	24,571.21		
23/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	24,871.21		
30/12/2022	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,171.21		
01/01/2023	INTEREST		20.05	25,191.26		
06/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,491.26		

Cescato Family Super Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
13/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,791.26		
20/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,091.26		
27/01/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,391.26		
01/02/2023	INTEREST		24.10	26,415.36		
01/02/2023	BILL PAYMENT 0143352317 BPAY TO: TAX OFFICE PAYMENTS	920.00		25,495.36		
03/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,795.36		
10/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,095.36		
14/02/2023	OSKO PAYMENT Harry Alevizos Cescato building insurance	754.80		25,340.56		
17/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT Business EasySaver Account (continued).		300.00	25,640.56		
24/02/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,940.56		
01/03/2023	INTEREST		21.73	25,962.29		
03/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,262.29		
10/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,562.29		
17/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,862.29		
24/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,162.29		
31/03/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,462.29		
01/04/2023	INTEREST		25.94	27,488.23		
06/04/2023	BILL PAYMENT 0145131386 BPAY TO: TAX OFFICE PAYMENTS	920.00		26,568.23		
07/04/2023	E-BANKING TFR 0036451185V501 604 0311621991 RENT		300.00	26,868.23		
14/04/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,168.23		
21/04/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,468.23		

Cescato Family Super Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/04/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,768.23		
01/05/2023	INTEREST		28.01	27,796.24		
05/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	28,096.24		
12/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	28,396.24		
20/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	28,696.24		
26/05/2023	E-BANKING TFR 0036451185V501 0311621991 RENT And Australia's most trusted bank*. Try more Bendigo. * Roy Morgan Risk Monitor, May 2022		300.00	28,996.24		
01/06/2023	INTEREST		30.65	29,026.89		
02/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	29,326.89		
09/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	29,626.89		
13/06/2023	OSKO PAYMENT PDK Financial Cescato Family Super	1,650.00		27,976.89		
13/06/2023	OSKO PAYMENT PDK Financial Cescato Family Super	880.00		27,096.89		
16/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,396.89		
23/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,696.89		
29/06/2023	E-BANKING TFR 0036620425V501 0356552542		15,000.00	42,696.89		
30/06/2023	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	42,996.89		
30/06/2023	CLOSING BALANCE			42,996.89		
		<u>6,946.80</u>	<u>30,834.95</u>			

Business EasySaver Account

009518



L J CESCATO & P J CESCATO
P O BOX 46
MOUNT COMPASS SA 5210

Your details at a glance

BSB number	633-000
Account number	175920453
Customer number	41856642/V501
Account title	LUKE JAMES CESCATO & PATRICIA JANE CESCATO ATF CESCATO FAMILY SUPER FUND

Account summary

Statement period	10 Jan 2023 - 9 Jul 2023
Statement number	6
Opening balance on 10 Jan 2023	\$25,491.26
Deposits & credits	\$22,964.11
Withdrawals & debits	\$7,454.35
Closing Balance on 9 Jul 2023	\$41,001.02

Home to

AUSTRALIA'S
MOST SATISFIED
HOME LOAN
CUSTOMERS*

* Roy Morgan Single Source (Australia), March 2022

Any questions?

Contact Julie Zeiting

at Shop 3A Goolwa Shopping Centre, Goolwa 5214
on **08 8555 2288**, or call **1300 BENDIGO** (1300 236 344).

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$25,491.26
13 Jan 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,791.26
20 Jan 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,091.26
27 Jan 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,391.26
1 Feb 23	INTEREST		24.10	26,415.36
1 Feb 23	BILL PAYMENT 0143352317 BPAY TO: TAX OFFICE PAYMENTS	920.00		25,495.36
3 Feb 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,795.36
10 Feb 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,095.36
14 Feb 23	OSKO PAYMENT Harry Alevizos Cescato building insurance	754.80		25,340.56
17 Feb 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,640.56

Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
24 Feb 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,940.56
1 Mar 23	INTEREST		21.73	25,962.29
3 Mar 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,262.29
10 Mar 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,562.29
17 Mar 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,862.29
24 Mar 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,162.29
31 Mar 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,462.29
1 Apr 23	INTEREST		25.94	27,488.23
6 Apr 23	BILL PAYMENT 0145131386 BPAY TO: TAX OFFICE PAYMENTS	920.00		26,568.23
7 Apr 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	26,868.23
14 Apr 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,168.23
21 Apr 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,468.23
28 Apr 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,768.23
1 May 23	INTEREST		28.01	27,796.24
5 May 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	28,096.24
12 May 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	28,396.24
20 May 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	28,696.24
26 May 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	28,996.24

And Australia's most trusted bank*. Try more Bendigo.

* Roy Morgan Risk Monitor, May 2022

Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Jun 23	INTEREST		30.65	29,026.89
2 Jun 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	29,326.89
9 Jun 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	29,626.89
13 Jun 23	OSKO PAYMENT PDK Financial Cescato Family Super	1,650.00		27,976.89
13 Jun 23	OSKO PAYMENT PDK Financial Cescato Family Super	880.00		27,096.89
16 Jun 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,396.89
23 Jun 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	27,696.89
29 Jun 23	E-BANKING TFR 0036620425V501 0356552542		15,000.00	42,696.89
30 Jun 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	42,996.89
1 Jul 23	INTEREST		33.68	43,030.57
3 Jul 23	BILL PAYMENT 0147439945 BPAY TO: TAX OFFICE PAYMENTS	2,329.55		40,701.02
7 Jul 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	41,001.02
Transaction totals / Closing balance		\$7,454.35	\$22,964.11	\$41,001.02

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Business EasySaver Account

009518



L J CESCATO & P J CESCATO
P O BOX 46
MOUNT COMPASS SA 5210

Your details at a glance

BSB number	633-000
Account number	175920453
Customer number	41856642/V501
Account title	LUKE JAMES CESCATO & PATRICIA JANE CESCATO ATF CESCATO FAMILY SUPER FUND

Account summary

Statement period	10 Jul 2022 - 9 Jan 2023
Statement number	5
Opening balance on 10 Jul 2022	\$19,660.49
Deposits & credits	\$7,652.77
Withdrawals & debits	\$1,822.00
Closing Balance on 9 Jan 2023	\$25,491.26

Stay alert, stay safe.
Avoid a scam.

bendigobank.com.au/security/scams



Any questions?

Contact Julie Zeiting
at Shop 3A Goolwa Shopping Centre, Goolwa 5214
on **08 8555 2288**, or call **1300 BENDIGO** (1300 236 344).

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$19,660.49
16 Jul 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,935.49
20 Jul 22	BILL PAYMENT 0138299772 BPAY TO: TAX OFFICE PAYMENTS	902.00		19,033.49
22 Jul 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,308.49
29 Jul 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,583.49
1 Aug 22	INTEREST		9.38	19,592.87
5 Aug 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,867.87
12 Aug 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	20,142.87
19 Aug 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	20,417.87
26 Aug 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	20,692.87

Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Sep 22	INTEREST		11.14	20,704.01
2 Sep 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	20,979.01
9 Sep 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	21,254.01
16 Sep 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,554.01
23 Sep 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,854.01
30 Sep 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	22,154.01
1 Oct 22	INTEREST		11.44	22,165.45
6 Oct 22	BILL PAYMENT 0140410287 BPAY TO: TAX OFFICE PAYMENTS	920.00		21,245.45
7 Oct 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,545.45
14 Oct 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	21,845.45
21 Oct 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	22,145.45
28 Oct 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	22,445.45
1 Nov 22	INTEREST		12.12	22,457.57
4 Nov 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	22,757.57
11 Nov 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,057.57
18 Nov 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,357.57
25 Nov 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,657.57
1 Dec 22	INTEREST		13.64	23,671.21

Learn more about the latest scams at
bendigobank.com.au/security/scams/alerts



Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
2 Dec 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	23,971.21
9 Dec 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	24,271.21
16 Dec 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	24,571.21
23 Dec 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	24,871.21
30 Dec 22	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,171.21
1 Jan 23	INTEREST		20.05	25,191.26
6 Jan 23	E-BANKING TFR 0036451185V501 0311621991 RENT		300.00	25,491.26
Transaction totals / Closing balance		\$1,822.00	\$7,652.77	\$25,491.26

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit [mybusinesscard](https://bendigobank.com.au/mybusinesscard).

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Learn more about the latest scams at
bendigobank.com.au/security/scams/alerts



Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
3 Jun 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	8,283.74
10 Jun 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	8,558.74
17 Jun 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	8,833.74
24 Jun 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	9,108.74
30 Jun 22	E-BANKING TFR 0036620425V501 0300775680 Patricia Cescato		10,000.00	19,108.74
1 Jul 22	INTEREST		1.75	19,110.49
1 Jul 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,385.49
8 Jul 22	E-BANKING TFR 0036451185V501 0254718540 RENT		275.00	19,660.49
Transaction totals / Closing balance		\$6,657.60	\$17,154.33	\$19,660.49

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

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- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

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If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

And Australia's most trusted bank*. Try more Bendigo.

* Roy Morgan Risk Monitor, May 2022

64000 - Formation Expenses

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
64000	Formation Expenses	\$836.00	\$836.00	0%
TOTAL		CY Balance	LY Balance	
		\$836.00	\$836.00	

Supporting Documents

- General Ledger [Report](#)

External URLs

No External URLs

Standard Checklist

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

Cescato Family Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Formation Expenses (64000)					
Formation Expenses (64000)					
01/07/2022	Opening Balance				836.00 DR
					836.00 DR
Total Debits:	0.00				
Total Credits:	0.00				

72600 - Fixtures and Fittings (at written down value)

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
CESFSF_3 /18VHRD1	Refrigeration Fit-out		\$4,376.70		\$5,252.25	(16.67)%
CESFSF_3 /18VHRD2	Joinery Renovations		\$16,437.99		\$16,675.87	(1.43)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
			\$20,814.69		\$21,928.12	

Supporting Documents

- General Ledger [Report](#)
- Depreciation Schedule Report [Report](#)

External URLs

No External URLs

Standard Checklist

- ~~Attach copies of Source Documentation for Purchases and Disposals~~
- Attach Depreciation Schedule
- Ensure the investment is in accordance with the fund's investment strategy
- ~~Sight original certificates and confirm correct ownership, date of issue of certificates and a date of maturity of the investment.~~

Cescato Family Super Fund
Depreciation Schedule

For The Period 01 July 2022 - 30 June 2023

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Fixtures and Fittings (at written down value)											
Joinery Renovations											
	13/01/2021	9,515.00	15,175.87			9,515.00	Prime Cost	2.50 %	237.88	237.88	14,937.99
Refrigeration Fit-out											
	31/12/2020	6,302.95	5,252.25			5,252.25	Diminishing Value	16.67 %	875.55	875.55	4,376.70
		15,817.95	20,428.12			14,767.25				1,113.43	19,314.69
		15,817.95	20,428.12			14,767.25				1,113.43	19,314.69

¹ Amounts have been pro rated based on number of days in the year
² Depreciation/Capital Works calculated as per depreciation method
³ Depreciation amounts posted to the ledger

Cescato Family Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Fixtures and Fittings (at written down value) (72600)					
<u>Refrigeration Fit-out (CESFSF_3/18VHRD1)</u>					
01/07/2022	Opening Balance				5,252.25 DR
30/06/2023	Depreciation for the period {2023}			875.55	4,376.70 DR
		0.00		875.55	4,376.70 DR
<u>Joinery Renovations (CESFSF_3/18VHRD2)</u>					
01/07/2022	Opening Balance				16,675.87 DR
30/06/2023	Depreciation for the period {2023}			237.88	16,437.99 DR
		0.00		237.88	16,437.99 DR

Total Debits: 0.00

Total Credits: 1,113.43

77250 - Real Estate Properties (Australian - Non Residential)

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
CESFSF_3 /18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	1.000000	\$180,000.00	1.000000	\$147,000.00	22.45%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$180,000.00	1.000000	\$147,000.00	

Supporting Documents

- General Ledger [Report](#)
- Investment Movement Report [Report](#)
- 2023 Trustee Declaration.pdf
- CT V6127 F670 - 3, 8 Victor Harbor Road, Mount Compass SA.pdf
- 2023 Property Valuation Minute.pdf
- Property Appraisal Letter - 3,18 Victor Harbor Road, Mount Compass SA19.5.2023.pdf

External URLs

No External URLs

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

Cescato Family Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Real Estate Properties (Australian - Non Residential) (77250)					
<i>3/18 Victor Harbor Road, Mount Compass SA, Australia (CESFSF_3/18VHRD)</i>					
01/07/2022	Opening Balance	1.00			147,000.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$180,000.000000 (Custom Firm (Exit)) - 1.000000 Units on hand		33,000.00		180,000.00 DR
		1.00	33,000.00		180,000.00 DR

Total Debits: 33,000.00

Total Credits: 0.00

Cescato Family Super Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bendigo Business EasySaver ***0453		19,108.74		30,834.95		(6,946.80)			42,996.89	42,996.89
		19,108.74		30,834.95		(6,946.80)			42,996.89	42,996.89
Fixtures and Fittings (at written down value)										
CESFSF_3/18VHRD2 - Joinery Renovations		16,675.87				(237.88)			16,437.99	16,437.99
CESFSF_3/18VHRD1 - Refrigeration Fit-out		5,252.25				(875.55)			4,376.70	4,376.70
		21,928.12				(1,113.43)			20,814.69	20,814.69
Real Estate Properties (Australian - Non Residential)										
CESFSF_3/18VHRD - 3/18 Victor Harbor Road, Mount Compass SA, Australia	1.00	145,810.20						1.00	145,810.20	180,000.00
		145,810.20							145,810.20	180,000.00
		186,847.06		30,834.95		(8,060.23)			209,621.78	243,811.58

Friday, 19 May 2023

Luke and Trish Cescato
c/o 3/18 Victor Harbor Road
Mt. COMPASS, SA 5210

RE: 3/18 Victor Harbor Road, Mt. COMPASS

Dear Luke and Trish,

Thank you for the opportunity to provide a market appraisal update of 3/18 Victor Harbor Road, Mt. COMPASS.

Estimated Market Price: \$180,000

The property comprises a strata titled shop of approximately 65m² prominently positioned on Victor Harbor Rd, Mt. COMPASS, amongst other boutique retail and commercial outlets from where you operate your business.

The building was last sold for \$143,000 on 21/8/2020. Since then you have made upgrades, including; the front window and walk-in cool room.

I trust this meets with your expectation and I would be happy to discuss this with you again as required.

Yours Sincerely,

Gordon Scott

Gordon Scott

Property Consultant

Elders Fleurieu, Hills and Vales

Mob: **0435 223 758**

Email: gordon.scott@elders.com.au

Gordon Scott
Elders Real Estate Fleurieu,
Hills and Vales



Disclaimer:

The opinion of market worth is not a sworn valuation, nor can it be relied upon as such. The opinion of market worth is merely an indication of market value. The accuracy of any information obtained from a third party and used in preparation of the opinion of market worth cannot be guaranteed. This opinion has been prepared solely for the information of the above named and while all care has been taken in the preparation of this document Elders Real Estate is not responsible for any errors or omissions and presents this document to you on a without prejudice basis.

Certificate of Title

Title Reference CT 6127/670
Status CURRENT
Easement YES
Owner Number 11826975
Address for Notices POST OFFICE BOX 46, MOUNT COMPASS, SA 5210
Area NOT AVAILABLE

Estate Type

Fee Simple (Unit)

Registered Proprietor

LUKE JAMES CESCATO
PATRICIA JANE CESCATO
OF PO BOX 46 MOUNT COMPASS SA 5210
WITH NO SURVIVORSHIP

Description of Land

UNIT 3 STRATA PLAN 11810
IN THE AREA NAMED MOUNT COMPASS
HUNDRED OF NANGKITA

Last Sale Details

Dealing Reference TRANSFER (T) 13355971
Dealing Date 21/08/2020
Sale Price \$143,000
Sale Type FULL VALUE / CONSIDERATION AND WHOLE OF LAND

Constraints

Encumbrances

NIL

Stoppers

NIL

Valuation Numbers

Valuation Number	Status	Property Location Address
4535307306	CURRENT	Unit 3, 18 VICTOR HARBOR ROAD, MOUNT COMPASS, SA 5210

Notations

Dealings Affecting Title

NIL

Notations on Plan

NIL

Registrar-General's Notes

PLAN FOR LEASE PURPOSES VIDE G256/1988

Administrative Interests

NIL

Valuation Record

Valuation Number	4535307306
Type	Site & Capital Value
Date of Valuation	01/01/2023
Status	CURRENT
Operative From	01/07/1993
Property Location	Unit 3, 18 VICTOR HARBOR ROAD, MOUNT COMPASS, SA 5210
Local Government	ALEXANDRINA
Owner Names	PATRICIA JANE CESCATO LUKE JAMES CESCATO
Owner Number	11826975
Address for Notices	POST OFFICE BOX 46, MOUNT COMPASS, SA 5210
Zone / Subzone	TMS - Township Main Street
Water Available	Yes
Sewer Available	No
Land Use	2161 - Chemist
Description	SHOP
Local Government Description	Commercial - Shop

Parcels

Plan/Parcel	Title Reference(s)
S11810 UNIT 3	CT 6127/670

Values

Financial Year	Site Value	Capital Value	Notional Site Value	Notional Capital Value	Notional Type
Current	\$47,500	\$185,000			
Previous	\$43,000	\$161,000			

Building Details

Valuation Number	4535307306
Building Style	Not Available
Year Built	Not Available
Building Condition	Not Available
Wall Construction	Not Available
Roof Construction	Not Available
Equivalent Main Area	Not Available
Number of Main Rooms	Not Available

Note – this information is not guaranteed by the Government of South Australia

Minutes of a Meeting of the Trustee(s)

held on 30 June 2023 at 88 Waterfall Drive, Nangkita, South Australia 5210

PRESENT

Luke James Cescato and Patricia Jane Cescato

**TRUSTEE(S) DECLARATION
BUSINESS REAL PROPERTY**

We, Luke James Cescato and Patricia Jane Cescato being the trustee of the Cescato Family Super Fund, AB: 87 656 110 406 hereby **Declare**, that the business real property held by the Fund situated at **3/18 Victor Harbor Road, Mount Compass, SA 5210** which is managed by Luke James Cescato and Patricia Jane Cescato is leased to a related party, as defined by the SIS Act 1993 of the trustees/members and the leasing arrangements were conducted on commercial terms on an arm's length basis pursuant to section 109 of the SIS Act 1993 during the financial year ending **30 June 2023**.

In support of this declaration, the trustees obtained an independent market appraisal of the rent to be charged and market value of the property, both of which are attached, as well as the, collection periods of the rent from the tenant to satisfy section 109 of the SIS Act which also included the Outgoings to be paid by the tenant as required with Commercial Leasing Agreements to address any potential breaches of Non Arm's Length Income and or Non Arm's Length Expenditure.

CLOSURE:

There being no further business the meeting then closed.

Signed as a true record –

.....

Luke James Cescato

Trustee

.....

Patricia Jane Cescato

Trustee

Minutes of a Meeting of the Trustee(s)

held on 30 June 2023 at 88 Waterfall Drive, Nangkita, South Australia 5210

PRESENT: Luke James Cescato and Patricia Jane Cescato

PROPERTY VALUATION GUIDANCE: According to SIS Regulation 8.02B and subsection 10(1) of the SIS Act, the Trustee must provide objective and supportable evidence annually, supporting the market value of the Fund's assets as per the ATO's SMSF valuation guidelines.

In cases where the Fund holds property assets, it is crucial to obtain adequate evidence for audit purposes. This evidence allows the auditor to form an opinion on whether the Fund has adhered to SISR 8.02B. Additionally, the trustee must confirm whether any significant events have occurred since the last valuation that would warrant a substantial change in the property's valuation. Upon the request of the Fund's auditor, the Trustee is required to provide a declaration concerning the property. This declaration should affirm ownership and compliance with various SIS requirements.

TRUSTEE ACCEPTANCE: The Trustee(s) agree that the market valuation for the property *3/18 Victor Harbor Road, Mount Compass SA, Australia* is \$180,000.00 for the financial year ending 30 June 2023

The Trustee(s) agree to provide the following evidence to support the market value of the property for the financial year ending 30 June 2023

- An independent report obtained from a reputable property data provider

CLOSURE: There being no further business the meeting then closed.

Signed as a true record –

.....
Luke James Cescato

Chairperson

85000 - Income Tax Payable/Refundable

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$2,356.10)	(\$2,070.55)	13.79%
TOTAL		CY Balance	LY Balance	
		(\$2,356.10)	(\$2,070.55)	

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- 85000 - ATO ITA 2023.pdf

External URLs

No External URLs

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

Notes

Kelly Fu

Note

19/02/2024 13:37

2022 tax payable \$2329.55 - \$259 + 2023 tax payable \$544.55 - \$259 = \$2356.10

Cescato Family Super Fund
Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	59,436.72
Less	
Increase in MV of investments	33,000.00
	<hr/> 33,000.00
SMSF Annual Return Rounding	0.28
	<hr/> 0.28
Taxable Income or Loss	<hr/> 26,437.00
Income Tax on Taxable Income or Loss	3,965.55
	<hr/> 3,965.55
CURRENT TAX OR REFUND	<hr/> 3,965.55
Supervisory Levy	259.00
Income Tax Instalments Raised	(3,680.00)
	<hr/> 259.00
	<hr/> (3,680.00)
AMOUNT DUE OR REFUNDABLE	<hr/> 544.55
	<hr/> 544.55

Cescato Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	01/07/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	08/07/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	16/07/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	22/07/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	29/07/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	05/08/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	12/08/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	19/08/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	26/08/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	02/09/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	09/09/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	275.00
	16/09/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	23/09/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	30/09/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	07/10/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	14/10/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	21/10/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	28/10/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	04/11/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	11/11/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	18/11/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	25/11/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	02/12/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	09/12/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	16/12/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	23/12/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	30/12/2022	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	06/01/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	13/01/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	20/01/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	27/01/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00

Cescato Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	03/02/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	10/02/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	17/02/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	24/02/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	03/03/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	10/03/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	17/03/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	24/03/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	31/03/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	07/04/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	14/04/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	21/04/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	28/04/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	05/05/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	12/05/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	20/05/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	26/05/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	02/06/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	09/06/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	16/06/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	23/06/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
	30/06/2023	28000/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	300.00
Sub-Total				15,625.00
Ignore Cents				0.00
Total				15,625.00
C - Income - Gross interest				
	01/07/2022	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	1.75
	01/08/2022	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	9.38
	01/09/2022	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	11.14
	01/10/2022	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	11.44
	01/11/2022	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	12.12
	01/12/2022	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	13.64
	01/01/2023	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	20.05
	01/02/2023	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	24.10

Cescato Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	01/03/2023	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	21.73
	01/04/2023	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	25.94
	01/05/2023	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	28.01
	01/06/2023	25000/BENDIGO0453	Bendigo Business EasySaver ***0453	30.65
Sub-Total				209.95
Ignore Cents				0.95
Total				209.00
R2 - Assessable personal contributions				
	29/06/2023	24200/CESPAT00001A	(Contributions) Cescato, Patricia - Accumulation (Accumulation)	15,000.00
Sub-Total				15,000.00
Ignore Cents				0.00
Total				15,000.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Assessable personal contributions				15,000.00
Sub-Total				15,000.00
Ignore Cents				0.00
Total				15,000.00
W - GROSS INCOME (Sum of labels A to U)				
				30,834.00
Sub-Total				30,834.00
Ignore Cents				0.00
Total				30,834.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				30,834.00
Sub-Total				30,834.00
Ignore Cents				0.00
Total				30,834.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2023	33400/CESFSF_3/18VHRD	Refrigeration Fit-out 1	875.55
	30/06/2023	33400/CESFSF_3/18VHRD	Joinery Renovations 2	237.88
Sub-Total				1,113.43
Ignore Cents				0.43
Total				1,113.00
H1 - Expenses - SMSF auditor fee				
	13/06/2023	30700	Auditor's Remuneration	880.00
Sub-Total				880.00
Ignore Cents				0.00
Total				880.00
I1 - Expenses - Investment expenses				

Cescato Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	14/02/2023	41980/CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	754.80
Sub-Total				754.80
Ignore Cents				0.80
Total				754.00
J1 - Expenses - Management and administration expenses				
	13/06/2023	30100	Accountancy Fees	1,650.00
Sub-Total				1,650.00
Ignore Cents				0.00
Total				1,650.00
N - TOTAL DEDUCTIONS				
				4,397.00
Sub-Total				4,397.00
Ignore Cents				0.00
Total				4,397.00
O - TAXABLE INCOME OR LOSS				
				26,437.00
Sub-Total				26,437.00
Ignore Cents				0.00
Total				26,437.00
Z - TOTAL SMSF EXPENSES				
				4,397.00
Sub-Total				4,397.00
Ignore Cents				0.00
Total				4,397.00
A - Taxable income				
				26,437.00
Sub-Total				26,437.00
Ignore Cents				0.00
Total				26,437.00
T1 - Tax on taxable income				
				3,965.55
Sub-Total				3,965.55
Ignore Cents				0.00
Total				3,965.55
B - Gross Tax				
				3,965.55
Sub-Total				3,965.55
Ignore Cents				0.00
Total				3,965.55

Cescato Family Super Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
T2 - SUBTOTAL				
				3,965.55
Sub-Total				3,965.55
Ignore Cents				0.00
Total				3,965.55
T3 - SUBTOTAL 2				
				3,965.55
Sub-Total				3,965.55
Ignore Cents				0.00
Total				3,965.55
T5 - TAX PAYABLE				
				3,965.55
Sub-Total				3,965.55
Ignore Cents				0.00
Total				3,965.55
K - PAYG instalments raised				
	06/10/2022	85000	Income Tax Payable/Refundable	920.00
	01/02/2023	85000	Income Tax Payable/Refundable	920.00
	06/04/2023	85000	Income Tax Payable/Refundable	920.00
	30/06/2023	85000	Income Tax Payable/Refundable	920.00
Sub-Total				3,680.00
Ignore Cents				0.00
Total				3,680.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				544.55
Sub-Total				544.55
Ignore Cents				0.00
Total				544.55



Australian Government
Australian Taxation Office

Agent PDK FINANCIAL SYNERGY PTY LTD
Client THE TRUSTEE FOR THE CESCATO FAMILY SUPER FUND
ABN 87 656 110 406
TFN 637 651 378

Income tax 002

Date generated	19 February 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **01 July 2022** to **19 February 2024** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Jul 2023	4 Jul 2023	General interest charge			\$0.00
4 Jul 2023	3 Jul 2023	Payment received		\$2,329.55	\$0.00
1 Jul 2023	1 Jul 2023	General interest charge			\$2,329.55 DR
13 Jun 2023	13 Jun 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2,329.55		\$2,329.55 DR



Australian Government
Australian Taxation Office

Agent PDK FINANCIAL SYNERGY PTY LTD
Client THE TRUSTEE FOR THE CESCATO FAMILY SUPER FUND
ABN 87 656 110 406
TFN 637 651 378

Activity statement 004

Tax type summary

Income tax year 2023
Period 01 July 2022 - 30 June 2023
Type Pay as you go Instalments
Balance \$3,680.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30/10/2022	28/10/2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$920.00		\$920.00 DR
05/03/2023	28/02/2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$920.00		\$1,840.00 DR
30/04/2023	28/04/2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$920.00		\$2,760.00 DR
30/07/2023	28/07/2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$920.00		\$3,680.00 DR

86000 - PAYG Payable

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$920.00)	(\$902.00)	2%
TOTAL		CY Balance	LY Balance	
		(\$920.00)	(\$902.00)	

Supporting Documents

- 86000 - ATO ICA, PAYGI payable 30.6.2023.pdf

External URLs

No External URLs

Standard Checklist

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



Activity statement 004

Date generated	19 February 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

15 results found - from **01 July 2022** to **01 October 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2023	1 Aug 2023	General interest charge			\$0.00
1 Aug 2023	31 Jul 2023	Payment received		\$920.00	\$0.00
30 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$920.00		\$920.00 DR
30 Apr 2023	30 Apr 2023	General interest charge			\$0.00
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$920.00		\$0.00
11 Apr 2023	6 Apr 2023	Payment received		\$920.00	\$920.00 CR
5 Mar 2023	5 Mar 2023	General interest charge			\$0.00
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$920.00		\$0.00
2 Feb 2023	1 Feb 2023	Payment received		\$920.00	\$920.00 CR
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$920.00		\$0.00
7 Oct 2022	6 Oct 2022	Payment received		\$920.00	\$920.00 CR
4 Sep 2022	4 Sep 2022	General interest charge			\$0.00
4 Sep 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$902.00		\$0.00
21 Jul 2022	20 Jul 2022	Payment received		\$902.00	\$902.00 CR

89000 - Deferred Tax Liability/Asset

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$3,418.98)	(\$118.98)	2773.58%
TOTAL		CY Balance	LY Balance	
		(\$3,418.98)	(\$118.98)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach copy of Deferred Tax Reconciliation Report

Cescato Family Super Fund
Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
CESFSF_3/18VHRD	3/18 Victor Harbor Road, Mount Compass SA, Australia	33,000.00	11,000.00	22,000.00	22,000.00
		33,000.00	11,000.00	22,000.00	22,000.00
Total		33,000.00	11,000.00	22,000.00	22,000.00
Deferred Tax Liability (Asset) Summary					
Opening Balance		118.98			
Current Year Transactions		3,300.00			
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		3,418.98			

A - Financial Statements

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

External URLs

No External URLs

Standard Checklist

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

B - Permanent Documents

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Fund Summary Report Report

External URLs

No External URLs

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

Cescato Family Super Fund Fund Summary Report

As at 30 June 2023

Fund Details

Date Formed: 02/07/2020

Period: 01/07/2022 - 30/06/2023

Tax File Number: Provided

Fund Type: SMSF

ABN: 87656110406

GST Registered: No

Postal Address:

88 Waterfall Drive
Nangkita, South Australia 5210

Physical Address:

88 Waterfall Drive
Nangkita, South Australia 5210

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Cescato, Luke	56	1	0	Provided	Not Provided
Cescato, Patricia	56	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Auditor	Boys, Anthony William
Tax Agent	PDK Financial Synergy Pty Ltd
Trustee	Cescato, Luke
Trustee	Cescato, Patricia

C - Other Documents

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

External URLs

No External URLs

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

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary [Report](#)

External URLs

No External URLs

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

Cescato Family Super Fund

Transfer Balance Account Summary

For The Period 01 July 2022 - 30 June 2023

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Luke Cescato

Patricia Cescato

E - Estate Planning

2023 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

External URLs

No External URLs

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