

## WORKPAPERS INDEX

Client:	SYT	Prepared by:	DP
<b>File Client:</b>	<b>A &amp; T SUPER FUND</b>	<b>Period:</b>	<b>2019</b>
Uploaded		No. of Pages:	

*Ref*

*Detail*

**Closing Report**



**A Client Instructions**



**B Financial Statements**



**C Tax Return**



**D Prior year information**



**E Preparation Documents**



**F Source Documents**



**CLOSING REPORT**      SYT

**End Client Name**      A & T SUPER FUND

**Period**      2019

Executive Summary

2019 Financial Statements  
2019 Income Tax Returns

**Done**

2019 Financial Statements      Softwares : BGL360  
2019 Income Tax Return      Softwares : BGL360

Output Documents

<b>Name</b>	<b>Type</b>	<b>Comment</b>
Full report	.pdf	with cross reference

Preparation Comments

**A.**  
**CLIENT INSTRUCTIONS**

# SMSF JOB CHECKLIST

Upon completion, please save this CHECKLIST using your three-letter company code followed by the name of your client's super fund (e.g. AAA - Joe super fund) and upload through our secure server. Please let us know if you have any questions.

A1

Your Client's Super Fund:   A & T Superfund  

**Please check the box for each of the following documents supplied and note for any further information:**

	YES	NOTE
<b>A. Bank &amp; Term Deposits</b>		
1. Bank Statements of all bank accounts for the entire financial year ended 30 June	<input checked="" type="checkbox"/>	
2. All Term Deposit statements issued during the financial year including the statement showing the 30 June balance.	<input type="checkbox"/>	
<b>B. Automated Data Feed</b>		
1. Automated Data Feed for all bank accounts available in the system (BGL360 or Class)	<input type="checkbox"/>	
2. Automated Data Feed for all broker accounts available in the system (BGL360 or Class)	<input type="checkbox"/>	
<b>C. Investments</b>		
<b>1. Listed Securities</b>	<input type="checkbox"/>	
<i>a. Holding Confirmation on 30 June</i>	<input type="checkbox"/>	
<i>b. Income Statement (Dividend/Distribution/Interest,...)</i>	<input type="checkbox"/>	
<i>c. Annual Tax Statement</i>	<input checked="" type="checkbox"/>	Property
<i>d. Transactions history/ Buy &amp; Sell Contracts</i>	<input type="checkbox"/>	
<i>e. Off market transfer statements</i>	<input type="checkbox"/>	
<b>2. Portfolio</b>	<input type="checkbox"/>	
<i>a. Valuation report on 30 June</i>	<input type="checkbox"/>	
<i>b. Transaction History</i>	<input type="checkbox"/>	
<i>c. Realised CGT</i>	<input type="checkbox"/>	
<i>d. Unrealised CG</i>	<input type="checkbox"/>	
<i>d. Annual Tax Statements</i>	<input type="checkbox"/>	
<i>e. Detailed Income/ Expenses Report</i>	<input type="checkbox"/>	
<b>3. Unit Trust/ Partnership</b>	<input type="checkbox"/>	
<i>a. Financial Statements</i>	<input type="checkbox"/>	
<i>b. Income Tax Return</i>	<input type="checkbox"/>	
<i>c. Share/Unit certificate &amp; registration (if related investments)</i>	<input type="checkbox"/>	
<i>d. Market valuation for investments held in Unit Trust/Partnership</i>	<input type="checkbox"/>	
<b>D. Property</b>		
1. The property acquired/sold during the financial year:	<input type="checkbox"/>	
<i>a. Settlement Statement</i>	<input type="checkbox"/>	
<i>b. Buy/ Sell Contract</i>	<input type="checkbox"/>	
<i>c. Property Expenses related to settlement</i>	<input type="checkbox"/>	
2. The property from prior years:	<input type="checkbox"/>	
<i>a. Valuation Appraisal as at 30 June</i>	<input checked="" type="checkbox"/>	
3. Rental statement/Lease agreement	<input checked="" type="checkbox"/>	
4. Invoice of rental expenses paid directly by the fund	<input checked="" type="checkbox"/>	
5. Depreciation Schedule	<input checked="" type="checkbox"/>	
6. Certificate of Title	<input type="checkbox"/>	
7. Insurance Cover	<input type="checkbox"/>	
8. National Rental Affordability Scheme (NRAS)	<input type="checkbox"/>	
9. If Limited Recourse Borrowing Arrangement exists:	<input type="checkbox"/>	
<i>a. Bank loan statements</i>	<input checked="" type="checkbox"/>	
<b>E. Other</b>		
1. Other Assets/ Collectibles	<input type="checkbox"/>	
<i>a. Transactions history/Buy &amp; Sell Contracts</i>	<input type="checkbox"/>	
<i>b. Certificate/ Holdings confirmation on 30 June (including unit &amp; market price)</i>	<input type="checkbox"/>	
<i>c. Insurance Cover</i>	<input type="checkbox"/>	
<i>d. Other related documents</i>	<input type="checkbox"/>	
2. Loan	<input type="checkbox"/>	
<i>a. Loan Agreement</i>	<input type="checkbox"/>	
<i>b. Loan Statement/ Repayment Schedule</i>	<input type="checkbox"/>	
<b>F. Member</b>		
1. Contribution Confirmation Letter	<input type="checkbox"/>	
<i>a. Type of Contributions:</i>	<input type="checkbox"/>	
+ <i>Employer Contribution</i>	<input checked="" type="checkbox"/>	Toula contributions.
+ <i>Personal Concessional Contribution - signed Notice of intent to claim deduction and Acknowledgement letter</i>	<input type="checkbox"/>	
+ <i>Personal Non-Concessional Contribution</i>	<input type="checkbox"/>	
+ <i>Govt Co-contribution / LISC - remittance advice issued by the ATO</i>	<input type="checkbox"/>	
2. Pension/Benefit paid	<input type="checkbox"/>	
<i>a. Pension Commence/commute/combine minutes and letters</i>	<input type="checkbox"/>	
<i>b. Pension Payments Confirmation/Minute letter</i>	<input type="checkbox"/>	
<i>c. Minutes for lump sum benefit payments</i>	<input type="checkbox"/>	
3. Rollover Benefits Statement	<input type="checkbox"/>	
<i>a. Transfer in</i>	<input checked="" type="checkbox"/>	Andrew rollover.
<i>b. Transfer out</i>	<input type="checkbox"/>	
4. Life Insurance Policy	<input type="checkbox"/>	
5. Total Superannuation Balance - whether members have super balance in other funds (including ARPA)?	<input type="checkbox"/>	
6. Authority Release/ Payment (i.e. Div 293, Excess Contribution...)	<input type="checkbox"/>	
<b>G. Tax Agent Portal</b>		
1. Income Tax Account	<input checked="" type="checkbox"/>	
2. Integrated Client Account	<input checked="" type="checkbox"/>	
3. Copies of all Business Activity Statements (if client is registered for GST)	<input type="checkbox"/>	

H. Expenses		
1. Invoices for Accounting fee/ Audit fee/ Admin fee	<input type="checkbox"/>	
2. ASIC Invoice	<input checked="" type="checkbox"/>	
3. Other Expenses	<input type="checkbox"/>	
4. Formation Expenses (for new fund)	<input type="checkbox"/>	

A2

QUERY NOTIFICATION : --		SYT	
End Client Name	A & T SUPER FUND	Year	2019

No	Date	Description	Client Response
1	05.08.2019	Please refer to attached report and confirm whether contributions were correctly allocated. Please advise us if any changes required.	All fine.
2	05.08.2019	Please provide us with tax invoices of the following withdrawals: + \$79.00 – "ASIC" on 04.08.2018 + \$6.00 – "Bunnings" on 14.06.2019 + \$46.67 – "Bunnings" on 14.06.2019	ASIC late fee. Bunnings - Property repairs – Client advises they have been lost. Please expense.
3	05.08.2019	Please provide us with statements of Offset Bank Account (O/B: \$40,000) from 01.07.2018 – 30.06.2019.	Uploaded.
4	05.08.2019	Please confirm whether 2019 Borrowing Expenses would be \$543.99 as per last year. If not, please provide us with Borrowing Schedule or a specific amount to record it correctly. <b>Closing balance : 4,549.95 (D4) - 1,019 = 3,530.95</b>	Borrowing costs \$1,019. Based on total borrowing cost of \$5093.94 over 5 years.
5	05.08.2019	Please provide us with supporting docs of the following suspense amounts : + \$3,000 – "Offset" withdrawn on 25.08.2018 + \$5,000 – "Origin MMS" deposited on 07.01.2019	Transfers into/out of offset account.
6	05.08.2019	Please provide us with supporting docs or advise a specific amount if PAYG Q4/2019 need to be accrued.	Q4 BAS uploaded to portal.
7			
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## A &amp; T SUPER FUND

## Contributions Breakdown Report

For The Period 01 July 2018 - 30 June 2019

## Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Andrews, Andrew	09/09/1969	48	292,677.41	0.00	0.00	0.00	0.00	0.00
Andrews, Toula	09/11/1971	46	260,875.63	7,285.96	0.00	0.00	0.00	7,285.96
<b>All Members</b>				<b>7,285.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,285.96</b>

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

## Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Andrews, Andrew	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Andrews, Toula	Concessional	7,285.96	25,000.00	17,714.04 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

## NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Andrews, Andrew	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Andrews, Toula	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Andrews, Toula**

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other
06/07/2018	Automatic Data P	Employer	558.00								
08/08/2018	Automatic Data P	Employer	558.00								
07/09/2018	Automatic Data P	Employer	558.00								
08/10/2018	Automatic Data P	Employer	558.00								
08/11/2018	Automatic Data P	Employer	558.00								
07/12/2018	Automatic Data P	Employer	558.00								
08/01/2019	Automatic Data P	Employer	558.00								
08/02/2019	Automatic Data P	Employer	558.00								
09/02/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	558.00		
08/03/2019	Automatic Data P	Employer	558.00								
09/03/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	558.00		
08/04/2019	Automatic Data P	Employer	1,114.48								
09/04/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	1,114.48		
08/05/2019	Automatic Data P	Employer	574.74								
09/05/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	574.74		
07/06/2019	Automatic Data P	Employer	574.74								
08/06/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	574.74		
<b>Total - Andrews, Toula</b>			<b>7,285.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>			<b>3,379.96</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for all members</b>			<b>7,285.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>					



**B.**  
**FINANCIAL STATEMENTS**

Financial statements and reports for the year ended  
30 June 2019

**A & T SUPER FUND**

**A & T SUPER FUND**  
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Trial Balance

## A &amp; T SUPER FUND

## Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Real Estate Properties ( Australian - Residential)	2 <b>B21</b>	830,000.00	970,000.00
<b>Total Investments</b>		<u>830,000.00</u>	<u>970,000.00</u>
<b>Other Assets</b>			
Borrowing Cost	<b>A3#4</b>	3,530.95	4,549.95
CBA Cash Management Account #6370	<b>F5</b>	4,191.56	12,072.11
Offset Account	<b>F7</b>	38,000.00	40,000.00
Income Tax Refundable	<b>B12</b>	2,998.80	0.00
<b>Total Other Assets</b>		<u>48,721.31</u>	<u>56,622.06</u>
<b>Total Assets</b>		<u>878,721.31</u>	<u>1,026,622.06</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0.00	7,634.90
PAYG Payable	<b>F53</b>	749.00	177.00
Sundry Creditors		0.00	254.00
Limited Recourse Borrowing Arrangements	<b>F16</b>	454,076.91	465,003.12
<b>Total Liabilities</b>		<u>454,825.91</u>	<u>473,069.02</u>
<b>Net assets available to pay benefits</b>		<u>423,895.40</u>	<u>553,553.04</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Andrews, Andrew - Accumulation	<b>B15</b>	223,561.77	292,677.41
Andrews, Toula - Accumulation	<b>B17</b>	200,333.63	260,875.63
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>423,895.40</u>	<u>553,553.04</u>

## A &amp; T SUPER FUND

## Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received	E1	102.36	9,210.24
Rental Property Income	7 F17	35,159.82	18,124.68
<b>Contribution Income</b>			
Employer Contributions	B19-B20	7,285.96	29,731.31
Personal Concessional		0.00	19,546.00
Transfers In	F39	5,000.00	3,983.21
<b>Total Income</b>		<u>47,548.14</u>	<u>80,595.44</u>
<b>Expenses</b>			
Accountancy Fees		1,485.00	1,265.00
Administration Costs		395.00	0.00
ATO Supervisory Levy		259.00	0.00
ASIC Fees	E2	316.00	302.00
Bank Charges		0.00	63.00
Borrowing Expense		1,019.00	543.99
Stamping Fees		0.00	500.00
Fines		79.00	0.00
Property Expenses - Advertising		250.00	0.00
Property Expenses - Agents Management Fees		1,880.02	1,991.00
Property Expenses - Cleaning		0.00	111.95
Property Expenses - Council Rates		1,085.78	1,099.92
Property Expenses - Interest on Loans	E3-E4	23,043.38	11,451.71
Property Expenses - Repairs Maintenance		217.69	772.38
Property Expenses - Strata Levy Fees		4,636.36	1,975.62
Property Expenses - Sundry Expenses		955.00	411.20
Property Expenses - Water Rates		1,584.55	603.79
<b>Investment Losses</b>			
Changes in Market Values	8 E5	140,000.00	43,698.96
<b>Total Expenses</b>		<u>177,205.78</u>	<u>64,790.52</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(129,657.64)</u>	<u>15,804.92</u>
Income Tax Expense	9	0.00	7,988.70
<b>Benefits accrued as a result of operations</b>		<u>(129,657.64)</u>	<u>7,816.22</u>

**A & T SUPER FUND****Notes to the Financial Statements**

For the year ended 30 June 2019

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**Note 1: Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

**a. Measurement of Investments**

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

**b. Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

**c. Revenue**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

**A & T SUPER FUND****Notes to the Financial Statements**

For the year ended 30 June 2019

**Interest revenue**

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

**Dividend revenue**

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

**Rental revenue**

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

**Distribution revenue**

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

**Remeasurement changes in market values**

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

**Contributions**

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

**d. Liability for Accrued Benefits**

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

**e. Critical Accounting Estimates and Judgements**

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**Note 2: Real Estate Properties ( Australian - Residential)**

	2019 \$	2018 \$
1/17-21 GARDERE ST	830,000.00	970,000.00
	830,000.00	970,000.00

**Note 3: Banks and Term Deposits**

## A &amp; T SUPER FUND

## Notes to the Financial Statements

For the year ended 30 June 2019

	2019 \$	2018 \$
<b>Banks</b>		
CBA Cash Management Account #6370	4,191.56	12,072.11
Offset Account	38,000.00	40,000.00
	42,191.56	52,072.11

**Note 4: Liability for Accrued Benefits**

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	553,553.04	545,736.82
Benefits accrued as a result of operations	(129,657.64)	7,816.22
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	423,895.40	553,553.04

**Note 5: Vested Benefits**

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2019 \$	2018 \$
Vested Benefits	423,895.40	553,553.04

**Note 6: Guaranteed Benefits**

No guarantees have been made in respect of any part of the liability for accrued benefits.

**Note 7: Rental Income**

	2019 \$	2018 \$
1/17-21 GARDERE ST	35,159.82	18,124.68
	35,159.82	18,124.68



## A &amp; T SUPER FUND

## Notes to the Financial Statements

For the year ended 30 June 2019

## Note 8: Unrealised Movements in Market Value

	2019 \$	2018 \$
<b>Real Estate Properties ( Australian - Residential)</b>		
1/17-21 GARDERE ST	(140,000.00)	(43,698.96)
	<u>(140,000.00)</u>	<u>(43,698.96)</u>
<b>Total Unrealised Movement</b>	<u>(140,000.00)</u>	<u>(43,698.96)</u>

## Realised Movements in Market Value

	2019 \$	2018 \$
<b>Total Realised Movement</b>	<u>0.00</u>	<u>0.00</u>
<b>Changes in Market Values</b>	<u>(140,000.00)</u>	<u>(43,698.96)</u>

## Note 9: Income Tax Expense

	2019 \$	2018 \$
The components of tax expense comprise		
Current Tax	0.00	7,988.70
Income Tax Expense	<u>0.00</u>	<u>7,988.70</u>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(19,448.65)	2,370.74
Less:		
Tax effect of:		
Non Taxable Transfer In	750.00	597.48
Tax Adjustment - Capital Works Expenditure (D1)	874.65	414.60
Add:		
Tax effect of:		
Decrease in MV of Investments	21,000.00	6,554.84
SMSF Non-Deductible Expenses	11.85	75.00
Tax Losses	61.65	0.00
Rounding	(0.20)	0.20

## A &amp; T SUPER FUND

**Notes to the Financial Statements**

For the year ended 30 June 2019

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Income Tax on Taxable Income or Loss	0.00	7,988.70
Less credits:		
Current Tax or Refund	<u>0.00</u>	<u>7,988.70</u>

**A & T SUPER FUND**  
**A & T SMSF PTY LTD ACN: 616571218**

## **Trustees Declaration**

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The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
Andrew Andrews  
A & T SMSF PTY LTD  
Director

.....  
Toula Andrews  
A & T SMSF PTY LTD  
Director

23 August 2019

**A & T SUPER FUND****Compilation Report**

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We have compiled the accompanying special purpose financial statements of the A & T SUPER FUND which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

**The Responsibility of the Trustee**

The Trustee of A & T SUPER FUND are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

**Our Responsibility**

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

**Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

James Forbes

of

Level 8 65 York Street, Sydney, New South Wales 2000

Signed:

Dated: 23/08/2019

## A &amp; T SUPER FUND

## Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	<b>B4</b> (129,657.64)
<b>Less</b>	
Non Taxable Transfer In	<b>F39</b> 5,000.00
Tax Adjustment - Capital Works Expenditure (D1)	<b>F37</b> 5,831.00
	<u>10,831.00</u>
<b>Add</b>	
Decrease in MV of investments	<b>E5</b> 140,000.00
SMSF non deductible expenses	<b>A3#2-F1</b> 79.00
	<u>140,079.00</u>
SMSF Annual Return Rounding	(1.36)
<b>Taxable Income or Loss</b>	<u>(411.00)</u>
Income Tax on Taxable Income or Loss	0.00
<b>CURRENT TAX OR REFUND</b>	<u>0.00</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	<b>F33</b> (2,999.00)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(2,740.00)</u>

**Total 2019 Income Tax Refundable : 2,740 + 259 - 0.2 (F52) = 2,998.80**

## A &amp; T SUPER FUND

**Minutes of a meeting of the Director(s)**

held on 23 August 2019 at 28 Edinburgh Crescent, Woollooware,, New South Wales  
2230

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<b>PRESENT:</b>	Andrew Andrews and Toula Andrews
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the Fund's assets and the Fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>TONY BOYS</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>James Forbes</p> <p>act as tax agents of the Fund for the next financial year.</p>
<b>TRUSTEE STATUS:</b>	Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.
<b>CONTRIBUTIONS RECEIVED:</b>	It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

A & T SUPER FUND

**Minutes of a meeting of the Director(s)**

held on 23 August 2019 at 28 Edinburgh Crescent, Woollooware,, New South Wales  
2230

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**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record –

.....  
Andrew Andrews

Chairperson

# Members Statement

Andrew Andrews  
 28 Edinburgh Crescent  
 Woollooware,, New South Wales, 2230, Australia

### Your Details

Date of Birth : 09/09/1969  
 Age: 49  
 Tax File Number: Provided  
 Date Joined Fund: 22/12/2016  
 Service Period Start Date: 22/12/2016  
 Date Left Fund:  
 Member Code: ANDAND00001A  
 Account Start Date 22/12/2016  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 223,561.77  
 Total Death Benefit 223,561.77

### Your Balance

Total Benefits 223,561.77

Preservation Components

Preserved 223,561.77

Unrestricted Non Preserved

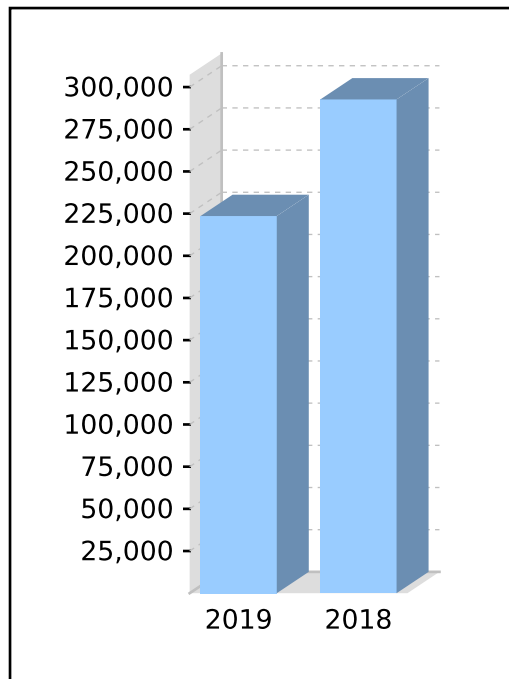
Restricted Non Preserved

Tax Components

Tax Free

Taxable 223,561.77

Investment Earnings Rate -25.28%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	292,677.41	288,123.41
<u>Increases to Member account during the period</u>		
Employer Contributions		22,916.42
Personal Contributions (Concessional)		1,500.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	<b>F39</b> 5,000.00	3,983.21
Net Earnings	(74,690.72)	(19,866.45)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		3,662.47
Income Tax	(575.08)	316.71
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 30/06/2019	223,561.77	292,677.41



# Members Statement

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## Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Andrew Andrews  
Director

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Toula Andrews  
Director

# Members Statement

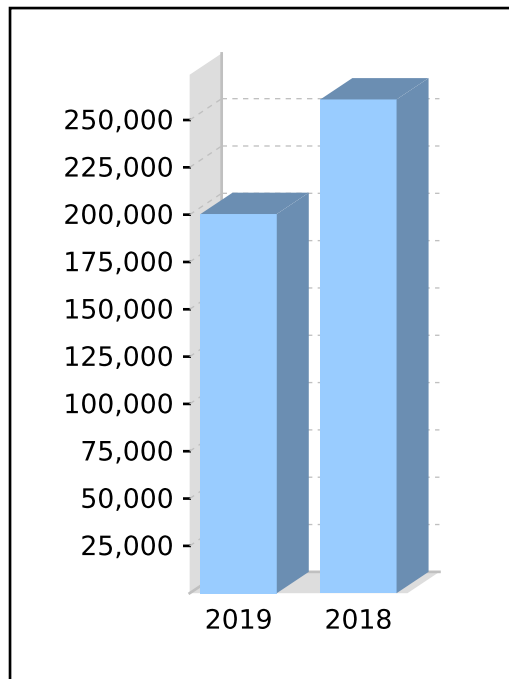
Toula Andrews  
 28 Edinburgh Crescent  
 Woollooware,, New South Wales, 2230, Australia

### Your Details

Date of Birth :	09/11/1971	Nominated Beneficiaries	N/A
Age:	47	Vested Benefits	200,333.63
Tax File Number:	Provided	Total Death Benefit	200,333.63
Date Joined Fund:	22/12/2016		
Service Period Start Date:	22/12/2016		
Date Left Fund:			
Member Code:	ANDTOU00001A		
Account Start Date	22/12/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	200,333.63
<u>Preservation Components</u>	
Preserved	200,333.63
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	200,333.63
Investment Earnings Rate	-25.28%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	260,875.63	257,613.41
<u>Increases to Member account during the period</u>		
Employer Contributions <b>B19-B20</b>	7,285.96	6,814.89
Personal Contributions (Concessional)		18,046.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(67,252.88)	(17,589.15)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,092.89	3,729.11
Income Tax	(517.81)	280.41
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 30/06/2019	200,333.63	260,875.63

# Members Statement

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## Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Andrew Andrews  
Director

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Toula Andrews  
Director

## A &amp; T SUPER FUND

**Contributions Breakdown Report**

For The Period 01 July 2018 - 30 June 2019

**Summary**

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Andrews, Andrew	09/09/1969	48	292,677.41	0.00	0.00	0.00	0.00	0.00
Andrews, Toula	09/11/1971	46	260,875.63	7,285.96	0.00	0.00	0.00	7,285.96
<b>All Members</b>				<b>7,285.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,285.96</b>

**Confirmed A3#1-A4-A5**

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

**Contribution Caps**

Member	Contribution Type	Contributions	Cap	Current Position
Andrews, Andrew	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Andrews, Toula	Concessional	7,285.96	25,000.00	17,714.04 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Andrews, Andrew	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Andrews, Toula	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Andrews, Toula

Date	Transaction Description	Ledger Data				SuperStream Data						
		Contribution Type	Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other	
06/07/2018	Automatic Data P	Employer	558.00									
08/08/2018	Automatic Data P	Employer	558.00									
07/09/2018	Automatic Data P	Employer	558.00									
08/10/2018	Automatic Data P	Employer	558.00									
08/11/2018	Automatic Data P	Employer	558.00									
07/12/2018	Automatic Data P	Employer	558.00									
08/01/2019	Automatic Data P	Employer	558.00									
08/02/2019	Automatic Data P	Employer	558.00									
09/02/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	558.00			
08/03/2019	Automatic Data P	Employer	558.00									
09/03/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	558.00			
08/04/2019	Automatic Data P	Employer	1,114.48									
09/04/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	1,114.48			
08/05/2019	Automatic Data P	Employer	574.74									
09/05/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	574.74			
07/06/2019	Automatic Data P	Employer	574.74									
08/06/2019							Employer	UNILEVER AUSTRALIA LIMITED & ASSOCIATED COMPANIES	574.74			
<b>Total - Andrews, Toula</b>			<b>7,285.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>			<b>3,379.96</b>	<b>0.00</b>	<b>0.00</b>	
<b>Total for all members</b>			<b>7,285.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>						

## A &amp; T SUPER FUND

## Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%		
<b>Cash/Bank Accounts</b>										
CBA Cash Management Account #6370		4,191.560000	4,191.56	F5	4,191.56			0.48 %		
Offset Account		38,000.000000	38,000.00	F7	38,000.00			4.36 %		
			<b>42,191.56</b>		<b>42,191.56</b>		<b>0.00 %</b>	<b>4.84 %</b>		
<b>Real Estate Properties ( Australian - Residential)</b>										
IP-001	1/17-21 GARDERE ST	1.00	830,000.000000	830,000.00	F38	1,013,698.96	1,013,698.96	(183,698.96)	(18.12) %	95.16 %
				<b>830,000.00</b>		<b>1,013,698.96</b>	<b>(183,698.96)</b>	<b>(18.12) %</b>	<b>95.16 %</b>	
				<b>872,191.56</b>		<b>1,055,890.52</b>	<b>(183,698.96)</b>	<b>(17.40) %</b>	<b>100.00 %</b>	

## A &amp; T SUPER FUND

## Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
CBA Cash Management Account #6370		12,072.11		49,640.12		(57,520.67)			4,191.56	4,191.56
Offset Account		40,000.00		3,000.00		(5,000.00)			38,000.00	38,000.00
		<b>52,072.11</b>		<b>52,640.12</b>		<b>(62,520.67)</b>			<b>42,191.56</b>	<b>42,191.56</b>
<b>Real Estate Properties ( Australian - Residential)</b>										
1/17-21 GARDERE ST	1.00	1,013,698.96						1.00	1,013,698.96	830,000.00
		<b>1,013,698.96</b>							<b>1,013,698.96</b>	<b>830,000.00</b>
		<b>1,065,771.07</b>		<b>52,640.12</b>		<b>(62,520.67)</b>			<b>1,055,890.52</b>	<b>872,191.56</b>

## A &amp; T SUPER FUND

## Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
<b>Bank Accounts</b>												
CBA Cash Management Account #6370	102.36			102.36	0.00	0.00	0.00	102.36			0.00	0.00
	<b>102.36</b>			<b>102.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>102.36</b>			<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>												
IP-001 1/17-21 GARDERE ST	35,159.82							35,159.82				
	<b>35,159.82</b>							<b>35,159.82</b>				
	<b>35,262.18</b>			<b>102.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>35,262.18</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **35,262.18**Net Capital Gain **0.00****Total Assessable Income 35,262.18**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.



## A &amp; T SUPER FUND

## Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(24,416.42)	24200/ANDAND00001 A	(Contributions) Andrews, Andrew - Accumulation			
(24,860.89)	24200/ANDTOU00001 A	(Contributions) Andrews, Toula - Accumulation			7,285.96
43,698.96	24700	Changes in Market Values of Investments		140,000.00	
	<b>25000</b>	<b>Interest Received</b>			
(57.16)	25000/999	Interest Received			
(7,329.86)	25000/ATSFTERM1	Term Deposit #9839			
(1,823.22)	25000/CBA10846370	CBA Cash Management Account #6370			102.36
	<b>28000</b>	<b>Rental Property Income</b>			
(18,124.68)	28000/IP-001	1/17-21 GARDERE ST			35,159.82
	<b>28500</b>	<b>Transfers In</b>			
(3,983.21)	28500/ANDAND00001 A	(Transfers In) Andrews, Andrew - Accumulation			5,000.00
1,265.00	30100	Accountancy Fees		1,485.00	
	30200	Administration Costs		395.00	
	30400	ATO Supervisory Levy		259.00	
302.00	30800	ASIC Fees		316.00	
63.00	31500	Bank Charges			
543.99	31600	Borrowing Expense		1,019.00	
500.00	35001	Stamping Fees			
	38200	Fines		79.00	
	<b>41920</b>	<b>Property Expenses - Advertising</b>			
	41920/IP-001	1/17-21 GARDERE ST		250.00	
	<b>41930</b>	<b>Property Expenses - Agents Management Fees</b>			
1,991.00	41930/IP-001	1/17-21 GARDERE ST		1,880.02	
	<b>41950</b>	<b>Property Expenses - Cleaning</b>			
111.95	41950/IP-001	1/17-21 GARDERE ST			
	<b>41960</b>	<b>Property Expenses - Council Rates</b>			
1,099.92	41960/IP-001	1/17-21 GARDERE ST		1,085.78	
	<b>42010</b>	<b>Property Expenses - Interest on Loans</b>			

# A & T SUPER FUND

## Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
11,451.71	42010/IP-001	1/17-21 GARDERE ST		23,043.38	
	<b>42060</b>	<b>Property Expenses - Repairs Maintenance</b>			
772.38	42060/IP-001	1/17-21 GARDERE ST		217.69	
	<b>42100</b>	<b>Property Expenses - Strata Levy Fees</b>			
1,975.62	42100/IP-001	1/17-21 GARDERE ST		4,636.36	
	<b>42110</b>	<b>Property Expenses - Sundry Expenses</b>			
411.20	42110/IP-001	1/17-21 GARDERE ST		955.00	
	<b>42150</b>	<b>Property Expenses - Water Rates</b>			
603.79	42150/IP-001	1/17-21 GARDERE ST		1,584.55	
7,988.70	48500	Income Tax Expense			
7,816.22	49000	Profit/Loss Allocation Account			129,657.64
	<b>50010</b>	<b>Opening Balance</b>			
(288,123.41)	50010/ANDAND00001 A	(Opening Balance) Andrews, Andrew - Accumulation			292,677.41
(257,613.41)	50010/ANDTOU00001 A	(Opening Balance) Andrews, Toula - Accumulation			260,875.63
	<b>52420</b>	<b>Contributions</b>			
(24,416.42)	52420/ANDAND00001 A	(Contributions) Andrews, Andrew - Accumulation			0.00
(24,860.89)	52420/ANDTOU00001 A	(Contributions) Andrews, Toula - Accumulation			7,285.96
	<b>52850</b>	<b>Transfers In</b>			
(3,983.21)	52850/ANDAND00001 A	(Transfers In) Andrews, Andrew - Accumulation			5,000.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
19,866.45	53100/ANDAND00001 A	(Share of Profit/(Loss)) Andrews, Andrew - Accumulation		74,690.72	
17,589.15	53100/ANDTOU00001 A	(Share of Profit/(Loss)) Andrews, Toula - Accumulation		67,252.88	
	<b>53330</b>	<b>Income Tax</b>			
316.71	53330/ANDAND00001 A	(Income Tax) Andrews, Andrew - Accumulation			575.08
280.41	53330/ANDTOU00001 A	(Income Tax) Andrews, Toula - Accumulation			517.81
	<b>53800</b>	<b>Contributions Tax</b>			
3,662.47	53800/ANDAND00001 A	(Contributions Tax) Andrews, Andrew - Accumulation			0.00
3,729.11	53800/ANDTOU00001 A	(Contributions Tax) Andrews, Toula - Accumulation		1,092.89	

## A &amp; T SUPER FUND

**Trial Balance**

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>60400</b>	<b>Bank Accounts</b>			
40,000.00	60400/ANZ400031726	Offset Account		38,000.00	
12,072.11	60400/CBA10846370	CBA Cash Management Account #6370		4,191.56	
4,549.95	68100	Borrowing Cost		3,530.95	
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
970,000.00	77200/IP-001	1/17-21 GARDERE ST	1.0000	830,000.00	
(7,634.90)	85000	Income Tax Payable/Refundable		2,998.80	
	<b>85500</b>	<b>Limited Recourse Borrowing Arrangements</b>			
(465,003.12)	85500/IP-001	EZY MORTGAGE			454,076.91
(177.00)	86000	PAYG Payable			749.00
(254.00)	88000	Sundry Creditors			0.00
				<b>1,198,963.58</b>	<b>1,198,963.58</b>

Current Year Profit/(Loss): (129,657.64)

**C.**  
**TAX RETURN**

# Self-managed superannuation fund annual return 2019

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.  

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  in ALL applicable boxes.

- Postal address for annual returns:

**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode**  
**of your capital city]**

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

1 **Tax file number (TFN)**

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 **Name of self-managed superannuation fund (SMSF)**

A & T SUPER FUND

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

5 **Annual return status**

Is this an amendment to the SMSF's 2019 return?

**A** No  Yes

Is this the first required return for a newly registered SMSF?

**B** No  Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other 

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**  /  / Was Part A of the audit report qualified? **B** No  Yes Was Part B of the audit report qualified? **C** No  Yes If the audit report was qualified, have the reported issues been rectified? **D** No  Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number  Fund account number 

Fund account name

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number  Account number 

Account name

**C Electronic service address alias**Provide the electronic service address alias (ESA) issued by your SMSF messaging provider.  
(For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number 

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No  Yes

**9 Was the fund wound up during the income year?**

No  Yes  If yes, provide the date on which the fund was wound up  <sup>Day</sup> /  <sup>Month</sup> /  <sup>Year</sup> Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**  Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Tax File Number Provided

**Section B: Income**

**Do not complete this section** if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$ F17 35,159

Gross interest **C** \$ E1 102

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$  Net foreign income **D** \$  Loss

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$  Number  
0

Gross payments where ABN not quoted **H** \$

**Calculation of assessable contributions**  
Assessable employer contributions  
**R1** \$ B19-B20 7,285

plus Assessable personal contributions  
**R2** \$

plus **\*\*No-TFN-quoted contributions**  
**R3** \$ 0  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST  
**R6** \$

Gross distribution from partnerships **I** \$  Loss

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$  Code

**Assessable contributions**  
**R** \$ (R1 plus R2 plus R3 less R6) 7,285

**Calculation of non-arm's length income**  
\*Net non-arm's length private company dividends  
**U1** \$

plus \*Net non-arm's length trust distributions  
**U2** \$

plus \*Net other non-arm's length income  
**U3** \$

\*Other income **S** \$  Code

\*Assessable income due to changed tax status of fund  
**T** \$

**Net non-arm's length income**  
(subject to 45% tax rate)  
**U** \$ (U1 plus U2 plus U3)

#This is a mandatory label.  
\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME** **W** \$ (Sum of labels A to U) 42,546 Loss

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** **V** \$ (W less Y) 42,546 Loss



Tax File Number

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="23,043"/>	<b>A2</b> \$ <input type="text"/>	
Interest expenses overseas	<b>B1</b> \$ <input type="text"/>	<b>B2</b> \$ <input type="text"/>	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="5,831"/> <b>F37</b>	<b>D2</b> \$ <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text"/>	<b>E2</b> \$ <input type="text"/>	
Insurance premiums – members	<b>F1</b> \$ <input type="text"/>	<b>F2</b> \$ <input type="text"/>	
Death benefit increase	<b>G1</b> \$ <input type="text"/>	<b>B4</b>	
SMSF auditor fee	<b>H1</b> \$ <input type="text"/>	<b>H2</b> \$ <input type="text"/>	
Investment expenses	<b>I1</b> \$ <input type="text" value="11,628"/> <b>E4</b>	<b>I2</b> \$ <input type="text"/>	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="2,455"/>	<b>J2</b> \$ <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text"/> <b>1,485 + 395 + 259 + 316</b>	<b>U2</b> \$ <input type="text"/>	
Other amounts	<b>L1</b> \$ <input type="text"/> <input type="text" value=""/>	<b>L2</b> \$ <input type="text" value="7,713"/> <input type="text" value=""/>	
Tax losses deducted	<b>M1</b> \$ <input type="text"/>	<b>7,634.70 + 79 (A3#2-F1)</b>	
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> \$ <input type="text" value="42,957"/> (Total <b>A1</b> to <b>M1</b> )		<b>Y</b> \$ <input type="text" value="7,713"/> (Total <b>A2</b> to <b>L2</b> )	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> \$ <input type="text" value="411"/> <input type="text" value=""/> <b>L</b> <input type="text" value=""/>		<b>Z</b> \$ <input type="text" value="50,670"/> (N plus Y)	
<b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b>			

#This is a mandatory label.

Tax File Number

**Section D: Income tax calculation statement**

**#Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

**13 Calculation statement**

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="0"/>	<small>(an amount must be included even if it is zero)</small>
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="0.00"/>	<small>(an amount must be included even if it is zero)</small>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0.00"/>	<small>(an amount must be included even if it is zero)</small>
<b>Gross tax</b>	<b>B \$</b>	<input type="text" value="0.00"/>	<small>(T1 plus J)</small>

Foreign income tax offset	<b>C1 \$</b>	<input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b>
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
			<b>C \$</b> <input type="text"/>
			<small>(C1 plus C2)</small>

**SUBTOTAL 1**

**T2 \$**

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0.00"/>	<b>Non-refundable carry forward tax offsets</b>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0.00"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0.00"/>	
			<b>D \$</b> <input type="text" value="0.00"/>
			<small>(D1 plus D2 plus D3 plus D4)</small>
			<b>SUBTOTAL 2</b>
			<b>T3 \$</b> <input type="text" value="0.00"/>
			<small>(T2 less D – cannot be less than zero)</small>

**B12**

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text"/>	<b>Refundable tax offsets</b>
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text" value="0.00"/>	
			<b>E \$</b> <input type="text"/>
			<small>(E1 plus E2 plus E3 plus E4)</small>

#TAX PAYABLE	<b>T5 \$</b>	<input type="text" value="0.00"/>
<small>(T3 less E – cannot be less than zero)</small>		

**Section 102AAM interest charge**

**G \$**

Tax File Number

<b>H1</b>	\$	<input type="text"/>	Credit for interest on early payments – amount of interest
<b>H2</b>	\$	<input type="text"/>	Credit for tax withheld – foreign resident withholding (excluding capital gains)
<b>H3</b>	\$	<input type="text"/>	Credit for tax withheld – where ABN or TFN not quoted (non-individual)
<b>H5</b>	\$	<input type="text" value="0.00"/>	Credit for TFN amounts withheld from payments from closely held trusts
<b>H6</b>	\$	<input type="text"/>	Credit for interest on no-TFN tax offset
<b>H8</b>	\$	<input type="text" value="0.00"/>	Credit for foreign resident capital gains withholding amounts
			<b>Eligible credits</b>
			<b>H</b> \$ <input type="text"/>
			<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

B12

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I</b>	\$	<input type="text" value="0.00"/>	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	----------	----	-----------------------------------	---

PAYG instalments raised

**K** \$

Supervisory levy

**L** \$

Supervisory levy adjustment for wound up funds

**M** \$

Supervisory levy adjustment for new funds

**N** \$

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S</b>	\$	<input type="text" value="-2,740.00"/>	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	----------	----	--	--

#This is a mandatory label.

Section E: **Losses**

**14 Losses**

**I** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

Tax losses carried forward to later income years	<b>U</b>	\$	<input type="text" value="C5 411"/>
Net capital losses carried forward to later income years	<b>V</b>	\$	<input type="text"/>

Tax File Number

Section F: **Member information**

**MEMBER 1**

Title: Mr  Mrs  Miss  Ms  Other

Family name

**Andrews**

First given name  Other given names

**Andrew**

Member's TFN See the Privacy note in the Declaration.  Date of birth  /  /

**Contributions**

OPENING ACCOUNT BALANCE \$

**I** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date  Day /  Month /  Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N** \$  (Sum of labels **A** to **M**)

**B15**

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$  (**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number **Provided**

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name **Andrews**

First given name **Toula** Other given names

Member's TFN **Provided** Date of birth **09 / 11 / 1971**

**Contributions**

OPENING ACCOUNT BALANCE \$ **260,875.63**

**I** Refer to instructions for completing these labels.

Employer contributions **A** \$ **7,285.96**

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Proceeds from primary residence disposal **H** \$

Receipt date **H1** Day / Month / Year

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J**

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$

**TOTAL CONTRIBUTIONS N** \$ **7,285.96**  
(Sum of labels **A** to **M**)

**Other transactions**

Accumulation phase account balance **S1** \$ **200,333.63**

Retirement phase account balance - Non CDBIS **S2** \$ **0.00**

Retirement phase account balance - CDBIS **S3** \$ **0.00**

**0** TRIS Count

Allocated earnings or losses **O** \$ **67,827.96**

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

**CLOSING ACCOUNT BALANCE S** \$ **200,333.63**  
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$ **214,596.00**

**B17**

Loss **L**

Code

Code

Tax File Number Provided

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

Cash and term deposits **E** \$

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1** \$

Australian non-residential real property  
**J2** \$

Overseas real property  
**J3** \$

Australian shares  
**J4** \$

Overseas shares  
**J5** \$

Other  
**J6** \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

**B3**

**15c Other investments**

Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$   
(Sum of labels **A** to **T**)

**15e In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

Tax File Number

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements		<b>V1</b> \$ <input type="text" value="454,076"/>	
Permissible temporary borrowings		<b>V2</b> \$ <input type="text"/>	
Other borrowings		<b>V3</b> \$ <input type="text"/>	
Borrowings		<b>V</b> \$ <input type="text" value="454,076"/>	
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="423,895"/>	
Reserve accounts		<b>X</b> \$ <input type="text"/>	
Other liabilities		<b>Y</b> \$ <input type="text" value="749"/>	
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="878,720"/>	

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2018–19 income year, write **2019**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2019*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Tax File Number **Section K: Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

**!** The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2019* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



**D.**  
**PRIOR YEAR INFORMATION**

Financial statements and reports for the year ended  
30 June 2018

A & T SUPER FUND

Compilation Report

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Members Statement

Investment Summary with Market Movement

Rental Property Statement

Lodgement Declaration

SMSF Annual Return

Trustees Declaration

Trustee Minute / Resolution

Trustee Representation Letter 2018

Engagement Letter 2018

## Compilation Report

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We have compiled the accompanying special purpose financial statements of the A & T SUPER FUND which comprise the statement of financial position as at 30/06/2018 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

### **The Responsibility of the Trustee**

The Trustee of A & T SUPER FUND are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

### **Our Responsibility**

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

### **Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

James Forbes

of

LEVEL 8 65 YORK ST, SYDNEY, New South Wales 2000

Signed:

Dated: 14/11/2018

## Statement of Financial Position

As at 30 June 2018

	Note	2018 \$	2017 \$
<b>Assets</b>			
<b>Investments</b>			
Real Estate Properties ( Australian - Residential)	2	970,000.00	0.00
<b>Total Investments</b>		<u>970,000.00</u>	<u>0.00</u>
<b>Other Assets</b>			
Borrowing Cost		4,549.95	0.00
CBA Cash Management Account #6370		12,072.11	129,713.02
Term Deposit #9839		0.00	420,000.00
Offset Account		40,000.00	0.00
<b>Total Other Assets</b>		<u>56,622.06</u>	<u>549,713.02</u>
<b>Total Assets</b>		<u>1,026,622.06</u>	<u>549,713.02</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		7,634.90	1,380.20
PAYG Payable		177.00	0.00
Sundry Creditors		254.00	2,596.00
Limited Recourse Borrowing Arrangements		465,003.12	0.00
<b>Total Liabilities</b>		<u>473,069.02</u>	<u>3,976.20</u>
<b>Net assets available to pay benefits</b>		<u>553,553.04</u>	<u>545,736.82</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
Andrews, Andrew - Accumulation		292,677.41	288,123.41
Andrews, Toula - Accumulation		260,875.63	257,613.41
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>553,553.04</u>	<u>545,736.82</u>

**A & T SUPER FUND**  
**Operating Statement**

D5

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		9,210.24	441.85
Rental Property Income	6	18,124.68	0.00
<b>Contribution Income</b>			
Employer Contributions		29,731.31	5,824.17
Personal Concessional		19,546.00	0.00
Transfers In		3,983.21	543,447.00
<b>Total Income</b>		<u>80,595.44</u>	<u>549,713.02</u>
<b>Expenses</b>			
Accountancy Fees		1,265.00	2,596.00
ATO Supervisory Levy		0.00	518.00
ASIC Fees		302.00	0.00
Bank Charges		63.00	0.00
Borrowing Expense		543.99	0.00
Stamping Fees		500.00	0.00
Property Expenses - Agents Management Fees		1,991.00	0.00
Property Expenses - Cleaning		111.95	0.00
Property Expenses - Council Rates		1,099.92	0.00
Property Expenses - Interest on Loans		11,451.71	0.00
Property Expenses - Repairs Maintenance		772.38	0.00
Property Expenses - Strata Levy Fees		1,975.62	0.00
Property Expenses - Sundry Expenses		411.20	0.00
Property Expenses - Water Rates		603.79	0.00
<b>Investment Losses</b>			
Changes in Market Values	7	43,698.96	0.00
<b>Total Expenses</b>		<u>64,790.52</u>	<u>3,114.00</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>15,804.92</u>	<u>546,599.02</u>
Income Tax Expense	8	7,988.70	862.20
<b>Benefits accrued as a result of operations</b>		<u>7,816.22</u>	<u>545,736.82</u>

## Notes to the Financial Statements

For the year ended 30 June 2018

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### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

#### a. Measurement of Investments

The fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

#### b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

#### c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

##### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

## A &amp; T SUPER FUND

## Notes to the Financial Statements

For the year ended 30 June 2018

**Dividend revenue**

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

**Rental revenue**

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

**Distribution revenue**

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

**Remeasurement changes in market values**

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

**d. Liability for Accrued Benefits**

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

**e. Critical Accounting Estimates and Judgements**

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**Note 2: Real Estate Properties ( Australian - Residential)**

	2018 \$	2017 \$
1/17-21 GARDERE ST	970,000.00	0.00
	970,000.00	0.00

**Note 3: Liability for Accrued Benefits**

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	545,736.82	0.00
Benefits accrued as a result of operations	7,816.22	545,736.82



## A &amp; T SUPER FUND

## Notes to the Financial Statements

For the year ended 30 June 2018

Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	553,553.04	545,736.82

**Note 4: Vested Benefits**

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
Vested Benefits	553,553.04	545,736.82

**Note 5: Guaranteed Benefits**

No guarantees have been made in respect of any part of the liability for accrued benefits.

**Note 6: Rental Income**

	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
1/17-21 GARDERE ST	18,124.68	0.00
	18,124.68	0.00

**Note 7: Unrealised Movements in Market Value**

	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
<b>Real Estate Properties ( Australian - Residential)</b>		
1/17-21 GARDERE ST	(43,698.96)	0.00
	(43,698.96)	0.00
<b>Total Unrealised Movement</b>	(43,698.96)	0.00
<b>Realised Movements in Market Value</b>		
	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
<b>Total Realised Movement</b>	0.00	0.00

## Notes to the Financial Statements

For the year ended 30 June 2018

<b>Changes in Market Values</b>	(43,698.96)	0.00
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### Note 8: Income Tax Expense

The components of tax expense comprise	2018 \$	2017 \$
Current Tax	7,988.70	862.20
Income Tax Expense	7,988.70	862.20

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	2,370.74	0.00
Less:		
Tax effect of:		
Non Taxable Transfer In	597.48	0.00
Tax Adjustment - Capital Works Expenditure (D1)	414.60	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	6,554.84	0.00
SMSF Non-Deductible Expenses	75.00	0.00
Rounding	0.20	0.00
Income Tax on Taxable Income or Loss	7,988.70	0.00
Less credits:		
Current Tax or Refund	7,988.70	0.00

# Members Statement

Andrew Andrews  
 28 EDINBURGH CRESCENT  
 WOOLLOOWARE,, New South Wales, 2230, Australia

**Your Details**

Date of Birth : 09/09/1969  
 Age: 48  
 Tax File Number: Provided  
 Date Joined Fund: 22/12/2016  
 Service Period Start Date: 22/12/2016  
 Date Left Fund:  
 Member Code: ANDAND00001A  
 Account Start Date 22/12/2016  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

**Nominated Beneficiaries** N/A  
 Vested Benefits 292,677.41  
 Total Death Benefit 292,677.41

**Your Balance**

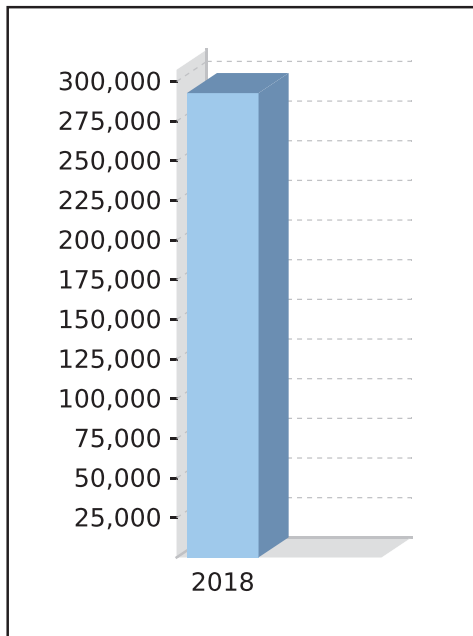
Total Benefits 292,677.41

Preservation Components

Preserved 292,677.41  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable 292,677.41



**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2017	288,123.41
<u>Increases to Member account during the period</u>	
Employer Contributions	22,916.42
Personal Contributions (Concessional)	1,500.00
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	3,983.21
Net Earnings	(19,866.45)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,662.47
Income Tax	316.71
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 30/06/2018	292,677.41

# Members Statement

Toula Andrews  
 28 EDINBURGH CRESCENT  
 WOOLLOOWARE,, New South Wales, 2230, Australia

### Your Details

Date of Birth : 09/11/1971  
 Age: 46  
 Tax File Number: Provided  
 Date Joined Fund: 22/12/2016  
 Service Period Start Date: 22/12/2016  
 Date Left Fund:  
 Member Code: ANDTOU00001A  
 Account Start Date 22/12/2016  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 260,875.63  
 Total Death Benefit 260,875.63

### Your Balance

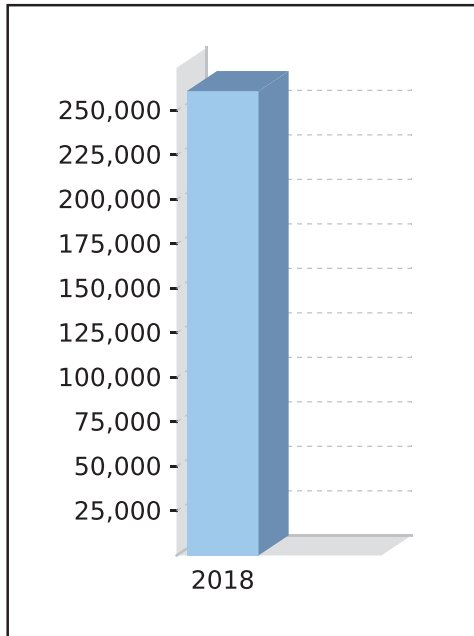
Total Benefits 260,875.63

#### Preservation Components

Preserved 260,875.63  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable 260,875.63



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	257,613.41
<u>Increases to Member account during the period</u>	
Employer Contributions	6,814.89
Personal Contributions (Concessional)	18,046.00
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(17,589.15)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,729.11
Income Tax	280.41
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 30/06/2018	260,875.63

## A &amp; T SUPER FUND

## Investment Summary with Market Movement

As at 30 June 2018

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
<b>Cash/Bank Accounts</b>								
CBA Cash Management Account #6370		12,072.110000	12,072.11	12,072.11	12,072.11			
Offset Account		40,000.000000	40,000.00	40,000.00	40,000.00			
			<b>52,072.11</b>		<b>52,072.11</b>			
<b>Real Estate Properties ( Australian - Residential)</b>								
IP-001 1/17-21 GARDERE ST	1.00	970,000.000000	970,000.00	1,013,698.96	1,013,698.96	(43,698.96)	(43,698.96)	0.00
			<b>970,000.00</b>		<b>1,013,698.96</b>	<b>(43,698.96)</b>	<b>(43,698.96)</b>	<b>0.00</b>
			<b>1,022,072.11</b>		<b>1,065,771.07</b>	<b>(43,698.96)</b>	<b>(43,698.96)</b>	<b>0.00</b>

## A &amp; T SUPER FUND

**Rental Property Statement**

For the year ended 30 June 2018

Property	1/17-21 GARDERE ST	Market Value	(as at 18/10/2017):	970,000.00
Property Account Code:	IP-001	Gross Rental Yield:		1.87%
Property Type:	Residential	Net Rental Yield:		(0.03)%
	Tax Return Label	GST Label	2018 \$	2017 \$
<b>Income</b>				
Rental Property Income	Label B		18,124.68	0.00
<b>Total Income</b>		G1	<b>18,124.68</b>	<b>0.00</b>
<b>Expenses</b>				
Agents Management Fees	Label I		1,991.00	0.00
Cleaning	Label I		111.95	0.00
Council Rates	Label I		1,099.92	0.00
Interest on Loans	Label A		11,451.71	0.00
Repairs Maintenance	Label I		772.38	0.00
Strata Levy Fees	Label I		1,975.62	0.00
Sundry Expenses	Label I		411.20	0.00
Water Rates	Label I		603.79	0.00
<b>Total Expenses</b>		G11	<b>18,417.57</b>	<b>0.00</b>
<b>Net Rental Income</b>			<b>(292.89)</b>	<b>0.00</b>
<b>GST excluded from total income</b>		1A	<b>0.00</b>	
<b>GST excluded from total expenses</b>		1B	<b>0.00</b>	

**Electronic Lodgment Declaration (SMSF)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel.

It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information - it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
Provided	A & T SUPER FUND	2018

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office.

The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration:** I declare that:

- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

 /  / 
**ELECTRONIC FUNDS TRANSFER CONSENT**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

**Important:** Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

<b>Account Name</b>	A & T SUPER FUND	
<b>Account Number</b>	062198 10846370	<b>Client Reference</b> BATSUPER

I authorise the refund to be deposited directly to the specified account

Signature

Date

 /  /

### Tax Agent's Declaration

**I declare that:**

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

**Agent's signature**  **Date**

**Contact name**  **Client Reference**

**Agent's Phone Number**  **Tax Agent Number**

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100017996MS

## Self-managed superannuation fund annual return

# 2018

### Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2018* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

### To complete this annual return

- Print clearly, using a BLACK pen only.
  - Use BLOCK LETTERS and print one character per box.
- S M I T H S T
- Place X in ALL applicable boxes.

## Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 **Name of self-managed superannuation fund (SMSF)**

A & T SUPER FUND

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

LEVEL 8

65 YORK ST

Suburb/town

SYDNEY

State/territory

NSW

Postcode

2000

5 **Annual return status**

Is this an amendment to the SMSF's 2018 return?

A No  Yes

Is this the first required return for a newly registered SMSF?

B No  Yes

Tax File Number

**6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**  /  /

Was Part B of the audit report qualified? **B** No  Yes

If the audit report was qualified, have the reported compliance issues been rectified? **C** No  Yes

**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**B Financial institution details for tax refunds only**

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits)  Account number

Account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

Tax File Number

**8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No  Yes

**9 Was the fund wound up during the income year?**

No  Yes  If yes, provide the date on which the fund was wound up  /  /  Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**  Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Fund's tax file number (TFN)  
Provided

**Section B: Income**

**Do not complete this section** if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes  If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2018*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$  Loss

Net foreign income **D** \$

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$  Number

Gross payments where ABN not quoted **H** \$

**Calculation of assessable contributions**  
 Assessable employer contributions  
**R1** \$   
 plus Assessable personal contributions  
**R2** \$   
 plus #No-TFN-quoted contributions  
**R3** \$  (an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST  
**R6** \$

Gross distribution from partnerships **I** \$  Loss

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$  Code

**Assessable contributions**  
(R1 plus R2 plus R3 less R6)  
**R** \$

**Calculation of non-arm's length income**  
 \*Net non-arm's length private company dividends  
**U1** \$   
 plus \*Net non-arm's length trust distributions  
**U2** \$   
 plus \*Net other non-arm's length income  
**U3** \$

\*Other income **S** \$  Code

\*Assessable income due to changed tax status of fund **T** \$

**Net non-arm's length income**  
(subject to 45% tax rate (U1 plus U2 plus U3))  
**U** \$

#This is a mandatory label.

\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME**  
(Sum of labels A to U)  
**W** \$  Loss

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME**  
(W less Y)  
**V** \$  Loss

Tax File Number

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="11,451"/>	<b>A2</b> \$ <input type="text"/>	
Interest expenses overseas	<b>B1</b> \$ <input type="text"/>	<b>B2</b> \$ <input type="text"/>	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="2,764"/>	<b>D2</b> \$ <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text"/>	<b>E2</b> \$ <input type="text"/>	
Insurance premiums – members	<b>F1</b> \$ <input type="text"/>	<b>F2</b> \$ <input type="text"/>	
Death benefit increase	<b>G1</b> \$ <input type="text"/>		
SMSF auditor fee	<b>H1</b> \$ <input type="text"/>	<b>H2</b> \$ <input type="text"/>	
Investment expenses	<b>I1</b> \$ <input type="text" value="6,965"/>	<b>I2</b> \$ <input type="text"/>	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1,630"/>	<b>J2</b> \$ <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text"/>	<b>U2</b> \$ <input type="text"/>	
Other amounts	<b>L1</b> \$ <input type="text" value="543"/> <small>Code <input type="text" value="0"/></small>	<b>L2</b> \$ <input type="text" value="1,880"/> <small>Code <input type="text" value="0"/></small>	
Tax losses deducted	<b>M1</b> \$ <input type="text"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> \$ <input type="text" value="23,353"/> <small>(Total <b>A1</b> to <b>M1</b>)</small>		<b>Y</b> \$ <input type="text" value="1,880"/> <small>(Total <b>A2</b> to <b>L2</b>)</small>	
<b>*TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> \$ <input type="text" value="53,258"/> <small>Loss <input type="checkbox"/></small> <b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b>		<b>Z</b> \$ <input type="text" value="25,233"/> <small>(<b>N plus Y</b>)</small>	

\*This is a mandatory label.

Tax File Number

**Section D: Income tax calculation statement**

**#Important:**

Section B label **R3**, Section C label **O** and Section D labels **A,T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

**13 Calculation statement**

Please refer to the *Self-managed superannuation fund annual return instructions 2018* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="53,258"/>	(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="7,988.70"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0.00"/>	(an amount must be included even if it is zero)
<b>Gross tax</b>	<b>B \$</b>	<input type="text" value="7,988.70"/>	<b>(T1 plus J)</b>

Foreign income tax offset	<b>C1 \$</b>	<input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b>
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
			<b>C \$</b> <input type="text"/>
			<b>(C1 plus C2)</b>

**SUBTOTAL 1**

**T2 \$**

**(B less C – cannot be less than zero)**

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0.00"/>	<b>Non-refundable carry forward tax offsets</b>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0.00"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0.00"/>	
			<b>D \$</b> <input type="text" value="0.00"/>
			<b>(D1 plus D2 plus D3 plus D4)</b>

**SUBTOTAL 2**

**T3 \$**

**(T2 less D – cannot be less than zero)**

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text"/>	<b>Refundable tax offsets</b>
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text" value="0.00"/>	
			<b>E \$</b> <input type="text"/>
			<b>(E1 plus E2 plus E3 plus E4)</b>

**#TAX PAYABLE T5 \$**

**(T3 less E – cannot be less than zero)**

**Section 102AAM interest charge**

**G \$**

Fund's tax file number (TFN)

Provided

Credit for interest on early payments – amount of interest	<b>H1 \$</b>	<input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b>	<input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b>	<input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b>	<input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b>	<input type="text" value="0.00"/>
<b>Eligible credits</b>		<b>H \$</b> <input type="text"/>
		<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<input type="text" value="0.00"/>
		<i>(unused amount from label E – an amount must be included even if it is zero)</i>

<b>PAYG instalments raised</b>	<b>K \$</b>	<input type="text" value="354.00"/>
<b>Supervisory levy</b>	<b>L \$</b>	<input type="text" value="259.00"/>
<b>Supervisory levy adjustment for wound up funds</b>	<b>M \$</b>	<input type="text"/>
<b>Supervisory levy adjustment for new funds</b>	<b>N \$</b>	<input type="text"/>

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<input type="text" value="7,893.70"/>
		<i>(T5 plus G less H less I less K plus L less M plus N)</i>

**2017 tax : 7,893.70 - 259 = 7,634.70**

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years	<b>U \$</b>	<input type="text"/>
Net capital losses carried forward to later income years	<b>V \$</b>	<input type="text"/>

Tax File Number

### Section F: Member information

#### MEMBER 1

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth  /  /

#### Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

**TOTAL CONTRIBUTIONS N** \$

#### Other transactions

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$   
*(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$



100017996MS

Fund's tax file number (TFN)

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth  /  /

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$   
*(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Tax File Number

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

Cash and term deposits **E** \$

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1** \$

Australian non-residential real property  
**J2** \$

Overseas real property  
**J3** \$

Australian shares  
**J4** \$

Overseas shares  
**J5** \$

Other  
**J6** \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property  
**K** \$

Residential real property  
**L** \$

Collectables and personal use assets  
**M** \$

Other assets **O** \$

**15c Overseas direct investments**

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$   
(Sum of labels **A** to **T**)

**15d In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$

**15e Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		<b>V1</b> \$ <input type="text" value="465,003"/>	
Permissible temporary borrowings		<b>V2</b> \$ <input type="text"/>	
Other borrowings		<b>V3</b> \$ <input type="text"/>	
		Borrowings	<b>V</b> \$ <input type="text" value="465,003"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> \$	<input type="text" value="553,553"/>
Reserve accounts		<b>X</b> \$	<input type="text"/>
Other liabilities		<b>Y</b> \$	<input type="text" value="8,065"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$	<input type="text" value="1,026,621"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2017–18 income year, write 2018). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2018*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Tax File Number

Section K: **Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name Other given names

Phone number   
Email address

Non-individual trustee name (if applicable)  
  
ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name Other given names

Tax agent's practice

Tax agent's phone number Reference number Tax agent number

Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

# Trustees Declaration

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The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the directors of the trustee company declares that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
 Andrew Andrews  
 A & T SMSF PTY LTD  
 Director

.....  
 Toula Andrews  
 A & T SMSF PTY LTD  
 Director

Dated this ..... day of .....2018

## A &amp; T SUPER FUND

**Minutes of a meeting of the Director(s)**

held on 14 November 2018 at 28 EDINBURGH CRESCENT, WOOLLOOWARE,, New South Wales 2230

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<b>PRESENT:</b>	Andrew Andrews and Toula Andrews
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2018.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2018.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>TONY BOYS</p> <p>of</p> <p>PO BOX 3376, RUNDLE MALL, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>

A &amp; T SUPER FUND

**Minutes of a meeting of the Director(s)**

held on 14 November 2018 at 28 EDINBURGH CRESCENT, WOOLLOOWARE,, New South Wales 2230

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**TAX AGENTS:**

It was resolved that

James Forbes

act as tax agents of the Fund for the next financial year.

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**ACCEPTANCE OF ROLLOVERS:**

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record –

.....  
Andrew Andrews

Chairperson

14/11/2018

TONY BOYS  
PO BOX 3376, RUNDLE MALL, South Australia 5000

Dear Sir/Madam,

**Re: A & T SUPER FUND  
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the A & T SUPER FUND (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2018, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2018 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

### **1. Sole Purpose Test**

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

### **2. Trustees are not disqualified**

No disqualified person acts as a director of the trustee company/an individual trustee.

### **3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct**

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report. *(Or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report).*



#### 4. Investment Strategy

The investment strategy has been determined and reviewed with due regard to risk, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

#### 5. Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

#### 6. Fund Books and Records

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of trustees'/directors of the corporate trustee meetings/ decisions are being kept for ten (10) years;
- Records of trustees'/directors of the corporate trustee's changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each trustee appointed after 30 June 2007.

#### 7. Fraud, error and non-compliance

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

#### 8. Asset Form and Valuation

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

## 9. Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

## 10. Significant Assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

## 11. Ownership and Pledging of Assets

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

## 12. Payment of benefits

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation. The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

## 13. Related Parties

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

*[Delete this paragraph if not applicable]*

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

## 14. Acquisitions from related parties

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

## 15. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

## 16. Subsequent Events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure the financial statements are not misleading as to the financial position of the Fund or its operations.

**17. Outstanding Legal Action**

*[Delete this paragraph if not applicable]*

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report.

There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

**18. Going Concern**

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund’s ability to continue as a going concern.

**19. Residency**

The trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

**20. Investment Returns**

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

**21. Insurance**

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

**22. Limiting powers of Trustees**

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees’ functions and powers.

**23. Collectables and Personal Use Assets**

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

**24. Uncorrected misstatements**

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

**25. Additional Matters**

Include any additional matters relevant to the particular circumstances of the audit, for example:

- The work of an expert has been used; or
- Justification for a change in accounting policy

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,

**For and on behalf of the Trustee(s)**

.....  
Signature of Director/Trustee

.....  
Date

14/11/2018

To the trustee of the  
A & T SUPER FUND  
28 EDINBURGH CRESCENT,  
WOOLOOWARE,  
New South Wales, 2230

Dear Trustee,

### **The Objective and Scope of the Audit**

You have requested that we audit the A & T SUPER FUND (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2018 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

### **The Responsibilities of the Auditor**

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

### **Financial Audit**

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a letter to the Trustee.

### **Compliance Engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

### **The Responsibilities of the Trustees**

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit. Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Our audit report should not be used in determining the amount to pay member's benefits. The Trustee should calculate the amount of the benefit payment based on the market value (if applicable) of Fund assets at the date of payment provided this is consistent with the Fund's trust deed, SISA, SISR, or any agreement reached with the member.

### **Independence**

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

### **Report on Matters Identified**

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

**Compliance Program**

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

**Limitation of Liability**

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

**Fees**

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

**We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement of the Fund.**

Yours sincerely

TONY BOYS

Acknowledged on behalf of the Trustee of the A & T SUPER FUND by:

(Signed) .....  
(dated)            /    /

**E.**  
**PREPARATION DOCUMENTS**



# A & T SUPER FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Interest Received (25000)</b>					
CBA Cash Management Account #6370 (CBA10846370)					
01/07/2018	Credit Interest			13.54	13.54 CR
01/08/2018	Credit Interest			11.41	24.95 CR
01/09/2018	Credit Interest			10.28	35.23 CR
01/12/2018	Credit Interest			1.71	36.94 CR
01/02/2019	Credit Interest			11.00	47.94 CR
01/03/2019	Credit Interest			15.02	62.96 CR
01/04/2019	Credit Interest			17.03	79.99 CR
01/05/2019	Credit Interest			16.44	96.43 CR
01/06/2019	Credit Interest			5.93	102.36 CR
				<b>102.36</b>	<b>102.36 CR</b>

Total Debits: 0.00

Total Credits: 102.36

# A & T SUPER FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
30/11/2018	Cheque 000005	<b>F41</b>	1,485.00		1,485.00 DR
			<b>1,485.00</b>		<b>1,485.00 DR</b>
<b>Administration Costs (30200)</b>					
<u>Administration Costs (30200)</u>					
18/12/2018	Annual Account Fee	<b>F10</b>	395.00		395.00 DR
			<b>395.00</b>		<b>395.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
13/05/2019	Tax Office Payment		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
07/01/2019	ASIC	<b>F42</b>	53.00		53.00 DR
01/06/2019	ASIC	<b>F47</b>	263.00		316.00 DR
			<b>316.00</b>		<b>316.00 DR</b>
<b>Borrowing Expense (31600)</b>					
<u>Borrowing Expense (31600)</u>					
30/06/2019	Borrowing expenses	<b>A3#4</b>	1,019.00		1,019.00 DR
			<b>1,019.00</b>		<b>1,019.00 DR</b>
<b>Fines (38200)</b>					
<u>Fines (38200)</u>					
04/08/2018	ASIC	<b>A3#2-F1</b>	79.00		79.00 DR
			<b>79.00</b>		<b>79.00 DR</b>
<b>Total Debits:</b>	<b>3,553.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				

# A & T SUPER FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Advertising (41920)</b>					
1/17-21 GARDERE ST (IP-001)					
30/06/2019	Gross up Income	<b>F17</b>	250.00		250.00 DR
			<b>250.00</b>		<b>250.00 DR</b>
<b>Property Expenses - Agents Management Fees (41930)</b>					
1/17-21 GARDERE ST (IP-001)					
30/06/2019	Gross up Income	<b>F17</b>	1,880.02		1,880.02 DR
			<b>1,880.02</b>		<b>1,880.02 DR</b>
<b>Property Expenses - Council Rates (41960)</b>					
1/17-21 GARDERE ST (IP-001)					
25/08/2018	SSC Rates	<b>F19</b>	271.58		271.58 DR
25/11/2018	SSC Rates	<b>F20</b>	271.40		542.98 DR
20/02/2019	SSC Rates	<b>F21</b>	271.40		814.38 DR
31/05/2019	SSC Rates	<b>F22</b>	271.40		1,085.78 DR
			<b>1,085.78</b>		<b>1,085.78 DR</b>
<b>Property Expenses - Interest on Loans (42010)</b>					
1/17-21 GARDERE ST (IP-001)					
18/07/2018	Interest Charge	<b>F8</b>	1,827.08		1,827.08 DR
18/08/2018	Interest Charge		1,883.59		3,710.67 DR
18/09/2018	Interest Charge	<b>F9</b>	1,869.87		5,580.54 DR
18/10/2018	Interest Charge		1,801.78		7,382.32 DR
18/11/2018	Interest Charge		1,923.14		9,305.46 DR
18/12/2018	Interest Charge	<b>F10</b>	1,878.98		11,184.44 DR
18/01/2019	Interest Charge	<b>F14</b>	1,946.83		13,131.27 DR
18/02/2019	Interest Charge		2,032.30		15,163.57 DR
18/03/2019	Interest Charge	<b>F15</b>	1,845.05		17,008.62 DR
18/04/2019	Interest Charge		2,037.90		19,046.52 DR
18/05/2019	Interest Charge		1,968.14		21,014.66 DR
18/06/2019	Interest Charge	<b>F16</b>	2,028.72		23,043.38 DR
			<b>23,043.38</b>		<b>23,043.38 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
1/17-21 GARDERE ST (IP-001)					
02/05/2019	Bunnings	<b>F23</b>	66.02		66.02 DR
14/06/2019	Bunnings	<b>A3#2-F5</b>	6.00		72.02 DR
14/06/2019	Bunnings		46.67		118.69 DR
30/06/2019	Gross up Income	<b>F17</b>	99.00		217.69 DR
			<b>217.69</b>		<b>217.69 DR</b>
<b>Property Expenses - Strata Levy Fees (42100)</b>					
1/17-21 GARDERE ST (IP-001)					
01/07/2018	Deft Payment Strata Levies	<b>F24</b>	922.65		922.65 DR
02/10/2018	Deft Payment Strata Levies	<b>F25</b>	922.65		1,845.30 DR
04/01/2019	Deft Payment Strata Levies	<b>F26</b>	922.65		2,767.95 DR
09/06/2019	Deft Payment Strata Levies	<b>F27</b>	1,868.41		4,636.36 DR
			<b>4,636.36</b>		<b>4,636.36 DR</b>

## A & T SUPER FUND General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Sundry Expenses (42110)</b>					
1/17-21 GARDERE ST (IP-001)					
30/06/2019	Gross up Income		75.00		75.00 DR
30/06/2019	Gross up Income		55.00		130.00 DR
30/06/2019	Gross up Income	<b>F17</b>	33.00		163.00 DR
30/06/2019	Gross up Income		33.00		196.00 DR
30/06/2019	Gross up Income		759.00		955.00 DR
			<b>955.00</b>		<b>955.00 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					
1/17-21 GARDERE ST (IP-001)					
25/08/2018	Sydney Water	<b>F28</b>	390.35		390.35 DR
25/11/2018	Sydney Water	<b>F29</b>	405.00		795.35 DR
20/02/2019	Sydney Water	<b>F30</b>	407.08		1,202.43 DR
20/05/2019	Sydney Water	<b>F31</b>	382.12		1,584.55 DR
			<b>1,584.55</b>		<b>1,584.55 DR</b>

**Total Debits: 33,652.78**

**Total Credits: 0.00**

**Total Investment Expenses on ITR : 33,652.78 - 23,043.38 (E3) + 1,019 (E2) = 11,628.40**

## A &amp; T SUPER FUND

**Market Movement Report**

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
1/17-21 GARDERE ST										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	970,000.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	(140,000.00)	0.00	830,000.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	0.00	0.00	830,000.00	0.00	0.00	0.00
	<b>30/06/2019</b>		<b>1.00</b>	<b>0.00</b>	<b>(140,000.00)</b>	<b>0.00</b>	<b>830,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Market Movement</b>					<b>(140,000.00)</b>					<b>0.00</b>
										<b>(140,000.00)</b>

**F.**  
**SOURCE DOCUMENTS**



Account Number 062198 10846370

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A & T SMSF PTY. LTD. AS TRUSTEES FOR A & T  
SUPER FUND  
28 EDINBURGH CRES  
WOOLOOWARE NSW Australia 2230

09 July 2019

Dear A &amp; T SMSF PTY. LTD. AS TRUSTEES FOR A &amp; T SUPER FUND,

Here's your account information and a list of transactions from **01/07/18-30/06/19**.

**Account name** A & T SMSF PTY. LTD. AS TRUSTEES FOR A & T SUPER FUND  
**BSB** 062198  
**Account number** 10846370  
**Account type** CDIA  
**Date opened** 07/02/2017

Date	Transaction details	Amount	Balance
01 Jul 2018	Credit Interest	\$13.54	\$12,085.65
01 Jul 2018	DEFT PAYMENTS NetBank BPAY 96503 30212640430761227 strata levies	-\$922.65	\$11,163.00
02 Jul 2018	Direct Debit 460095 ORIGIN MMS 10193877-400031725	-\$1,293.80	\$9,869.20
06 Jul 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201807061326228	\$558.00	\$10,427.20
13 Jul 2018	Direct Credit 320456 Management Trust Highland Property	\$1,662.30	\$12,089.50
16 Jul 2018	Direct Debit 460095 ORIGIN MMS 10261120-400031725	-\$1,293.80	\$10,795.70
20 Jul 2018	ASIC NetBank BPAY 17301 2296191071499 Annual Statement	-\$254.00	\$10,541.70
20 Jul 2018	TAX OFFICE PAYMENTS NetBank BPAY 75556 996334444000184077 Tax	-\$177.00	\$10,364.70
30 Jul 2018	Direct Debit 460095 ORIGIN MMS 10329804-400031725	-\$1,293.80	\$9,070.90
31 Jul 2018	Direct Credit 320456 Management Trust Highland Property	\$1,412.00	\$10,482.90
01 Aug 2018	Credit Interest	\$11.41	\$10,494.31
04 Aug 2018	ASIC NetBank BPAY 17301 2296191071499 late fee Value Date: 04/08/2018	-\$79.00	\$10,415.31
08 Aug 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201808081346800	\$558.00	\$10,973.31
13 Aug 2018	Direct Debit 460095 ORIGIN MMS 39413891-400031725	-\$1,293.80	\$9,679.51

Date	Transaction details	Amount	Balance
14 Aug 2018	Direct Credit 320456 Management Trust Highland Property	\$1,417.50	\$11,097.01
25 Aug 2018	Transfer to other Bank NetBank offset amount	-\$3,000.00	\$8,097.01
25 Aug 2018	SSC RATES NetBank BPAY 1693 0908138 rates	-\$271.58	\$7,825.43
25 Aug 2018	SYDNEY WATER NetBank BPAY 45435 51172840004 water rates	-\$390.35	\$7,435.08
27 Aug 2018	Direct Debit 460095 ORIGIN MMS 39483147-400031725	-\$1,293.80	\$6,141.28
30 Aug 2018	Direct Credit 320456 Management Trust Highland Property	\$1,412.00	\$7,553.28
01 Sep 2018	Credit Interest	\$10.28	\$7,563.56
07 Sep 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201809071368742	\$558.00	\$8,121.56
10 Sep 2018	Direct Debit 460095 ORIGIN MMS 39561336-400031725	-\$1,293.80	\$6,827.76
14 Sep 2018	Direct Credit 320456 Management Trust Highland Property	\$2,835.00	\$9,662.76
24 Sep 2018	Direct Debit 460095 ORIGIN MMS 39635529-400031725	-\$1,293.80	\$8,368.96
02 Oct 2018	TAX OFFICE PAYMENTS NetBank BPAY 75556 4423035247952060 PAYG	-\$180.00	\$8,188.96
02 Oct 2018	DEFT PAYMENTS NetBank BPAY 96503 30212640430761227 levies for oct	-\$922.65	\$7,266.31
08 Oct 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201810081389400	\$558.00	\$7,824.31
08 Oct 2018	Direct Debit 460095 ORIGIN MMS 39708819-400031725	-\$1,293.80	\$6,530.51
15 Oct 2018	Direct Credit 320456 Management Trust Highland Property	\$2,835.00	\$9,365.51
22 Oct 2018	Direct Debit 460095 ORIGIN MMS 39781444-400031725	-\$1,293.80	\$8,071.71
31 Oct 2018	Direct Credit 320456 Management Trust Highland Property	\$1,628.24	\$9,699.95
05 Nov 2018	Direct Debit 460095 ORIGIN MMS 39853738-400031725	-\$1,293.80	\$8,406.15
08 Nov 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201811081412384	\$558.00	\$8,964.15
15 Nov 2018	Direct Credit 320456 Management Trust Highland Property	\$1,417.50	\$10,381.65
19 Nov 2018	Direct Debit 460095 ORIGIN MMS 39927096-400031725	-\$1,293.80	\$9,087.85



Account Number 062198 10846370

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Date	Transaction details	Amount	Balance
25 Nov 2018	SSC RATES NetBank BPAY 1693 0908138 rates	<i>Rate</i> -\$271.40	\$8,816.45
25 Nov 2018	SYDNEY WATER NetBank BPAY 45435 51172840004 water rates	-\$405.00	\$8,411.45
30 Nov 2018	Chq 000005 presented Grge & Mrkt Syd	-\$1,485.00	\$6,926.45
30 Nov 2018	Direct Credit 320456 Management Trust Highland Property	\$1,412.00	\$8,338.45
01 Dec 2018	Credit Interest	\$1.71	\$8,340.16
03 Dec 2018	Direct Debit 460095 ORIGIN MMS 40005461-400031725	-\$1,326.61	\$7,013.55
07 Dec 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201812071433218	\$558.00	\$7,571.55
14 Dec 2018	Direct Credit 320456 Management Trust Highland Property	\$1,417.50	\$8,989.05
17 Dec 2018	Direct Debit 460095 ORIGIN MMS 40090492-400031725	-\$1,326.61	\$7,662.44
31 Dec 2018	Direct Debit 460095 ORIGIN MMS 40166443-400031725	-\$1,326.61	\$6,335.83
04 Jan 2019	DEFT PAYMENTS NetBank BPAY 96503 30212640430761227 strata fees	-\$922.65	\$5,413.18
07 Jan 2019	ASIC NetBank BPAY 17301 2296165712185 statement check	-\$53.00	\$5,360.18
07 Jan 2019	ASIC NetBank BPAY 17301 2296165712185	-\$276.00	\$5,084.18
07 Jan 2019	TAX OFFICE PAYMENTS NetBank BPAY 75556 4423035247952060 PAYG	-\$276.00	\$4,808.18
07 Jan 2019	Direct Credit 441564 ORIGIN MMS TAX	\$5,000.00	\$9,808.18
08 Jan 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201901081454256	\$558.00	\$10,366.18
14 Jan 2019	Direct Debit 460095 ORIGIN MMS 40237336-400031725	-\$1,326.61	\$9,039.57
15 Jan 2019	Direct Credit 320456 Management Trust Highland Property	\$3,067.96	\$12,107.53
24 Jan 2019	Direct Credit 064035 CARDS ACCOUNT bpay correction	\$276.00	\$12,383.53
29 Jan 2019	Direct Debit 460095 ORIGIN MMS 40325821-400031725	-\$1,326.61	\$11,056.92
31 Jan 2019	Direct Credit 320456 Management Trust Highland Property	\$1,412.00	\$12,468.92
01 Feb 2019	Credit Interest	\$11.00	\$12,479.92
08 Feb 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201902081477575	\$558.00	\$13,037.92

Date	Transaction details	Amount	Balance
11 Feb 2019	Direct Debit 460095 ORIGIN MMS 40399317-400031725	-\$1,326.61	\$11,711.31
15 Feb 2019	Direct Credit 320456 Management Trust Highland Property	\$2,835.00	\$14,546.31
20 Feb 2019	SYDNEY WATER NetBank BPAY 45435 51172840004 water bill	-\$407.08	\$14,139.23
20 Feb 2019	SSC RATES NetBank BPAY 1693 0908138 Rates	-\$271.40	\$13,867.83
25 Feb 2019	Direct Debit 460095 ORIGIN MMS 40544695-400031725	-\$1,352.57	\$12,515.26
01 Mar 2019	Credit Interest	\$15.02	\$12,530.28
08 Mar 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201903081497392	\$558.00	\$13,088.28
11 Mar 2019	Direct Debit 460095 ORIGIN MMS 40680233-400031725	-\$1,352.57	\$11,735.71
15 Mar 2019	Direct Credit 320456 Management Trust Highland Property	\$2,971.04	\$14,706.75
25 Mar 2019	Direct Debit 460095 ORIGIN MMS 40764361-400031725	-\$1,352.57	\$13,354.18
01 Apr 2019	Credit Interest	\$17.03	\$13,371.21
08 Apr 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201904081518380	\$1,114.48	\$14,485.69
08 Apr 2019	Direct Debit 460095 ORIGIN MMS 40848260-400031725	-\$1,352.57	\$13,133.12
15 Apr 2019	Direct Credit 320456 Management Trust Highland Property	\$2,632.48	\$15,765.60
16 Apr 2019	TAX OFFICE PAYMENTS NetBank BPAY 75556 4423035247952060 payg 2019	-\$1,794.00	\$13,971.60
23 Apr 2019	Direct Debit 460095 ORIGIN MMS 40931175-400031725	-\$1,352.57	\$12,619.03
01 May 2019	Credit Interest	\$16.44	\$12,635.47
02 May 2019	BUNNINGS 331000 CARINGBAH AU	-\$66.02	\$12,569.45
06 May 2019	Direct Debit 460095 ORIGIN MMS 41015492-400031725	-\$1,352.57	\$11,216.88
08 May 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201905081541710	\$574.74	\$11,791.62
13 May 2019	TAX OFFICE PAYMENTS NetBank BPAY 75556 996334444000193777 EOFY tax	-\$7,893.70	\$3,897.92
20 May 2019	SYDNEY WATER NetBank BPAY 45435 51172840004	-\$382.12	\$3,515.80
20 May 2019	Direct Debit 460095 Origin MMS 41100876-400031725	-\$1,352.57	\$2,163.23
27 May 2019	Direct Credit 433527 NGS Super PAYMENT 8271661	\$5,000.00	\$7,163.23

*Rates*

*NGS*

Account Number 062198 10846370

Page 5 of 6

Date	Transaction details	Amount	Balance
31 May 2019	SSC RATES NetBank BPAY 1693 0908138 Rates	<i>Refer</i> -\$271.40	\$6,891.83
01 Jun 2019	Credit Interest	\$5.93	\$6,897.76
01 Jun 2019	ASIC NetBank BPAY 17301 2296191071499 company statement	-\$263.00	\$6,634.76
03 Jun 2019	Direct Debit 460095 Origin MMS 41186236-400031725	-\$1,352.57	\$5,282.19
07 Jun 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201906071563691	\$574.74	\$5,856.93
09 Jun 2019	DEFT PAYMENTS NetBank BPAY 96503 30212640430761227 strata x2	-\$1,868.41	\$3,988.52
14 Jun 2019	BUNNINGS 331000 CARINGBAH AU	-\$6.00	\$3,982.52
14 Jun 2019	BUNNINGS 331000 CARINGBAH AU	-\$46.67	\$3,935.85
14 Jun 2019	Direct Credit 320456 Management Trust Highland Property	\$1,489.18	\$5,425.03
17 Jun 2019	Direct Debit 460095 Origin MMS 41271519-400031725	-\$1,352.57	\$4,072.46
28 Jun 2019	Direct Credit 320456 Management Trust Highland Property	\$119.10	\$4,191.56

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to [commbank.com.au/support](http://commbank.com.au/support).

Yours sincerely,

Brian Moseley  
General Manager, Retail Customer Service



0130090-90-0000001-0000001

Mr A Andrews  
28 Edinburgh Crescent  
Woollooware NSW 2230

Account Number	400031726
Account Name/s	A & T Smsf Pty Ltd lor & Atf A & T Superfund Andrew Andrews

Statement Period		Statement Details	
Issued Date	13 Jan 2019	Statement Number	1-00003
Start Date	1 Jul 2018	Page Number	1 of 1
End Date	31 Dec 2018	Account Status	Active

Past statement over limit and overdue details	Current statement payment due details
Your past due/over limit amount: The above amount is due and payable immediately.	Your current payment due amount: Current payment due date:

Loan Account Limit:	\$0.00	Available Redraw:	\$0.00	Current Interest Rate:	p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JUL	<b>BALANCE BROUGHT FORWARD</b>			-40,000.00 CR
28 AUG	<b>Direct Credit Payment</b> Columbus Capital - offset account - CBA		3,000.00	-43,000.00 CR
<b>TOTALS AT END OF PERIOD</b>		0.00	3,000.00	<b>-43,000.00 CR</b>

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400031726

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mortgage Ezy Pty Ltd**

ABN 84 066 631 169 Australian Credit Licence Number 393457

Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au

Website: www.mezy.com.au



1900090-83-0000001-0000001

Mr A Andrews  
28 Edinburgh Crescent  
Wooloware NSW 2230

Account Number	400031726
Account Name/s	A & T Smsf Pty Ltd lor & Atf A & T Superfund A And T Andrews Pty Ltd Atf Bare Trust Andrew Andrews Toula Andrews

Statement Period		Statement Details	
Issued Date	8 Jul 2019	Statement Number	1-00004
Start Date	1 Jan 2019	Page Number	1 of 1
End Date	30 Jun 2019	Account Status	Active

Past statement over limit and overdue details	Current statement payment due details
Your past due/over limit amount: The above amount is due and payable immediately.	Your current payment due amount: Current payment due date:

Loan Account Limit:	\$0.00	Available Redraw:	\$0.00	Current Interest Rate:	p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JAN	<b>BALANCE BROUGHT FORWARD</b>			-43,000.00 CR
07 JAN	<b>Internet Banking Redraw</b> Redraw to AT SMSF ATF AT SUPER FUND	5,000.00		-38,000.00 CR
<b>TOTALS AT END OF PERIOD</b>		5,000.00	0.00	<b>-38,000.00 CR</b>

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400031726

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mortgage Ezy Pty Ltd**

ABN 56606554321 Australian Credit Licence Number 494807

Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au

Website: www.mezy.com.au



Not Relevant  
Waiting on statement



0490090-56-0000001-0000001  
A & T SMSF Pty Ltd IOR & ATF A & T Superfund  
28 Edinburgh Crescent  
Woolooware NSW 2230

Account Number	400031725
Account Name/s	A & T Smsf Pty Ltd Ior & Atf A & T Superfund Andrew Andrews

<b>Statement Period</b>	<b>Statement Details</b>
Issued Date: 13 Jan 2019	Statement Number: 1-00003
Start Date: 1 Jul 2018	Page Number: 1 of 5
End Date: 31 Dec 2018	Account Status: Active

<b>Past statement over limit and overdue details</b>	<b>Current statement payment due details</b>
Your past due/over limit amount: \$0.00 The above amount is due and payable immediately.	Your current payment due amount: \$2,653.23 Current payment due date: 18 Jan 2019

Loan Account Limit: \$463,758.14	Available Redraw: \$5,387.21	Current Interest Rate: 5.49% p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JUL	<b>BALANCE BROUGHT FORWARD</b>			465,003.12 DR
02 JUL	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	463,709.32 DR
16 JUL	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	462,415.52 DR
18 JUL	<b>Regular Interest Charge</b> Original interest amount of \$1,999.35 received an offset benefit of \$172.27.	1,827.08		464,242.60 DR
30 JUL	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	462,948.80 DR
13 AUG	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	461,655.00 DR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400031725
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Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mezy Assets Pty Ltd T/as Mortgage Ezy**  
ABN 56606554321 Australian Credit Licence Number 494807  
Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au  
Website: www.mezy.com.au

04990/56/0000001/0000001



Statement Period		Statement Details	
Issued Date	13 Jan 2019	Statement Number	1-00003
Start Date	1 Jul 2018	Page Number	2 of 5
End Date	31 Dec 2018	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			461,655.00 DR
18 AUG	<b>Regular Interest Charge</b> Original interest amount of \$2,061.61 received an offset benefit of \$178.01.	1,883.59		463,538.59 DR
27 AUG	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	462,244.79 DR
10 SEP	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	460,950.99 DR
18 SEP	<b>Regular Interest Charge</b> Original interest amount of \$2,057.36 received an offset benefit of \$187.49.	1,869.87		462,820.86 DR
24 SEP	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	461,527.06 DR
08 OCT	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	460,233.26 DR
18 OCT	<b>Regular Interest Charge</b> Original interest amount of \$1,986.98 received an offset benefit of \$185.19.	1,801.78		462,035.04 DR
22 OCT	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	460,741.24 DR
19 OCT	<b>Notice of Interest Rate Change</b> Interest rate adjusted from 5.240% to 5.490% effective from 26/10/2018			460,741.24 DR
05 NOV	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	459,447.44 DR
18 NOV	<b>Regular Interest Charge</b> Original interest amount of \$2,121.28 received an offset benefit of \$198.14.	1,923.14		461,370.58 DR

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400031725

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mezy Assets Pty Ltd T/as Mortgage Ezy**

ABN 56606554321 Australian Credit Licence Number 494807  
Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au  
Website: www.mezy.com.au



Statement Period		Statement Details	
Issued Date	13 Jan 2019	Statement Number	1-00003
Start Date	1 Jul 2018	Page Number	3 of 5
End Date	31 Dec 2018	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			461,370.58 DR
19 NOV	<b>Direct Debit Payment</b> Direct Debit Payment		1,293.80	460,076.78 DR
03 DEC	<b>Direct Debit Payment</b> Direct Debit Payment		1,326.61	458,750.17 DR
17 DEC	<b>Direct Debit Payment</b> Direct Debit Payment		1,326.61	457,423.56 DR
18 DEC	<b>Annual Account Fee (Schd)</b>	395.00		457,818.56 DR
18 DEC	<b>Regular Interest Charge</b> Original interest amount of \$2,073.02 received an offset benefit of \$194.03.	1,878.98		459,697.54 DR
31 DEC	<b>Direct Debit Payment</b> Direct Debit Payment		1,326.61	458,370.93 DR
	<b>TOTALS AT END OF PERIOD</b>	11,579.44	18,211.63	<b>458,370.93 DR</b>

Please note that the fees associated with your loan accounts have been amended, effective from 15<sup>th</sup> March 2019, please refer to the Schedule of Fees table that is attached.

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400031725

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mezy Assets Pty Ltd T/as Mortgage Ezy**

ABN 56606554321 Australian Credit Licence Number 494807  
**Address:** 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
**Telephone:** 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au  
**Website:** www.mezy.com.au





Statement Period		Statement Details	
Issued Date	13 Jan 2019	Statement Number	1-00003
Start Date	1 Jul 2018	Page Number	4 of 5
End Date	31 Dec 2018	Account Status	Active

### Supplementary Schedule of Fees

Effective 15<sup>th</sup> March 2019

<b>Loan Account Variation Fee</b>	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250
<b>Loan Facility Variation Fee</b>	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450 plus Third Party Costs#
<b>Fixed Rate Fee<sup>^</sup></b>	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495 per request
<b>Annual Facility Fee</b>	Payable annually in advance on each anniversary of the settlement date.	\$395 per annum
<b>Settlement Cancellation Fee</b>	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300
<b>Break Costs (Fixed Loans)</b>	Payable on the discharge of a fixed rate loan.	Unascertainable
<b>Construction Administration Fee</b>	Payable for the draw downs and management of your loan through the construction process.	\$750 plus Third Party Costs#
<b>Manual Redraw Fee</b>	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25
<b>Ad Hoc Statement Fee</b>	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15
<b>Paper Statement Fee</b>	Payable each time we issue you with a paper version of your statement (whether upon your specific request for a statement, or the regular statement issuance where you have not elected to receive a statement electronically.	\$2.00
<b>Insurance Renewal Fee</b>	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
<b>Dishonour Fee</b>	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20 per dishonour, plus Third Party Costs#
<b>Arrears Administration Fee</b>	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150 per month

#### Mezy Assets Pty Ltd T/as Mortgage Ezy

ABN 56606554321 Australian Credit Licence Number 494807

Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au

Website: www.mezy.com.au



Statement Period		Statement Details	
Issued Date	13 Jan 2019	Statement Number	1-00003
Start Date	1 Jul 2018	Page Number	5 of 5
End Date	31 Dec 2018	Account Status	Active

<b>Notice of Default Fee</b>	Payable each time your loan is in default and we are required to calculate the total amount owing to correct the default, prepare a default letter, and issue the letter to you.	\$330 per default if the there is one borrower, or \$660 per default if there are two or more borrowers.
<b>Discharge Administration Fee</b>	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$895 plus Third Party Costs#

<sup>^</sup> Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.

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**Mezy Assets Pty Ltd T/as Mortgage Ezy**

ABN 56606554321 Australian Credit Licence Number 494807

**Address:** 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

**Telephone:** 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au

**Website:** www.mezy.com.au



1900090-67-0000001-0000001

THE SECRETARY  
28 Edinburgh Crescent  
Woolooware NSW 2230

Account Number	400031725
Account Name/s	A & T Smsf Pty Ltd Ior & Atf A & T Superfund A And T Andrews Pty Ltd Atf Bare Trust Andrew Andrews Toula Andrews

Statement Period	
Issued Date	9 Jul 2019
Start Date	1 Jan 2019
End Date	30 Jun 2019

Statement Details	
Statement Number	1-00004
Page Number	1 of 4
Account Status	Active

Past statement over limit and overdue details	
Your past due/over limit amount:	\$0.00
The above amount is due and payable immediately.	

Current statement payment due details	
Your current payment due amount:	\$2,705.15
Current payment due date:	18 Jul 2019

Loan Account Limit:	\$460,567.15	Available Redraw:	\$6,490.24	Current Interest Rate:	5.74% p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JAN	<b>BALANCE BROUGHT FORWARD</b>			458,370.93 DR
19 FEB	<b>Paper Statement Fee</b> Paper Statement Fee for A & T SMSF PTY LTD IOR & ATF A & T SUPERFUND (Offset Ac	2.00		458,372.93 DR
19 FEB	<b>Paper Statement Fee</b> Paper Statement Fee for ANDREW ANDREWS (Offset Account)	2.00		458,374.93 DR
25 FEB	<b>Paper Statement Fee Reversal</b> Reversal of Paper Statement Fee for ANDREW ANDREWS (Offset Account)		2.00	458,372.93 DR
25 FEB	<b>Paper Statement Fee Reversal</b> Reversal of Paper Statement Fee for A & T SMSF PTY LTD IOR & ATF A & T SUPERFUN		2.00	458,370.93 DR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400031725
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Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

1909067/0000001/0000001

**Mortgage Ezy Pty Ltd**  
ABN 56606554321 Australian Credit Licence Number 494807  
Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au  
Website: www.mezy.com.au



Statement Period		Statement Details	
Issued Date	9 Jul 2019	Statement Number	1-00004
Start Date	1 Jan 2019	Page Number	2 of 4
End Date	30 Jun 2019	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			458,370.93 DR
14 JAN	<b>Direct Debit Payment</b> Direct Debit Payment		1,326.61	457,044.32 DR
18 JAN	<b>Regular Interest Charge</b> Original interest amount of \$2,139.06 received an offset benefit of \$192.22.	1,946.83		458,991.15 DR
15 JAN	<b>Notice of Interest Rate Change</b> Interest rate adjusted from 5.490% to 5.740% effective from 23/01/2019			458,991.15 DR
29 JAN	<b>Direct Debit Payment</b> Direct Debit Payment		1,326.61	457,664.54 DR
11 FEB	<b>Direct Debit Payment</b> Direct Debit Payment		1,326.61	456,337.93 DR
18 FEB	<b>Regular Interest Charge</b> Original interest amount of \$2,216.26 received an offset benefit of \$183.95.	2,032.30		458,370.23 DR
19 FEB	<b>Manual additional interest</b>	0.01		458,370.24 DR
19 FEB	<b>Manual additional interest</b>	0.01		458,370.25 DR
25 FEB	<b>Manual interest credit</b>		0.01	458,370.24 DR
25 FEB	<b>Manual interest credit</b>		0.01	458,370.23 DR
21 FEB	<b>Paper Statement Fee</b> Paper Statement Fee for A & T SMSF PTY LTD IOR & ATF A & T SUPERFUND	2.00		458,372.23 DR
21 FEB	<b>Paper Statement Fee</b> Paper Statement Fee for ANDREW ANDREWS	2.00		458,374.23 DR
25 FEB	<b>Paper Statement Fee Reversal</b> Reversal of Paper Statement Fee for ANDREW ANDREWS		2.00	458,372.23 DR

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400031725

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mortgage Ezy Pty Ltd**

ABN 56606554321 Australian Credit Licence Number 494807  
**Address:** 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
**Telephone:** 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au  
**Website:** www.mezy.com.au



Statement Period		Statement Details	
Issued Date	9 Jul 2019	Statement Number	1-00004
Start Date	1 Jan 2019	Page Number	3 of 4
End Date	30 Jun 2019	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			458,372.23 DR
25 FEB	<b>Paper Statement Fee Reversal</b> Reversal of Paper Statement Fee for A & T SMSF PTY LTD IOR & ATF A & T SUPERFUN		2.00	458,370.23 DR
25 FEB	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	457,017.66 DR
11 MAR	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	455,665.09 DR
18 MAR	<b>Regular Interest Charge</b> Original interest amount of \$2,012.38 received an offset benefit of \$167.33.	1,845.05		457,510.14 DR
25 MAR	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	456,157.57 DR
08 APR	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	454,805.00 DR
18 APR	<b>Regular Interest Charge</b> Original amount of \$2,223.16 received an offset benefit of \$185.25.	2,037.90		456,842.90 DR
23 APR	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	455,490.33 DR
06 MAY	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	454,137.76 DR
18 MAY	<b>Regular Interest Charge</b> Original amount of \$2,147.43 received an offset benefit of \$179.28.	1,968.14		456,105.90 DR
20 MAY	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	454,753.33 DR
03 JUN	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	453,400.76 DR

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400031725

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mortgage Ezy Pty Ltd**

ABN 56606554321 Australian Credit Licence Number 494807

Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au

Website: www.mezy.com.au



Statement Period		Statement Details	
Issued Date	9 Jul 2019	Statement Number	1-00004
Start Date	1 Jan 2019	Page Number	4 of 4
End Date	30 Jun 2019	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			453,400.76 DR
17 JUN	<b>Direct Debit Payment</b> Direct Debit Payment		1,352.57	452,048.19 DR
18 JUN	<b>Regular Interest Charge</b> Original amount of \$2,213.97 received an offset benefit of \$185.25.	2,028.72		454,076.91 DR
27 JUN	<b>Notice of Interest Rate Change</b> Interest rate adjusted from 5.740% to 5.590% effective from 29/07/2019			454,076.91 DR
	<b>TOTALS AT END OF PERIOD</b>	11,866.96	16,160.98	<b>454,076.91 DR</b>

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400031725

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mortgage Ezy Pty Ltd**

ABN 56606554321 Australian Credit Licence Number 494807

**Address:** 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

**Telephone:** 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au

**Website:** www.mezy.com.au

# Highland Property Agents

F17

25 Kingsway  
CRONULLA NSW 2230  
Ph. 9523 4333 Fax. 9523 4555  
ABN. 6712 5430 980

Andrew Andrews & Toula Andrews  
28 Edinburgh Crescent

Ref: ANDREW  
Page: 1

WOOLOOWARE NSW 2230

Andrew Andrews & Toula Andrews T/A A&T Andrews P/L  
Owner Income & Expenditure for July 2018 to June 2019  
Manager: Stephanie Spoto

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
<b>Property: 1/17-21 Gardere Street CARINGBAH NSW 2229</b>													
Balance Brought Forward	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Income</b>													
101 Rent	3000.00	3000.00	3000.00	4500.00	3000.00	1500.00	4500.00	3000.00	3000.00	2785.70	0.00	2760.00	34045.70
164 Outgoings Recovered - Water Usage	244.80	0.00	0.00	216.24	0.00	0.00	232.96	0.00	235.04	0.00	0.00	185.08	1114.12
	<b>3244.80</b>	<b>3000.00</b>	<b>3000.00</b>	<b>4716.24</b>	<b>3000.00</b>	<b>1500.00</b>	<b>4732.96</b>	<b>3000.00</b>	<b>3235.04</b>	<b>2785.70</b>	<b>0.00</b>	<b>2945.08</b>	<b>35159.82</b>
<b>Expenditure</b>													
331 R & M - Electrical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99.00	0.00	0.00	0.00	99.00
401 Income & Expenditure Report Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75.00	75.00
408 Trading Reference Australia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.00	55.00
414 Lease Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.00	33.00
415 Letting Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	759.00	759.00
416 Advertising	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00	250.00
419 GST on fees	15.50	15.50	15.00	23.00	15.50	7.50	23.00	15.00	15.00	13.93	0.00	21.80	180.73
481 Management Fees	150.00	150.00	150.00	225.00	150.00	75.00	225.00	150.00	150.00	139.29	0.00	138.00	1702.29
483 Postage	5.00	5.00	0.00	5.00	5.00	0.00	5.00	0.00	0.00	0.00	0.00	5.00	30.00

# Highland Property Agents

25 Kingsway  
 CRONULLA NSW 2230  
 Ph. 9523 4333 Fax. 9523 4555  
 ABN. 6712 5430 980

Andrew Andrews & Toula Andrews  
 28 Edinburgh Crescent

Ref: ANDREW  
 Page: 2

WOOLLOOWARE NSW 2230

Andrew Andrews & Toula Andrews T/A A&T Andrews P/L  
 Owner Income & Expenditure for July 2018 to June 2019  
 Manager: Stephanie Spoto

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
	170.50	170.50	165.00	253.00	170.50	82.50	253.00	165.00	264.00	153.22	0.00	1336.80	3184.02
Carried Forward	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	3074.30	2829.50	2835.00	4463.24	2829.50	1417.50	4479.96	2835.00	2971.04	2632.48	0.00	1608.28	31975.80

Net income is equal to balance brought forward plus income, less expenditure, less carried forward balance.



Administration Centre and Rate phone enquiry hours: Monday to Friday 8.30am to 4.30pm  
 Hearing (133 677) or speech (1300 555 727) impaired? Call us via the National Relay Service  
 4-20 Eton Street, SUTHERLAND NSW 2232  
 Locked Bag 17 SUTHERLAND NSW 1499  
**RATES: 02 9710 0585**  
**GENERAL: 02 9710 0333**  
 ssc@ssc.nsw.gov.au  
 sutherlandshire.nsw.gov.au  
 ABN: 52 018 204 808

**RATE NOTICE**  
 Period 1 July 2018 to 30 June 2019  
 GST FREE

1st



Scan this QR Code to register for e-Notices  
 or go to sutherland.formsport.com.au



A and T Andrews Pty Ltd  
 28 Edinburgh Crescent  
 WOOLLOOWARE NSW 2230

**PROPERTY NO.:** 908138  
**FIRST INSTALMENT AMOUNT DUE:** \$271.58  
**DUE DATE:** 31/08/2018  
**ISSUE DATE:** 19/07/2018  
**WARD:** B



012  
 I029881  
 R4\_1500

**PROPERTY LOCATION AND DESCRIPTION**

1/17-21 Gardere Street, CARINGBAH NSW 2229  
 Lot 1 S/P 66395

RATING CATEGORY SEE BELOW	CURRENT VALUATION	VALUATION BASE DATE 01/07/2016	
RATE AND CHARGES	RATEABLE VALUE/ SERVICE	RATE IN \$	AMOUNT
Residential Rate	321,720	\$0.00191777	\$616.98
Stormwater Management Services Charge	1		\$12.50
Domestic Waste Regular Service Charge	1		\$456.30
<b>TOTAL AMOUNT DUE</b>			<b>\$1,085.78</b>



Want to find out more about how your rates contribute to your community?  
 Visit our website and search for 'Report to Ratepayers'

**PLEASE DEDUCT ANY PAYMENTS MADE SINCE 10/07/2018**

Note: Interest charges accrue on a daily basis at 7.5% pa on overdue rates and charges.

INSTALMENT DETAILS:	31/08/2018	30/11/2018	28/02/2019	31/05/2019
	\$271.58	\$271.40	\$271.40	\$271.40

For other methods of payment see over →

Name: A and T Andrews Pty Ltd

**SUTHERLANDSHIRE**



Council now has an online change of address form  
[sutherlandshire.nsw.gov.au/rateschangeaddress](http://sutherlandshire.nsw.gov.au/rateschangeaddress)

<p>Billers Code: 1693                  Reference: 0908138</p> <p>BPAY® this payment via Internet or phone banking.                  BPAY View® – View and pay this bill using internet banking.                  BPAY View Registration No.: 0908138</p>	<p>Credit cards are NOT accepted.</p> <p>To use the QR Code, use the reader within your mobile banking app.                  More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a></p>	<p><b>Direct Debit Payments</b>                  Credit Cards are NOT accepted.                  Download the application form from <a href="http://sutherlandshire.nsw.gov.au">sutherlandshire.nsw.gov.au</a></p>			
<p><b>Credit Card Payments via Internet or Automated Telephone Service</b>                  Phone 1300 886 435                  or log onto <a href="http://sutherlandshire.nsw.gov.au">sutherlandshire.nsw.gov.au</a>                  We accept Amex, Visa and MasterCard. A merchant/service fee of: 0.45% will be applicable for Visa/MasterCard and 1.40% will be applicable for American Express.                  Reference number: 0908138</p>	<p><b>Pay in-store at Australia Post</b>                  Credit Cards not accepted.</p>	<p>*71 214 77213832 61</p>			
<table border="1"> <tr> <td>Property Number. 908138</td> <td>Annual Balance \$1,085.78</td> <td>Instalment Payment \$271.58</td> </tr> </table>	Property Number. 908138	Annual Balance \$1,085.78	Instalment Payment \$271.58		
Property Number. 908138	Annual Balance \$1,085.78	Instalment Payment \$271.58			

SUTHERLANDSHIRE

Administration Centre and Rate phone enquiry hours: Monday to Friday 8.30am to 4.30pm  
Hearing (133 677) or speech (1300 555 727) impaired? Call us via the National Relay Service  
4-20 Eton Street, SUTHERLAND NSW 2232  
Locked Bag 17 SUTHERLAND NSW 1499  
**RATES: 02 9710 0585**  
**GENERAL: 02 9710 0333**  
ssc@ssc.nsw.gov.au  
sutherlandshire.nsw.gov.au  
ABN: 52 018 204 808

F20

## 2ND INSTALMENT NOTICE RATES ACCOUNT



A and T Andrews Pty Ltd  
28 Edinburgh Crescent  
WOOLLOOWARE NSW 2230



012  
1025572  
R3\_6605

PROPERTY NO.: 908138  
AMOUNT DUE: \$271.40  
DUE DATE: 30/11/2018  
ISSUE DATE: 19/10/2018

**PROPERTY LOCATION AND DESCRIPTION**  
1/17-21 Gardere Street, CARINGBAH NSW 2229  
Lot 1 S/P 66395

**SECOND INSTALMENT DUE 30/11/2018: \$271.40**  
**TOTAL DUE THIS NOTICE: \$271.40**

*Handwritten:* PMD 25/11/18

### PLEASE DEDUCT ANY PAYMENTS MADE SINCE 11/10/2018

Please Note: Interest is accruing daily on all outstanding rates and charges calculated at 7.5% pa.



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For other methods of payment see over

Name: A and T Andrews Pty Ltd

# SUTHERLANDSHIRE



Council now has an online change of address form [sutherlandshire.nsw.gov.au/rateschangeaddress](http://sutherlandshire.nsw.gov.au/rateschangeaddress)

<p>Billers Code: 1693 Reference: 0908138</p> <p>BPAY® this payment via Internet or phone banking. BPAY View® – View and pay this bill using internet bankin BPAY View Registration No.: 0908138</p>	<p>Credit cards are NOT accepted.</p> <p>To use the QR Code, use the reader within your mobile banking app. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a></p>	<p><b>Direct Debit Payments</b> Credit Cards are NOT accepted. Download the application form from <a href="http://sutherlandshire.nsw.gov.au">sutherlandshire.nsw.gov.au</a></p>			
<p><b>Credit Card Payments via Internet or Automated Telephone Service</b> Phone <b>1300 886 435</b> We accept Visa and Mastercard. Amex payments are only accepted via Automated Telephone Service. A merchant/service fee of 0.45% will be applicable for Visa/Mastercard and 1.40% will be applicable for American Express. Reference number: 0908138</p>		<p><b>Post Billpay</b> Pay in-store at Australia Post Credit Cards not accepted.</p>			
<table border="1"> <tr> <td>Property Number. 908138</td> <td>Please Pay By 30/11/2018</td> <td>Total Amount Due \$271.40</td> </tr> </table> <p style="text-align: center;"> *71 214 79933452 38</p>			Property Number. 908138	Please Pay By 30/11/2018	Total Amount Due \$271.40
Property Number. 908138	Please Pay By 30/11/2018	Total Amount Due \$271.40			

Administration Centre and Rate phone enquiry hours: Monday to Friday 8.30am to 4.30pm  
 Hearing (133 677) or speech (1300 555 727) impaired? Call us via the National Relay Service  
 4-20 Eton Street, SUTHERLAND NSW 2232  
 Locked Bag 17 SUTHERLAND NSW 1499  
**RATES: 02 9710 0585**  
**GENERAL: 02 9710 0333**  
 ssc@ssc.nsw.gov.au  
 sutherlandshire.nsw.gov.au  
 ABN: 52 018 204 808

**3RD INSTALMENT NOTICE**  
**RATES ACCOUNT**



A and T Andrews Pty Ltd  
 28 Edinburgh Crescent  
 WOOLLOOWARE NSW 2230



012  
 I025130  
 R3\_6325

**PROPERTY NO.:** 908138  
**AMOUNT DUE:** \$271.40  
**DUE DATE:** 28/02/2019  
**ISSUE DATE:** 14/01/2019

**PROPERTY LOCATION AND DESCRIPTION**  
 1/17-21 Gardere Street, CARINGBAH NSW 2229  
 Lot 1 S/P 66395

**THIRD INSTALMENT DUE 28/02/2019:** \$271.40  
**TOTAL DUE THIS NOTICE:** \$271.40

PAID 20/2/19

**PLEASE DEDUCT ANY PAYMENTS MADE SINCE 07/01/2019**

**Please Note: Interest is accruing daily on all outstanding rates and charges calculated at 7.5% pa.**



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For other methods of payment see over →

Name: A and T Andrews Pty Ltd

**SUTHERLANDSHIRE**



Council now has an online change of address form  
[sutherlandshire.nsw.gov.au/rateschangeaddress](http://sutherlandshire.nsw.gov.au/rateschangeaddress)

Biller Code: 1693 Reference: 0908138 BPAY® this payment via Internet or phone banking. BPAY View® – View and pay this bill using internet bankin BPAY View Registration No.: 0908138	Credit cards are NOT accepted. To use the QR Code, use the reader within your mobile banking app. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	<b>Direct Debit Payments</b> Credit Cards are NOT accepted. Download the application form from <a href="http://sutherlandshire.nsw.gov.au">sutherlandshire.nsw.gov.au</a>			
<b>Credit Card Payments via Internet or Automated Telephone Service</b> Phone <b>1300 886 435</b> We accept Visa and Mastercard. Amex payments are only accepted via Automated Telephone Service. A merchant/service fee of 0.45% will be applicable for Visa/Mastercard and 1.40% will be applicable for American Express. Reference number: 0908138		<b>Post Pay in-store at Australia Post</b> Credit Cards not accepted.			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Property Number. 908138</td> <td style="width: 33%;">Please Pay By 28/02/2019</td> <td style="width: 33%;">Total Amount Due \$271.40</td> </tr> </table>			Property Number. 908138	Please Pay By 28/02/2019	Total Amount Due \$271.40
Property Number. 908138	Please Pay By 28/02/2019	Total Amount Due \$271.40			
*71 214 80828071 79					

Administration Centre and Rate phone enquiry hours: Monday to Friday 8.30am to 4.30pm  
 Hearing (133 677) or speech (1300 555 727) impaired? Call us via the National Relay Service  
 4-20 Eton Street, SUTHERLAND NSW 2232  
 Locked Bag 17 SUTHERLAND NSW 1499

**RATES: 02 9710 0585**  
**GENERAL: 02 9710 0333**  
 ssc@ssc.nsw.gov.au  
 sutherlandshire.nsw.gov.au  
 ABN: 52 018 204 808

**4TH INSTALMENT NOTICE**  
**RATES ACCOUNT**



A and T Andrews Pty Ltd  
 28 Edinburgh Crescent  
 WOOLLOOWARE NSW 2230



012  
 I024797  
 R3\_5992

**PROPERTY NO.:** 908138  
**AMOUNT DUE:** \$271.40  
**DUE DATE:** 31/05/2019  
**ISSUE DATE:** 18/04/2019  
**WARD:** B

**PROPERTY LOCATION AND DESCRIPTION**  
 1/17-21 Gardere Street, CARINGBAH NSW 2229  
 Lot 1 S/P 66395

**FOURTH INSTALMENT DUE 31/05/2019:** \$271.40  
**TOTAL DUE THIS NOTICE:** \$271.40



**PLEASE DEDUCT ANY PAYMENTS MADE SINCE 11/04/2019**

**Please Note: Interest is accruing daily on all outstanding rates and charges calculated at 7.5% pa.**



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 sutherland.formsport.com.au

For other methods of payment see over

Name: A and T Andrews Pty Ltd

**SUTHERLANDSHIRE**



Council now has an online change of address form  
 sutherlandshire.nsw.gov.au/rateschangeaddress

<p>Billor Code: 1693                  Reference:0908138</p> <p>BPAY® this payment via Internet or phone banking.                  BPAY View® – View and pay this bill using internet bankir                  BPAY View Registration No.:0908138</p>	<p>Credit cards are NOT accepted.</p> <p>To use the QR Code, use the reader within your mobile banking app. More info: www.bpay.com.au</p>	<p><b>Direct Debit Payments</b>                  Credit Cards are NOT accepted.                  Download the application form from sutherlandshire.nsw.gov.au</p>			
<p><b>Credit Card Payments via Internet or Automated Telephone Service</b>                  Phone 1300 886 435                  We accept Visa and Mastercard. Amex payments are only accepted via Automated Telephone Service. A merchant/service fee of 0.45% will be applicable for Visa/Mastercard and 1.40% will be applicable for American Express.                  Reference number: 0908138</p>		<p><b>Pay in-store at Australia Post</b>                  Credit Cards not accepted.</p>			
<table border="1"> <tr> <td>Property Number. 908138</td> <td>Please Pay By 31/05/2019</td> <td>Total Amount Due \$271.40</td> </tr> </table>		Property Number. 908138	Please Pay By 31/05/2019	Total Amount Due \$271.40	<p>*71 214 81861659 19</p>
Property Number. 908138	Please Pay By 31/05/2019	Total Amount Due \$271.40			

Repair



CARINGBAH WH  
BUNNINGS GROUP LIMITED  
ABN 26 008 672 179  
Ph: 0297108100

Thu 02/05/2019 05:46:07 PM  
FRONT END REGISTERS R01

Sale  
\*\* TAX INVOICE \*\*

0051141320326 PAINTERS TAPE SCOTCHBLUE 38MM EDGE-LOCK	\$16.85
9320090097362 PAINT BRUSH SYNTH MONARCH ADV 50MM RAT TAIL TRIM HRT-9721	\$10.86
9300697123350 FILLER MULTIPURPOSE PARFIX 500G READY TO USE	\$9.65
0051141320304 PAINTERS TAPE SCOTCHBLUE 25MM EDGE-LOCK	\$8.90
9336985001096 SANDING SHEETS ROCKET 8PK 230MMX280MM MULTI GRIT	\$7.22
9320090097348 PAINT BRUSH SYNTH 25MM RAT TAIL TRIM HRT-9721	\$12.54
2 @ \$6.27	
7 @ SubTotal:	\$66.02

**Total** \$66.02  
 GST INCLUDED IN THE TOTAL \$6.01  
 EFT \$66.02  
 CARD NO: 560279-410  
 SAVINGS  
 Rounding \$0.00  
**Change \$0.00**

"\*" Indicates non taxable item(s)

S7219 R01 P171 C375501 #001-55770-7219-2019-05-02



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Please retain receipt for proof of purchase

### Have Your Say

Give us your feedback online at  
[www.bunnings.com.au/haveyoursay](http://www.bunnings.com.au/haveyoursay)

COMMONWEALTH BANK EFTPOS  
 BUNNINGS CARINGBAH  
 7219 REG 01 NSU  
 TERMINAL 14884901  
 REFERENCE 083752

CUSTOMER COPY  
 CARD NO: 560279-410(c)  
 EXPIRY DATE:  
 AID: A00000038410  
 ATC:0 TVR:0000000000  
 CSH:00 772424BA498DC60F  
 02 MAY 2019 17:45

eftpos SAV  
 SAVINGS PURCHASE \$66.02  
 TOTAL AUD \$66.02

APPROVED 00  
 AUTH NO: 425712  
 POS REF NO: 00155770  
 THANK YOU



**Clisdell's Strata Management**

**Notice of Levies Due in July 2018**

**Peter Clisdell Pty Ltd**  
 ABN 19000 130 899  
**Tel: (02) 9556 5222**  
**Fax: (02) 9556 5223**  
 623 Princes Highway  
 Rockdale NSW 2216  
 Locked Bag 30  
 Rockdale DC NSW 2216  
 DX 25304 Rockdale

Issued 01/06/2018 on behalf of:

The Owners--Strata Plan 66395  
 ABN 32606153009  
 17-21 Gardere Street  
 CARINGBAH NSW 2229

A and T Andrews Pty Ltd  
 28 Edinburgh Cres  
 WOOLLOOWARE NSW 2230

for Lot 1 Unit 1  
 A AND T ANDREWS PTY LTD (ACN 619 107 149)

Due date	Details	Amounts due (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/07/2018	Quarterly Admin/Capital Works Levy	633.60	289.05	922.65
Total levies due in month		633.60	289.05	922.65

Total of this levy notice	922.65
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	922.65
Prepaid	0.00
<b>Total amount due</b>	<b>\$922.65</b>

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.  
 Cheques should be made payable to 'The Owners--Strata Plan 66395'

**Payment due 01/07/2018**

**\*\* If paid at Australia Post, note they charge a transaction fee of \$2.75 additional to the total below.**

Need a Valuation?? Taxation - Superannuation - Estate Matters  
 Call our Valuers on 02 9556 5222 or email [valuations@clisdells.com.au](mailto:valuations@clisdells.com.au).

New After Hours Support Service For Emergency Repairs  
 \*\*\* Call 0498 555 424 for emergency after hours assistance \*\*\* Refer to our website for more details calls to this number are charged at \$88 per call.



\*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.

A and T Andrews Pty Ltd  
 Strata Plan 66395  
 Lot 1 Unit 1



Billier code 96503



Pay over the Internet by DEFT Online from your \*pre-registered bank account at [www.deft.com.au](http://www.deft.com.au)



Pay by DEFT Phonepay from your \*pre-registered bank account. Call 1300 301 090 or International +612 8232 7395



Credit card payments can be made over the Internet. Log onto [www.deft.com.au](http://www.deft.com.au) or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:  
 DEFT Payment Systems  
 GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos.  
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Peter Clisdell Pty Ltd**

DEFT Reference No.

302126404 30761227

Amount Due

\$922.65

Due Date

01/07/2018

Amount Paid

\$



\*442 302126404 30761227



**Clisdell's Strata Management**

**Notice of Levies Due in October 2018**

**Peter Clisdell Pty Ltd**  
 ABN 19000 133 899  
**Tel: (02) 9556 5222**  
**Fax: (02) 9556 5223**  
 623 Princes Highway  
 Rockdale NSW 2216  
 Locked Bag 30  
 Rockdale DC NSW 2216  
 DX 25304 Rockdale

Issued 03/09/2018 on behalf of:  
 The Owners--Strata Plan 66395  
 ABN 32606153009  
 17-21 Gardere Street  
 CARINGBAH NSW 2229

A and T Andrews Pty Ltd  
 28 Edinburgh Cres  
 WOOLLOOWARE NSW 2230

for Lot 1 Unit 1  
 A AND T ANDREWS PTY LTD (ACN 619 107  
 149)

Due date	Details	Amounts due (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/10/2018	Quarterly Admin/Capital Works Levy	633.60	289.05	922.65
	Total levies due in month	633.60	289.05	922.65

Total of this levy notice	922.65
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	922.65
Prepaid	0.00
<b>Total amount due</b>	<b>\$922.65</b>

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.  
 Cheques should be made payable to 'The Owners--Strata Plan 66395'

**Payment due 01/10/2018**

**\*\* If paid at Australia Post, note they charge a transaction fee of \$2.75 additional to the total below.**

**Did you know Clisdell's have a team of 4 Qualified Property Valuers.**

**Taxation - Super - Insurance - Company Reporting**  
**Clisdell's Valuations - 9556 5263**



\*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.

A and T Andrews Pty Ltd  
 Strata Plan 66395  
 Lot 1 Unit 1



\*442 302126404 30761227



Billers code 96503

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: [www.bpay.com.au](http://www.bpay.com.au)



Pay over the Internet by DEFT Online from your \*pre-registered bank account at [www.deft.com.au](http://www.deft.com.au)



Pay by DEFT Phonepay from your \*pre-registered bank account. Call 1300 301 090 or International +612 8232 7395



Credit card payments can be made over the Internet. Log onto [www.deft.com.au](http://www.deft.com.au) or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:  
 DEFT Payment Systems  
 GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos.  
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

**Peter Clisdell Pty Ltd**

**DEFT Reference No.**

**302126404 30761227**

**Amount Due**

**\$922.65**

**Due Date**

**01/10/2018**

**Amount Paid**

**\$**

Lot\_1\_FeeNotice201901.pdf

Open with



# Clisdells Strata Managers Notice of Levies Due in January

A and T Andrews Pty Ltd  
28 Edinburgh Cres  
WOOLLOOWARE NSW 2230

Due date	Details	Adm
01/01/2019	Quarterly Admin/Capital Works Levy	
Total levies due in month		

Total of this levy notice	922.65
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	922.65
Prepaid	0.00
<b>Total amount due</b>	<b>\$922.65</b>

Late Payment: If payment is made after the due date, an annual rate of 10% will be applied. Cheques should be made payable to the Strata Manager.

**Payment due 01/01/2019**

**\*\* If paid at Australia Post, note they charge a transaction fee**  
**Did you know Clisdells have a team of 4 Qualified Property Value Company Reporting**  
**Clisdells Valuations - 9556 5263**

After Hours Support Service For Emergency Repairs \*\*\* Call 0498 555 424 for our website for more details



\*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.

A and T Andrews Pty Ltd  
Strata Plan 66395  
Lot 1

Unit 1



Billers code 965



Pay over the Internet Online from your pre-registered bank account at [www.deft.com.au](http://www.deft.com.au)



Pay by DEFT Phone \*pre-registered bank Call 1300 301 090 or International +612 8211 1111



Credit card payments over the Internet. Log on to [www.deft.com.au](http://www.deft.com.au) or call 1300 301 090 and follow the instructions. A surcharge will be applied. Use this option.





Clisdells Strata Management

Notice of Levies Due in July 2019

Peter Clisdi

Tel: (02) 9556 5222
Fax: (02) 9556 5223
623 Princes Highway
Rockdale NSW 2216
Locked Bag 30
Rockdale DC NSW 2216
DX 25304 Rockdale

Issued 05/06/2019 on behalf of:

The Owners--Strata Plan 66395
ABN 32606153009
17-21 Gardere Street
CARINGBAH NSW 2229

A and T Andrews Pty Ltd
28 Edinburgh Cres
WOOLLOOWARE NSW 2230

for Lot 1 Unit 1
A AND T ANDREWS PTY LTD (ACN 619 107
149)

Table with columns: Due date, Details, Admin Fund, Cap Wrks Fnd, Total. Row 1: 01/07/2019, Quarterly Admin/Capital Works Levy, 640.85, 281.85, 922.70. Row 2: Total levies due in month, 640.85, 281.85, 922.70.

Total of this levy notice 922.70
Levies in arrears 922.70
Interest on levies in arrears\* 23.01
Outstanding owner invoices 0.00
Subtotal of amount due 1,868.41
Prepaid 0.00
Total amount due \$1,868.41

\* Interest calculated to 1/07/2019

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%. Cheques should be made payable to 'The Owners--Strata Plan 66395'

Payment due 01/07/2019

Handwritten notes: PAID, 9/6/19, X2

\*\* If paid at Australia Post, note they charge a transaction fee of \$2.75 additional to the total below.

Did you know Clisdells have a team of 4 Qualified Property Valuers. Taxation - Super - Insurance -

Company Reporting

Clisdells Valuations - 9556 5263

After Hours Support Service For Emergency Repairs \*\*\* Call 0498 555 424 for emergency after hours assistance \*\*\* Refer to our website for more details



\*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at www.deft.com.au or call 1800 672 162.

A and T Andrews Pty Ltd

Strata Plan 66395

Lot 1

Unit 1



\*442 302126404 30761227



Billier code 96503

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number.

Peter Clisdell Pty Ltd

DEFT Reference No.

302126404 30761227

Amount Due

\$1,868.41

Due Date

01/07/2019

Amount Paid

\$



Pay over the Internet by DEFT Online from your \*pre-registered bank account at www.deft.com.au



Pay by DEFT Phonepay from your \*pre-registered bank account. Call 1300 301 090 or International +612 8232 7395



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to: DEFT Payment Systems GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Last bill	Payments	Balance	This bill	<b>Total amount due</b>
\$416.76	\$416.76	\$0.00	\$390.35	<b>\$390.35</b>

225-002932 012  
  
 A & T ANDREWS PTY LTD  
 28 EDINBURGH CRES  
 WOOLLOOWARE NSW 2230

51172840-37313

Please pay by

**03/09/18**

Account number

**5117 284**

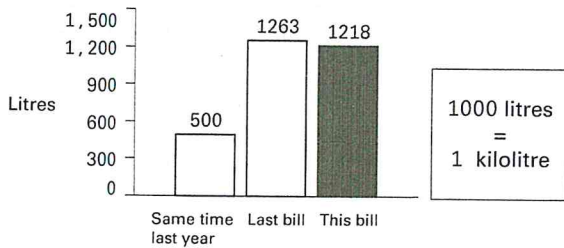
**Account for strata unit**

**1/17-21 Gardere St Caringbah**

<b>Fixed charges - GST free</b>	1 Jul 18 - 30 Sep 18	\$
Water service		20.19
Wastewater (sewerage) service		151.88
<b>Usage charges - GST free</b>	16 May 18 - 11 Aug 18	
Water	16/05 - 30/06	55 kL at \$2.0400 a kL
	01/07 - 11/08	51 kL at \$2.0800 a kL <i>See over for details</i>
		112.20
		106.08

**Your average daily usage**

**Total amount due \$390.35**



How much water did you use?

*PAID 25/8*

Continued overleaf

SYDNEY WATER CORPORATION ABN 49 776 225 038

**TAX INVOICE**

Date of issue 13 August 2018

**Account for 1/17-21 Gardere St Caringbah**



BPAY: Internet or phone banking.  
 Biller code:45435 Ref no: 5117 284 0004

Online ID: 8076192

**Card payments:**  
 0.4% fee applies



Telephone payments: Mastercard or VISA.  
 Call **1300 12 34 58** (24 hour service)

Payment number

**5117 284 0004**



Direct Debit: from your bank account or credit card.  
 Visit [sydneywater.com.au/directdebit](http://sydneywater.com.au/directdebit)

Please pay by

**03/09/18**



Internet payments: Mastercard, VISA or PayPal.  
 Visit [sydneywater.com.au/pay](http://sydneywater.com.au/pay)

Total amount due

**\$390.35**

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000051172840004

225/03/10/02932/S002983/1005965

Last bill	Payments	Balance	This bill	Total amount due
\$390.35	\$390.35	\$0.00	\$405.00	<b>\$405.00</b>

317-009458

012



A & T ANDREWS PTY LTD  
 28 EDINBURGH CRES  
 WOOLLOOWARE NSW 2230

51172840-17585

Please pay by

**04/12/18**

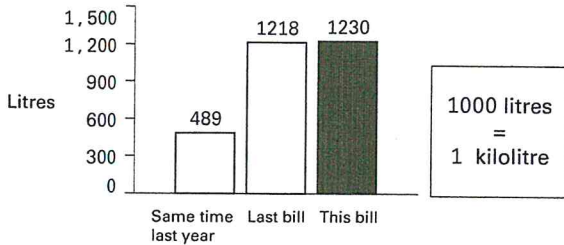
Account number

**5117 284**

**Account for strata unit**

**1/17-21 Gardere St Caringbah**

<b>Fixed charges - GST free</b>	1 Oct 18 - 31 Dec 18	\$
Water service		20.16
Wastewater (sewerage) service		151.88
<b>Usage charges - GST free</b>	11 Aug 18 - 10 Nov 18	
Water 11/08 - 10/11	112 kL at \$2.0800 a kL See over for details	232.96
<b>Your average daily usage</b>		<b>Total amount due \$405.00</b>



How much water did you use?

*PAYD 25/11/18*



317/02/M09458/S009721/019441

SYDNEY WATER CORPORATION ABN 49 776 225 038

**TAX INVOICE**

Continued overleaf

Date of issue 13 November 2018

**Account for 1/17-21 Gardere St Caringbah**



BPAY: Internet or phone banking.  
 Biller code:45435 Ref no: 5117 284 0004

Online ID: 8076192

**Card payments:**  
 0.4% fee applies



Telephone payments: Mastercard or VISA.  
 Call **1300 12 34 58** (24 hour service)

Payment number

**5117 284 0004**



Direct Debit: from your bank account or credit card.  
 Visit [sydneywater.com.au/directdebit](http://sydneywater.com.au/directdebit)

Please pay by

**04/12/18**



Internet payments: Mastercard, VISA or PayPal.  
 Visit [sydneywater.com.au/pay](http://sydneywater.com.au/pay)

Total amount due

**\$405.00**

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000051172840004

Last bill	Payments	Balance	This bill	Total amount due
\$405.00	\$405.00	\$0.00	\$407.08	<b>\$407.08</b>

042-004888 012  
  
 A & T ANDREWS PTY LTD  
 28 EDINBURGH CRES  
 WOOLLOOWARE NSW 2230

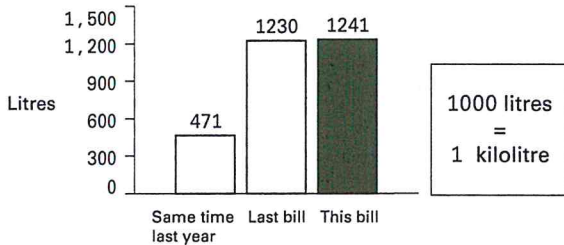
51172840-40682

Please pay by  
**04/03/19**  
 Account number  
**5117 284**

**Account for strata unit**

**1/17-21 Gardere St Caringbah**

<b>Fixed charges - GST free</b>	1 Jan 19 - 31 Mar 19	\$
Water service		20.16
Wastewater (sewerage) service		151.88
<b>Usage charges - GST free</b>	10 Nov 18 - 9 Feb 19	
Water 10/11 - 09/02	113 kL at \$2.0800 a kL <i>See over for details</i>	<b>235.04</b>
<b>Your average daily usage</b>		<b>Total amount due \$407.08</b>



How much water did you use?

*Handwritten note:* DWP 20/2/19



042/03/M04888/S005066/1010131

SYDNEY WATER CORPORATION ABN 49 776 225 038

**TAX INVOICE**

Date of issue 11 February 2019

*Continued overleaf*

**Account for 1/17-21 Gardere St Caringbah**

**BPAY:** Internet or phone banking.  
 Biller code:45435 Ref no: 5117 284 0004

Online ID: 8076192

**Card payments:**  
 0.4% fee applies

**Telephone payments:** Mastercard or VISA.  
 Call **1300 12 34 58** (24 hour service)

Payment number

**5117 284 0004**

**Direct Debit:** from your bank account or credit card.  
 Visit [sydneywater.com.au/directdebit](http://sydneywater.com.au/directdebit)

Please pay by

**04/03/19**

**Internet payments:** Mastercard, VISA or PayPal.  
 Visit [sydneywater.com.au/pay](http://sydneywater.com.au/pay)

Total amount due

**\$407.08**

TRAN CODE USER CODE CUSTOMER REFERENCE NUMBER  
**831 066859 000051172840004**

Last bill	Payments	Balance	This bill	Total amount due
\$407.08	\$407.08	\$0.00	\$382.12	<b>\$382.12</b>



A & T ANDREWS PTY LTD  
 28 EDINBURGH CRES  
 WOOLLOOWARE NSW 2230

51172840-28818

Please pay by

**28/05/19**

Account number

**5117 284**

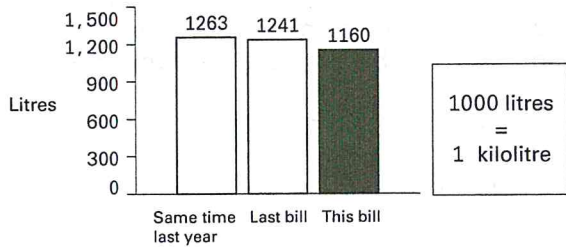
**Account for strata unit**

**1/17-21 Gardere St Caringbah**

<b>Fixed charges - GST free</b>	1 Apr 19 - 30 Jun 19	\$
Water service		20.16
Wastewater (sewerage) service		151.88

<b>Usage charges - GST free</b>	9 Feb 19 - 7 May 19	
Water	09/02 - 07/05	101 kL at \$2.0800 a kL See over for details
		210.08

**Your average daily usage** **Total amount due \$382.12**



How much water did you use?

*PAID 20/5/19*

Continued overleaf

SYDNEY WATER CORPORATION ABN 49 776 225 038

**TAX INVOICE**

Date of issue 07 May 2019

**Account for 1/17-21 Gardere St Caringbah**



BPAY: Internet or phone banking.  
 Biller code:45435 Ref no: 5117 284 0004

Online ID: 8076192

**Card payments:**  
 0.4% fee applies



Telephone payments: Mastercard or VISA.  
 Call **1300 12 34 58** (24 hour service)

Payment number

**5117 284 0004**



Direct Debit: from your bank account or credit card.  
 Visit [sydneywater.com.au/directdebit](http://sydneywater.com.au/directdebit)

Please pay by

**28/05/19**



Internet payments: Mastercard, VISA or PayPal.  
 Visit [sydneywater.com.au/pay](http://sydneywater.com.au/pay)

Total amount due

**\$382.12**

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000051172840004

22 January, 2018  
A & T SUPER FUND

REF:184928v1

**1/17-21 Gardere Street  
Caringbah NSW 2229**

Dear Client,

Please find attached your capital works report for the property mentioned above. As instructed, we have undertaken an internal and/or external inspection of your property. Our assessment is based upon this inspection and/or information that has been provided to us.

The schedule is enclosed within this document and has been completed in accordance with the Income Tax Assessment Act 1997 (ITAA97) and subsequent amendments to ensure that you receive the best possible depreciation allowances on your investment property.

This report is to be used solely by the persons addressed above for depreciation claims as it contains information that is suitable to their needs and circumstances and will become void should the title or ownership of the property be transferred. The capital works schedule advises depreciation claims only and is not to be used for any other purpose.

Duo Tax have provided methodology to support calculations throughout this report primarily to assist you in understanding your assets and how they are depreciated. However, should you feel the information does not provide clarity or you may have further queries, please contact our quantity surveyor and they will endeavour to help.

Duo Tax has assumed there is no private use on this property.

Yours faithfully,



Tuan Duong

**Duo Tax Quantity Surveyors**

Members of the Australian Institute of Quantity Surveyors & Registered (Quantity Surveying) Tax Agents

**Accountants: see schedule on Pages 5 & 6**

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<b>CAPITAL WORKS</b>	<b>5</b>
SCHEDULE PARTICULARS	5
<b>CAPITAL WORKS SCHEDULE</b>	<b>6</b>

## EXPLANATORY NOTES AND BASIS OF CALCULATIONS

### **FIRST FINANCIAL YEAR'S APPORTIONED DEPRECIATION**

The first year's claim is adjusted to coincide with the day the property is available for rent (i.e. the date assets are acquired for income producing purposes) and does not represent a full year's depreciation as it has been pro-rated up to 30th June. Thus no further adjustment is required.

### **TAX REFERENCE - DIVISION 43 - CAPITAL WORKS**

Claiming the expense or outlay incurred in construction of capital works that may include assets such as the building and any structural improvements undertaken for use in a deductible way or to produce an income in a given financial year.

The cost of construction is formulated by including items such as concrete slab, timber-stud framing, windows, plasterboard, doors, roofing and other fixed components that would be deemed as depreciable. Soft landscape or organic items such as plants and soils are not eligible for depreciation.



## **DIVISION 43 ASSETS**

Division 43 specifically addresses the building write-off component of your property. The historical construction costs include fees for preliminary items such as design fees, engineering and building approval costs. Where actual costs are not known, a quantity surveyor has estimated this amount by determining the appropriate costs for the building/structural improvement of the asset as at the date it was constructed. The percentage rate at which the building depreciates is dependent upon when construction commenced and the intended use of the building for i.e. commercial, manufacturing or residential purposes. This percentage will either be 2.5% or 4% and has been applied accordingly with respect to the information provided to us.

In cases where the property is used for other purposes such as commercial or manufacturing, the cut-off date for claims of depreciation on the construction cost (Division 43) differs that the asset owner may also claim 2.5% between 20th July 1982 through to 21st August 1984.

## **JOINTLY HELD PROPERTY & SPLITTING OF ASSETS**

Each report is developed for the intended use for all owners of the property. The report is to be apportioned by your accountant depending on your entitlement.

Example, where the ownership is evenly split (50/50), apply 50% to the total.

*Example: \$5,000 in depreciation in 2016-17 with 2 owners (50% ownership per owner)*

*\$5,000 x 50% = \$2,500 depreciation per owner*

*Owner 1's tax deduction is \$2,500*

*Owner 2's tax deduction is \$2,500*

## DEPRECIATION SCHEDULE

### SCHEDULE PARTICULARS

This capital works schedule has been produced by integrating the following particulars, making this document bespoke to the needs of whom the report was intended for.

<i>Asset owner</i>	<i>Reference Number</i>	184928v1
A & T SUPER FUND	<i>Property Address</i>	1/17-21 Gardere Street Caringbah NSW 2229
	<i>Local Council Authority</i>	Sutherland
	<i>Purchase price</i>	Not Disclosed
	<i>Date of purchase</i>	19 October, 2017
	<i>Date of settlement</i>	18 December, 2017
	<i>Year of construction</i>	2001
	<i>Schedule start date</i>	8 January, 2018
	<i>Date of structural improvement</i>	See Annexure 3
	<i>Initial construction cost</i>	\$217,826
	<i>Today's construction cost (Div43)</i>	\$143,686
	<i>Total Expenditure</i>	\$143,686

ANNEXURE 3		Financial Year	Starting	Ending	Initial Capital Works	Additional Renovations	Total Div 43 Depreciation
REF:184928 DIVISION 43 CAPITAL WORKS TABULATED CALCS							
		1	08/01/2018	30/06/2018	2581	183	2764
<b>Original Build Date</b>	30-Jul-01	2	01/07/2018	30/06/2019	5446	386	5831
<b>Initial Construction Cost</b>	\$217,826	3	01/07/2019	30/06/2020	5446	386	5831
<b>Schedule Start</b>	08-Jan-18	4	01/07/2020	30/06/2021	5446	386	5831
<b>Schedule Start Cost</b>	\$128,279	5	01/07/2021	30/06/2022	5446	386	5831
		6	01/07/2022	30/06/2023	5446	386	REF:184928v1
<b>Date of Improvement</b>	18/12/2017	7	01/07/2023	30/06/2024	5446	386	5831
<b>Initial Improvement value</b>	\$15,429	8	01/07/2024	30/06/2025	5446	386	5831
<b>Residual value</b>	\$15,321	9	01/07/2025	30/06/2026	5446	386	5831
		10	01/07/2026	30/06/2027	5446	386	5831
		11	01/07/2027	30/06/2028	5446	386	5831
		12	01/07/2028	30/06/2029	5446	386	5831
		13	01/07/2029	30/06/2030	5446	386	5831
		14	01/07/2030	30/06/2031	5446	386	5831
		15	01/07/2031	30/06/2032	5446	386	5831
		16	01/07/2032	30/06/2033	5446	386	5831
		17	01/07/2033	30/06/2034	5446	386	5831
		18	01/07/2034	30/06/2035	5446	386	5831
		19	01/07/2035	30/06/2036	5446	386	5831
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		21	01/07/2037	30/06/2038	5446	386	5831
		22	01/07/2038	30/06/2039	5446	386	5831
		23	01/07/2039	30/06/2040	5446	386	5831
		24	01/07/2040	30/06/2041	5446	386	5831
		25	01/07/2041	30/06/2042	448	386	833
		26	01/07/2042	30/06/2043	0	386	386
		27	01/07/2043	30/06/2044	0	386	386
		28	01/07/2044	30/06/2045	0	386	386
		29	01/07/2045	30/06/2046	0	386	386
		30	01/07/2046	30/06/2047	0	386	386
		31	01/07/2047	30/06/2048	0	386	386
		32	01/07/2048	30/06/2049	0	386	386
		33	01/07/2049	30/06/2050	0	386	386
		34	01/07/2050	30/06/2051	0	386	386
		35	01/07/2051	30/06/2052	0	386	386
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		37	01/07/2053	30/06/2054	0	386	386
		38	01/07/2054	30/06/2055	0	386	386
		39	01/07/2055	30/06/2056	0	386	386
		40	01/07/2056	30/06/2057	0	386	386
		41	01/07/2057	30/06/2058	0	181	181
<b>Total</b>					<b>128279</b>	<b>15407</b>	<b>143686</b>

### 1/17-21 Gardere St Caringbah NSW 2229

3 2 4 2131m<sup>2</sup> 116m<sup>2</sup>  
Improve this data

Estimated Range ⓘ

\$800k **\$830k** \$900k  
LOW MID HIGH

OFF MARKET REPORT ⓘ

● Medium Confidence



### Property Details

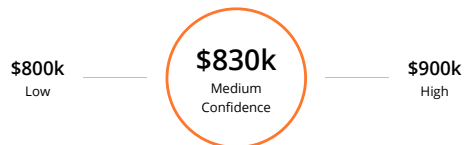
1/17-21 Gardere St, Caringbah is a 3 bedroom, 2 bathroom Unit with 4 parking spaces and was built in 2001. The property has a land size of 2131m<sup>2</sup> and a floor size of 116m<sup>2</sup>. While the property is not currently for sale or for rent, it was last sold for \$970,000 in December 2017.

<b>Building Type</b>	Unit
<b>Year Built</b>	2001
<b>Floor Size</b>	116m <sup>2</sup>
<b>Land Size</b>	2131m <sup>2</sup>
<b>Zoning</b>	Residential - A
<b>Lot/Plan</b>	1/SP66395

### Valuation Estimate

How much is 1/17-21 Gardere St, Caringbah worth?

Last updated 29 JUL 2019 | About property estimates ⓘ



↑ Back To Top

## Rollover benefits statement

### Section A: Receiving fund

#### Name and Postal Address

A & T SUPER FUND  
28 Edinburgh Cr

WOOLOOWARE NSW 2230

#### Australian Business Number (ABN)

42303524795

#### Unique superannuation identifier (USI)

#### Member client identifier

SMSF

### Section B: Member's details

Tax File Number (TFN)

172343391

#### Full Name

Family Name

Andrews

First Given Name

Andrew

Other Given Names

#### Residential Address

Street Address

28 Edinburgh Crescent

Suburb/Town/Locality

WOOLOOWARE

State

NSW

Postcode

2230

Country

Date of Birth

09/09/1969

Email Address

andrew.andrews@syd.catholic.edu.au

Daytime phone number

Sex

Male

X

Female

### Section C: Rollover transaction details

Service period start date

01/07/1988

#### Tax components:

Tax-free component

\$0.00

KiwiSaver tax-free component

\$0.00

#### Taxable component:

Element taxed in the fund

\$5,000.00

Element untaxed in the fund

\$0.00

Total

\$5,000.00

#### Preservation Amounts:

Preserved amount

\$5,000.00

KiwiSaver preserved amount

\$0.00

Restricted non-preserved

\$0.00

Unrestricted non-preserved

\$0.00

Total

\$5,000.00

### Section D: Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006

### Section E: Transferring fund

Fund's ABN

73549180515

Fund's name

NGS Super

Contact name

our Customer Service Team

Email address

Daytime phone number

1300 133 177

---

**Section F: Authorised Representative Declaration**

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO

Name

Cambell Holt

Authorised representative signature

*Cambell Holt*

Date

23 May 2019



**Sydney Tax Practice**  
 Level 8, 65 York St  
 Sydney NSW 2000  
 0292119790  
 service@SydneyTaxPractice.com.au  
 www.SydneyTaxPractice.com.au

**INVOICE TO**  
 A & T SUPER FUND

**Tax Invoice 4489**

**DATE 14/11/2018**

**DUE DATE 14/11/2018**

ACTIVITY	QTY	RATE	AMOUNT
<b>SMSF - Property</b> Preparation of SMSF accounts and tax return, including external audit, for SMSF's with investment property and cash only. For the year ended 30th June 2018	1	1,350.00	1,350.00

PLEASE NOTE BANK DETAILS HAVE CHANGED  
 Direct transfer details:  
 Name: Sydney Tax Practice  
 BSB: 062-005  
 Account Number: 1127-5811

**PAID**

SUBTOTAL	1,350.00
GST TOTAL	135.00
TOTAL	1,485.00
PAYMENT	1,485.00

Please use your invoice number as a reference.

**TOTAL DUE A\$0.00**

**Please Note:**

Work will not be lodged until payment is made.

Irrespective of whether you decide to lodge your return with Sydney Tax Practice or not you are still liable for our fees for work completed.

Failure to meet the payment due date may result in the appointment of a debt collector and additional fees will be imposed to cover the debt collection costs.



ASIC  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

A & T SMSF PTY. LTD.  
28 EDINBURGH CRES WOOLLOOWARE NSW 2230

INVOICE STATEMENT

Issue date 22 Dec 18

A & T SMSF PTY. LTD.

ACN 616 571 218  
Account No. 22 616571218

Summary

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$53.00</b>

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 22 Feb 19	\$53.00

If you have already paid please ignore this invoice statement.

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



ASIC  
Australian Securities & Investments Commission

PAYMENT SLIP

A & T SMSF PTY. LTD.

ACN 616 571 218 Account No: 22 616571218



22 616571218

<b>TOTAL DUE</b>	<b>\$53.00</b>
<b>Immediately</b>	<b>\$0.00</b>
<b>By 22 Feb 19</b>	<b>\$53.00</b>

Payment options are listed on the back of this payment slip



Biller Code: 17301  
Ref: 2296165712185



\*814 129 0002296165712185 62





ASIC

Australian Securities &amp; Investments Commission

PO Box 4000  
Gippsland Mail Centre VIC 3841  
DX 84416 Traralgon

23 December 18



012/550

A & T SMSF PTY. LTD.  
28 EDINBURGH CRESCENT  
WOOLLOOWARE NSW 2230

Dear Officeholder,

## Pay invoice and check company statement

FOR A &amp; T SMSF PTY. LTD.

ACN 616 571 218

Your company's annual statement and review fee invoice statement is enclosed.

To meet your legal requirements and to avoid late fees you need to:

1. review your company's statement to ensure that your company details are correct, and notify of any changes or corrections online; and
2. pay the balance shown on the invoice statement before the due date.

If you no longer require this company you should act now to close it down. Details on deregistering a company are available on our website at [www.asic.gov.au/closing](http://www.asic.gov.au/closing).

For full details on your obligations and requirements for company solvency, refer to the following.

### Invoice statement

Pay account balance by due date	Pay the account balance shown on the enclosed invoice statement. The account balance includes your annual review fee and any overdue balances. Fees apply for late payments. Refer to the invoice statement for details of possible late fees.
---------------------------------	--

Payments can be made quickly via BPAY, EFT, or Australia Post outlets. Check your invoice statement for full payment options.

### Company statement

Check that company details are complete and up to date	Your company details, as recorded by us, are shown on the company statement. Check the company statement and ensure that your company details are complete and up to date.
Notify us of any change	If your company details are not up to date, you must notify us within 28 days from the issue date on the company statement or late review fees apply.
How to notify us of changes	Notify changes to company details online at <a href="http://www.asic.gov.au/changes">www.asic.gov.au/changes</a> . First time users of our online services will need the corporate key provided on your Company Statement.

### For more help or information

Web	<a href="http://www.asic.gov.au">www.asic.gov.au</a>
Ask a question?	<a href="http://www.asic.gov.au/question">www.asic.gov.au/question</a>
Telephone	1300 300 630

*PAID*  
*2/4/19*

## Corporate key

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Keep your corporate key number safe	The corporate key is an eight-digit security feature to protect your company's information from unauthorised lodgement. The corporate key is connected to your Australian Company Number (ACN) and is located on the first page, top right of the enclosed company statement. (This security number is not included on company statement reprints).
Register for online access	The corporate key can be used to register for online access, allowing you to conveniently and securely change your company details electronically on our website. Go to <a href="http://www.asic.gov.au">www.asic.gov.au</a> for more details on online lodgement.
Need a new corporate key	As an officeholder of this company, you are responsible for the security of your corporate key. You can apply for a new corporate key on our website at <a href="http://www.asic.gov.au/corporatekey">www.asic.gov.au/corporatekey</a> .

## Information on whether or not you are able to pay your company debts as they fall due (company solvency)

The directors of your company must pass a solvency resolution no more than two months after the review date (unless your company has lodged with us, within the last 12 months, a financial report and directors' report required under Chapter 2M of the *Corporations Act 2001*). You must keep a copy of the solvency resolution. If the solvency resolution was not made, or was negative, you need to lodge a *Form 485 Statement in relation to company solvency*.

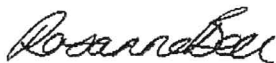
Failure to pass a solvency resolution, when required, is an offence.

## Need help?

---

If you need assistance, go to our website at [www.asic.gov.au/question](http://www.asic.gov.au/question).

Yours faithfully,



Rosanne Bell  
Senior Executive Leader  
Registry

Inquires 1300 300 630

Issue date 23 Dec 18

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 86108765

## Check this statement carefully

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

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

ACN 616 571 218  
FOR A & T SMSF PTY. LTD.

REVIEW DATE: 22 December 18

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

## Company Statement

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

1 **Registered office**  
28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

2 **Principal place of business**  
28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

3 **Officeholders**

Name: ANDREW ANDREWS  
Born: FAMAGUSTA CYPRUS  
Date of birth: 09/09/1969  
Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230  
Office(s) held: DIRECTOR, APPOINTED 22/12/2016; SECRETARY, APPOINTED 22/12/2016

Name: TOULA ANDREWS  
Born: NICOSIA CYPRUS  
Date of birth: 09/11/1971  
Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230  
Office(s) held: DIRECTOR, APPOINTED 22/12/2016

## 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	10	\$10.00	\$0.00

## 5 Members

These details continue on the next page

A & T SMSF PTY. LTD. ACN 616 571 218

Page 1 of 2

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**Company statement continued**

Name: ANDREW ANDREWS

Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

Share Class	Total number held	Fully paid	Beneficially held
ORD	5	Yes	Yes

Name: TOULA ANDREWS

Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

Share Class	Total number held	Fully paid	Beneficially held
ORD	5	Yes	Yes

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

**End of company statement**

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

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**ASIC**  
Australian Securities & Investments Commission

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

ABN 86 768 265 615

A & T ANDREWS PTY LTD  
28 EDINBURGH CRES WOOLLOOWARE NSW 2230

**INVOICE STATEMENT**

Issue date 15 May 19  
A & T ANDREWS PTY LTD

ACN 619 107 149  
Account No. 22 619107149

**Summary**

Opening Balance	\$0.00
New items	\$263.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$263.00</b>

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

*Transaction details are listed on the back of this page*

*PAID 1/6/19*

**Please pay**

Immediately	<b>\$0.00</b>
By 15 Jul 19	<b>\$263.00</b>

*If you have already paid please ignore this invoice statement.*

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



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**  
A & T ANDREWS PTY LTD

ACN 619 107 149 Account No: 22 619107149



22 619107149

<b>TOTAL DUE</b>	<b>\$263.00</b>
Immediately	<b>\$0.00</b>
By 15 Jul 19	<b>\$263.00</b>

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

	<b>Billers Code:</b> 17301
	<b>Ref:</b> 2296191071499



\*814 129 0002296191071499 35



ASIC

Australian Securities &amp; Investments Commission

PO Box 4000  
Gippsland Mail Centre VIC 3841  
DX 84416 Traralgon

15 May 19



012/762

A & T ANDREWS PTY LTD  
28 EDINBURGH CRESCENT  
WOOLOOWARE NSW 2230

Dear Officeholder,

## Pay invoice and check company statement

FOR A &amp; T ANDREWS PTY LTD

ACN 619 107 149

Your company's annual statement and review fee invoice statement is enclosed.

To meet your legal requirements and to avoid late fees you need to:

1. review your company's statement to ensure that your company details are correct, and notify of any changes or corrections online; and
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### Invoice statement

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Payments can be made quickly via BPAY, EFT, or Australia Post outlets.  
Check your invoice statement for full payment options.

### Company statement

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Notify us of any change	If your company details are not up to date, you must notify us within 28 days from the issue date on the company statement or late review fees apply.
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How to notify us of changes	Notify changes to company details online at <a href="http://www.asic.gov.au/changes">www.asic.gov.au/changes</a> . First time users of our online services will need the corporate key provided on your Company Statement.
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#### For more help or information

Web	<a href="http://www.asic.gov.au">www.asic.gov.au</a>
Ask a question?	<a href="http://www.asic.gov.au/question">www.asic.gov.au/question</a>
Telephone	1300 300 630

## Corporate key

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Keep your corporate key number safe	The corporate key is an eight-digit security feature to protect your company's information from unauthorised lodgement. The corporate key is connected to your Australian Company Number (ACN) and is located on the first page, top right of the enclosed company statement. (This security number is not included on company statement reprints).
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Need a new corporate key	As an officeholder of this company, you are responsible for the security of your corporate key. You can apply for a new corporate key on our website at <a href="http://www.asic.gov.au/corporatekey">www.asic.gov.au/corporatekey</a> .

### Information on whether or not you are able to pay your company debts as they fall due (company solvency)

The directors of your company must pass a solvency resolution no more than two months after the review date (unless your company has lodged with us, within the last 12 months, a financial report and directors' report required under Chapter 2M of the *Corporations Act 2001*). You must keep a copy of the solvency resolution. If the solvency resolution was not made, or was negative, you need to lodge a Form 485 *Statement in relation to company solvency*.

Failure to pass a solvency resolution, when required, is an offence.

### Need help?

---

If you need assistance, go to our website at [www.asic.gov.au/question](http://www.asic.gov.au/question).

Yours faithfully,



Rosanne Bell  
Senior Executive Leader  
Registry

Inquires 1300 300 630

Issue date 15 May 19

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 04321987

## Check this statement carefully

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

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

ACN 619 107 149  
FOR A & T ANDREWS PTY LTD

REVIEW DATE: 15 May 19

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

## Company Statement

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

1 **Registered office**  
28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

2 **Principal place of business**  
28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

### 3 Officeholders

Name: ANDREW ANDREWS  
Born: FAMAGUSTA CYPRUS  
Date of birth: 09/09/1969  
Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230  
Office(s) held: DIRECTOR, APPOINTED 15/05/2017; SECRETARY, APPOINTED 15/05/2017

Name: TOULA ANDREWS  
Born: NICOSIA CYPRUS  
Date of birth: 09/11/1971  
Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230  
Office(s) held: DIRECTOR, APPOINTED 15/05/2017; SECRETARY, APPOINTED 15/05/2017

### 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	100	\$100.00	\$0.00

### 5 Members

These details continue on the next page

A & T ANDREWS PTY LTD ACN 619 107 149



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**Company statement continued**

Name: ANDREW ANDREWS

Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	Yes	Yes

Name: TOULA ANDREWS

Address: 28 EDINBURGH CRESCENT WOOLLOOWARE NSW 2230

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	Yes	Yes

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

**End of company statement**

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

---



Tax Agent Portal

User ID PCHNNSK

04 Aug 2019 14:05:23 (EST)

<b>Current client</b> THE TRUSTEE FOR A & T SUPER FUND	<b>TFN</b> 996334444	<b>ABN</b> 42303524795
<b>Represented by</b> SYDNEY TAX PRACTICE		
<b>Account name</b> THE TRUSTEE FOR A & T SUPER FUND	<b>Number</b> 996334444/00002	<b>Description</b> Income Tax Account

Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2001 To 4 August 2019

Process date Effective date Transaction description

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2001		OPENING BALANCE			\$0.00
22 Jan 2018	02 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,200.20		\$1,200.20
26 Apr 2018	24 Apr 2018	Payment received		\$1,200.20	\$0.00
26 Apr 2018	24 Apr 2018	Payment received		\$179.80	\$179.80 CR
24 Jul 2018	23 Jul 2018	Payment received		\$177.00	\$356.80 CR
08 Aug 2018	23 Jul 2018	Transfer out of payment received on 23 Jul 18	\$177.00		\$179.80 CR
14 Nov 2018	13 Dec 2018	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$180.00		\$0.20
14 Nov 2018	13 Dec 2018	Shortfall interest charge for tax shortfall for the 2017 income year calculated from 02 Jul 18 to 18 Nov 18	\$3.44		\$3.64
14 Nov 2018	13 Dec 2018	Remission of shortfall interest charge (SIC) for the 2017 income year		\$3.44	\$0.20
12 Feb 2019	15 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$7,893.70		\$7,893.90
15 May 2019	14 May 2019	Payment received		\$7,893.70	\$0.20
04 Aug 2019	04 Aug 2019	CLOSING BALANCE	\$0.00		\$0.20



User ID PCHNNNSK

04 Aug 2019 14:05:48 (EST)

<b>Current client</b> THE TRUSTEE FOR A & T SUPER FUND	<b>TFN</b> 996334444	<b>ABN</b> 42303524795
<b>Represented by</b> SYDNEY TAX PRACTICE		
<b>Account name</b> THE TRUSTEE FOR A & T SUPER FUND	<b>Number</b> 42303524795/004	<b>Description</b> Integrated Client Account

**Itemised account - by Tax Office processed date**

• INFORMATION: Payout date has been changed to the next valid working day

Opening balance	\$0.00
Closing balance	\$749.00
Estimated general interest charge	\$0.00
<b>Total payable if paid on</b> 6 August 2019	<b>\$749.00</b>

Transactions processed by the Tax Office during the period:

From 26 April 2018 To 4 August 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
26 Apr 2018		Opening balance			\$0.00
26 Apr 2018	24 Apr 2018	Payment received		\$177.00	\$177.00 CR
10 Jun 2018		Self assessed amount(s) for the period ended 31 Mar 18	\$0.00		\$177.00
	30 Apr 2018	- pay as you go income tax instalment	\$177.00		\$0.00
05 Aug 2018		Self assessed amount(s) for the period ended 30 Jun 18	\$0.00		\$0.00
	30 Jul 2018	- pay as you go income tax instalment	\$177.00		\$177.00
08 Aug 2018	23 Jul 2018	Payment transferred in from another account		\$177.00	\$0.00
03 Oct 2018	02 Oct 2018	Payment received		\$180.00	\$180.00 CR
04 Nov 2018		Self assessed amount(s) for the period ended 30 Sep 18	\$0.00		\$180.00
	29 Oct 2018	- pay as you go income tax instalment	\$180.00		\$0.00
08 Jan 2019	07 Jan 2019	Payment received		\$276.00	\$276.00 CR
03 Mar 2019		Self assessed amount(s) for the period ended 31 Dec 18	\$0.00		\$276.00
	28 Feb 2019	- pay as you go income tax instalment	\$276.00		\$0.00
29 Mar 2019		Self assessed amount(s) for the period ended 31 Mar 19	\$0.00		\$0.00
	29 Apr 2019	- pay as you go income tax instalment	\$1,794.00		\$1,794.00
18 Apr 2019	17 Apr 2019	Payment received		\$1,794.00	\$0.00
04 Aug 2019		Self assessed amount(s) for the period ended 30 Jun 19	\$0.00		\$0.00
	29 Jul 2019	- pay as you go income tax instalment	\$749.00		\$749.00
04 Aug 2019		Closing balance			\$749.00

**Total PAYG 2019 : 2,999**



**Australian Government**  
**Australian Taxation Office**

**Agent name:** SYDNEY TAX PRACTICE  
**Client name:** THE TRUSTEE FOR A & T SUPER FUND  
**ABN:** 42303524795

## Activity statement

<b>Account</b>	Activity statement - 004 - THE TRUSTEE FOR A & T SUPER FUND
<b>Period</b>	Apr 2019 - Jun 2019
<b>Document ID</b>	41169048082
<b>Date Lodged</b>	29 July 2019
<b>Payment due</b>	29 July 2019
<b>Receipt ID</b>	Unavailable

### PAYG income tax instalment

Label	Description	Reported Value	Owed to ATO	Owed by ATO
5A	Owed to ATO		\$749.00	
5B	Owed by ATO			\$0.00
T4	Reason for variation			
T7	Instalment amount	\$749.00 Based on the notional tax \$ 7,988.70 from the 0000 assessment.		
T8	Estimated tax for year	\$0.00		
T9	Varied amount payable for quarter	\$0.00 T9 is an ATO estimate only		

### Amount owing to ATO

\$749.00

BPAY®



**Bill code** 75556  
**Ref** 4423035247952060

**Telephone and Internet Banking - BPAY®**  
 Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.  
 For more information see [www.bpay.com.au](http://www.bpay.com.au)

### Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number (PRN)** 4423035247952060



\*171 4423035247952060