

*✓ agreed to prior year end
 & agreed to Intered.* Mancave Unit Trust
 PO Box 764
 TANUNDA SA 5352
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Balance Sheet [Last Year Analysis]

June 2020

		This Year	Last Year	\$ Difference	% Difference
Assets					
Westpac Cheque Account	A1	\$2,304.30	\$11,391.95	-\$9,087.65	(79.8)%
Trade Debtors	A2	\$1,759.56	\$75,887.05	-\$74,127.49	(97.7)%
Fixed Assets					
Samuel Road Property	A3	\$1,925,063.21	\$1,925,063.21	\$0.00	0.0%
Property Improvements		\$2,396,169.94	\$2,210,911.09	\$185,258.85	8.4%
Less Accumulated Depn		-\$193,694.00	-\$124,039.00	-\$69,655.00	(56.2)%
Plant and Equipment		\$32,053.24	\$27,144.15	\$4,909.09	18.1%
Less Accumulated Depn	A3a c/d	-\$21,290.00	-\$18,733.00	-\$2,557.00	(13.6)%
Less Accumulated Depn (Tax Adj)		-\$64,208.93	\$0.00	-\$64,208.93	NA
Total Fixed Assets		\$4,074,093.46	\$4,020,346.45	\$53,747.01	1.3%
Licencing and Approval Costs		\$24,871.00	\$24,871.00	\$0.00	0.0%
Less Amortisation		-\$24,871.00	-\$24,871.00	\$0.00	0.0%
Prepayment	A4	\$18,189.01	\$7,729.12	\$10,459.89	135.3%
Total Assets		\$4,096,346.33	\$4,115,354.57	-\$19,008.24	(0.5)%
Liabilities					
Trade Creditors	B1	\$5,692.53	\$177,874.06	-\$172,181.53	(96.8)%
Accrual		\$0.00	\$851.50	-\$851.50	(100.0)%
GST Liabilities					
GST Collected	B2	\$46,623.75	\$13,557.90	\$33,065.85	243.9%
GST Paid		-\$4,147.53	-\$14,605.39	\$10,457.86	71.6%
Total GST Liabilities		\$42,476.22	-\$1,047.49	\$43,523.71	4,155.0%
Loan - Teusner 2014	B3	\$63,233.42	\$123,262.97	-\$60,029.55	(48.7)%
Loan - Teusner 2015		\$0.00	\$6,410.87	-\$6,410.87	(100.0)%
Loan - Teusner 2017		\$205,840.42	\$250,926.27	-\$45,085.85	(18.0)%
Loan - Teusner 2018		\$79,995.52	\$93,636.95	-\$13,641.43	(14.6)%
Loan - Teusner 2019		\$971,991.36	\$1,106,383.97	-\$134,392.61	(12.1)%
Loan - Teusner (Other)		-\$15,644.06	-\$26,434.50	\$10,790.44	40.8%
Unpd Ent - Teusner Family Tst	B3a	\$137,274.23	\$15,714.13	\$121,560.10	773.6%
Unpd Ent - Terramoll Holdings		\$142,877.25	\$16,355.53	\$126,521.72	773.6%
Loan - Westpac	B5	\$2,241,953.56	\$2,290,415.73	-\$48,462.17	(2.1)%
Loan - Solar	B4	\$40,358.61	\$60,884.58	-\$20,525.97	(33.7)%
Loan - Switch Gear	B6	\$180,177.27	\$0.00	\$180,177.27	NA
Total Liabilities		\$4,096,226.33	\$4,115,234.57	-\$19,008.24	(0.5)%
Net Assets		\$120.00	\$120.00	\$0.00	0.0%
Equity					
Settlement sum 1200units @ 10c		\$120.00	\$120.00	\$0.00	0.0%
Total Equity		\$120.00	\$120.00	\$0.00	0.0%

*agreed to
 Reconcile
 entries*

This report includes Year-End Adjustments.

Profit & Loss [Last Year Analysis]

July 2019 To June 2020

	This Year	Last Year	\$ Difference	% Difference
Income				
Rent	\$666,724.60	\$297,541.56	\$369,183.04	124.1%
Electricity - Recovery	\$66,907.80	\$93,784.15	-\$26,876.35	(28.7)%
Water Recovery	\$0.00	\$3,427.45	-\$3,427.45	(100.0)%
Sundry Income	\$12,380.72	\$3,784.64	\$8,596.08	227.1%
Total Income	\$746,013.12	\$398,537.80	\$347,475.32	87.2%
Gross Profit	\$746,013.12	\$398,537.80	\$347,475.32	87.2%
Expenses				
Accounting fees	\$0.00	\$2,800.00	-\$2,800.00	(100.0)%
Bank Charges	\$611.30	\$957.82	-\$346.52	(36.2)%
Depreciation	\$136,420.93	\$58,853.00	\$77,567.93	131.8%
Electricity	\$66,907.80	\$93,784.15	-\$26,876.35	(28.7)%
Insurance	\$11,910.52	\$828.42	\$11,082.10	1,337.7%
Interest Expense	\$189,020.94	\$141,454.92	\$47,566.02	33.6%
Licenses, Fees & Registration	\$267.00	\$263.00	\$4.00	1.5%
Council Rates	\$19,199.10	\$13,818.35	\$5,380.75	38.9%
Emergency Services Levy	\$2,632.00	\$1,799.20	\$832.80	46.3%
Repairs and Maintenance	\$2,202.50	\$17,346.00	-\$15,143.50	(87.3)%
Land Tax	\$3,341.00	\$4,363.00	-\$1,022.00	(23.4)%
Water Rates	\$33,350.04	\$30,202.66	\$3,147.38	10.4%
Total Expenses	\$465,863.13	\$366,470.52	\$99,392.61	27.1%
Operating Profit	\$280,149.99	\$32,067.28	\$248,082.71	773.6%
Other Income				
Interest Income	\$1.49	\$2.38	-\$0.89	(37.4)%
Total Other Income	\$1.49	\$2.38	-\$0.89	(37.4)%
Other Expenses				
Beneficiary Distributions	\$280,151.48	\$32,069.66	\$248,081.82	773.6%
Total Other Expenses	\$280,151.48	\$32,069.66	\$248,081.82	773.6%
Net Profit/(Loss)	\$0.00	\$0.00	\$0.00	NA

This report includes Year-End Adjustments.



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Date ▼	Description	Debit	Credit	Balance ¹
30 Jun 2020	<u>INTEREST PAID</u>		\$0.08	\$2,304.30
26 Jun 2020	<u>DEPOSIT ADVANCED VITICUL ADVANCED VITI</u>		\$1,859.81	\$2,304.22
25 Jun 2020	<u>PAYMENT BY AUTHORITY TO Westpac Equipmen 012-0310774-000</u>	-\$1,922.45		\$444.41
24 Jun 2020	<u>PAYMENT BY AUTHORITY TO Elders Insurance 1EJU007158BPK</u>	-\$229.17		\$2,366.86
23 Jun 2020	<u>PAYMENT BY AUTHORITY TO ORIGIN ENERGY 352922</u>	-\$2,807.98		\$2,596.03
15 Jun 2020	<u>PAYMENT BY AUTHORITY TO Westpac Equipmen 012-0310774-001</u>	-\$3,774.99		\$5,404.01
10 Jun 2020	<u>WITHDRAWAL ONLINE 7089070 BPAY ELDERS INS</u>	-\$20,762.91		\$9,179.00
9 Jun 2020	<u>DEPOSIT Valley Wine Tank March Extra Water</u>		\$2,049.00	\$29,941.91
9 Jun 2020	<u>DEPOSIT Valley Wine Tank April May Extra Wa</u>		\$595.00	\$27,892.91
4 Jun 2020	<u>DEPOSIT ADVANCED VITICUL ADVANCED VITI</u>		\$19,971.66	\$27,297.91
3 Jun 2020	<u>PERIODICAL PAYMENT TO 0000000 MANCAVE HOLDINGS LOAN PAYMENT</u>	-\$12,875.00		\$7,326.25
2 Jun 2020	<u>WITHDRAWAL ONLINE 1458548 TFR Bank Bill B</u>	-\$5,000.00		\$20,201.25
2 Jun 2020	<u>DEPOSIT Valley Wine Tank Rent VWT</u>		\$1,243.00	\$25,201.25
2 Jun 2020	<u>DEPOSIT ONLINE 2493441 PYMT GLUG MANAG Glug</u>		\$4,889.38	\$23,958.25
2 Jun 2020	<u>DEPOSIT ONLINE 2436808 TFR Westpac Bus</u>		\$15,000.00	\$19,068.87
1 Jun 2020	<u>WITHDRAWAL ONLINE 3519397 BPAY BAROSSA CO</u>	-\$4,799.00		\$4,068.87
1 Jun 2020	<u>TRANSACTION FEE</u>	-\$6.50		\$8,867.87
29 May 2020	<u>INTEREST PAID</u>		\$0.07	\$8,874.37
28 May 2020	<u>DEPOSIT ONLINE 2334455 TFR Westpac Bus</u>		\$5,000.00	\$8,874.30

Receivables Reconciliation [Summary]

As of 30/06/2020

Name	Total Due	0 - 30	31 - 60	61 - 90	90+
Glug Pty Ltd	\$1,759.56	\$719.51	\$0.00	\$1,040.05	\$0.00
Total:	\$1,759.56	\$719.51	\$0.00	\$1,040.05	\$0.00
Ageing Percent:		40.9%	0.0%	59.1%	0.0%
Receivables Account:	\$1,759.56				
Out of Balance Amount:	\$0.00				

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Mancave Unit Trust
Accounting Depreciation Schedule - Detailed

1/01/2020 to 30/06/2020 Months 6

Code	Description	Acq. Date	Disp Date	Proceeds	Cost	Original Cost	Open. WDV	Additions	Profit	Loss	Depn %	Depn Method	YTD Depn	Closing W.D.V.	Orig Cost Disposal
Samuel Road Property															
	Cost of Property - 95 Samuel Road	2/05/2014				1,764,226	1,764,226							1,764,226	
	purch of 8790sqm @ rear of 95 Samuel Road	16/06/2015				159,527	159,527							159,527	
	purch of 8790sqm @ rear of 95 Samuel Road - Legal fees	1/07/2015				1,310	1,310							1,310	
	Total -Samuel Road					1,925,063.21	1,925,063							1,925,063	
Property Improvements															
738001	Electrical Works	21/05/2014				3,730	3,209	-	-	-	2.50	P	46	3,163	-
738002	Insulation	21/05/2014				15,124	13,003	-	-	-	2.50	P	189	12,814	-
738003	Electrical Works	30/06/2014				8,799	7,589	-	-	-	2.50	P	109	7,480	-
738004	Demolition	12/08/2014				6,110	5,287	-	-	-	2.50	P	76	5,211	-
738005	Gas Works	09/09/2014				1,129	980	-	-	-	2.50	P	14	966	-
738006	Demolition	09/09/2014				5,296	4,595	-	-	-	2.50	P	86	4,529	-
738007	Electrical Works	23/10/2014				5,708	4,967	-	-	-	2.50	P	71	4,896	-
738008	Winery Design Work	28/04/2015				6,247	5,518	-	-	-	2.50	P	78	5,440	-
738010	Electrical Work	23/10/2014				1,901	1,654	-	-	-	2.50	P	23	1,631	-
738011	Electrical Work	01/04/2015				4,464	3,933	-	-	-	2.50	P	55	3,878	-
738012	Electrical Work	15/06/2015				2,367	2,099	-	-	-	2.50	P	29	2,070	-
738013	Carpet	17/11/2014				20,320	-	-	-	-	20.00	P	-	0	-
738015	Painting	28/11/2014				6,712	5,859	-	-	-	2.50	P	83	5,776	-
738016	Painting	19/03/2015				1,425	1,255	-	-	-	2.50	P	17	1,238	-
738017	Carpentry & Building	14/01/2015				35,119	30,763	-	-	-	2.50	P	436	30,325	-
738018	Painting	02/04/2015				763	673	-	-	-	2.50	P	9	664	-
738019	Carpentry & Building	06/05/2015				5,340	4,722	-	-	-	2.50	P	66	4,656	-
738020	Plumbing	20/06/2015				197	175	-	-	-	2.50	P	2	173	-
738021	Boundary Road	01/07/2015				33,937	30,119	-	-	-	2.50	P	424	29,695	-
738022	Rangehood Cooktop	24/05/2016				1,746	919	-	-	-	16.67	D	76	843	-
738023	Kitchen Cupboards	24/05/2016				4,398	4,003	-	-	-	2.50	P	54	3,949	-
738024	Kitchen Benchtops	24/05/2016				3,646	3,319	-	-	-	2.50	P	45	3,274	-
738025	Dishwasher	24/05/2016				445	205	-	-	-	20.00	D	20	185	-
738026	Sink	24/05/2016				434	395	-	-	-	2.50	P	5	390	-
738027	Tiles	24/05/2016				118	108	-	-	-	2.50	P	1	107	-
738028	Security System	24/05/2016				4,480	790	-	-	-	40.00	D	158	632	-
738029	Blinds	24/05/2016				945	432	-	-	-	20.00	D	43	389	-
738030	Window Furnishings	24/05/2016				7,439	6,770	-	-	-	2.50	P	92	6,678	-
738031	Kitchen Installation	30/06/2016				5,340	4,874	-	-	-	2.50	P	66	4,808	-
738032	Planning Fees for new shed	10/08/2016				1,027	941	-	-	-	2.50	P	12	929	-
738033	Barrel Store	16/11/2016				58,590	42,385	-	-	-	10.00	D	2,119	40,266	-
738034	Barrel Store (Stormwater Management Plan)	30/11/2016				2,700	2,493	-	-	-	2.50	P	33	2,460	-
738035	Application for building rules consent	15/02/2017				4,582	4,253	-	-	-	2.50	P	57	4,196	-

Mancave Unit Trust
Accounting Depreciation Schedule - Detailed

Code	Description	Acq. Date	Disp Date	Proceeds	Cost	1/01/2020 to 30/06/2020		Additions	Profit	Loss	Depn %	Depn Method	Months	YTD Depn	Closing W.D.V.	Orig Cost Disposal
						Original Cost	Open. WDV									
738036	Drilling Boreholes and Test Pits and Logging	28/02/2017				4,900	4,553	-	-	-	2.50	P	61	4,492	-	
738037	Soil Excavation	28/02/2017				53,058	49,293	-	-	-	2.50	P	663	48,630	-	
738038	EPA Schedule 22 Referral Fee	27/03/2017				363	339	-	-	-	2.50	P	4	335	-	
738039	Soil Excavation	01/04/2017				30,768	28,653	-	-	-	2.50	P	384	28,269	-	
738040	Soil Excavation	03/04/2017				3,378	3,147	-	-	-	2.50	P	42	3,105	-	
738041	Soil Excavation	30/04/2017				10,177	9,498	-	-	-	2.50	P	127	9,371	-	
738042	Fire Hydrant Design for New Shed	29/05/2017				1,260	1,179	-	-	-	2.50	P	15	1,164	-	
738043	Soil Excavation	31/05/2017				10,975	10,266	-	-	-	2.50	P	137	10,129	-	
738044	Soil Excavation	31/05/2017				15,438	14,440	-	-	-	2.50	P	192	14,248	-	
738045	Cartage of Soil with Semi Trailer	31/05/2017				10,656	9,967	-	-	-	2.50	P	133	9,834	-	
738046	Cartage of Soil	01/06/2017				438	410	-	-	-	2.50	P	5	405	-	
738047	Cartage of Earth	08/06/2017				16,875	15,793	-	-	-	2.50	P	210	15,583	-	
738048	Pillar Sign Frame	09/01/2017				4,150	2,190	-	-	-	20.00	D	219	1,971	-	
73	Labour Rust Proofing & Painting	19/01/2017				91	85	-	-	-	2.50	P	1	84	-	
738050	Fire Detection System	01/07/2016				19,603	17,888	-	-	-	2.50	P	245	17,643	-	
738051	PA Door for Glugs Shed	27/10/2016				713	658	-	-	-	2.50	P	8	650	-	
738052	Concrete for New Wash Down Bay	06/02/2017				15,000	13,914	-	-	-	2.50	P	187	13,727	-	
738053	Solar Panel System	07/03/2017				102,417	76,493	-	-	-	10.00	D	3,824	72,669	-	
738054	Replace Booster Assembly, Backflow Device	29/06/2017				11,342	6,603	-	-	-	20.00	D	680	5,943	-	
738055	New Barrel Shed Store Work	31/07/2017				180,000	169,109	-	-	-	2.50	P	2,250	166,859	-	
738056	LED Light fittings for new Barrel shed	05/12/2017				6,596	6,255	-	-	-	2.50	P	82	6,173	-	
738057	Excavation for Barrel Shed & Receival Area	01/10/2017				5,520	5,210	-	-	-	2.50	P	69	5,141	-	
738058	Excavation for Barrel Shed & Receival Area	01/01/2018				15,432	14,662	-	-	-	2.50	P	192	14,470	-	
738059	Excavation for Barrel Shed & Receival Area	06/03/2018				1,125	1,074	-	-	-	2.50	P	14	1,060	-	
738060	Excavation for Barrel Shed & Receival Area	09/03/2018				10,016	9,562	-	-	-	2.50	P	125	9,437	-	
738061	Excavation for Barrel Shed & Receival Area	16/03/2018				10,223	9,765	-	-	-	2.50	P	127	9,638	-	
73	Excavation for Barrel Shed & Receival Area	19/03/2018				12,063	11,526	-	-	-	2.50	P	150	11,376	-	
738063	Excavation for Barrel Shed & Receival Area	03/05/2018				42,609	40,837	-	-	-	2.50	P	532	40,305	-	
738064	Excavation for Barrel Shed & Receival Area	09/05/2018				51,124	49,018	-	-	-	2.50	P	639	48,379	-	
738065	Excavation for Barrel Shed & Receival Area	14/06/2018				625	601	-	-	-	2.50	P	7	594	-	
738066	Barrel Shed Work	30/07/2018				66,926	64,546	-	-	-	2.50	P	836	63,710	-	
738067	Barrel Shed Work	31/08/2018				251,248	242,861	-	-	-	2.50	P	3,140	239,721	-	
738068	Outlets for Barrel Shed	02/09/2018				6,368	6,158	-	-	-	2.50	P	79	6,079	-	
738069	Distribution Board for Barrel Shed	02/09/2018				4,524	4,375	-	-	-	2.50	P	56	4,319	-	
738070	Lighting Work on Barrel Shed	02/09/2018				3,120	3,017	-	-	-	2.50	P	39	2,978	-	
738071	Cables for Barrel Shed	02/09/2018				8,878	8,584	-	-	-	2.50	P	110	8,474	-	
738072	Barrell Shed Work	27/09/2018				42,733	41,386	-	-	-	2.50	P	534	40,852	-	
738073	Cables for Barrel Shed	01/10/2018				6,718	6,510	-	-	-	2.50	P	83	6,427	-	
738074	Cable Ladders & Hardware for Barrel Shed	01/10/2018				3,740	3,624	-	-	-	2.50	P	46	3,578	-	
738075	Earthworks for Barrell Shed & Receival Area	12/10/2018				16,314	15,818	-	-	-	2.50	P	203	15,615	-	
738076	Concrete for Barrel Shed	09/11/2018				181,818	176,621	-	-	-	2.50	P	2,272	174,349	-	

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Mancave Unit Trust
Accounting Depreciation Schedule - Detailed

Code	Description	Acq. Date	Disp Date	Proceeds	Cost	1/01/2020 to 30/06/2020		Additions	Profit	Loss	Depn %	Depn Method	Months		Orig Cost Disposal
						Original Cost	Open. WDV						YTD Depn	Closing W.D.V.	
738077	Lights in New Barrel Shed & Canopy	01/10/2018				10,259	9,939	-	-	-	2.50	P	128	9,811	-
738078	Electrical Work to New Barrel Shed	01/10/2018				12,388	12,002	-	-	-	2.50	P	154	11,848	-
738079	Earthworks for Barrel Shed	08/11/2018				22,392	21,752	-	-	-	2.50	P	279	21,473	-
738080	Barrel Shed Water Pipes & Waste Water	15/11/2018				8,733	8,487	-	-	-	2.50	P	109	8,378	-
738081	Cartage of Fill for Reveal Area	21/11/2018				973	946	-	-	-	2.50	P	12	934	-
738082	Cartage of 75mm Fill for Reveal Area	26/11/2018				1,423	1,385	-	-	-	2.50	P	17	1,368	-
738083	Barrel Shed	03/04/2019				376,795	369,815	-	-	-	2.50	P	4,709	365,106	-
738084	Reveal Area	03/04/2019				131,261	128,830	-	-	-	2.50	P	1,640	127,190	-
738085	electrical work bottom tank farm - distr. board, power & Lighting	17/12/2018				12,815	12,484	-	-	-	2.50	P	160	12,324	-
738086	Switch Gear WIP	30/06/2019				133,976	132,302	-	-	-	2.50	P	1,674	130,628	-
738089	MAIN HV SWITCHGEAR balance	25/09/2019				72,418	71,937	-	-	-	2.50	P	905	71,032	-
738087	July & Aug earth works - clearing & filling carpark area	09/09/2019				24,710	24,519	-	-	-	2.50	P	308	24,211	-
738088	extend fire service materials to barrel shed	24/09/2019				30,950	30,743	-	-	-	2.50	P	386	30,357	-
73b.	2100mm high chainwire galv fence 2 x 8M gates & 1 x 4M gate	15/10/2019				13,864	13,791	-	-	-	2.50	P	173	13,618	-
738091	2 runs of chainwire & double gates in storage shed	15/10/2019				4,455	4,432	-	-	-	2.50	P	55	4,377	-
738092	chainwire to enclose chemicals with 1x900mm gate & 1 x 2M gate	15/10/2019				2,364	2,352	-	-	-	2.50	P	29	2,323	-
738093	Fire Mains, Dam, fence line & driveway earthworks	19/11/2019				25,738	25,664	-	-	-	2.50	P	321	25,343	-
7E+05	Fire Service to barrel shed	17/02/2020						10,762	-	-	2.50	P	98	10,664	-
	Plus Additions (Less Disposal)					10,762									
	Total - Property improvements					2,396,169.94	2,228,149	10,761.70					34,435.00	2,202,476	
740															
Plant and Equipment															
740001	Daikin Airconditioning System	01/10/2014				14,536	0				20.00	P	-	0	-
740002	Daikin Aircon	21/10/2016				7,409	3,720				20.00	D	372	3,348	-
7.	Daikin High Wall Split	21/10/2016				1,227	617				20.00	D	61	556	-
740004	250L HWS in Toilet Block	12/09/2017				1,471	900				20.00	D	90	810	-
740005	Shelving in Warehouse	08/02/2018				2,500	1,679				20.00	D	167	1,512	-
7E+05	3 x new Daikin high wall inverter split systems - AV&M	12/02/2020						4,909	-	-	20.00	D	373	4,536	-
	Plus Additions (Less Disposal)					4,909									
	Total - Office Equipment					32,053.24	6,917	4,909					1,063.00	10,763	
	Total					4,363,286	4,158,130	15,671					35,498	4,138,302.39	

4/5

todd@teusner.com.au

From: Pauline Chan <pauline@kstphochan.net>
Sent: Friday, 10 July 2020 9:05 AM
To: 'todd@teusner.com.au'
Cc: 'dspurritt@adel.bentleys.com.au'; 'Evan Rickards'
Subject: RE: Teusner & Page Pty Ltd and Mancave Unit Trust - Div 7A loan management
Attachments: Mancave Unit Trust - Final Balance Sheet.pdf; Mancave Unit Trust - Final Profit & Loss.pdf; Mancave Unit Trust - Div 7A Repayment Schedules.pdf

Hi Todd

Please find below year-end journals required for Mancave Unit Trust, noting that:

1. GJ000093 re Div 7A entries needs to be revised as repayment schedules provided previously were calculated on the assumption that repayments were made at the beginning of the year. In addition, I have included additional repayment of \$4,384.19 to fully repay the balance of the 2015 loan. The revised figures below are now in line with repayments being made at the end of the year.
2. New journal is required to align accounting depreciation with tax depreciation (including prior year tax losses that resulted from excess tax depreciation over accounting depreciation in prior years). This alignment is required to avoid CGT event E4 happening to unitholders.
3. New journal is required to set-off amounts 2019 UPE payable to unitholders against loan (other) receivable from T&P. Otherwise, the FY2019 UPE of \$16,355.53 owing to Terramoll Holdings would give rise to a new Div 7A loan.
4. GJ000094 re FY2020 distribution needs to be revised due to Matters 1 to 3 above.

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Mancave Unit Trust
 PO Box 764
 TANUNDA SA 5352

General Journal
 30/06/2020 To 30/06/2020

ID No.	Account No	Account Name	Original Dr (Cr) \$	Revised Dr (Cr) \$
GJ 30/06/2020	Div 7a etny			
	GJ000093	Loan - Teusner 2014	63,598.29	60,029.55
	GJ000093	Loan - Teusner 2015	2,153.01	6,410.87
	GJ000093	Loan - Teusner 2017	48,221.50	45,085.85
	GJ000093	Loan - Teusner 2018	14,641.11	13,641.43
	GJ000093	Loan - Teusner 2019	114,338.10	134,392.61
	GJ000093	Interest Expense	68,171.99	84,828.88
	GJ000093	Loan - Teusner (Other)	(311,124.00)	(344,389.19)
GJ 30/06/2020	Depreciation adjustment - Alignment to tax deductions			
	NEW 6-3100	Depreciation	N/A	64,208.93
	NEW 1-6759	Less Accumulated Depn (Tax Adj)	N/A	(64,208.93)
GJ 30/06/2020	Offset FY2019 UPEs payable against loan receivable from T&P			
	NEW 2-8100	Unpd Ent - Teusner Family Tst	N/A	15,714.13
	NEW 2-8200	Unpd Ent - Terramoll Holdings	N/A	16,355.53
	NEW 2-6160	Loan - Teusner (Other)	N/A	(32,069.66)
GJ 30/06/2020	Distributions			
	GJ000094	Beneficiary Distributions	361,017.30	280,151.48
	GJ000094	Unpd Ent - Terramoll Holdings	(184,118.82)	(142,877.25)
	GJ000094	Unpd Ent - Teusner Family Tst	(176,898.48)	(137,274.23)

B/S

Once the above journals are posted, please check to that the final balances for balance and P&L agree to the attached.

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Prepayments & accruals

30/06/2020

Teusner

Insurances:

Motor Vehicles & broadform Liability

ISR

Life Insurance - KYM

Transit Insurance

Total

Mancave

Insurance - property, contents & income

Insurance - broadform liability

Emergency Services

Land Tax

Council Rate

Total

Yearly Charge	Date paid to:	Monthly Charge	Prepaid Amount	Accrued Amount
13,090.48	19/12/2020		6,168.66	
62,661.85	19/12/2020		29,528.32	
2,397.65	13/08/2020		289.03	
1,281.00	26/09/2020		308.84	
79,430.98			36,294.86	
19,059.45	5/05/2021		16,135.26	
2,584.89	16/04/2021		2,053.75	
2632	30/06/2020	219.33	-	
3341	30/06/2020	278.42		
19199.1	30/06/2020	1599.93		
			18,189.01	0.00

AKS

Payables Reconciliation [Summary]

As of 30/06/2020

Name	Total Due	0 - 30	31 - 60	61 - 90	90+
Elders Insurance	\$2,062.53	\$0.00	\$0.00	\$2,062.53	\$0.00
Nilsen (SA) Pty Ltd	\$2,794.00	\$0.00	\$2,794.00	\$0.00	\$0.00
Revenue SA	\$836.00	\$836.00	\$0.00	\$0.00	\$0.00
Total:	\$5,692.53	\$836.00	\$2,794.00	\$2,062.53	\$0.00
Ageing Percent:		14.7%	49.1%	36.2%	0.0%
Payables Account:	\$5,692.53				
Out of Balance Amount:	\$0.00				

B/S

All ok

✓

GST [Summary - Accrual]

April 2020 To June 2020

Code	Description	Rate	Sale Value	Purchase Value	Tax Collected	Tax Paid
BC	Bank Charges	0.00%		\$141.12		
FRE	GST Free	0.00%	\$2,644.00	\$25,359.63		
GST	Goods & Services Tax	10.00%	\$466,237.52	\$41,475.22	\$46,623.75	\$4,147.53
HP	Hire Purchase	0.00%		\$17,092.32		
INT	Interest	0.00%	\$0.29	\$21,192.11		
N-T	Not Reportable	0.00%		\$5,399.64		
TRS	Transfer of Funds	0.00%	\$40,000.00	\$49,625.00		
Total:					\$46,623.75	\$4,147.53

*Revised
&
All OK*

J

GST [Detail - Accrual]

April 2020 To June 2020

Date	ID No.	Name	Rate	Sale Value	Purchase Value	Tax Collected	Tax Paid
BC Bank Charges							
1/04/2020	dd	Westpac	0.00%		\$7.50		\$0.00
21/04/2020	139	Deputy Commissio	0.00%		\$0.62		\$0.00
4/05/2020	dd	Westpac	0.00%		\$6.50		\$0.00
1/06/2020	dd	Westpac	0.00%		\$6.50		\$0.00
30/06/2020	dd	Westpac	0.00%		\$120.00		\$0.00
Total:				\$0.00	\$141.12	\$0.00	\$0.00
FRE GST Free							
15/04/2020	00000315	The Barossa Counc	0.00%		\$4,799.00		\$0.00
15/04/2020	00000317	SA Water	0.00%		\$16,592.22		\$0.00
16/04/2020	00000319	Elders Insurance	0.00%		\$272.53		\$0.00
19/04/2020	00000316	Revenue SA	0.00%		\$835.00		\$0.00
5/05/2020	00000324	Elders Insurance	0.00%		\$2,024.88		\$0.00
9/06/2020	00000356	Valley Wine Tanker:	0.00%	\$2,644.00		\$0.00	
21/06/2020	00000325	Revenue SA	0.00%		\$836.00		\$0.00
Total:				\$2,644.00	\$25,359.63	\$0.00	\$0.00
GST Goods & Services Tax							
1/04/2020	00000341	Advanced Viticultu	10.00%	\$19,971.66		\$1,815.61	
1/04/2020	00000342	Valley Wine Tanker:	10.00%	\$1,243.00		\$113.00	
1/04/2020	00000343	Glug Pty Ltd	10.00%	\$4,889.38		\$444.49	
1/04/2020	00000344	Teusner Wines	10.00%	\$3,666.66		\$333.33	
14/04/2020	00000314	Origin Energy	10.00%		\$13,937.51		\$1,267.05
16/04/2020	00000319	Elders Insurance	10.00%		\$2,543.60		\$231.24
30/04/2020	00000318	Advanced Viticultu	10.00%		-\$371.25		-\$33.75
30/04/2020	00000348	Glug Pty Ltd	10.00%	\$1,040.05		\$94.55	
30/04/2020	00000349	Advanced Viticultu	10.00%	\$829.65		\$75.42	
30/04/2020	00000350	Advanced Viticultu	10.00%	\$821.81		\$74.71	
30/04/2020	00000351	Teusner Wines	10.00%	\$379,500.00		\$34,500.00	
1/05/2020	00000345	Valley Wine Tanker:	10.00%	\$1,243.00		\$113.00	
1/05/2020	00000346	Glug Pty Ltd	10.00%	\$4,889.38		\$444.49	
1/05/2020	00000347	Advanced Viticultu	10.00%	\$19,971.66		\$1,815.61	
1/05/2020	00000350	Teusner Wines	10.00%	\$3,666.66		\$333.33	
5/05/2020	00000324	Elders Insurance	10.00%		\$18,738.03		\$1,703.46
7/05/2020	00000321	Origin Energy	10.00%		\$5,172.88		\$470.26
26/05/2020	00000322	Nilsen (SA) Pty Ltd	10.00%		\$2,794.00		\$254.00
1/06/2020	00000352	Advanced Viticultu	10.00%	\$19,971.66		\$1,815.61	
1/06/2020	00000353	Glug Pty Ltd	10.00%	\$4,889.38		\$444.49	
1/06/2020	00000354	Valley Wine Tanker:	10.00%	\$1,243.00		\$113.00	
1/06/2020	00000355	Teusner Wines	10.00%	\$3,666.66		\$333.33	
5/06/2020	00000323	Origin Energy	10.00%		\$2,807.98		\$255.27
25/06/2020	00000361	Glug Pty Ltd	10.00%	\$719.51		\$65.41	
25/06/2020	00000362	Advanced Viticultu	10.00%	\$1,859.81		\$169.07	
30/06/2020	00000363	Teusner Wines	10.00%	\$38,778.34		\$3,525.30	
Total:				\$512,861.27	\$45,622.75	\$46,623.75	\$4,147.53
HP Hire Purchase							
14/04/2020	140	Westpac	0.00%		\$3,774.99		\$0.00
27/04/2020	dd	Westpac	0.00%		\$1,922.45		\$0.00
12/05/2020	143	Westpac	0.00%		\$3,774.99		\$0.00
25/05/2020	dd	Westpac	0.00%		\$1,922.45		\$0.00
15/06/2020	151	Westpac	0.00%		\$3,774.99		\$0.00
25/06/2020	dd	Westpac	0.00%		\$1,922.45		\$0.00

This report includes Year-End Adjustments.

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GST [Detail - Accrual]

April 2020 To June 2020

Date	ID No.	Name	Rate	Sale Value	Purchase Value	Tax Collected	Tax Paid
			Total:	\$0.00	\$17,092.32	\$0.00	\$0.00
INT Interest							
1/04/2020	DD	Westpac	0.00%		\$1,861.11		\$0.00
30/04/2020	dd	Westpac	0.00%		\$1.26		\$0.00
30/04/2020	dd	Westpac	0.00%	\$0.14		\$0.00	
30/04/2020	DD	Westpac	0.00%		\$5,957.98		\$0.00
1/05/2020	DD	Westpac	0.00%		\$1,916.20		\$0.00
29/05/2020	dd	Westpac	0.00%	\$0.07		\$0.00	
29/05/2020	DD	Westpac	0.00%		\$4,563.90		\$0.00
1/06/2020	DD	Westpac	0.00%		\$1,846.57		\$0.00
30/06/2020	dd	Westpac	0.00%	\$0.08		\$0.00	
30/06/2020	DD	Westpac	0.00%		\$5,045.09		\$0.00
			Total:	\$0.29	\$21,192.11	\$0.00	\$0.00
N-T Not Reportable							
21/04/2020	139	Deputy Commissio	0.00%		\$5,104.38		\$0.00
24/04/2020	141	Elders Insurance	0.00%		\$295.26		\$0.00
			Total:	\$0.00	\$5,399.64	\$0.00	\$0.00
TRS Transfer of Funds							
3/04/2020	dd	Westpac	0.00%		\$12,875.00		\$0.00
3/04/2020	dd	Westpac	0.00%		\$5,000.00		\$0.00
30/04/2020	trs	Teusner Wines	0.00%	\$15,000.00		\$0.00	
4/05/2020	dd	Westpac	0.00%		\$12,875.00		\$0.00
5/05/2020	dd	Westpac	0.00%		\$1,000.00		\$0.00
20/05/2020	trs	Teusner Wines	0.00%	\$5,000.00		\$0.00	
28/05/2020	trs	Teusner Wines	0.00%	\$5,000.00		\$0.00	
2/06/2020	trs	Teusner Wines	0.00%	\$15,000.00		\$0.00	
3/06/2020	dd	Westpac	0.00%		\$5,000.00		\$0.00
3/06/2020	dd	Westpac	0.00%		\$12,875.00		\$0.00
			Total:	\$40,000.00	\$49,625.00	\$0.00	\$0.00
						Grand Total:	\$46,623.75 \$4,147.53

This report includes Year-End Adjustments.

As per Rawlme

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Mancave Unit Trust								
Div 7A Loans - 2019 to 2021 Minimum Repayments								
						Minimum	Additional	Total
Year	Opening Balance	Interest Rate	Remaining Term	Minimum Repayment	Interest Payable	Principal Payable	Principal Repayment	Principal Repayment
Lender: Teusner and Page Pty Ltd								
Drawdown Year: Year 2014								
2015			7					
2016			6					
2017			5					
2018			4					
2019	185,568.13	5.20%	3	68,398.00	6,092.84	62,305.16	-	62,305.16
2020	123,262.97	5.37%	2	66,639.00	6,609.45	60,029.55	-	60,029.55
2021	63,233.42	4.52%	1	66,092.00	2,858.58	63,233.42	-	63,233.42
		<i>B/S</i>		201,129.00	15,560.87	185,568.13	-	185,568.13
Lender: Teusner and Page Pty Ltd								
Drawdown Year: Year 2015								
2016			7					
2017			6					
2018			5					
2019	8,502.98	5.20%	4	2,409.00	316.89	2,092.11	-	2,092.11
2020	6,410.87	5.37%	3	2,370.00	343.32	2,026.68	4,384.19	6,410.87
2021	-	4.52%	2	-	-	-	-	-
2022	-		1					
				4,779.00	660.21	4,118.79	4,384.19	8,502.98
Lender: Teusner and Page Pty Ltd								
Drawdown Year: Year 2017								
2018			7					
2019	297,514.07	5.20%	6	58,991.00	12,403.20	46,587.80	-	46,587.80
2020	250,926.27	5.37%	5	58,552.00	13,466.15	45,085.85	-	45,085.85
2021	205,840.42	4.52%	4	57,404.00	9,296.88	48,107.12	-	48,107.12
2022	157,733.30		3					
2023			2					
2024			1					
				174,947.00	35,166.23	139,780.77	-	139,780.77
Lender: Teusner and Page Pty Ltd								
Drawdown Year: Year 2018								
2019	104,502.51	5.20%	7	15,494.00	4,628.44	10,865.56	-	10,865.56
2020	93,636.95	5.37%	6	18,667.00	5,025.57	13,641.43	-	13,641.43
2021	79,995.52	4.52%	5	18,232.00	3,613.54	14,618.46	-	14,618.46
2022	65,377.06		4					
2023			3					
2024			2					
2025			1					
				52,393.00	13,267.55	39,125.45	-	39,125.45
Lender: Teusner and Page Pty Ltd								
Drawdown Year: Year 2019								
2020	1,106,383.97	5.37%	7	193,777.00	59,384.39	134,392.61	-	134,392.61
2021	971,991.36	4.52%	6	188,570.00	43,910.66	144,659.34	-	144,659.34
2022	827,332.02		5					
2023			4					
2024			3					
2025			2					
2026			1					
				382,347.00	103,295.05	279,051.95	-	279,051.95
2019	596,087.69			145,292.00	23,441.37	121,850.63	-	121,850.63
2020	1,580,621.03	-		340,005.00	84,828.88	255,176.12	4,384.19	259,560.31
2021	1,321,060.72	-		330,298.00	59,679.66	270,618.34	-	270,618.34
2022	1,050,442.38			-	-	-	-	-
				815,595.00	167,949.91	647,645.09	4,384.19	652,029.28
				-	-	-	-	-
Note 1	Minimum repayments made at beginning of year (i.e. 1 July)							
Note 2	Minimum repayments made at end of year (i.e. 30 June)							

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Mancave Unit Trust
 PO Box 764
 TANUNDA SA 5352

Profit & Loss [Last Year Analysis]

July 2019 To June 2020

Account No.		ORIGINAL	ADJ	FINAL
4-0000	Income			
4-1000	Rent	\$666,724.60	\$0.00	\$666,724.60
4-2000	Electricity - Recovery	\$66,907.80	\$0.00	\$66,907.80
4-2500	Water Recovery	\$0.00	\$0.00	\$0.00
4-3000	Sundry Income	\$12,380.72	\$0.00	\$12,380.72
	Total Income	\$746,013.12	\$0.00	\$746,013.12
	Gross Profit	\$746,013.12	\$0.00	\$746,013.12
6-0000	Expenses			
6-2800	Accounting fees	\$0.00	\$0.00	\$0.00
6-2950	Bank Charges	\$611.30	\$0.00	\$611.30
6-3100	Depreciation	\$72,212.00	\$64,208.93	\$136,420.93
6-3300	Electricity	\$66,907.80	\$0.00	\$66,907.80
6-3580	Insurance	\$11,910.52	\$0.00	\$11,910.52
6-3600	Interest Expense	\$172,364.05	\$16,656.89	\$189,020.94
6-3820	Licenses, Fees & Registration	\$267.00	\$0.00	\$267.00
6-4200	Council Rates	\$19,199.10	\$0.00	\$19,199.10
6-4220	Emergency Services Levy	\$2,632.00	\$0.00	\$2,632.00
6-4242	Repairs and Maintenance	\$2,202.50	\$0.00	\$2,202.50
6-4250	Land Tax	\$3,341.00	\$0.00	\$3,341.00
6-4300	Water Rates	\$33,350.04	\$0.00	\$33,350.04
	Total Expenses	\$384,997.31	\$80,865.82	\$465,863.13
	Operating Profit	\$361,015.81	(\$80,865.82)	\$280,149.99
8-0000	Other Income			
8-2460	Interest Income	\$1.49	\$0.00	\$1.49
	Total Other Income	\$1.49	\$0.00	\$1.49
9-0000	Other Expenses			
9-9000	Beneficiary Distributions	\$361,017.30	(\$80,865.82)	\$280,151.48
	Total Other Expenses	\$361,017.30	(\$80,865.82)	\$280,151.48
	Net Profit/(Loss)	\$0.00	\$0.00	\$0.00

Net Profit (Loss) per Client	\$361,017.30
Div 7A Corrections	(\$16,656.89)
Depreciation Adjustments	(\$64,208.93)
Net Profit (Loss) - Final	\$280,151.48
	\$0.00

Distributions:

49% Teusner Family Trust	\$137,274.23	\$0.00
51% Terramoll Holdings Pty Ltd	\$142,877.25	\$0.00
100%	\$280,151.48	
	\$0.00	

) B/S

As per Pauline email 10/7/20



Account activity

Next time you forget, reset your password online.

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Bank Bill Business Loan

035-079 156744

Account details
Statements
Account settings
Activate card
Exports and reports

-\$2,241,953.56

Available \$1,961.44

Description, date or amount

Search

[Advanced search](#)

Date ▼	Description	Debit	Credit	Balance ¹
30 Jun 2020	INTEREST	-\$5,045.09		-\$2,241,953.56
30 Jun 2020	LOAN SERVICE FEE	-\$120.00		-\$2,236,908.47
3 Jun 2020	PERIODICAL PAYMENT FROM MANCAVE HOLDINGS LOAN PAYMENT		\$12,875.00	-\$2,236,788.47
2 Jun 2020	DEPOSIT ONLINE 2458549 TFR Westpac Bus		\$5,000.00	-\$2,249,663.47
1 Jun 2020	LINE FEE	-\$1,846.57		-\$2,254,663.47
29 May 2020	INTEREST	-\$4,563.90		-\$2,252,816.90
5 May 2020	DEPOSIT ONLINE 2923659 TFR Westpac Bus		\$1,000.00	-\$2,248,253.00
4 May 2020	PERIODICAL PAYMENT FROM MANCAVE HOLDINGS LOAN PAYMENT		\$12,875.00	-\$2,249,253.00
1 May 2020	LINE FEE	-\$1,916.20		-\$2,262,128.00
30 Apr 2020	INTEREST	-\$5,957.98		-\$2,260,211.80
3 Apr 2020	DEPOSIT ONLINE 2043015 TFR Westpac Bus		\$5,000.00	-\$2,254,253.82
3 Apr 2020	PERIODICAL PAYMENT FROM MANCAVE HOLDINGS LOAN PAYMENT		\$12,875.00	-\$2,259,253.82
1 Apr 2020	LINE FEE	-\$1,861.11		-\$2,272,128.82
31 Mar 2020	INTEREST	-\$6,484.31		-\$2,270,267.71
31 Mar 2020	LOAN SERVICE FEE	-\$120.00		-\$2,263,783.40
3 Mar 2020	DEPOSIT ONLINE 2566862 TFR Westpac Bus		\$3,000.00	-\$2,263,663.40
3 Mar 2020	PERIODICAL PAYMENT FROM MANCAVE HOLDINGS LOAN PAYMENT		\$12,875.00	-\$2,266,663.40
2 Mar 2020	LINE FEE	-\$1,915.93		-\$2,279,538.40
28 Feb 2020	INTEREST	-\$5,692.43		-\$2,277,622.47

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2-9110

Schedule of loan Repayments

Solar

Principal Amount: \$ 102,416.54

Interest Rate 4.93%

Start Date 29/05/2017

Term 60 months

Repayments 1,922.45

	Date	Principal	Interest	Repayment	Balance	Accum Int
1	29/05/2017	\$ 102,416.54	\$ 421.01	\$ 2,302.45	\$ 100,535.10	\$ 421.01
2	28/06/2017	100,535.10	413.28	1,922.45	99,025.93	834.29
3	28/07/2017	99,025.93	407.07	1,922.45	97,510.55	407.07
4	28/08/2017	97,510.55	400.84	1,922.45	95,988.94	807.91
5	27/09/2017	95,988.94	394.59	1,922.45	94,461.08	1,202.50
6	28/10/2017	94,461.08	388.31	1,922.45	92,926.93	1,590.81
7	27/11/2017	92,926.93	382.00	1,922.45	91,386.48	1,972.81
8	27/12/2017	91,386.48	375.67	1,922.45	89,839.70	2,348.48
9	27/01/2018	89,839.70	369.31	1,922.45	88,286.56	369.31
10	26/02/2018	88,286.56	362.92	1,922.45	86,727.03	732.23
11	29/03/2018	86,727.03	356.51	1,922.45	85,161.10	1,088.75
12	28/04/2018	85,161.10	350.08	1,922.45	83,588.73	1,438.82
13	29/05/2018	83,588.73	343.61	1,922.45	82,009.89	1,782.44
14	28/06/2018	82,009.89	337.12	1,922.45	80,424.56	2,119.56
15	28/07/2018	80,424.56	330.61	1,922.45	78,832.72	330.61
16	28/08/2018	78,832.72	324.06	1,922.45	77,234.33	654.67
17	27/09/2018	77,234.33	317.49	1,922.45	75,629.37	972.16
18	28/10/2018	75,629.37	310.89	1,922.45	74,017.82	1,283.05
19	27/11/2018	74,017.82	304.27	1,922.45	72,399.63	1,587.32
20	27/12/2018	72,399.63	297.62	1,922.45	70,774.80	1,884.94
21	27/01/2019	70,774.80	290.94	1,922.45	69,143.29	290.94
22	26/02/2019	69,143.29	284.23	1,922.45	67,505.07	575.17
23	29/03/2019	67,505.07	277.50	1,922.45	65,860.12	852.67
24	28/04/2019	65,860.12	270.74	1,922.45	64,208.40	1,123.40
25	29/05/2019	64,208.40	263.95	1,922.45	62,549.90	1,387.35
26	28/06/2019	62,549.90	257.13	1,922.45	60,884.58	1,644.47
27	28/07/2019	60,884.58	250.28	1,922.45	59,212.41	250.28
28	28/08/2019	59,212.41	243.41	1,922.45	57,533.37	493.69
29	27/09/2019	57,533.37	236.51	1,922.45	55,847.42	730.20
30	28/10/2019	55,847.42	229.58	1,922.45	54,154.55	959.77
31	27/11/2019	54,154.55	222.62	1,922.45	52,454.71	1,182.39
32	27/12/2019	52,454.71	215.63	1,922.45	50,747.89	1,398.02
33	27/01/2020	50,747.89	208.61	1,922.45	49,034.05	208.61
34	26/02/2020	49,034.05	201.57	1,922.45	47,313.17	410.18
35	28/03/2020	47,313.17	194.49	1,922.45	45,585.21	604.67
36	27/04/2020	45,585.21	187.39	1,922.45	43,850.15	792.06
37	28/05/2020	43,850.15	180.26	1,922.45	42,107.96	972.32
38	27/06/2020	42,107.96	173.10	1,922.45	40,358.61	1,145.42
39	27/07/2020	40,358.61	165.90	1,922.45	38,602.06	165.90
40	27/08/2020	38,602.06	158.68	1,922.45	36,838.30	324.59
41	26/09/2020	36,838.30	151.43	1,922.45	35,067.28	476.02
42	27/10/2020	35,067.28	144.15	1,922.45	33,288.98	620.17
43	26/11/2020	33,288.98	136.84	1,922.45	31,503.37	757.02
44	26/12/2020	31,503.37	129.50	1,922.45	29,710.43	886.52
45	26/01/2021	29,710.43	122.13	1,922.45	27,910.11	122.13
46	25/02/2021	27,910.11	114.73	1,922.45	26,102.39	236.86
47	28/03/2021	26,102.39	107.30	1,922.45	24,287.24	344.16
48	27/04/2021	24,287.24	99.84	1,922.45	22,464.63	444.00
49	28/05/2021	22,464.63	92.35	1,922.45	20,634.53	536.35
50	27/06/2021	20,634.53	84.82	1,922.45	18,796.90	621.17
51	27/07/2021	18,796.90	77.27	1,922.45	16,951.72	77.27
52	27/08/2021	16,951.72	69.68	1,922.45	15,098.96	146.95
53	26/09/2021	15,098.96	62.07	1,922.45	13,238.57	209.02
54	27/10/2021	13,238.57	54.42	1,922.45	11,370.54	263.44
55	26/11/2021	11,370.54	46.74	1,922.45	9,494.84	310.18
56	26/12/2021	9,494.84	39.03	1,922.45	7,611.42	349.22
57	26/01/2022	7,611.42	31.29	1,922.45	5,720.26	31.29
58	25/02/2022	5,720.26	23.51	1,922.45	3,821.32	54.80
59	28/03/2022	3,821.32	15.71	1,922.45	1,914.58	70.51
60	27/04/2022	1,914.58	7.87	1,922.45	0.00	78.38

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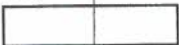
Schedule of loan Repayments

2019 Insulation

2-9120

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Principal Amount: \$ 206,394.00



Interest Rate 3.94%
 Start Date 13/11/2019
 Term 60 months
 Repayments \$ 3,774.99
 Establishment Fee \$ 450.00

	Date	Principal	Interest	Repayment	Balance	Accum Int
		\$		\$	\$	\$
1	13/11/2019	206,394.00		4,224.99	202,169.01	-
2	13/12/2019	202,169.01	664.14	3,774.99	199,058.16	664.14
3	12/01/2020	199,058.16	653.92	3,774.99	195,937.09	653.92
4	12/02/2020	195,937.09	643.67	3,774.99	192,805.76	1,297.58
5	13/03/2020	192,805.76	633.38	3,774.99	189,664.15	1,930.96
6	13/04/2020	189,664.15	623.06	3,774.99	186,512.22	2,554.02
7	13/05/2020	186,512.22	612.70	3,774.99	183,349.93	3,166.73
8	12/06/2020	183,349.93	602.32	3,774.99	180,177.26	3,769.04
9	13/07/2020	180,177.26	591.89	3,774.99	176,994.16	591.89
10	12/08/2020	176,994.16	581.44	3,774.99	173,800.61	1,173.33
11	12/09/2020	173,800.61	570.95	3,774.99	170,596.56	1,744.28
12	12/10/2020	170,596.56	560.42	3,774.99	167,381.99	2,304.70
13	12/11/2020	167,381.99	549.86	3,774.99	164,156.86	2,854.56
14	12/12/2020	164,156.86	539.27	3,774.99	160,921.14	3,393.82
15	11/01/2021	160,921.14	528.64	3,774.99	157,674.79	528.64
16	11/02/2021	157,674.79	517.97	3,774.99	154,417.77	1,046.61
17	13/03/2021	154,417.77	507.27	3,774.99	151,150.05	1,553.88
18	13/04/2021	151,150.05	496.54	3,774.99	147,871.60	2,050.42
19	13/05/2021	147,871.60	485.77	3,774.99	144,582.37	2,536.18
20	12/06/2021	144,582.37	474.96	3,774.99	141,282.35	3,011.15
21	13/07/2021	141,282.35	464.12	3,774.99	137,971.48	464.12
22	12/08/2021	137,971.48	453.24	3,774.99	134,649.73	917.37
23	12/09/2021	134,649.73	442.33	3,774.99	131,317.07	1,359.70
24	12/10/2021	131,317.07	431.38	3,774.99	127,973.47	1,791.08
25	12/11/2021	127,973.47	420.40	3,774.99	124,618.88	2,211.48
26	12/12/2021	124,618.88	409.38	3,774.99	121,253.27	2,620.86
27	11/01/2022	121,253.27	398.32	3,774.99	117,876.61	398.32
28	11/02/2022	117,876.61	387.23	3,774.99	114,488.85	785.56
29	13/03/2022	114,488.85	376.10	3,774.99	111,089.96	1,161.66
30	13/04/2022	111,089.96	364.94	3,774.99	107,679.91	1,526.60
31	13/05/2022	107,679.91	353.74	3,774.99	104,258.65	1,880.33
32	12/06/2022	104,258.65	342.50	3,774.99	100,826.16	2,222.83
33	13/07/2022	100,826.16	331.22	3,774.99	97,382.39	331.22
34	12/08/2022	97,382.39	319.91	3,774.99	93,927.31	651.13
35	12/09/2022	93,927.31	308.56	3,774.99	90,460.87	959.68
36	12/10/2022	90,460.87	297.17	3,774.99	86,983.05	1,256.85
37	12/11/2022	86,983.05	285.74	3,774.99	83,493.81	1,542.60
38	12/12/2022	83,493.81	274.28	3,774.99	79,993.10	1,816.88
39	11/01/2023	79,993.10	262.78	3,774.99	76,480.89	262.78
40	11/02/2023	76,480.89	251.24	3,774.99	72,957.15	514.03
41	13/03/2023	72,957.15	239.67	3,774.99	69,421.83	753.70
42	13/04/2023	69,421.83	228.05	3,774.99	65,874.89	981.75
43	13/05/2023	65,874.89	216.40	3,774.99	62,316.30	1,198.15
44	12/06/2023	62,316.30	204.71	3,774.99	58,746.03	1,402.87
45	13/07/2023	58,746.03	192.98	3,774.99	55,164.02	192.98
46	12/08/2023	55,164.02	181.22	3,774.99	51,570.25	374.20
47	12/09/2023	51,570.25	169.41	3,774.99	47,964.67	543.61
48	12/10/2023	47,964.67	157.57	3,774.99	44,347.25	701.18
49	12/11/2023	44,347.25	145.68	3,774.99	40,717.94	846.86
50	12/12/2023	40,717.94	133.76	3,774.99	37,076.71	980.62
51	11/01/2024	37,076.71	121.80	3,774.99	33,423.52	121.80
52	11/02/2024	33,423.52	109.80	3,774.99	29,758.33	231.60
53	12/03/2024	29,758.33	97.76	3,774.99	26,081.10	329.36
54	12/04/2024	26,081.10	85.68	3,774.99	22,391.78	415.03
55	12/05/2024	22,391.78	73.56	3,774.99	18,690.35	488.59
56	11/06/2024	18,690.35	61.40	3,774.99	14,976.76	549.99
57	12/07/2024	14,976.76	49.20	3,774.99	11,250.97	49.20
58	11/08/2024	11,250.97	36.96	3,774.99	7,512.94	86.16
59	11/09/2024	7,512.94	24.68	3,774.99	3,762.63	110.84
60	11/10/2024	3,762.63	12.36	3,774.99	0.00	123.20

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