

G & J Howgate Superannuation Fund

ABN 13 145 010 155

Trial Balance

For the year ended 30 June 2019

Last Year				This Year	
Debit	Credit Qty	Qty		Debit	Credit
	3,666.48	0164	Dividends Received - Franked		7,589.74
	1,571.00	0164.01	Dividends Received - F/credits		3,252.55
	2,090.57	0165	Dividends Received - Unfranked		2,629.46
	2,090.94	0166	Interest Received		1,489.01
	316.01	0169	Trust Distributions Received		780.67
	25,971.49	0170	Change in Market Value		23,602.76
	387.47	0172	Rebates & Refunds		295.33
	85.00	0196	Capital Profit/(Loss)		
1,848.00		0201	Accountancy		
259.00		0204	ATO Levy	259.00	
48.00		0281	Filing Fees	53.00	
	34,023.96		Net Profit or Loss		39,327.52
27,221.79		0504.01	Profit Distribution to Members	30,834.52	
6,802.17		0504.02	Profit Distribution to Members	8,492.55	
	65,794.02	0515.01	Opening Balance		463,248.12
	105,447.89	0515.02	Opening Balance		127,589.48
	19,854.46	0516.01	Contributions by Employer		21,455.76
	19,168.93	0516.02	Contributions by Employer		11,060.23
	356,200.90	0518.01	Benefits Transferred In		
	27,221.79	0519.01	Allocated Earnings		30,834.52
	6,802.17	0519.02	Allocated Earnings		8,492.55
2,209.92		0526.01	Insurance Premium	2,688.72	
838.44		0526.02	Insurance Premium	970.84	
634.96		0528.01	Income Tax on Earnings	1,446.03	
115.73		0528.02	Income Tax on Earnings	363.72	
2,978.17		0529.01	Income Tax on Contributions	3,218.37	
2,875.34		0529.02	Income Tax on Contributions	1,659.03	
128,932.70		0622	Bank - Macquarie #7690	69,602.65	
500.00		0645	Other Debtors	1,831.00	
286,197.10		0648	Shares on Hand	299,386.10	
	5,292.20	0774	Provision for Income Tax		8,985.35
110,000.00		0851	Land - Lot P12 River's Run	110,000.00	
70,500.00		0905	Shares in Unlisted Companies	180,500.00	
641,961.32	641,961.32			711,305.53	711,305.53

SCHEDULE - PROFIT / (LOSS) SHARE TO MEMBERS

Net Profit / (Loss) per Trial Balance	\$39,327.07						
Taxable Income	\$44,581.00						
Beneficiaries	Opening Balance	Percentage	Profit / (Loss) Share to Members	Employer Contributions	Tax Payable on Contributions	Member's Insurance	Tax Payable (Refundable) on Earnings
GRAHAM HOWGATE	\$463,248.12	78.41%	\$30,834.52	\$21,455.76	\$3,218.37	\$2,688.72	\$1,446.03
JACQUELINE HOWGATE	\$127,589.48	21.59%	\$8,492.55	\$11,060.23	\$1,659.03	\$970.84	\$363.72
	\$590,837.60	100.00%	\$39,327.07	\$32,515.99	\$4,877.41	\$3,659.56	\$1,809.75

JOURNALS

Profit / (Loss) Share to Members		
Account Code	Debit	Credit
A/c 504.01	30,834.52	
A/c 519.01		30,834.52
A/c 504.02	8,492.55	
A/c 519.02		8,492.55

Income Tax on Contribution		
Account Code	Debit	Credit
A/c 529.01	3,218.37	
A/c 529.02	1,659.03	
A/c 774		4,877.40

Income Tax on Earnings		
Account Code	Debit	Credit
A/c 528.01	1,446.03	
A/c 528.02	363.72	
A/c 774	-	1,809.75

G & J Howgate Superannuation Fund

ABN 13 145 010 155

General Ledger Enquiry

For the year ended 30 June 2019

All Accounts

Batch	Type	Date	Reference	Narration	Qty	Debit	Credit
Account 0516.01 - Contributions by Employer				B/Fwd from Previous Period	0	0.00	0.00
3	Journals - Cash	30/06/2019		FY19 Macquarie Deposits & Payments	0		21,455.76
					0		21,455.76
				Closing Balance			21,455.76
Account 0516.02 - Contributions by Employer				B/Fwd from Previous Period	0	0.00	0.00
3	Journals - Cash	30/06/2019		FY19 Macquarie Deposits & Payments	0		11,060.23
					0		11,060.23
				Closing Balance			11,060.23

YOUR ONECARE ANNUAL SUMMARY



032 / 00159

G and J Howgate Super Pty Ltd
ATF G J Howgate Superannuation Fund
1 Kilbirnie Close
MOUNT ELIZA VIC 3930

YOUR NEW MONTHLY PREMIUM IS

\$258.53

THIS INCLUDES A DISCOUNT OF \$26.20

7 March 2019

Dear policy owner,

The anniversary of the start of your OneCare held through super insurance policy is 18 April 2019.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 18 April 2019.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Stephen David Bailey. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

G and J Howgate Super Pty Ltd

FUND NAME

G J Howgate Superannuation Fund

POLICY NUMBER

1006246460

LINKED POLICY NUMBER

1006246447

PAYMENT DUE

18 April 2019

LIFE INSURED

Graham Howgate

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Stephen David Bailey
1800388872



OnePath Life Limited
 ABN 33 009 657 176 AFSL 238341
 onepath.com.au

DATE

7 March 2019

YOUR POLICY SUMMARY

Policy number: 1006246460
 Policy owner(s): G and J Howgate Super Pty Ltd
 Fund name: G J Howgate Superannuation Fund
 Policy start date: 18 April 2017
 Policy anniversary date: 18 April
 Linked policy number: 1006246447

**ONECARE
 POLICY SCHEDULE**

	First name	Surname	Date of birth	Gender
Life/lives insured:	Graham	Howgate	26 January 1967	Male
Monthly premium before discount(s)*:				\$284.73
Discount(s) - Multi Cover and Package:				\$26.20
Monthly premium after discount(s)*:				\$258.53
Includes:				
Policy Fee(s)*:				\$4.14

*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product and is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although OnePath Life is owned by ANZ, OnePath Life is not a Bank. Except as set out in the PDS and Policy Terms, the obligations of OnePath Life do not represent a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the obligations of the issuer or the products.

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YOUR ONECARE ANNUAL SUMMARY



032 / 00364

G and J Howgate Super Pty Ltd
ATF G and J Howgate Superannuation Fund
1 Kilbirnie Close
MOUNT ELIZA VIC 3930

**YOUR NEW MONTHLY
PREMIUM IS
\$87.16**

27 May 2019

Dear policy owner,

The anniversary of the start of your OneCare held through super insurance policy is 6 July 2019.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 6 July 2019.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Stephen David Bailey. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards

Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

G and J Howgate Super Pty Ltd

FUND NAME

ATF G and J Howgate
Superannuation Fund

POLICY NUMBER

1006246472

PAYMENT DUE

6 July 2019

LIFE INSURED

Jacqueline Howgate

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays

8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Stephen David Bailey

0370149386

147FELOC001_R_M01/E-364/S-1335/I-2669

XPRFEL0023

H-13



Macquarie Cash Management Account

enquiries 1800 806 310

account name G & J HOWGATE SUPER PTY LTD ATF
G & J HOWGATE SUPERANNUATION FUND
account no. 964957690

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 19	101,917.44	18,178.81	69,602.65

* Stepped interest rates as at 30 June 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.30%

annual interest summary 2018/2019

INTEREST PAID		1,489.01
TOTAL REBATE OF ADVISER COMMISSION	295.33	
TOTAL INCOME PAID		1,784.34

G & J Howgate Superannuation Fund

ABN 13 145 010 155

General Ledger Enquiry

For the year ended 30 June 2019

All Accounts

Batch	Type	Date	Reference	Narration	Qty	Debit	Credit
Account 0645 - Other Debtors							
				B/Fwd from Previous Period	0	0.00	0.00
1	Opening Balances	01/07/2018		Balance B/fwd	0	500.00	
5	Journals - Non Cash	30/06/2019		FY19 Dividends & Distributions Per Dividend Summary	0	660.00	
5	Journals - Non Cash	30/06/2019		FY19 Dividends & Distributions Per Dividend Summary	0	671.00	
					0	1,831.00	0.00
				Closing Balance		1,831.00	

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MINUTES OF TRUSTEES' SPECIAL GENERAL MEETING

***G & J Howgate Super Pty
Ltd ATF G & J Howgate
Superannuation Fund***

At: 1 Kilburnie Close, Mt Eliza VIC 3930
On: 1st May 2019

Present: Graham Howgate
Jacqueline Howgate
G & J Howgate Super Pty Ltd ACN 616 884 201

Chairperson: Graham Howgate

Trusteeship: The Trustees act as trustees of the G & J Howgate Superannuation Fund.

Business: Correction of error in applying for shares in TAPP.

Background: The trustee has become aware that there was an error in paperwork when applying for shares in TAPP. The application form stated \$20,000 for purchase of shares however the withdrawal amount written on the Macquarie withdrawal form was \$20,500.

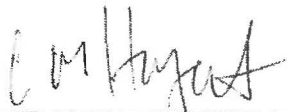
Stephen Bailey our adviser has contacted the company on our behalf and it has been agreed that the company will refund the **\$500 over payment**. They hope to have this rectified by 30th June 2019.

Resolution of Trust: The trustees resolved unanimously that the Fund would accept this resolution to the error.

All resolutions for this meeting were made in accordance with Regulation 4.08 of the *SIS Act* and Regulations.

There being no further business the meeting then closed.

Signed as a true and correct record.



Mr Graham Howgate
Chairperson

Payment Advice



All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>
1 KILBIRNIE CLOSE
MOUNT ELIZA VIC
3930

DIVIDEND STATEMENT

Reference No.: X*****1189
Payment Date: 28 March 2019
Record Date: 14 February 2019

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$2.00	330	\$0.00	\$660.00	\$660.00	\$282.86
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 660.00	
		Represented By:				
		Withheld Payment			AUD 660.00	

FRANKING INFORMATION

Franked Rate per Share \$2.00
Franking Percentage 100%
Company Tax Rate 30%

New Zealand Imputation Credit in NZD

\$16.50

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.05 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

Withheld: To enable payment please update your Payment Instructions in the Payments & Tax section on the Link Investor Centre.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

SCHEDULE - SHARE TRANSACTIONS
 (ALPHA PRIVATE WEALTH) (6652086)

ASX Code	OPENING STOCK				PURCHASES / DRP			DISPOSALS			AMIT		CLOSING STOCK			CGT	
	Date	Qty	Cost	MV @ 01/07/18	Date	Qty	Net paid	Date	Qty	Net rec'd	Increase	Decrease	Qty	Cost	MV @ 30/6/18	Gain	(Loss)
BHP	30/08/2017	925	25,415.29	31,366.75									925	25,415.29	38,073.00		
CBA	30/08/2017	330	25,235.53	24,047.10									330	25,235.53	27,317.40		
CKF	30/08/2017	4200	25,437.77	23,394.00									4,200	25,437.77	34,860.00		
CSL	30/08/2017	195	25,207.32	37,560.90									195	25,207.32	41,925.00		
EN1	14/12/2017	27500	8,082.20	3,575.00									27,500	8,082.20	1,100.00		
JHG	30/08/2017	550	23,819.68	22,902.00									550	23,819.68	16,659.50		
LLC	30/08/2017	1490	25,369.30	29,516.90									1,490	25,369.30	19,370.00		
MOG	30/08/2017	290	25,432.52	35,858.50									290	25,432.52	36,363.10		
MSB	30/08/2017	17360	25,573.22	25,692.80									17,360	25,573.22	25,692.80		
TAH	30/08/2017	6100	25,422.67	27,206.00									6,100	25,422.67	27,145.00		
TCL	30/08/2017	2095	25,230.11	25,077.15									2,095	24,816.35	30,880.30		
											413.76		-	-	-		
													-	-	-		
TOTALS			260,225.61	286,197.10							413.76		61,035.00	259,811.85	299,386.10		

SUMMARY

Opening Cost @ 1 July	260,225.61
Add:	
Purchases	-
AMIT Increase	-
Less:	
Disposal	
AMIT Decrease	(413.76)
Closing Cost @ 30 June	259,811.85
Market Value @ 30 June	299,386.10
Reverse FY18 Change in MV	(25,971.49)
FY19 Change in MV	39,574.25
Net Change in MV	13,602.76

NET CAPITAL GAIN / (LOSS)

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PORTFOLIO VALUATION REPORT – AS AT 30 JUNE 2019

Account Number	Account Name	CHESS HIN	Code	30/06/2019	Units Held	Market Value AUD	12 mth gain	P&L AUD	P&L %
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	BHP	\$41.16	925	\$38,073.00	\$6,706.25	\$6,706.25	21.4%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	CBA	\$82.78	330	\$27,317.40	\$3,290.10	\$3,290.10	13.7%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	CKF	\$8.30	4,200	\$34,860.00	\$11,466.00	\$11,466.00	49.0%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	CSL	\$215.00	195	\$41,925.00	\$4,364.10	\$4,364.10	11.6%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	EN1	\$0.04	27,500	\$1,100.00	-\$2,475.00	-\$2,475.00	-69.2%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	JHG	\$30.29	550	\$16,659.50	-\$6,242.50	-\$6,242.50	-27.3%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	LLC	\$13.00	1,490	\$19,370.00	-\$10,146.90	-\$10,146.90	-34.4%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	MQG	\$125.39	290	\$36,363.10	\$504.60	\$504.60	1.4%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	MSB	\$1.48	17,360	\$25,692.80	\$0.00	\$0.00	0.0%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	TAH	\$4.45	6,100	\$27,145.00	-\$61.00	-\$61.00	-0.2%
6652086	G AND J HOWGATE SUPER PTY LTD <G & J HOWGATE S/F A/C>	81991189	TCL	\$14.74	2,095	\$30,880.30	\$6,201.20	\$6,201.20	25.1%
TOTALS						\$299,386.10	\$13,606.85	\$13,606.85	4.5%



Income tax 002

Date generated	23/07/2020
Overdue	\$0.20 DR
Not yet due	\$0.00
Balance	\$0.20 DR

Transactions

5 results found - from **01 July 2018** to **23 July 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Jun 2019	12 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$5,292.20		\$5,292.20 DR
				+FY19 ITR	\$3,693.15
1 Jul 2019	1 Jul 2019	General interest charge			\$5,292.20 DR
1 Aug 2019	1 Aug 2019	General interest charge			\$5,292.20 DR
13 Aug 2019	12 Aug 2019	Payment received		\$5,292.00	\$0.20 DR
2 Sep 2019	2 Sep 2019	General interest charge			\$0.20 DR

FY19 BAL \$8,985.35

G + J HOWGATE SUPERANNUATION FUND
ABN: 13 145 010 155
FINANCIAL YEAR ENDED 30 JUNE 2019

RECONCILIATION OF DOMESTIC TAXABLE INCOME

	\$	\$
Operating Profit / (Loss)		68,184
Less:		
Schedule 10 - Non-Assessable Items	23,603	23,603
	<hr/>	<hr/>
TAXABLE INCOME / (TAX LOSS)		<u>44,581</u>

Calculation Statement

	\$	\$
Tax Payable on Taxable Income @ 15%		6,687.15
Add:		
ATO Supervisory Levy		259.00
Tax Credits		
Imputation Credits	3,253.00	(3,253.00)
	<hr/>	<hr/>
TAX PAYABLE		<u>3,693.15</u>



River's Run Greenfielding Release 2 Pty Ltd

17/10/2018

G & J Howgate
G&J Howgate Super P/L
ATF G&J Howgate Superannuation Fund
1 Kilburnie Close,
Mount Eliza,
Victoria 3930

Investment Details

Lot No(s): P12
Reservation Fee Paid: \$110,000
Contract Price on Title: \$220,000

Brief Overview

On the 1st of February 2018, the land at 111 – 159 Vere Court, Plumpton VIC 3335 (River's Run Greenfielding Release 2 Ltd) was rezoned under amendment C147 of the Melton Planning Scheme to an Urban Growth Zone. The achievement of this milestone has been the culmination of years of hard work with the Victorian Planning Authority to achieve a residential use zone for the land on which you have invested. The precinct of Plumpton will as of the date of amendment, be known as the suburb of Fraser Rise for land North of Taylors Road and Deanside, for land to the South.

We have engaged Calibre Group to conduct all the work leading to the town Planning application. The lodgement for the planning application will now likely be before the end of the year with a view to obtaining permits by early next year.

See attached extracts of recent sales in the area (Source: realestate.com.au) with sales for the respective land lots.

Aynkaran Sivaratnam
Director
River's Run Greenfielding Release 2 Pty Ltd

G AND J HOWGATE SUPERANNUATION FUND
ABN: 13 145 010 155

FINANCIAL YEAR ENDED 30 JUNE 2019

WORKPAPER - SHARES IN UNLISTED COMPANIES

\$

Purchase Date	Company	Holdings	Unit Price	Cost	MV Unit	Market Value
11/08/2017	IMUNEXUS LIMITED	200,000	\$ 0.15	\$ 30,000.00		\$ 30,000.00
18/08/2017	LOAN CHAT LTD	410,000		\$ 20,500.00		\$ 20,500.00
13/12/2017	TAPP GROUP LTD	1,000,000	\$ -	\$ 20,000.00	\$ 0.03	30,000.00
5/03/2019	MERENDA ON THE PARK	100,000	\$ 1.00	\$ 100,000.00		\$ 100,000.00
TOTAL PER ELITE LEDGER 905				<u>\$ 170,500.00</u>		<u>\$ 180,500.00</u>
CHANGE IN MARKET VALUE						\$ 10,000.00

MINUTES OF TRUSTEES' SPECIAL GENERAL MEETING

G & J Howgate Super Pty Ltd ATF G & J Howgate Superannuation Fund

- At:** 1 Kilburnie Close, Mt Eliza VIC 3930
On: 16/4/17
- Present:** Graham Howgate
Jacqueline Howgate
G & J Howgate Super Pty Ltd ACN 616 884 201
- Chairperson:** Graham Howgate
- Trusteeship:** The Trustees act as trustees of the G & J Howgate Superannuation Fund.
- Business:** Trustees were considering an investment in shares in **Imunexus Ltd (The Company)**.
- Background:** The trustee reviewed the opportunity presented to them from Stephen Bailey as a director of Imunexus and reviewed the documentation at their home on 16th April 2017. The documentation provided an overview of the business and the strategy of the company, the objectives and how the company plans to list on the ASX in the future
- The Superannuation fund G & J Howgate Super Fund is the investment vehicle which will be used to invest in Imunexus Ltd as a pre IPO Investment.
- The Company is operated by an experienced board and management team which gives the trustees and investors comfort.
- The Project's aim is to provide a return to investors once it lists on the ASX within 18 months of the initial investment. Once listed the trustee will be able to sell approximately 75 – 100% of their shares and the other 25% may be escrowed for upto 2 years as per ASX rules.
- Investment Consideration:** Trustees considered the intended investment to be appropriate for the Fund for the following reasons:
- The investment in the project enable the Fund to access a broader range of investment opportunities;
 - The anticipated capital growth return is intended to be in excess of 25% of the initial purchase price and income may be paid in the future in the form of dividends.
 - The risk that investors might not receive the anticipated return dependent on the downturn in the sharemarket and the companies ability to deliver what the plan for various business reasons.
 - The trustees are aware that any investment in a Biotech company comes with its own risks and potential higher returns due to the risks.

- Trustees have reviewed the Fund's investment agreement and marketing material, which gives the Trustees specific investment powers which enable Trustees to make such investment PROVIDED THAT the Trustees shall ensure that such investment shall be made in accordance with the Relevant Law and that the investment is not an asset of a Related Party, except where permitted by the Relevant Law;
- Immunexus Ltd and it's directors are not a Related Party or an associate to the Fund, as defined under Section 28 of the Corporation Act 2001;
- The Intended investment did not breach any Superannuation Law; and
- The intended investment was within the liquidity requirements of the Fund;

Resolution of Trust: Trustees resolved unanimously that the Fund would acquire the Investment.

All resolutions for this meeting were made in accordance with Regulation 4.08 of the *SIS Act* and Regulations.

There being no further business the meeting then closed.

Signed as a true and correct record.



Mr Graham Howgate
Chairperson

SHARE CERTIFICATE - DUPLICATE

IMUNEXUS LIMITED

ACN 602 853 485

('the Company')

A Company registered under the Corporations Act 2001 (Cth)

Registered Office
343 Royal Parade
PARKVILLE VIC 3052

THIS IS TO CERTIFY THAT

Name: G & J Howgate Super Pty Ltd ATF G & J Howgate Super Fund, 1
Kilbirnie Close, Mount Eliza VIC 3930 is the registered holder of the
number of Ordinary Shares in the Company specified below.

Number of Shares: 200,000

Certificate Number: 75

Dated:

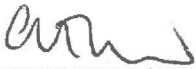
EXECUTED by IMUNEXUS LIMITED ACN 602)
853 485 in accordance with section 127 of the)
Corporations Act 2001 (Cth);)

Director


.....
GEORGE KOURDAS

Name (PRINT)

Director/Secretary


.....
CHRIS EWERT

Name (PRINT)

From: [Graham Howgate](#)
To: [Caitlin | Trentons](#)
Subject: FW: Graham Howgate - investor with imunexus
Date: Wednesday, 6 May 2020 10:01:18 AM
Attachments: [IMX 2018 Financial Report \(Final\).pdf](#)

From: info <info@imunexus.com>
Sent: Wednesday, 6 May 2020 10:00 AM
To: Graham Howgate <gho@mornsc.vic.edu.au>
Cc: david@ventureadvice.com.au
Subject: Re: Graham Howgate - investor with imunexus

Hi Graham,

Thank you for your email, I can confirm the following for you:

Shareholder: G & J Howgate Super Pty Ltd ATF G & J Howgate Super Fund
Holding: 200,000 Ordinary Shares
Purchase Price AUD\$0.15 per share

I have attached a copy of the 2018 Financial Report for your consideration, noting that FY19 will be made available once complete.

With thanks
Chris

Imunexus Limited



info@imunexus.com

Address: 343 Royal Parade, Parkville VIC Australia 3052

From: Graham Howgate <gho@mornsc.vic.edu.au>
Date: Monday, 4 May 2020 at 1:11 pm

To: info <info@imunexus.com>

Cc: "david@ventureadvice.com.au" <david@ventureadvice.com.au>

Subject: Graham Howgate - investor with imunexus

Hi

I am investor and require details regarding my holding in your organization for my tax return

Please can you provide the necessary documents

What information do you require from me

My contact with your organization is Steve Bailey –

Please can you contact me by return of email re my request

Regards

Graham Howgate

0416860249

MINUTES OF TRUSTEES' SPECIAL GENERAL MEETING

G & J Howgate Super Pty Ltd ATF G & J Howgate Superannuation Fund

- At:** 1 Kilburnie Close, Mt Eliza VIC 3930
On: 16/8/17
- Present:** Graham Howgate
Jacqueline Howgate
G & J Howgate Super Pty Ltd ACN 616 884 201
- Chairperson:** Graham Howgate
- Trusteeship:** The Trustees act as trustees of the G & J Howgate Superannuation Fund.
- Business:** Trustees were considering an investment in shares in **Loan Chat Ltd (The Company)**.
- Background:** The trustee reviewed the opportunity presented to them from Stephen Bailey as a director of Loan Chat Ltd and reviewed the documentation at their home on 16th April 2017. The documentation provided an overview of the business and the strategy of the company, the objectives and how the company plans to list on the ASX in the future if the company is not taken over by a competitor beforehand
- The Superannuation fund G & J Howgate Super Fund is the investment vehicle which will be used to invest in Loan Chat Ltd as a pre IPO Investment.
- The Company is operated by an experienced board and management team which gives the trustees and investors comfort.
- The Project's aim is to provide a return to investors once it lists on the ASX within 3 years of the initial investment. Once listed the trustee will be able to sell approximately 50 – 100% of their shares and the other 50% may be escrowed for upto 2 years as per ASX rules.
- Investment Consideration:** Trustees considered the intended investment to be appropriate for the Fund for the following reasons:
- The investment in the project enable the Fund to access a broader range of investment opportunities;
 - The anticipated capital growth return is intended to be in excess of 50% of the initial purchase price and income may be paid in the future in the form of dividends.
 - The investment in Loan Chat Ltd is considered speculative and the trustees have taken this into consideration and have determined this is within the super funds investment strategy
 - The risk that investors might not receive the anticipated return dependent on the downturn in the sharemarket and the companies ability to deliver what the plan for various business reasons.
 - The trustees are aware that any regulatory changes and factors outside the


companies control can alter the business plans of the company and accept that possibility.

- Trustees have reviewed the Fund's investment agreement and marketing material, which gives the Trustees specific investment powers which enable Trustees to make such investment PROVIDED THAT the Trustees shall ensure that such investment shall be made in accordance with the Relevant Law and that the investment is not an asset of a Related Party, except where permitted by the Relevant Law;
- Loan Chat Ltd and it's directors are not a Related Party or an associate to the Fund, as defined under Section 28 of the Corporation Act 2001;
- The Intended investment did not breach any Superannuation Law; and
- The intended investment was within the liquidity requirements of the Fund;

Resolution of Trust: Trustees resolved unanimously that the Fund would acquire the Investment.

All resolutions for this meeting were made in accordance with Regulation 4.08 of the *SIS Act* and Regulations. There being no further business the meeting then closed.

Signed as a true and correct record.


Mr Graham Howgate
Chairperson

SHARE CERTIFICATE

LOAN CHAT LTD

ACN 615 544 084

(the Company)

A Company registered under the Corporations Act 2001 (Cth)

Registered Office
Unit 1B, 205 Johnston Street
FITZROY VIC 3065

THIS IS TO CERTIFY THAT

Name: **G AND J HOWGATE SUPER PTY LTD ACN 615 884 201 AS TRUSTEE FOR THE G AND J HOWGATE SUPER FUND** of 1 Kilburnie Close, Mount Eliza VIC 3930 is the registered holder of the number of Ordinary Shares in the Company specified below.

Number of Shares: 410,000

Certificate Number: 2

Dated: 29 August 2017

EXECUTED by **LOAN CHAT LTD ACN 615 544 084** in accordance with section 127 of the *Corporations Act 2001 (Cth)*:)
)
)

.....
Director

STEPHEN BAILEY

.....
Name (PRINT)

.....
Director/Secretary

INDRAJIT SOLOMON ARULAMPALAM

.....
Name (PRINT)

Balance History

Currency

◀ View: TAPU, I*****7221 (G & J HOWGATE PTY LTD <G & J HOWGATE SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at **30 Jun 2019**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
I*****7221	TAPU	n/a	1,000,000	0	

Viewing 1 - 1
Total Value: \$



6 May 2020

G & J Howgate Pty Ltd ATF G & J Howgate Super Fund
1 Kilburnie Close
Mt Eliza VIC 3930

By email: howgates@aaapt.net.au & clam@trentons.com.au

Re: Tapp Group Limited share valuation - G & J Howgate Super Fund

Dear Caitlin,

I refer to the request for the provision of Tapp Group Ltd's (**the Company**) share price as at 30 June 2019.

As Tapp Group Ltd is not currently listed there is no active trading market for the Company's shares, so we are unable to provide the market value of shares. However, the Company raised capital in April 2019 at an issue price of \$0.03 per share on a pre-consolidation basis.

Please let us know if you require any further information.

Best regards,

Jitto Arulampalam
CEO & Managing Director

G AND J HOWGATE SUPERANNUATION FUND
 ABN: 13 145 010 155
 FINANCIAL YEAR ENDED 30 JUNE 2019
 SRN/HIN: X81991189/X0081991189
 POSTCODE 3930

DIVIDEND SUMMARY

Date	SHARE CODE	Assessable Trust Distribution	Non-Assessable Trust Distribution	Unfranked	Franked	Franking Credits	Pmt Withheld	Net Received
3/07/2018	MQG				928.00	397.71		928.00
26/07/2018	CKF				378.00	162.00		378.00
10/08/2018	TCL	398.87	135.36		52.38	22.45		586.61
24/08/2018	JHG			270.71		0.00		270.71
14/09/2018	TAH				610.00	261.43		610.00
21/09/2018	LLC			521.50		0.00		521.50
25/09/2018	BHP				819.04	351.02		819.04
28/09/2018	CBA				762.75	326.89		762.30
28/09/2018	TCL	73.60				-0.20		73.60
12/10/2018	CSL			249.25		0.00		249.25
18/12/2018	MQG			342.92	280.58	120.25		623.50
31/01/2019	JHG			271.28		0.00		271.28
22/02/2019	CKF				378.00	162.00		378.00
26/02/2019	JHG			278.13		0.00		278.13
27/02/2019	BHP				1,306.79	560.05		1,306.79
13/03/2019	TAH				671.00	287.57	671.00	0.00
20/03/2019	LLC			178.80		0.00		178.80
26/03/2019	BHP				722.25	309.54		722.25
28/03/2019	CBA				660.00	282.86	660.00	0.00
12/04/2019	CSL			234.62		0.00		234.62
29/05/2019	JHG			282.25		0.00		282.25
28/06/2019	TCL	308.20	278.40		20.95	8.98		607.55
						0.00		0.00
TOTAL:		780.67	413.76	2,629.46	7,589.74	3,252.55	1,331.00	10,082.18

G & J Howgate Superannuation Fund

ABN 13 145 010 155

General Ledger Enquiry

For the year ended 30 June 2019

All Accounts

Batch	Type	Date	Reference	Narration	Qty	Debit	Credit
Account 0170 - Change in Market Value							
				B/Fwd from Previous Period	0	0.00	0.00
7	Journals - Non Cash	30/06/2019		FY19 Change in MV - Unlisted Investments	0		10,000.00
4	Journals - Non Cash	30/06/2019		Reverse FY18 Change in MV	0	25,971.49	
4	Journals - Non Cash	30/06/2019		FY19 Change in MV	0		39,574.25
					0	25,971.49	49,574.25
Closing Balance							23,602.76



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

G AND J HOWGATE SUPER PTY LTD
TEE SQUARED SERVICES PTY LTD
PO BOX 75
SUNSHINE VIC 3020

12/2
MBL 2019021314147
4540

INVOICE STATEMENT

Issue date 17 Jan 19
G AND J HOWGATE SUPER PTY LTD

ACN 616 884 201
Account No. 22 616884201

Summary

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
TOTAL DUE	\$53.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 18 Mar 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

G AND J HOWGATE SUPER PTY LTD

ACN 616 884 201 Account No: 22 616884201



22 616884201

TOTAL DUE	\$53.00
Immediately	\$0.00
By 18 Mar 19	\$53.00

Payment options are listed on the back of this payment slip

B PAY	Biller Code: 17301
	Ref: 2296168842013



*814 129 0002296168842013 11