

Client Name: **Kerola Super Fund**



Year / Period Ended: **30/06/2022**

SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

	Y/N	N/A	Comments / Notes
A	✓		
B		✓	
C		✓	
D	✓		
E		✓	
F		✓	
G	✓		
H	✓		
I		✓	
J		✓	

(All other work papers as per Class account codes)

BEFORE commencing the job have you considered the following?

	Y/N	N/A	Comments
1	✓		
2	✓		

AFTER completing the job have you considered the following?

PBL

	Y/N	N/A	W/P Ref
3	✓		
4	✓		
5		✓	
6		✓	
7	✓		
8	✓		
9	✓		
10	✓		
11		✓	
12		✓	

Balance Sheet

13	✓		
14	✓		
15	✓		

ITR

16		✓	
17		✓	
18		✓	
19	✓		
20	✓		

Pre-Manager Review Check

	Y/N	N/A	Comments
21	✓		
22		✓	
23		✓	
24		✓	
25	✓		
26	✓		
27		✓	
28		✓	
29	✓		
30	✓		

Additional SMSF Matters

	Y/N	N/A	Comments
31		✓	
32	✓		
33		✓	
34	✓		
35		✓	
36	✓		
37	✓		
38		✓	
39		✓	
40	✓		
41	✓		
42	✓		
43		✓	
44		✓	
45		✓	
46		✓	
47		✓	
48		✓	
49		✓	
50	✓		
51		✓	
52		✓	
53	✓		

Pre - Audit Check

	Y/N	N/A	Comments
53	✓		
54	✓		
55		✓	
56	✓		
57		✓	
58	✓		
59		✓	
60	✓		

Prepared by: MA Initials: _____ Date: 31/08/2022
 Reviewed by: _____ Initials: _____ Date: _____

Value Add Ideas:

- | | | | |
|---|-------------------------------|----|--|
| 1 | Taxation planning | 9 | Assistance in Refinancing |
| 2 | Benchmarking | 10 | Improved bookkeeping/tax compliance |
| 3 | Super co-contribution | 11 | Automation of account procedures |
| 4 | Salary sacrificing | 12 | Risk & general insurance needs |
| 5 | Government Grants/Rebates | 13 | Superannuation/retirement issues |
| 6 | Cash Flow/Budget preparation | 14 | Investment planning/review |
| 7 | Management Assistance/reviews | 15 | Indirect taxes (eg. FBT, Payroll Tax, GST) |
| 8 | Asset Protection | 16 | Business Succession Issues |

Kerola Super Fund

A

Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
Interest - Cash and Cash Equivalents				
-	400.16	I1 NAB Term Deposit 126054434	-	270.86 ✓
-	1,626.48	I2 NAB Term Deposit 129092823	-	205.28 ✓
-	6,748.77	I3 NAB Term Deposit 138891141	-	1,204.19 ✓
Interest - Cash At Bank				
-	9.88	I4 Business Cash Maximiser Acc 125514806	-	3.69 ✓
EXPENSE				
Pensions Paid - Ms Lea Kerola				
19,360.00	-	E1 ABP - 86.59% Tax Free	19,010.00 ✓	-
3,093.20	-	E2 Accountancy Fee	3,011.80 ✓	-
55.00	-	E3 Filing Fees	56.00 ✓	-
259.00	-	SMSF Supervisory Levy	259.00	-
INCOME TAX				
PROFIT & LOSS CLEARING ACCOUNT				
-	13,981.91	Profit & Loss Clearing Account	-	20,652.78
ASSETS				
Cash and Cash Equivalents				
65,000.00	-	A1 NAB Term Deposit 126054434	-	-
204,711.61	-	A2 NAB Term Deposit 129092823	204,711.61 ✓	-
460,000.00	-	A3 NAB Term Deposit 138891141	460,000.00 ✓	-
Cash At Bank				
27,033.68	-	A4 Business Cash Maximiser Acc 125514806	9,696.49 ✓	-
3,549.14	-	A5 Business Cheque Acc 125514793	65,233.55 ✓	-
LIABILITIES				
MEMBER ENTITLEMENTS				
Ms Lea Kerola				
-	760,294.43	ABP - 86.59% Tax Free	-	739,641.65
<u>783,061.63</u>	<u>783,061.63</u>		<u>761,978.45</u>	<u>761,978.45</u>

Kerola Super Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Tax Return Ref.	Amount
<u>Income</u>		
Section B		
Total Gross Interest	C	1,684.00
Total Exempt Current Pension Income	Y	(1,684.00)
Total Assessable Income		0.00
<u>Deductions</u>		
Section C		
Total Deductions		0.00
Taxable Income or Loss	(V - N) O	0.00
<u>Income Tax Calculation Statement</u>		
Section D		
Gross Tax		
Total Gross Tax		0.00
Rebates and Offsets	C	0.00
SUBTOTAL		0.00
Total Eligible Credits		0.00
Net Tax Payable		0.00
Total Supervisory Levy	L	259.00
Total Amount Due / (Refundable)		259.00

Annual Pension Review Statement

For the Financial Year 2022 / 2023

J

1. Fund Details

Fund Name	Kerola Super Fund
Fund ABN	76 128 673 369
Fund Address	PO Box 487 CALOUNDRA, QLD 4551

2. Member Details

Member's Name	Ms Lea Kerola
Date of Birth	18 December 1947
Gender	Female
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

3. Pension Details

Pension Account	ABP - 86.59% Tax Free
Pension Type	Account Based
Start Date	7 December 2012
Reversionary Beneficiary	Not recorded
Purchase Price	0.00
Account Balance	739,641.65
Date of Balance	30 June 2022
Tax Free Proportion	86.59%

Income Stream Requirements

Minimum Pension	18,490.00
Maximum Pension*	Not Applicable

* Maximum Pension applies only to Transition to Retirement pensions, a limit of 10% of the member's account balance in income that can be drawn each year.

Pension Payment Details

Payment Frequency	Yearly
Selected Amount Strategy	Minimum
Selected Amount	18,490.00

4. Member Declaration

I intend on drawing income from my Account Based account during the 2022 / 2023 financial year in accordance with the above. I understand it is the Trustee's responsibility to ensure that the member draws an income stream in accordance with the relevant legislation.

Signature _____ Date _____ / _____ / _____

Kerola Super Fund

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Transactions: Business Cash Maximiser Acc 125514806 - Kerola Super Fund

Date Range: 01/07/2021 to 30/06/2022

Business Cash Maximiser Acc 125514806

	Date	Narrative	Debit	Credit	Balance	Quantity
Business Cash Maximiser Acc 125514806						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	30/07/2021	Credit interest	\$	0.22 \$	0.22 Cr	
	31/08/2021	Credit interest	\$	0.23 \$	0.45 Cr	
	30/09/2021	Credit interest	\$	0.22 \$	0.67 Cr	
	29/10/2021	Credit interest	\$	0.21 \$	0.88 Cr	
	30/11/2021	Credit interest	\$	0.24 \$	1.12 Cr	
	31/12/2021	Credit interest	\$	0.24 \$	1.36 Cr	
	31/01/2022	Credit interest	\$	0.24 \$	1.60 Cr	
	28/02/2022	Credit interest	\$	0.21 \$	1.81 Cr	
	31/03/2022	Credit interest	\$	0.24 \$	2.05 Cr	
	29/04/2022	Credit interest	\$	0.22 \$	2.27 Cr	
	31/05/2022	Credit interest	\$	0.32 \$	2.59 Cr	
	30/06/2022	Credit interest	\$	1.10 \$	3.69 Cr	
	Total Business Cash Maximiser Acc 125514806		\$	0.00 \$	3.69 \$	
	Total Business Cash Maximiser Acc 125514806		\$	0.00 \$	3.69 \$	3.69 Cr

Annual Pension Review Statement

For the Financial Year 2021 / 2022

1. Fund Details

Fund Name	Kerola Super Fund
Fund ABN	76 128 673 369
Fund Address	PO Box 487 CALOUNDRA, QLD 4551

2. Member Details

Member's Name	Ms Lea Kerola
Date of Birth	18 December 1947
Gender	Female
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

3. Pension Details

Pension Account	ABP - 86.59% Tax Free
Pension Type	Account Based
Start Date	7 December 2012
Reversionary Beneficiary	Not recorded
Purchase Price	0.00
Account Balance	760,294.43
Date of Balance	30 June 2021
Tax Free Proportion	86.59%

Income Stream Requirements

Minimum Pension	19,010.00
Maximum Pension*	760,294.00

* Maximum Pension applies only to Transition to Retirement pensions, a limit of 10% of the member's account balance in income that can be drawn each year.

Pension Payment Details

Payment Frequency	Yearly
Selected Amount Strategy	Selected
Selected Amount	19,010.00

4. Member Declaration

I intend on drawing income from my Account Based account during the 2021 / 2022 financial year in accordance with the above. I understand it is the Trustee's responsibility to ensure that the member draws an income stream in accordance with the relevant legislation.

Signature _____ Date _____ / _____ / _____

Total=2516.80+275+220=\$3011.80

Kerola Super Fund
 PO Box 487
 CALOUNDRA
 QLD 4551
 Australia

Tax Invoice
I017372

Date
 25 November 2021

Description

- Preparation of Financial Statements for your Self Managed Superannuation Fund (SMSF), in respect of the year ended 30 June 2021.
- Attending to the preparation of necessary trustee resolutions, member statements and other secretarial and administrative matters as required by regulatory authorities, on behalf of the fund.
- Preparation of a 2021 Income Tax Return for the fund, including completion of all required taxation schedules.
- Estimating the income tax position of the fund for the year ended 30 June 2021.
- Electronic lodgement of the fund income tax return and all associated schedules with the Australian Taxation Office.
- Audit of your superannuation fund in respect of the financial year ended 30 June 2021, including collation of all required audit documentation, liaison with SMSF auditor on your behalf, preparation of an Independent Audit Report outlining the fund's compliance with relevant superannuation laws and regulations, and payment of all audit outlays on your behalf.
- Discussions, correspondence and advice to you as required in relation to SMSF matters.

Subtotal	2,288.00
GST	228.80
Total	2,516.80
Amount Due	0.00

Due Date: 9 December 2021

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
 (Please use Invoice No. as Reference)

Customer	Kerola Super Fund
Invoice No.	I017372
Amount Due	0.00
Due Date	9 December 2021

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Kerola Super Fund
PO Box 487
CALOUNDRA
QLD 4551
Australia

Tax Invoice
I019120

Date
28 June 2022

Description

Ongoing fee for the annual renewal of your Self Managed Super Fund trust deed. Next renewal date will be in 12 months time.

Discussions, correspondence, instruction and advice to you in relation to the above matters as required throughout the period.

Subtotal	200.00
GST	20.00
<hr/>	
Total	220.00
Amount Due	0.00

Due Date: 12 July 2022

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
(Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Customer	Kerola Super Fund
Invoice No.	I019120
Amount Due	0.00
Due Date	12 July 2022



ASIC

Australian Securities & Investments Commission

ABN 86 768 265 615

KEROLA PTY LTD
 INITIATIVE ACCOUNTING GROUP
 SE 2
 10 LAKE KAWANA BVD BIRTINYA QLD 4575

INVOICE STATEMENT

Issue date 09 Dec 21

KEROLA PTY LTD

ACN 154 711 976

Account No. 22 154711976

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

- 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

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 09 Feb 22	\$56.00

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

KEROLA PTY LTD

ACN 154 711 976

Account No: 22 154711976



22 154711976

TOTAL DUE	\$56.00
Immediately	\$0.00
By 09 Feb 22	\$56.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2291547119761



*814 129 0002291547119761 83

Inquires 1300 300 630

Issue date 09 Dec 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 05810314

Check this statement carefully

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

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

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

ACN 154 711 976

FOR **KEROLA PTY LTD**

REVIEW DATE: 09 December 21

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

INITIATIVE ACCOUNTING PTY LTD SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

2 Principal place of business

SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

3 Officeholders

Name: **LEA MIRJAM KEROLA**
 Born: KAJAANI FINLAND
 Date of birth: 18/12/1947
 Address: UNIT 16 5 CANBERRA TERRACE CALOUNDRA QLD 4551
 Office(s) held: DIRECTOR, APPOINTED 09/12/2011

4 Company share structure

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

5 Members

These details continue on the next page

KEROLA PTY LTD ACN 154 711 976

Page 1 of 2

Company statement continued

Name: LEA MIRJAM KEROLA

Address: UNIT 16 5 CANBERRA TERRACE CALOUNDRA QLD 4551

Share Class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: INITIATIVE ACCOUNTING GROUP

Registered agent number: 22813

Address: SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

SHOP B1
STOCKLAND SHOPPING CENTRE
47 BOWMAN RD
CALOUNDRA QLD 4551
T: 13 13 12 nab.com.au
From overseas: +61 3 8641 9083
4-484

23 June 2022



A1
11



002/1905
KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Hi The Trustee

WE'VE PROCESSED YOUR CLOSURE REQUEST ✓

Funds have been deposited into your nominated account on 23 June 2022 as calculated below.

NAB Term Deposit account 12-605-4434	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$65,000.00 ✓
Term	90 days
Interest rate p.a.	0.07%
Start date	26 March 2022
Closure date	23 June 2022
adjusted Gross interest	\$11.21*
less Prepayment cost	\$0.00
Net interest	\$11.21
Closing balance	\$65,011.21

* Gross interest includes any interest that may be payable prior to the maturity date

If you have any questions contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

NAB

SHOP B1
STOCKLAND SHOPPING CENTRE
47 BOWMAN RD
CALOUNDRA QLD 4551
T: 13 13 12 nab.com.au
From overseas: +61 3 8641 9083
4-484



A1
11

29 March 2022



002/1815
KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Total interest = 11.21 + 195.18 + 64.47 = \$270.86

Hi The Trustee

HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Your NAB Term Deposit matured on 26 March 2022. Following your instructions we:

- Reinvested \$65,000.00 into a new NAB Term Deposit, and paid you an interest amount of \$64.47 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 2 April 2022.

NAB Term Deposit account 12-605-4434	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$65,000.00 ✓
Term	90 days
Interest rate p.a.	0.07%
Interest frequency	At maturity
Interest	\$11.21 ✓
Start date	26 March 2022
Maturity date	24 June 2022



8 September 2021

4-484

Shop B1
Stockland Shopping Centre
47 Bowman Rd
CALOUNDRA QLD 4551
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083



002 / 05397

KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Hi The Trustee

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 26 September 2021 and to confirm your maturity instructions.

NAB Term Deposit account 12-605-4434

Account name	Kerola Pty Ltd ATF KerolaSuper Fund
Amount	\$65,000.00 ✓
Term	9 months
Interest rate p.a.	0.40%
Interest frequency	At maturity
Interest	\$195.18 ✓
Start date	26 December 2020
Maturity date	26 September 2021



What you've instructed us to do at maturity

Interest \$195.18
To be paid to account 084-484 12-551-4806
New amount \$65,000.00
Term 9 months

Rate The indicative interest rate for your new NAB Term Deposit is 0.25% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit
At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

251VNTM01/05397/016747



28 September 2021

4-484

Shop B1
Stockland Shopping Centre
47 Bowman Rd
CALOUNDRA QLD 4551
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083

A1
I1



002 / 02260

KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Hi The Trustee

Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 26 September 2021. Following your instructions we:

- Reinvested \$65,000.00 into a new NAB Term Deposit, and paid you an interest amount of \$195.18 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 3 October 2021.

NAB Term Deposit account 12-605-4434

Account name	Kerola Pty Ltd ATF KerolaSuper Fund
Amount	\$65,000.00 ✓
Term	6 months
Interest rate p.a.	0.20%
Interest frequency	At maturity
Interest	\$64.47 ✓ ✓
Start date	26 September 2021
Maturity date	26 March 2022



What you've instructed us to do at next maturity

Term Deposit \$65,000.00

To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

Interest \$64.47

To be paid to account 084-484 12-551-4806



Important information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

271VNTM01/02260/006901



24 November 2021

4-484

Shop B1
Stockland Shopping Centre
47 Bowman Rd
CALOUNDRA QLD 4551
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083



002 / 06244

KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

*9mths 0.43%
→ 9 Sept 22*

Hi The Trustee

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 9 December 2021 and to confirm your maturity instructions.

NAB Term Deposit account 12-909-2823

Account name	Kerola Pty Ltd ATF KerolaSuper Fund ✓
Amount	\$204,711.61 ✓
Term	6 months
Interest rate p.a.	0.20%
Interest frequency	At maturity
Interest	\$205.28 ✓
Start date	9 June 2021
Maturity date	9 December 2021



What you've instructed us to do at maturity

Interest \$205.28
To be paid to account 084-484 12-551-4806

New amount \$204,711.61

Term 6 months

Rate The indicative interest rate for your new NAB Term Deposit is 0.15% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager

328VNTM01/06244/019405



2 August 2021

4-484

Shop B1
Stockland Shopping Centre
47 Bowman Rd
CALOUNDRA QLD 4551
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083



002 / 01418

KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Hi The Trustee

Here are the details of your NAB Term Deposit

We are providing you with a 6-monthly statement of your NAB Term Deposit. Below are the current details of your investment.

NAB Term Deposit account 13-889-1141	
Account name	Kerola Pty Ltd ATF KerolaSuper Fund ✓
Amount	\$460,000.00 ✓
Term	9 months
Interest rate p.a.	0.35%
Interest frequency	At maturity
Interest	\$1,204.19 ✓
Start date	2 February 2021
Maturity date	2 November 2021



What you've instructed us to do at maturity

Term Deposit \$460,000.00
To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

Interest \$1,204.19
To be paid to account 084-484 12-551-4806



Important information

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager



214VNTM01/01418/003921



**NAB Business
Cash Maximiser**

A4

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



002/001150



KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Account Balance Summary

Opening balance	\$28,704.85	Cr
Total credits	\$1.64	
Total debits	\$19,010.00	
Closing balance	\$9,696.49	Cr

**Statement starts 1 April 2022
Statement ends 30 June 2022**

Outlet Details

Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551

Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND
BUS CASH MAXIMISER ✓
BSB number 084-484
Account number 12-551-4806

Lending Investment & Insurance Enquiries

Banker Caloundra Pers 4484 C
Telephone number (07) 5437 0800

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2022	Brought forward			28,704.85 Cr
1 Apr 2022	As At 01/04/2022 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More			28,704.85 Cr
29 Apr 2022	Interest.....		0.22	28,705.07 Cr
13 May 2022	Please Note From Today Your Dr Interest Rate Is 6.720%			28,705.07 Cr
30 May 2022	As At 30/05/2022 Your Variable Cr Interest Rate Is 0.100% When Your Balance Is \$10,000 or More			28,705.07 Cr
31 May 2022	Interest.....		0.32	28,705.39 Cr
14 Jun 2022	Online Z5558772136 Transfer Kerolasuper.....	19,010.00		9,695.39 Cr
17 Jun 2022	Please Note From Today Your Dr Interest Rate Is 7.220%			9,695.39 Cr
20 Jun 2022	As At 20/06/2022 Your Variable Cr Interest Rate Is 0.200% When Your Balance Is \$10,000 or More			9,695.39 Cr
30 Jun 2022	Interest.....		1.10	9,696.49 Cr ✓

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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Explanatory Notes

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181/78/01/X/001150/S002030/1004059



**NAB Business
Cash Maximiser**

A4

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

002/000951



KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Account Balance Summary

Opening balance	\$28,639.69	Cr
Total credits	\$65.16	
Total debits	\$0.00	
Closing balance	\$28,704.85	Cr

**Statement starts 1 January 2022
Statement ends 31 March 2022**

Outlet Details

Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551

Lending Investment & Insurance Enquiries

Banker Caloundra Pers 4484 C
Telephone number (07) 5437 0800

Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND
BUS CASH MAXIMISER
BSB number 084-484
Account number 12-551-4806

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2022	Brought forward			28,639.69 Cr
4 Jan 2022	As At 04/01/2022 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More			28,639.69 Cr
31 Jan 2022	Interest.....		0.24	28,639.93 Cr
28 Feb 2022	Interest.....		0.21	28,640.14 Cr
28 Mar 2022	T/D Interest From A/C 12-605-4434		64.47	28,704.61 Cr
31 Mar 2022	Interest.....		0.24	28,704.85 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.
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090/78/01/M000951/S001628/T003255



**NAB Business
Cash Maximiser**

A4

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



002/001057



KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Account Balance Summary

Opening balance	\$27,229.53	Cr
Total credits	\$1,410.16	
Total debits	\$0.00	
Closing balance	\$28,639.69	Cr

**Statement starts 1 October 2021
Statement ends 31 December 2021**

Outlet Details

Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551

Lending Investment & Insurance Enquiries

Banker Caloundra Pers 4484 C
Telephone number (07) 5437 0800

Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND
BUS CASH MAXIMISER
BSB number 084-484
Account number 12-551-4806

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Oct 2021	Brought forward			27,229.53 Cr
1 Oct 2021	As At 01/10/2021 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More			27,229.53 Cr
29 Oct 2021	Interest.....		0.21	27,229.74 Cr
2 Nov 2021	T/D Interest From A/C 13-889-1141		1,204.19	28,433.93 Cr
30 Nov 2021	Interest.....		0.24	28,434.17 Cr
9 Dec 2021	T/D Interest From A/C 12-909-2823		205.28	28,639.45 Cr
31 Dec 2021	Interest.....		0.24	28,639.69 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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Explanatory Notes

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365/78/01/M001057/5001870/1003739



**NAB Business
Cash Maximiser**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

002/001129



KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Account Balance Summary

Opening balance	\$27,033.68	Cr
Total credits	\$195.85	
Total debits	\$0.00	
Closing balance	\$27,229.53	Cr

**Statement starts 1 July 2021
Statement ends 30 September 2021**

Outlet Details

Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551

Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND
BUS CASH MAXIMISER
BSB number 084-484
Account number 12-551-4806

Lending Investment & Insurance Enquiries

Banker Caloundra Pers 4484 C
Telephone number (07) 5413 1002

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2021	Brought forward			27,033.68 Cr
1 Jul 2021	As At 01/07/2021 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More *****			
	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2020/21 Tax Return			
	Credit Interest Paid - 2020/21 Financial Year	9.88		
	Resident Withholding Tax - 2020/21 Financial Year	0.00		
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			27,033.68 Cr
30 Jul 2021	Interest.....		0.22	27,033.90 Cr
31 Aug 2021	Interest.....		0.23	27,034.13 Cr
27 Sep 2021	T/D Interest From A/C 12-605-4434		195.18	27,229.31 Cr
30 Sep 2021	Interest.....		0.22	27,229.53 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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273/78/01/746001129/5001888/1003775

**NAB Business Everyday Account**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

002/001150

KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551**Account Balance Summary**

Opening balance	\$442.34	Cr
Total credits	\$65,011.21	
Total debits	\$220.00	
Closing balance	\$65,233.55	Cr

Statement starts 1 April 2022**Statement ends 30 June 2022****Outlet Details**Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551**Lending Investment & Insurance Enquiries**Banker Caloundra Pers 4484 C
Telephone number (07) 5437 0800**Account Details**KEROLA PTY LTD ATF KEROLA SUPER FUND
BUSINESS EVERYDAY AC ✓

BSB number 084-484

Account number 12-551-4793 ✓

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2022	Brought forward			442.34 Cr
13 May 2022	Please Note From Today Your Dr Interest Rate Is 6.720%			442.34 Cr
17 Jun 2022	Please Note From Today Your Dr Interest Rate Is 7.220%			442.34 Cr
24 Jun 2022	T/D Interest From A/C 12-605-4434		11.21	
	Principal Matured From A/C 12-605-4434		65,000.00	65,453.55 Cr
30 Jun 2022	Internet Transfer Invoice I019120	220.00		65,233.55 Cr ✓

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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Explanatory Notes*Please check all entries and report any apparent error or possible unauthorised transaction immediately.**We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.**For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.*

**NAB Business Everyday Account**

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002/000951

KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551**Account Balance Summary**

Opening balance	\$757.34	Cr
Total credits	\$0.00	
Total debits	\$315.00	
Closing balance	\$442.34	Cr

Statement starts 1 January 2022**Statement ends 31 March 2022****Outlet Details**Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551**Account Details**KEROLA PTY LTD ATF KEROLA SUPER FUND
BUSINESS EVERYDAY AC

BSB number 084-484

Account number 12-551-4793

Lending Investment & Insurance EnquiriesBanker Caloundra Pers 4484 C
Telephone number (07) 5437 0800**For Your Information**

Be on the lookout for invoice scams. Criminals can change bank account details on a legitimate invoice to an account controlled by scammers. Criminals may also make a request by email or phone to update bank account details for suppliers or employees. Before actioning, always confirm any changes to payment details by contacting the supplier/employee using a phone number listed on their website or you have on file. Learn how to recognise scams and protect your business by visiting nab.com.au/security.

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2022	Brought forward			757.34 Cr
10 Jan 2022	Internet Bpay Asic 2291547119761.....	56.00		
	Internet Bpay Tax Office Payments 551009321594361721.....	259.00		442.34 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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NAB Business Everyday Account

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

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002/001057



KEROLA PTY LTD ATF KEROLA SUPER FUND
PO BOX 487
CALOUNDRA QLD 4551

Account Balance Summary

Opening balance	\$3,549.14 Cr
Total credits	\$0.00
Total debits	\$2,791.80
Closing balance	\$757.34 Cr

Statement starts 1 October 2021
Statement ends 31 December 2021

Outlet Details

Caloundra
Shop B1, Stockland Shopping Centre
47 Bowman Rd, Caloundra Qld 4551

Lending Investment & Insurance Enquiries

Banker Caloundra Pers 4484 C
Telephone number (07) 5437 0800

Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND
BUSINESS EVERYDAY AC
BSB number 084-484
Account number 12-551-4793

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Oct 2021	Brought forward			3,549.14 Cr
2 Dec 2021	Internet Transfer Invoice I017372	2,516.80		1,032.34 Cr
17 Dec 2021	Online Q0196908610 Transfer Kerolasuper.....	275.00		757.34 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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365/78/01/0001057/0001869/1003737



002/001129



KEROLA PTY LTD ATF KEROLA SUPER FUND
 PO BOX 487
 CALOUNDRA QLD 4551

Account Balance Summary

Opening balance	\$3,549.14 Cr
Total credits	\$0.00
Total debits	\$0.00
Closing balance	\$3,549.14 Cr

Statement starts 1 July 2021
Statement ends 30 September 2021

Outlet Details

Caloundra
 Shop B1, Stockland Shopping Centre
 47 Bowman Rd, Caloundra Qld 4551

Lending Investment & Insurance Enquiries

Banker Caloundra Pers 4484 C
 Telephone number (07) 5413 1002

Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND
 BUSINESS EVERYDAY AC
 BSB number 084-484
 Account number 12-551-4793

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2021	Brought forward			3,549.14 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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273/78/01/N4001129/S001887/1003773



Australian Government
Australian Taxation Office

Agent INITIATIVE ACCOUNTING PTY LTD
Client THE TRUSTEE FOR KEROLA
 SUPER FUND
ABN 76 128 673 369
TFN 932 159 436

Income tax 551

Date generated	30/08/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 June 2021** to **30 August 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Dec 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR
11 Jan 2022	10 Jan 2022	Payment received		\$259.00	\$0.00
