

SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

Δ	Trial Ralar	nce (Referer	ced to WP's)

- Points of Review/Notes for Next Year (Manager Notes)
- Interview Notes / Query Sheets
- Tax Reconciliation Statement
- Journal Sheets
- Allocation of Tax & Earnings
- If tax payable has Payment Slip been attached
- Ensure SF register docs are scanned and return register
- Client Reports (MYOB etc.) Other...
- (All other work papers as per Class account codes)

BEFORE commencing the job have you considered the following?

- Has client checklist been prepared/reviewed is further info required?
- Have last years WPs, F/S and ITR been reviewed?

AFTER completing the job have you considered the following:

- Can you explain material variations in income/expenses/financial ratios to LY?
- Has WP been prepared for any unusual account balances? Member contributions identified?
- Deductibility considered?
- Confirmed all DRP's etc recorded?
- Movement of NMV recorded for all investments?
- Are accounting and audit fees reconciled?
- Have you checked client ICA/IT accounts and GIC on portal?
- Expenses paid by members recorded?
- Tax journals entered/allocated?

Balance Sheet

- Bank Reconciliations Completed?
- Has WP been prepared for ALL Balance Sheet account balances with activity?
- Holding statements sighted and correct for all investments?

- Tax Reconciliation Items Identified?
- Carried forward tax and capital losses applied? Have PAYG, Franking credits etc been claimed?
- Is the completed ITR free of errors?
- Have you completed the collation instructions?

Pre-Manager Review Check

- Are client query responses documented in WP's & Checklist updated for next year?
- 22 Have you documented points to be carried forward for next year?
- Have you prepared all notes, minutes, agreements, resolutions (if required)?
- Has Points of Review/Notes for Next Year been prepared (ref B)
- Has a cover letter and required minutes been prepared? Have all material findings been communicated in cover letter
- 27 Any items that need to be addressed re current record keeping/bookkeeping?
- Have you contributed at least one Value Add idea?
- Have you updated all Dropbox file names to correct conventions for all clients?
- Have you updated the job description?

Additional SMSF Matters

- 32 Are benefits paid over the minimum amount requirements?
- Have all audit/compliance issues been addressed? Have all required annual minutes been prepared?
- Have additional minutes been prepared for all material/unusual events?
 Has Investment Strategy been prepared/updated/copy reprinted?
- Are trustee details correct in F/S and ITR?
- Are Binding Death Nominations required (need updating every 3 years)
- 39 Have Trustee's minuted their consideration of taking out life insurance (2013 FY Onwards) Has Payment Slip been attached?
- Does the client have to pass the work test to contribute to super? 41
- Was the fund maintained solely for retirement or retirement related purposes?
- Did the Fund loan monies or give financial assistance to members or relatives? Did the Fund purchase asset from related parties?

 Has the appropriate reserving strategy documentation been prepared?
- Do you need to prepare a Request to Adjust Concessional Contributions form in Class?
- Did the Fund borrow monies during the year?
- Do you need to include a Title Search? If a member has a pension, and they or spouse had money in accumulation mode, do you need an actuarial cerfificate?
- Does the fund have any investments that need a 'Third party not related' minute?
- Do you have a rental statement or market value rent valuation if there is a rental? Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered?
- 53 Have you checked the exceptions report?

- 53 Is there a SIGNED engagement letter on file?
- Have you checked to ensure Financial Statements Audit Reports are correct?
- WPs to include 3rd party confirmations of insurance premium
- WPs to include copies of evidence of existence and valuation of all assets @ 30June
- WP's to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions Copy of original bank statements showing account owner in WPs to verify ownership by SF
- Evidence of 'Deduction for personal super contributions' approved ATO form
 Do we have a current ASIC statement for the Corporate trustee of the SMSF?

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Y/N	N/A	Comments
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Y/N	N/A	W/P Ref	
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Y/N	N/A	Comments
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Y/N	N/A	Comments
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Prepared by:	MA	Initials:	 Date:	31/08/2022
Reviewed by:		Initials:	Date:	
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Value Add Ideas:

- Taxation planning
- Benchmarking
- Salary sacrificing
- nment Grants/Rehates
- Cash Flow/Budget preparation Management Assistance/reviews Asset Protection

- Improved bookkeeping/tax compliance
- Automation of account procedures Risk & general Insurance needs
- Superannuation/retirement issues
 Investment planning/review
- Indirect taxes (eg. FBT, Payroll Tax, GST)
- Business Succession issues

Kerola Super Fund

Detailed Trial Balance as at 30 June 2022

Prior Yea	r		Current Year	•
Debits	Credits		Debits	Credits
		INCOME		
		Interest - Cash and Cash Equivalents		
-	400.16	NAB Term Deposit 126054434	-	270.86
-	1,626.48	NAB Term Deposit 129092823	-	205.28
-	6,748.77	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
783,061.63	783,061.63	<u> </u>	761,978.45	761,978.45
100,001.00	100,001.00	_	101,810.40	101,910.45

Kerola Super Fund Statement of Taxable Income

For the Period from 1 July 2021 to 30 June 2022

	Tax
	Return
Description	Ref. Amount
Income	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
Income Tax Calculation Statement	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

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

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	/	/	

^{*} 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.

Kerola Super Fund 14

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 Maximis	ser Acc 125514806	5				•
01/07/2021	Opening Balance	e		\$ 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 M	aximiser Acc 1255	14806 \$	0.00	\$ 3.69	\$ 3.69 Cr	
Total Business Cash Maxin	niser Acc 1255148	06 \$	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

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	1	

^{*} 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.



ABN 17 141 062 508 Suite 2 / 10 Lake Kawana Bvd, Birtinya QLD 4575 Phone: (07) 5437 8888

Email: info@initiativegroup.com.au

Total=2516.80+275+220=\$3011.80

Kerola Super Fund PO Box 487 CALOUNDRA QLD 4551 Australia Tax Invoice

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 A	DVICE	Customer Invoice No.	Kerola Super Fund
Direct Deposit Details:	BSB 064-406 Account No. 10620281 (Please use Invoice No. as Reference)	Amount Due Due Date	0.00 9 December 2021
Card No. Visa	Mastercard	ccv	Expiry Date
	Signature		_ ' '



ABN 17 141 062 508 Suite 2 / 10 Lake Kawana Bvd, Birtinya QLD 4575 Phone: (07) 5437 8888

Email: info@initiativegroup.com.au

Kerola Super Fund
PO Box 487
CALOUNDRA
QLD 4551
Australia

Tax Invoice

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

 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 A	DVICE	Customer Invoice No.	Kerola Super Fund	
Direct Deposit Details:	BSB 064-406 Account No. 10620281 (Please use Invoice No. as Reference)	Amount Due Due Date	0.00 12 July 2022	
Cheque Visa	Mastercard			
Card No.		ccv	Expiry Date	
Cardholder	Signature			





ABN 17 141 062 508 Suite 2 / 10 Lake Kawana Bvd, Birtinya QLD 4575 Phone: (07) 5437 8888

Email: info@initiativegroup.com.au

Kerola Pty Ltd
PO Box 487
CALOUNDRA
QLD 4551

Tax Invoice

Date 15 December 2021

Description

Attending to various secretarial matters of the company on your behalf throughout the year, including acting as your registered office, checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC), checking and forwarding of your annual Company Statement, preparation of required ASIC advices, preparation of director's meeting minutes to meet solvency requirements of the ASIC, and maintenance of your electronic company register and documentation contained therein.

Discussions, correspondence, instruction and advice to you as required throughout the period.

Subtotal 250.00

GST 25.00

Total 275.00

Amount Due 0.00

Due Date: 29 December 2021

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

PAYMENT A	ADVICE	Customer Invoice No.	Kerola Pty Ltd I017526	
Direct Deposit Details: BSB 064-406 Account No. 10620281 (Please use Invoice No. as Reference)		Amount Due Due Date	0.00 29 December 2021	
Cheque Visa	Mastercard			
Card No.		ccv	Expiry Date	
Cardholder	Signature			

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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



Biller 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.

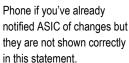
ACN 154 711 976 FOR KEROLA PTY LTD

REVIEW DATE: 09 December 21

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



Use your agent.

Ph: 1300 300 630

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

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



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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

29 March 2022



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 A1 47 Bowman Rd 1 CALOUNDRA QLD 4551 T 13 13 12 nab.com.au From overseas +61 3 8641 9083

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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

Amount

Term

Interest rate p.a.

Interest frequency

Interest

Start date

Maturity date

Kerola Pty Ltd ATF Kerola Super Fund

\$65,000.00 🗸

9 months

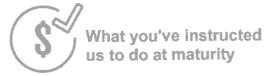
0.40%

At maturity

\$195.18 🗸 🗸

26 December 2020

26 September 2021



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



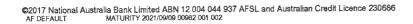
We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

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



Shop B1

47 Bowman Rd CALOUNDRA QLD 4551 T 13 13 12 nab.com.au

Stockland Shopping Centre

From overseas +61 3 8641 9083

271VNTM01/02260/006901

28 September 2021

4-484

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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

Amount

Term

Interest rate p.a.

Interest frequency

Interest

Start date

Maturity date

Kerola Pty Ltd ATF KerolaSuper Fund

\$65,000.00 🗸

6 months

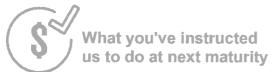
0.20%

At maturity

\$64.47

26 September 2021

26 March 2022



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



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

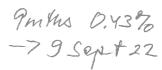
At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

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.

328VNTM01/06244/019405

24 November 2021

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



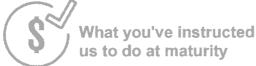
Hi The Trustee

Your NAB Term Deposit will mature soon

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

4-484

NAB Term Deposit account 12-909-2823 Account name Kerola Pty Ltd ATF KerolaSuper Fund / **Amount** \$204,711.61 6 months Term Interest rate p.a. 0.20% Interest frequency At maturity \$205.28 Interest 9 June 2021 Start date Maturity date 9 December 2021



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



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

From overseas +61 3 8641 9083



2 August 2021

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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.

4-484

NAB Term Deposit account 13-889-1141

Account name

Amount

Term

Interest rate p.a.

Interest frequency

Interest

Start date

Maturity date

Kerola Pty Ltd ATF KerolaSuper Fund 🗸

\$460,000.00 🗸

9 months

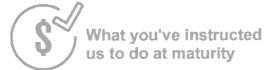
0.35%

At maturity

\$1,204.19 🗸

2 February 2021

2 November 2021



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



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

Bruns

Branch Manager



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



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

Account Balance Summary

\$28,704.85 Cr Opening balance 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

Lending Investment & Insurance Enquiries

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	Balan	ıce
1 Apr 2022	Brought forward				28,704.85	Cr
	•	.010%				
	When Your Balance Is \$10,000 or More				28,704.85	Cr
29 Apr 2022	Interest			0.22	28,705.07	Cr
		5.720%			28,705.07	Cr
		.100%				
,	When Your Balance Is \$10,000 or More				28,705.07	Cr
31 May 2022	Interest			0.32	28,705.39	Cr
•	Online Z5558772136 Transfer					
·	Kerolasuper	19,	010.00		9,695.39	Cr
17 Jun 2022	•	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 S		

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.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

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

002/000951

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

Account Balance Summary

\$28,639.69 Cr Opening balance 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

Caloundra Pers 4484 C

Telephone number

(07) 5437 0800

Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND BUS CASH MAXIMISER

BSB number

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
	Interest			28,640.14 Cr
28 Mar 2022				28,704.61 Cr
	Interest	*******************	0.24	28,704.85 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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002/001057

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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

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 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 Balar	nce 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

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Explanatory Notes

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

002/001129

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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

Lending Investment & Insurance Enquiries

Banker

Caloundra Pers 4484 C

Telephone number

(07) 5413 1002

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 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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Explanatory Notes

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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.

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

Account number

12-551-4793

Transaction Details

Date	Particulars			Debits	Credits	Baland	ce
1 Apr 2022	Brought forward					442.34	Cr
		Today Your Dr Interest Rate Is	6.720%			442.34	Cr
		Today Your Dr Interest Rate Is	7.220%			442.34	Cr
		From A/C 12-605-4434		*******	11.21		
,		From A/C 12-605-4434				65,453.55 (65,233.55)	Cr
30 Jun 2022	Internet Transfer					65,233.55	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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Explanatory Notes

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We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.



NAB Business Everyday Account

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

002/000951

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

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

Statement starts 1 January 2022 Statement ends 31 March 2022

Account Balance Summary

Outlet Details

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

Lending Investment & Insurance Enquiries

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

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 2291547119761	Asic	56.00		
	Internet Bpay	Tax Office Payments			442.34 Cr
	33100932139430172	4.,	257.00		112.01 01

Summary of Government Charges

	to date	to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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Explanatory Notes

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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.

Account Balance Summary

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

Statement starts 1 October 2021 Statement ends 31 December 2021

002/001057

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

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
Danie Annouse Dakie (DAD) Tare on (Savas Dahitas Disas I	

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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002/001129

PO BOX 487

CALOUNDRA QLD 4551



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

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

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KEROLA PTY LTD ATF KEROLA SUPER FUND

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

	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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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