

SMSF AUDIT WORKPAPERS



Approved

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	25-Sep-2023
Year ended	30-Jun-2023	Reviewed by	TC 27-9-23
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	AB Reviewed	Y / N
Postcode	2830	Start of next FY	01-Jul-2023

Checklist

WP INDEX

WP NAME

CHK	Current WIP
NYP	Check List
PMR	Points for Attention Next Year
QUE	Partner/Manager Review Point
	Queries
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A2	Governing Rules
A3	Minutes and Documentation
A5	Engagement Check List
A6	Audit Risks
A7	Audit Completion
A8	Financial Analysis (Going Concern)
B	Record Keeping
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M	Members' Benefits
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X1	Benefit Paid and Transfer Out
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NOTES:

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ITEM: PREPARATION CHECKLIST BEFORE HAND IN FOR REVIEW

FINANCIAL STATEMENTS

Prior Yr Computer Records Saved:	Yes	Prior Yr Workpapers Complete & Scanned:	Yes
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TAX RETURNS

Supporting Schedules Complete:	Yes	ITR agrees to Class ITR:	Yes
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SECRETARIAL

Last Year Minutes Signed & Filed:	Yes
Last Year Accounts Signed & Filed:	Yes
Register Updated:	Yes
All Minutes (incl pension commencement) prepared:	Yes
Annual Return Complete:	Yes
Emailed Catherine to update BDBN:	No
Provide Catherine Minimum Pension Figures:	Yes
Prepare TBAR declaration form:	No
Checked Trust Deed Date, is it older than 6 years?	Yes

COMPLIANCE WITH ACCOUNTING STANDARDS

Potential Reasons for Non-Compliance:	
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Notes for Future Returns:

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ITEM: PARTNER / MANAGER REVIEW POINTS

Sch Ref	Question	Response	
Recontribution Strategy	Have you considered a recontribution strategy for members of this super fund?	Yes	
Trust Deed	Update Trust Deed	Date: 05/12/2012	
BDBN Dates	Original 2007 deed governing rules still apply as 2012 update was to update trustee only	Date: 24/02/2017	
GST checked Annual/Quarterly GST prepared for lodgement.		Yes	
Change GST to annually from quarterly		N/A	

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1 Membership of Fund

Was there a new member joining the fund during the financial year?

(Please ensure that each new member has been given a PDS and a copy of the Trust Deed)

No

2 Contributions & Investments:

- a Trustees cannot accept contributions other than that permitted by Superannuation Law
- b Contributions can be cash or non cash (fair value)
Contributions shall be vested and can be used by the trustees to invest in accordance with investment strategies
- c strategies
- d Can be used to invest in arms length arrangements with related parties
- e Shall not borrow except in limited circumstances (7 days to settle trade, 90 days for payment of benefits)
- f Unallocated earnings must be held in reserves
- g Trustees must formulate investment strategies and objectives and regularly review them

3 Member not to deal with benefit

Members are not allowed to deal with his or her interests in the fund

4 Actuarial Appointment

As and when required by SIS Act and Regulations

5 Vesting of Benefits

Benefits shall vest in the individual when accrue

6 Payment of Benefits

Minimum requirements for payment of pensions - refer to section 8 in Deed

Minimum requirements for payment of lump sum benefits - refer to section 8 in Deed

7 Trustees to Provide Certificate

When a person ceases to become a member

8 Transfer of Benefits

Upon request of a member to transfer benefits to another fund

9 Auditor

Trustees to appoint independent registered auditor

10 Trustees Responsibilities

- Fit and proper person
- Comply with the sole purpose test
- Manage the fund's investments
- Pay benefits in accordance with the rules
- Meet administrative obligations
- Each member has been provided with a PDS

11 SMSF Requirements

- Less than 5 members
- All members are trustees or directors of the corporate trustee
- Election to become regulated by SISA (1993)
- No member of the fund is an employee of another

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12 Trustees

Appointment and removal of trustees
 Record Keeping - 10 years - written records for all decisions
 Record Keeping - 5 years for accounting records
 Ensure proper accounting including maintenance of member accounts

13 Amendments to Trust Deed

Deed was reviewed and there were no amendments made to the trust deed
Check to make sure there is an "Evergreen" clause to ensure that it is up to date with legislation
 All deeds dated in 2002 should be updated. If this is your case, please let Catherine know so she can prepare all the necessary documentations

14 Binding Death Benefit Nominations

Does the trust deed provide for non-lapsing binding death benefit nominations?
(All Trust Deeds from Patricia Holdings should have this, please check para 51.2.8 or relevant paragraph. Members without dependants should amend their deed immediately)

Yes

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(i) Access the link below for a print out compliance status of the super fund

<http://superfundlookup.gov.au/Index.aspx>

Yes

(ii) Reviewed Trustee Covenants - consistent with governing rules as per section 51 SISA (1993) Refer to Trust deed summary

1. Act honestly in all matters affecting the entity
2. To exercise the degree of care skill and diligence of an ordinary prudent person
3. To act in the best interests of beneficiaries
4. To keep fund assets separate
5. Not to do anything that would impede the proper performance of functions and powers
6. To formulate and give effect to an investment strategy
7. To manage reserves responsibly
8. To allow a beneficiary access to certain information

Note: super fund's governing rules are consistent with trustees' covenants as per s52 SISA (1993)

Yes

(iii) Reviewed the governing rules which appeared to allow for the the operations of the fund to be "indefinitely continuing". Refer to Summary of Governing Rules

(iv) Super fund activities complied with the investment strategy permitted by the trust deed and that the purpose is to provide retirement benefits to members



BANYO SUPERANNUATION FUND

ABN details

ABN:	21 679 498 497 View record on ABN Lookup
ABN Status:	Active from 19 Sep 2007
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	C/- ROACH AND BRUCE CONSULTING PTY LTD Se 7 L 5 66 HUNTER ST SYDNEY NSW 2000 AUSTRALIA
Status:	Complying

Previous name(s)

Previous fund name	From	To
The trustee for Banyo Superannuation Fund	19 Sep 2007	15 Apr 2009

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the SMSF verification service through [Standard Business Reporting](#) software. More information can be found on [ato.gov.au](#).

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

Warning Statement

Anyone who tells you to set up a SMSF is giving you financial advice. This means the person or company must have an [Australian Financial Services \(AFS\) licence](#). Check [ASIC Connect Professional Registers](#).

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Objective To ensure that records are maintained in accordance with the trust deed and are consistent with SISA (1993) and general accepted accounting principles

Accounting Records

1 Maintenance of Records

The super fund's financial records were inspected and appeared to be kept in order
Minutes were inspected and it appeared that all decisions relating to the super fund were recorded
(Attach minutes of significant matters such as appointment of auditor, commencement of pension)

Was there options trading during the financial year?

No

If yes, please ensure a derivative risk statement is included in the financial accounts.

Documentation of Investment Decisions

The super fund's minute book was reviewed and there were no matters noted that would materially effect the financial statements

2 ATO Correspondence

Reviewed correspondence with ATO and there were no outstanding matters of audit significance

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Objective To ensure the audit engagement is planned properly and performed efficiently

All Engagements

- 5 Copy of Trust Deed**
Obtained a copy of the trust deed - Refer to Deed Summary (A1 & A2)
- There were no amendments
- 6 Issues Relating to Fund History**
Reviewed prior year accounts and workpapers and there were no ongoing issues
- 7 Audit Plan**
Audit plan is prepared and approved by partner
- 8 Minutes**
Reviewed Minutes of meetings for the super fund for the year and there were no items of audit significance. (If significant, please document)
- 9 Legal Advice**
Reviewed correspondence and there was no legal advice received by the trustee during the year
- 10 Trustee Declaration**
Sighted ATO Trustee declaration for new trustees appointed after 30th June 2007.

New Engagements

No

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- 1 Contribution Risks**
 All Contributions were allocated to the appropriate member(s) and agreed to employers contributions received and individual tax returns

 Confirmed member contributions were received by the fund (see attached) and compared to the member's individual tax return to ensure the correct amount have been claimed as deduction.
- 2 Other Income Risks**
 A random sample was selected (see attached chess statements) and were confirmed to share registry records. From the sample selected it was reasonable to suggest that all incomes are reported and are at correct amounts
- 3 Expenditure Risks**
 A sample was selected (see attached) and vouched to source documents. From the sample selected it is reasonable to suggest that all expenditures incurred were related to S/F and were correctly reported
- 4 Benefits Payments Risks**
 See Attached Member's Benefits Calculation Statement. Reviewed calculations were reasonable and in accordance with current requirements
- 5 Investments and Other Assets Risks**
 A sample was selected and vouched to bank statements, chess statements and portfolio valuations. From the selected sample, it was reasonable that investments and other assets were held in the super fund's name (See Attached Chess Statements)
 From the sample selected, market values agreed with those published in AFR and were appropriately reported in the accounts
- 6 Liabilities and Members Benefits Risks**
 All investments are shares and cash and therefore the only reasonable risk of unrecorded liability is tax which was brought to balance sheet

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Audit Completion

- 10 Assessment and Documentation of Going Concern**
 Super fund has no debt other than tax and accrued members benefits
 Super fund's assets are adequate to meet any short and long term liabilities (payments of benefits)
- 11 Commitments and Contingencies Properly Disclosed**
 Reviewed accounts and all contingencies and commitments have been adequately review and disclosed in the financial report
- 13 Subsequent Events**
 Reviewed correspondence and activity post year end and there were no material events Post balance date
- 14 ATO Return**
 Viewed super fund's signed tax return and lodged and compared with audit WP
- 16 Financial Accounts**
 All Reports in financial accounts have been signed

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Objective To ensure that records are maintained in accordance with the trust deed and are consistent with general accounting principles.

Accounting Records

- 1 Opening Balances**
Obtained trial balance and agreed the current year's opening balances to the closing balances from last year
- 2 Comparative Balances Agreed to Prior Year Audited Financial Statements**
Obtained trial balance and agreed audited financial report from last year
- 3 Maintenance of Records**
The super fund's financial records were inspected and appeared to be kept in order (5 years)
Minutes were inspected and it appeared that all decisions relating to the S/F were recorded (Attach minutes of significance matters - these are kept for 10 years)
- 4 Other Records**
Investment decisions were documented and updated in minute book

Investment strategy was prepared and reviewed regularly (at least annually) to take into account of risk, return, liquidity, diversification and the super fund's ability to meet its short and long term commitments.

The super fund's investments were reviewed and are within guidelines of its investment strategy.

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
Realised Capital Gains - Shares in Listed Companies				
-	-	Alliance Aviation Services Limited	-	19,693.62
11,466.38	-	ANZ Banking Corp	-	-
-	-	ASX Limited	-	20,114.95
-	-	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	1,098.66
-	-	Nib Holdings Limited	853.24	-
-	-	Reece Limited	-	24,982.53
3,466.88	-	Reliance Worldwide Corporation Limited	-	-
-	-	Westpac Banking Corp	1,202.32	-
-	-	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	1,451.52	-
Realised Capital Gains - Stapled Securities				
-	-	Ale Property Group - Fully Paid Ordinary/Units Stapled Securities Sydney Airport	-	9,062.92
-	-		-	6,211.41
Distributions - Managed Investments				
-	3,324.96	Fidelity Asia Fund	-	520.76
Distributions - Shares in Listed Companies				
-	2,623.20	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	-	-
-	2,514.07	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	-
Distributions - Stapled Securities				
-	1,720.00	Ale Property Group - Fully Paid Ordinary/Units Stapled Securities	-	935.00
-	-	Aventus Group - Fully Paid Ordinary/Units Stapled Securities	-	2,850.00
Distributions - Units In Listed Unit Trusts				
-	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	-	2,772.00
-	1,385.66	Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	-	1,626.92
-	1,559.83	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	-	1,733.53
Dividends - Shares in Listed Companies				
-	1,200.00	Adbri Limited	-	1,250.00
-	11,745.00	ASX Limited	-	10,242.00
-	-	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	-	5,940.00
-	2,822.03	Bhp Billiton	-	35,232.52
-	217.50	Blackmores Limited	-	787.50
-	1,024.80	Brambles Limited	-	1,172.00
-	2,668.66	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	-	2,690.71
-	765.00	Costa Group Holdings Limited	-	885.87
-	2,818.65	CSL	-	3,180.46
-	-	Endeavour Group Limited	-	960.96
-	875.00	Jumbo Interactive Limited	-	1,012.50
-	2,535.75	Macquarie Group Limited	-	4,886.35
-	-	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	627.77
-	1,500.00	MFF Capital Investments Limited	-	1,750.00
-	1,793.40	National Australia Bank	-	3,147.06
-	1,190.00	Nib Holdings Limited	-	-
-	1,350.00	Origin Energy Limited	-	1,200.00

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	1,250.00	Probiotec Limited	-	1,250.00
-	1,561.88	Qube Holdings Limited	-	2,115.04
-	1,072.80	Reece Limited	-	1,365.00
-	562.50	Reliance Worldwide Corporation Limited	-	-
-	3,050.00	Washington H Soul Pattinson & Company Limited	-	3,250.00
-	7,340.13	Wesfarmers Limited	-	6,818.70
-	7,609.50	Westpac Banking Corp	-	9,400.00
-	2,500.12	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	-	-
-	4,977.28	Woolworths	-	4,632.32
General Taxable Income - Managed Investments				
-	44.33	Fidelity Asia Fund	-	-
Interest - Cash At Bank				
-	25.00	Macquarie Cash Account	-	1.12
-	2,090.54	Macquarie Savings Account	-	1,045.57
-	196.36	Rebate	-	81.30
EXPENSE				
47,969.00	-	Lump Sums Paid - Mrs Maria Honner Accumulation	197,810.00	-
Pensions Paid - Mr David Honner				
17,410.00	-	Pension 01.07.07	20,030.00	-
2,380.00	-	Pension 01.07.10	1,480.00	-
5,170.00	-	Pension 01.07.15	5,950.00	-
2,750.00	-	Pension 01.07.18	3,160.00	-
-	-	Pension 01.07.21	5,950.00	-
1,590.00	-	Pension 11.04.17	1,820.00	-
3,240.00	-	Pension 22.03.17	3,730.00	-
Pensions Paid - Mrs Maria Honner				
1,350.00	-	Pension 01.07.12	1,550.00	-
4,830.00	-	Pension 01.07.13	5,550.00	-
4,720.00	-	Pension 01.07.15	5,430.00	-
490.00	-	Pension 22.03.17	560.00	-
6,070.00	-	Pension 30.09.12	6,980.00	-
550.00	-	Accountancy Fee	517.00	-
102.50	-	Actuarial Fee	102.50	-
330.00	-	Auditor Fee	385.00	-
4,305.00	-	Fund Administration Fee	4,335.75	-
8,912.54	-	Investment Management Fee	9,286.95	-
55.00	-	Regulatory Fees	56.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
Decrease in Market Value - Derivative Investments				
-	1,375.00	MFF Capital Investments Limited - Option Expiring 31-Oct-2022	1,370.00	-
Decrease in Market Value - Managed Investments				
-	13,402.37	Fidelity Asia Fund	13,379.74	-
Decrease in Market Value - Shares in Listed Companies				
-	2,900.00	Adbri Limited	10,500.00	-
-	60,800.00	Alliance Aviation Services Limited	51,198.65	-
-	13,040.19	ANZ Banking Corp	-	-
-	-	ARB Corporation Limited.	6,672.81	-
38,350.00	-	ASX Limited	2,946.64	-

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
1,875.28	-	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	-	27,168.27
-	17,416.50	Bhp Billiton	14,914.14	-
1,316.25	-	Blackmores Limited	2,302.50	-
-	2,280.00	Brambles Limited	2,920.00	-
352.88	-	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	-	3,175.92
-	3,485.00	Costa Group Holdings Limited	4,013.02	-
-	389.47	Costa Group Holdings Limited - Rights-Appsclose 18-Nov-2019 Us Prohibited	389.47	-
1,810.00	-	CSL	14,302.18	-
13,563.83	-	Electro Optic Systems	119,874.93	-
-	-	Endeavour Group Limited	-	17,778.79
-	-	HMC Capital Limited	-	2,047.17
-	20,475.00	Jumbo Interactive Limited	8,875.00	-
-	30,453.15	Macquarie Group Limited	-	2,328.28
-	2,602.75	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	1,280.67	-
-	4,250.00	MFF Capital Investments Limited	16,750.00	-
-	-	Mineral Resources Limited	-	11,182.10
-	19,824.00	National Australia Bank	-	2,899.26
-	16,150.00	Nib Holdings Limited	-	678.43
7,980.00	-	Origin Energy Limited	-	7,320.00
-	5,750.00	Probiotec Limited	-	2,250.00
-	8,460.14	Qube Holdings Limited	14,317.16	-
-	128,914.80	Reece Limited	94,943.11	-
-	14,192.32	Reliance Worldwide Corporation Limited	-	-
-	-	The Reject Shop Limited	22,608.69	-
-	71,000.00	Washington H Soul Pattinson & Company Limited	54,597.41	-
-	57,236.97	Wesfarmers Limited	68,192.05	-
-	67,203.00	Westpac Banking Corp	46,366.78	-
-	3,800.00	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	-	268.78
-	-	Woodside Energy Group Ltd	-	1,803.36
-	4,188.80	Woolworths	-	7,058.33
<hr/>				
1,360.00	-	Decrease in Market Value - Stapled Securities Ale Property Group - Fully Paid Ordinary/Units Stapled Securities	-	1,824.29
-	2,512.80	Sydney Airport	-	18,534.19
<hr/>				
Decrease in Market Value - Units In Listed Unit Trusts				
-	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	7,221.69	-
-	11,630.00	Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	-	6,390.00
-	25,274.00	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	4,362.00	-
<hr/>				
INCOME TAX				
5,507.70	-	Income Tax Expense	7,449.75	-
230.52	-	Excessive Foreign Tax Credit Writeoff Expense	348.39	-
Imputation Credits - Shares in Listed Companies				
-	514.28	Adbri Limited	-	535.71
-	5,033.57	ASX Limited	-	4,389.43
-	1,209.44	Bhp Billiton	-	15,099.66
-	93.21	Blackmores Limited	-	337.50
-	131.76	Brambles Limited	-	150.68

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	1,143.71	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	-	1,153.16
-	327.85	Costa Group Holdings Limited	-	379.66
-	-	CSL	-	68.13
-	-	Endeavour Group Limited	-	411.84
-	375.00	Jumbo Interactive Limited	-	433.92
-	434.70	Macquarie Group Limited	-	837.66
-	430.98	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	107.62
-	642.86	MFF Capital Investments Limited	-	750.00
-	768.60	National Australia Bank	-	1,348.74
-	510.00	Nib Holdings Limited	-	-
-	535.72	Probiotec Limited	-	535.72
-	669.37	Qube Holdings Limited	-	906.45
-	459.78	Reece Limited	-	585.00
-	48.21	Reliance Worldwide Corporation Limited	-	-
-	1,307.14	Washington H Soul Pattinson & Company Limited	-	1,392.86
-	3,145.77	Wesfarmers Limited	-	2,922.30
-	3,261.22	Westpac Banking Corp	-	4,028.57
-	1,071.48	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	-	-
-	2,133.12	Woolworths	-	1,985.28
PROFIT & LOSS CLEARING ACCOUNT				
511,405.22	-	Profit & Loss Clearing Account	-	522,951.95
ASSETS				
Derivative Investments				
1,375.00	-	MFF Capital Investments Limited - Option Expiring 31-Oct-2022	5.00	-
Managed Investments				
54,515.52	-	Fidelity Asia Fund	91,135.78	-
Shares in Listed Companies				
34,700.00	-	Adbri Limited	24,200.00	-
182,000.00	-	Alliance Aviation Services Limited	86,408.28	-
-	-	ARB Corporation Limited.	42,360.00	-
388,550.00	-	ASX Limited	367,695.00	-
69,624.10	-	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	132,990.00	-
66,346.62	-	Bhp Billiton	198,000.00	-
55,102.50	-	Blackmores Limited	52,800.00	-
45,760.00	-	Brambles Limited	42,840.00	-
75,383.99	-	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	78,559.91	-
28,135.00	-	Costa Group Holdings Limited	28,150.98	-
389.47	-	Costa Group Holdings Limited - Rights-Appsclose 18-Nov-2019 Us Prohibited	-	-
285,190.00	-	CSL	300,809.08	-
158,000.29	-	Electro Optic Systems	38,125.36	-
-	-	Endeavour Group Limited	37,304.96	-
-	-	HMC Capital Limited	5,141.40	-
44,425.00	-	Jumbo Interactive Limited	35,550.00	-
125,926.15	-	Macquarie Group Limited	158,094.11	-
76,320.75	-	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	-
72,000.00	-	MFF Capital Investments Limited	55,250.00	-
-	-	Mineral Resources Limited	82,059.00	-

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
64,973.16	-	National Australia Bank	67,872.42	-
55,335.00	-	Nib Holdings Limited	-	-
27,060.00	-	Origin Energy Limited	34,380.00	-
54,000.00	-	Probiotec Limited	56,250.00	-
103,148.63	-	Qube Holdings Limited	88,831.47	-
211,073.40	-	Reece Limited	96,460.00	-
-	-	The Reject Shop Limited	33,556.25	-
168,650.00	-	Washington H Soul Pattinson & Company Limited	141,240.00	-
237,050.10	-	Wesfarmers Limited	209,550.00	-
220,675.50	-	Westpac Banking Corp	136,500.00	-
99,750.00	-	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	-	-
-	-	Woodside Energy Group Ltd	27,605.28	-
187,904.64	-	Woolworths	175,436.80	-
		Stapled Securities		
38,400.00	-	Ale Property Group - Fully Paid Ordinary/Units Stapled Securities	-	-
48,404.40	-	Sydney Airport	-	-
		Units In Listed Unit Trusts		
-	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	84,480.00	-
111,300.00	-	Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	117,690.00	-
114,548.00	-	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	110,186.00	-
		Cash At Bank		
91,767.12	-	Macquarie Cash Account	16,157.31	-
385,804.21	-	Macquarie Savings Account	196,849.78	-
		Receivables - Investment Income Receivable - Distributions		
3,324.96	-	Fidelity Asia Fund	436.65	-
		Receivables - Investment Income Receivable - Distributions		
860.00	-	Ale Property Group - Fully Paid Ordinary/Units Stapled Securities	-	-
		Receivables - Investment Income Receivable - Distributions		
4,545.55	-	Betashares U.S. Dollar ETF - Exchange Traded Fund Units Fully Paid	4,545.55	-
-	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	1,399.20	-
730.20	-	Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	843.21	-
343.03	-	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	416.85	-
		Current Tax Assets		
-	5,507.70	Provision for Income Tax	-	7,449.75
		Current Tax Assets - Franking Credits - Shares in Listed Companies		
514.28	-	Adbri Limited	535.71	-
5,033.57	-	ASX Limited	4,389.43	-
1,209.44	-	Bhp Billiton	15,099.66	-
93.21	-	Blackmores Limited	337.50	-
131.76	-	Brambles Limited	150.68	-
1,143.71	-	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	1,153.16	-
327.85	-	Costa Group Holdings Limited	379.66	-
-	-	CSL	68.13	-
-	-	Endeavour Group Limited	411.84	-
375.00	-	Jumbo Interactive Limited	433.92	-

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
434.70	-	Macquarie Group Limited	837.66	-
430.98	-	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	107.62	-
642.86	-	MFF Capital Investments Limited	750.00	-
768.60	-	National Australia Bank	1,348.74	-
510.00	-	Nib Holdings Limited	-	-
535.72	-	Probiotec Limited	535.72	-
669.37	-	Qube Holdings Limited	906.45	-
459.78	-	Reece Limited	585.00	-
48.21	-	Reliance Worldwide Corporation Limited	-	-
1,307.14	-	Washington H Soul Pattinson & Company Limited	1,392.86	-
3,145.77	-	Wesfarmers Limited	2,922.30	-
3,261.22	-	Westpac Banking Corp	4,028.57	-
1,071.48	-	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	-	-
2,133.12	-	Woolworths	1,985.28	-
-	-	Current Tax Assets - Foreign Tax Credits - Managed Investments Fidelity Asia Fund	84.11	-
-	-	Current Tax Assets - Foreign Tax Credits - Units In Listed Unit Trusts Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	218.88	-
188.72	-	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	246.70	-
224.77	-			-
-	230.52	Current Tax Assets Excessive Foreign Tax Credit Writeoff	-	348.39
1,029.00	-	Other Taxes Refundable Activity Statement Payable/Refundable	1,116.00	-
0.41	-	GST Payable/Refundable	-	0.28
-	259.00	LIABILITIES SMSF Supervisory Levy	-	259.00
MEMBER ENTITLEMENTS				
Mr David Honner				
-	238,121.78	Accumulation	-	-
-	801,256.64	Pension 01.07.07	-	726,886.86
-	59,143.62	Pension 01.07.10	-	53,652.75
-	237,856.18	Pension 01.07.15	-	215,775.94
-	4.50	Pension 01.07.16	-	4.14
-	126,419.04	Pension 01.07.18	-	114,685.50
-	-	Pension 01.07.21	-	216,081.36
-	72,988.28	Pension 11.04.17	-	66,217.86
-	149,013.16	Pension 22.03.17	-	135,177.81
Mrs Maria Honner				
-	1,525,544.73	Accumulation	-	1,233,423.70
-	62,030.34	Pension 01.07.12	-	56,273.50
-	222,125.46	Pension 01.07.13	-	201,511.13
-	217,130.91	Pension 01.07.15	-	196,975.68
-	22,332.16	Pension 22.03.17	-	20,257.83
-	279,118.94	Pension 30.09.12	-	253,209.73
4,730,250.94	4,730,250.94		4,368,737.27	4,368,737.27

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

Objective To ensure that financial report complies with AAS, UIG's and trust deed

Accounting Records

- 1 Financial Report Disclosures Complied with AAS and UIG's Listed in Note 1**
Reviewed super fund's financial disclosures and it appeared to comply

- 2 Consistency in Treatment of Accounting Policies**
The basis of accounting is accrual and is consistent with prior year. There were no changes made and hence zero impact on financial statements

- 3 Financial Prepared in Accordance with Trust Deed**
Financial reports were prepared in accordance with trust deed requirements

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
Increase in Market Value - Derivative Investments				
1,370.00	-	MFF Capital Investments Limited - Option Expiring 31-Oct-2022	5.00	-
Increase in Market Value - Managed Investments				
13,379.74	-	Fidelity Asia Fund	-	2,451.47
Increase in Market Value - Shares in Listed Companies				
10,500.00	-	Adbri Limited	-	17,874.25
51,198.65	-	Alliance Aviation Services Limited	16,700.76	-
6,672.81	-	ARB Corporation Limited.	-	546.46
2,946.64	-	ASX Limited	97,786.63	-
-	27,168.27	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	30,525.00	-
14,914.14	-	Bhp Billiton	-	17,952.00
2,302.50	-	Blackmores Limited	-	8,784.90
2,920.00	-	Brambles Limited	-	10,358.37
-	3,175.92	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	-	2,690.71
4,013.02	-	Costa Group Holdings Limited	-	13,053.97
389.47	-	Costa Group Holdings Limited - Rights-Appsclose 18-Nov-2019 Us Prohibited	-	-
14,302.18	-	CSL	-	9,301.76
119,874.93	-	Electro Optic Systems	10,081.22	-
-	17,778.79	Endeavour Group Limited	5,739.78	-
-	2,047.17	HMC Capital Limited	2,047.17	-
8,875.00	-	Jumbo Interactive Limited	-	1,493.87
-	2,328.28	Macquarie Group Limited	-	12,598.71
1,280.67	-	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	-
16,750.00	-	MFF Capital Investments Limited	-	11,250.00
-	11,182.10	Mineral Resources Limited	-	39,372.00
-	2,899.26	National Australia Bank	2,527.56	-
-	678.43	Nib Holdings Limited	-	-
-	7,320.00	Origin Energy Limited	-	13,314.22
-	2,250.00	Probiotec Limited	-	13,750.00
14,317.16	-	Qube Holdings Limited	-	4,950.63
94,943.11	-	Reece Limited	-	41,408.85
22,608.69	-	The Reject Shop Limited	-	13,422.50
54,597.41	-	Washington H Soul Pattinson & Company Limited	-	49,440.00
68,192.05	-	Wesfarmers Limited	-	37,150.00
46,366.78	-	Westpac Banking Corp	-	35,487.53
-	-	Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	230.18	-
-	268.78	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	-	-
-	1,803.36	Woodside Energy Group Ltd	-	2,915.84
-	7,058.33	Woolworths	-	20,352.64
Increase in Market Value - Stapled Securities				
-	1,824.29	Ale Property Group - Fully Paid Ordinary/Units Stapled Securities	-	-
-	18,534.19	Sydney Airport	-	-
Increase in Market Value - Units In Listed Unit Trusts				
7,221.69	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	-	7,221.69

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	6,390.00	Ishares Global Healthcare ETF - Chess	-	9,350.00
		Depository Interests 1:1 Ishhealth		
4,362.00	-	Ishares S&P 500 ETF - Chess	-	23,164.00
		Depository Interests 1:1 Ishs&P500		
		Distributions - Managed Investments		
-	520.76	Fidelity Asia Fund	-	1,640.23
		Distributions - Shares in Listed Companies		
-	-	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	-	6,600.00
		Distributions - Stapled Securities		
-	935.00	Ale Property Group - Fully Paid	-	-
		Ordinary/Units Stapled Securities		
-	2,850.00	Aventus Group - Fully Paid	-	-
		Ordinary/Units Stapled Securities		
		Distributions - Units In Listed Unit Trusts		
-	2,772.00	Homeco Daily Needs REIT - Ordinary Units Fully Paid	-	-
-	1,626.92	Ishares Global Healthcare ETF - Chess	-	1,927.62
		Depository Interests 1:1 Ishhealth		
-	1,733.53	Ishares S&P 500 ETF - Chess	-	2,152.44
		Depository Interests 1:1 Ishs&P500		
		Dividends - Shares in Listed Companies		
-	1,250.00	Adbri Limited	-	-
-	-	ARB Corporation Limited.	-	960.00
-	10,242.00	ASX Limited	-	9,448.00
-	5,940.00	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	-	-
-	35,232.52	Bhp Billiton	-	18,794.28
-	787.50	Blackmores Limited	-	-
-	1,172.00	Brambles Limited	-	690.00
-	2,690.71	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	-	2,911.26
-	885.87	Costa Group Holdings Limited	-	-
-	3,180.46	CSL	-	3,778.58
-	960.96	Endeavour Group Limited	-	1,084.16
-	1,012.50	Jumbo Interactive Limited	-	1,352.00
-	4,886.35	Macquarie Group Limited	-	6,246.50
-	627.77	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	-
-	1,750.00	MFF Capital Investments Limited	-	2,125.00
-	-	Mineral Resources Limited	-	3,740.00
-	3,147.06	National Australia Bank	-	3,741.78
-	1,200.00	Origin Energy Limited	-	1,980.00
-	1,250.00	Probiotec Limited	-	1,625.00
-	2,115.04	Qube Holdings Limited	-	3,662.50
-	1,365.00	Reece Limited	-	1,810.00
-	3,250.00	Washington H Soul Pattinson & Company Limited	-	5,640.00
-	6,818.70	Wesfarmers Limited	-	9,400.00
-	9,400.00	Westpac Banking Corp	-	3,200.00
-	-	Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	-	2,261.14
-	-	Woodside Energy Group Ltd	-	4,618.39
-	4,632.32	Woolworths	-	4,878.72
		Interest - Cash At Bank		
-	1.12	Macquarie Cash Account	-	2,915.46
-	1,045.57	Macquarie Savings Account	-	2,329.44
-	81.30	Rebate	-	82.24

EXPENSE

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
197,810.00	-	Lump Sums Paid - Mrs Maria Honner Accumulation	255,257.49	-
20,030.00	-	Pensions Paid - Mr David Honner Pension 01.07.07	18,170.00	-
1,480.00	-	Pension 01.07.10	1,440.00	-
5,950.00	-	Pension 01.07.15	5,390.00	-
3,160.00	-	Pension 01.07.18	2,870.00	-
5,950.00	-	Pension 01.07.21	5,400.00	-
1,820.00	-	Pension 11.04.17	1,660.00	-
3,730.00	-	Pension 22.03.17	3,380.00	-
1,550.00	-	Pensions Paid - Mrs Maria Honner Pension 01.07.12	1,410.00	-
5,550.00	-	Pension 01.07.13	5,040.00	-
5,430.00	-	Pension 01.07.15	4,920.00	-
560.00	-	Pension 22.03.17	510.00	-
6,980.00	-	Pension 30.09.12	6,330.00	-
517.00	-	Accountancy Fee	528.00	-
102.50	-	Actuarial Fee	102.50	-
385.00	-	Auditor Fee	440.00	-
4,335.75	-	Fund Administration Fee	4,428.00	-
9,286.95	-	Investment Management Fee	8,320.37	-
56.00	-	Regulatory Fees	59.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
		Realised Capital Losses - Shares in Listed Companies		
-	-	Adbri Limited	16,651.20	-
-	19,693.62	Alliance Aviation Services Limited	-	-
-	20,114.95	ASX Limited	-	23,812.72
-	-	Blackmores Limited	3,347.37	-
-	-	Brambles Limited	5,140.68	-
-	-	Costa Group Holdings Limited	15,321.52	-
-	-	HMC Capital Limited	-	2,477.64
-	1,098.66	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	-
853.24	-	Nib Holdings Limited	-	-
-	-	Origin Energy Limited	-	2,586.25
-	24,982.53	Reece Limited	-	-
1,202.32	-	Westpac Banking Corp	10,379.53	-
1,451.52	-	Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-26	-	-
		Realised Capital Losses - Stapled Securities		
-	9,062.92	Ale Property Group - Fully Paid Ordinary/Units Stapled Securities	-	-
-	6,211.41	Sydney Airport	-	-
		Realised Capital Losses - Units In Listed Unit Trusts		
-	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	7,558.96	-
		INCOME TAX		
7,449.75	-	Income Tax Expense	6,348.15	-
348.39	-	Excessive Foreign Tax Credit Writeoff Expense	519.90	-
		Imputation Credits - Shares in Listed Companies		
-	535.71	Adbri Limited	-	-
-	-	ARB Corporation Limited.	-	411.42
-	4,389.43	ASX Limited	-	4,049.14
-	15,099.66	Bhp Billiton	-	8,054.69

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	337.50	Blackmores Limited	-	-
-	150.68	Brambles Limited	-	103.50
-	1,153.16	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	-	1,247.68
-	379.66	Costa Group Holdings Limited	-	-
-	68.13	CSL	-	84.25
-	411.84	Endeavour Group Limited	-	464.64
-	433.92	Jumbo Interactive Limited	-	579.43
-	837.66	Macquarie Group Limited	-	1,070.83
-	107.62	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	-
-	750.00	MFF Capital Investments Limited	-	910.71
-	-	Mineral Resources Limited	-	1,602.86
-	1,348.74	National Australia Bank	-	1,603.62
-	-	Origin Energy Limited	-	742.50
-	535.72	Probiotec Limited	-	696.43
-	906.45	Qube Holdings Limited	-	1,569.64
-	585.00	Reece Limited	-	775.71
-	1,392.86	Washington H Soul Pattinson & Company Limited	-	2,417.14
-	2,922.30	Wesfarmers Limited	-	4,028.57
-	4,028.57	Westpac Banking Corp	-	1,371.43
-	-	Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	-	969.06
-	-	Woodside Energy Group Ltd	-	1,979.31
-	1,985.28	Woolworths	-	2,090.88
PROFIT & LOSS CLEARING ACCOUNT				
-	522,951.95	Profit & Loss Clearing Account	40,126.19	-
ASSETS				
Cash and Cash Equivalents				
-	-	ANZ TD 6m maturity 20/12/2023 5.1%	100,000.00	-
Derivative Investments				
5.00	-	MFF Capital Investments Limited - Option Expiring 31-Oct-2022	-	-
Managed Investments				
91,135.78	-	Fidelity Asia Fund	93,587.25	-
Shares in Listed Companies				
24,200.00	-	Adbri Limited	-	-
86,408.28	-	Alliance Aviation Services Limited	69,707.52	-
42,360.00	-	ARB Corporation Limited.	71,500.00	-
367,695.00	-	ASX Limited	252,000.00	-
132,990.00	-	Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup	102,465.00	-
198,000.00	-	Bhp Billiton	215,952.00	-
52,800.00	-	Blackmores Limited	-	-
42,840.00	-	Brambles Limited	-	-
78,559.91	-	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	81,250.62	-
28,150.98	-	Costa Group Holdings Limited	-	-
300,809.08	-	CSL	310,110.84	-
38,125.36	-	Electro Optic Systems	28,044.14	-
37,304.96	-	Endeavour Group Limited	63,100.00	-
5,141.40	-	HMC Capital Limited	-	-
35,550.00	-	Jumbo Interactive Limited	52,049.00	-
158,094.11	-	Macquarie Group Limited	170,692.82	-
55,250.00	-	MFF Capital Investments Limited	66,500.00	-
82,059.00	-	Mineral Resources Limited	121,431.00	-
67,872.42	-	National Australia Bank	65,344.86	-

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2023

Prior Year			Current Year		
Debits	Credits	Description	Debits	Credits	
34,380.00	-	Origin Energy Limited	-	-	
56,250.00	-	Probiotec Limited	70,000.00	-	
88,831.47	-	Qube Holdings Limited	156,750.00	-	
96,460.00	-	Reece Limited	176,415.00	-	
33,556.25	-	The Reject Shop Limited	46,978.75	-	
141,240.00	-	Washington H Soul Pattinson & Company Limited	190,680.00	-	
209,550.00	-	Wesfarmers Limited	246,700.00	-	
136,500.00	-	Westpac Banking Corp	-	-	
-	-	Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	70,035.00	-	
27,605.28	-	Woodside Energy Group Ltd	51,660.00	-	
175,436.80	-	Woolworths	195,789.44	-	
		Units In Listed Unit Trusts			
84,480.00	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	-	-	
117,690.00	-	Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	127,040.00	-	
110,186.00	-	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	133,350.00	-	
		Cash At Bank			
16,157.31	-	Macquarie Cash Account	82,860.38	-	
196,849.78	-	Macquarie Savings Account	79,179.22	-	
		Receivables - Investment Income Receivable - Distributions			
436.65	-	Fidelity Asia Fund	1,415.40	-	
		Receivables - Investment Income Receivable - Distributions			
4,545.55	-	Betashares U.S. Dollar ETF - Exchange Traded Fund Units Fully Paid	4,545.55	-	
1,399.20	-	Homeco Daily Needs REIT - Ordinary Units Fully Paid	-	-	
843.21	-	Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	1,160.16	-	
416.85	-	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	567.62	-	
		Current Tax Assets			
-	7,449.75	Provision for Income Tax	-	6,348.15	
		Current Tax Assets - Franking Credits - Shares in Listed Companies			
535.71	-	Adbri Limited	-	-	
-	-	ARB Corporation Limited.	411.42	-	
4,389.43	-	ASX Limited	4,049.14	-	
15,099.66	-	Bhp Billiton	8,054.69	-	
337.50	-	Blackmores Limited	-	-	
150.68	-	Brambles Limited	103.50	-	
1,153.16	-	Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	1,247.68	-	
379.66	-	Costa Group Holdings Limited	-	-	
68.13	-	CSL	84.25	-	
411.84	-	Endeavour Group Limited	464.64	-	
433.92	-	Jumbo Interactive Limited	579.43	-	
837.66	-	Macquarie Group Limited	1,070.83	-	
107.62	-	Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	-	-	
750.00	-	MFF Capital Investments Limited	910.71	-	
-	-	Mineral Resources Limited	1,602.86	-	
1,348.74	-	National Australia Bank	1,603.62	-	
-	-	Origin Energy Limited	742.50	-	
535.72	-	Probiotec Limited	696.43	-	

Banyo Superannuation Fund
Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
906.45	-	Qube Holdings Limited	1,569.64	-
585.00	-	Reece Limited	775.71	-
1,392.86	-	Washington H Soul Pattinson & Company Limited	2,417.14	-
2,922.30	-	Wesfarmers Limited	4,028.57	-
4,028.57	-	Westpac Banking Corp	1,371.43	-
-	-	Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	969.06	-
-	-	Woodside Energy Group Ltd	1,979.31	-
1,985.28	-	Woolworths	2,090.88	-
		Current Tax Assets - Foreign Tax Credits - Managed Investments		
84.11	-	Fidelity Asia Fund	224.83	-
		Current Tax Assets - Foreign Tax Credits - Units In Listed Unit Trusts		
218.88	-	Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth	240.29	-
246.70	-	Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500	296.86	-
		Current Tax Assets		
-	348.39	Excessive Foreign Tax Credit Writeoff	-	519.90
		Other Taxes Refundable		
1,116.00	-	Activity Statement Payable/Refundable	940.00	-
-	0.28	GST Payable/Refundable	0.04	-
		LIABILITIES		
-	259.00	SMSF Supervisory Levy	-	259.00
		MEMBER ENTITLEMENTS		
		Mr David Honner		
-	726,886.86	Pension 01.07.07	-	787,571.84
-	53,652.75	Pension 01.07.10	-	58,023.53
-	215,775.94	Pension 01.07.15	-	233,794.70
-	4.14	Pension 01.07.16	-	4.51
-	114,685.50	Pension 01.07.18	-	124,256.62
-	216,081.36	Pension 01.07.21	-	234,122.65
-	66,217.86	Pension 11.04.17	-	71,740.91
-	135,177.81	Pension 22.03.17	-	146,462.23
		Mrs Maria Honner		
-	1,233,423.70	Accumulation	-	1,085,265.39
-	56,273.50	Pension 01.07.12	-	60,967.87
-	201,511.13	Pension 01.07.13	-	218,331.32
-	196,975.68	Pension 01.07.15	-	213,424.63
-	20,257.83	Pension 22.03.17	-	21,945.10
-	253,209.73	Pension 30.09.12	-	274,348.68
<u>4,368,737.27</u>	<u>4,368,737.27</u>		<u>4,134,338.19</u>	<u>4,134,338.19</u>

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Investment Gains					
Increase in Market Value - Derivative Investments					
MFF Capital Investments Limited - Option Expiring 31-Oct-2022					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		5.00		5.00 DR
30/06/2023	Closing Balance				5.00 DR
Increase in Market Value - Managed Investments					
Fidelity Asia Fund					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			2,451.47	2,451.47 CR
30/06/2023	Closing Balance				2,451.47 CR
Increase in Market Value - Shares in Listed Companies					
Adbri Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			17,874.25	17,874.25 CR
30/06/2023	Closing Balance				17,874.25 CR
Alliance Aviation Services Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		16,700.76		16,700.76 DR
30/06/2023	Closing Balance				16,700.76 DR
ARB Corporation Limited.					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			546.46	546.46 CR
30/06/2023	Closing Balance				546.46 CR
ASX Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		97,786.63		97,786.63 DR
30/06/2023	Closing Balance				97,786.63 DR
Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		30,525.00		30,525.00 DR
30/06/2023	Closing Balance				30,525.00 DR
Bhp Billiton					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			17,952.00	17,952.00 CR
30/06/2023	Closing Balance				17,952.00 CR
Blackmores Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			8,784.90	8,784.90 CR
30/06/2023	Closing Balance				8,784.90 CR
Brambles Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			10,358.37	10,358.37 CR
30/06/2023	Closing Balance				10,358.37 CR
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			2,690.71	2,690.71 CR
30/06/2023	Closing Balance				2,690.71 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Costa Group Holdings Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			13,053.97	13,053.97 CR
30/06/2023	Closing Balance				13,053.97 CR
CSL					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			9,301.76	9,301.76 CR
30/06/2023	Closing Balance				9,301.76 CR
Electro Optic Systems					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		10,081.22		10,081.22 DR
30/06/2023	Closing Balance				10,081.22 DR
Endeavour Group Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		5,739.78		5,739.78 DR
30/06/2023	Closing Balance				5,739.78 DR
HMC Capital Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		2,047.17		2,047.17 DR
30/06/2023	Closing Balance				2,047.17 DR
Jumbo Interactive Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			1,493.87	1,493.87 CR
30/06/2023	Closing Balance				1,493.87 CR
Macquarie Group Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			12,598.71	12,598.71 CR
30/06/2023	Closing Balance				12,598.71 CR
MFF Capital Investments Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			11,250.00	11,250.00 CR
30/06/2023	Closing Balance				11,250.00 CR
Mineral Resources Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			39,372.00	39,372.00 CR
30/06/2023	Closing Balance				39,372.00 CR
National Australia Bank					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		2,527.56		2,527.56 DR
30/06/2023	Closing Balance				2,527.56 DR
Origin Energy Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			13,314.22	13,314.22 CR
30/06/2023	Closing Balance				13,314.22 CR
Probiotec Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			13,750.00	13,750.00 CR
30/06/2023	Closing Balance				13,750.00 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Qube Holdings Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			4,950.63	4,950.63 CR
30/06/2023	Closing Balance				4,950.63 CR
Reece Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			41,408.85	41,408.85 CR
30/06/2023	Closing Balance				41,408.85 CR
The Reject Shop Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			13,422.50	13,422.50 CR
30/06/2023	Closing Balance				13,422.50 CR
Washington H Soul Pattinson & Company Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			49,440.00	49,440.00 CR
30/06/2023	Closing Balance				49,440.00 CR
Wesfarmers Limited					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			37,150.00	37,150.00 CR
30/06/2023	Closing Balance				37,150.00 CR
Westpac Banking Corp					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			35,487.53	35,487.53 CR
30/06/2023	Closing Balance				35,487.53 CR
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment		230.18		230.18 DR
30/06/2023	Closing Balance				230.18 DR
Woodside Energy Group Ltd					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			2,915.84	2,915.84 CR
30/06/2023	Closing Balance				2,915.84 CR
Woolworths					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			20,352.64	20,352.64 CR
30/06/2023	Closing Balance				20,352.64 CR
Increase in Market Value - Units In Listed Unit Trusts					
Homeco Daily Needs REIT - Ordinary Units Fully Paid					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			7,221.69	7,221.69 CR
30/06/2023	Closing Balance				7,221.69 CR
Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			9,350.00	9,350.00 CR
30/06/2023	Closing Balance				9,350.00 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			23,164.00	23,164.00 CR
30/06/2023	Closing Balance				23,164.00 CR
Disposal Suspense - Derivative Investments					
MFF Capital Investments Limited - Option Expiring 31-Oct-2022					
01/07/2022	Opening Balance	0.00000			0.00
31/10/2022	Listed Security Sale	5,000.00000			0.00 CR
31/10/2022	Listed Security Sale	-5,000.00000			0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Disposal Suspense - Shares in Listed Companies					
Adbri Limited					
01/07/2022	Opening Balance	0.00000			0.00
12/08/2022	Sell 10000 ABC	10,000.00000		25,423.05	25,423.05 CR
12/08/2022	Sell 10000 ABC	-10,000.00000	25,423.05		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
ASX Limited					
01/07/2022	Opening Balance	0.00000			0.00
12/08/2022	Sell 500 ASX	500.00000		41,721.09	41,721.09 CR
12/08/2022	Sell 500 ASX	-500.00000	41,721.09		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Blackmores Limited					
01/07/2022	Opening Balance	0.00000			0.00
12/08/2022	Sell BKL 750	750.00000		58,237.53	58,237.53 CR
12/08/2022	Sell BKL 750	-750.00000	58,237.53		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Brambles Limited					
01/07/2022	Opening Balance	0.00000			0.00
15/09/2022	Sell 4000 BXB	4,000.00000		48,057.69	48,057.69 CR
15/09/2022	Sell 4000 BXB	-4,000.00000	48,057.69		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00000			0.00
12/08/2022	SEII 9843 CGC	9,843.00000		25,883.43	25,883.43 CR
12/08/2022	SEII 9843 CGC	-9,843.00000	25,883.43		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
HMC Capital Limited					
01/07/2022	Opening Balance	0.00000			0.00
12/08/2022	Sell 1140 HMC	1,140.00000		5,571.87	5,571.87 CR
12/08/2022	Sell 1140 HMC	-1,140.00000	5,571.87		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Origin Energy Limited					
01/07/2022	Opening Balance	0.00000			0.00
26/06/2023	Sell 6000 Org	6,000.00000		50,280.47	50,280.47 CR
26/06/2023	Sell 6000 Org	-6,000.00000	50,280.47		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Westpac Banking Corp					
01/07/2022	Opening Balance	0.00000			0.00
12/08/2022	Sell 2000 WBC	2,000.00000		43,612.13	43,612.13 CR
12/08/2022	Sell 2000 WBC	-2,000.00000	43,612.13		0.00 CR
01/12/2022	Sell 5000 WBC	5,000.00000		117,995.87	117,995.87 CR
01/12/2022	Sell 5000 WBC	-5,000.00000	117,995.87		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Disposal Suspense - Units In Listed Unit Trusts					
Homeco Daily Needs REIT - Ordinary Units Fully Paid					
01/07/2022	Opening Balance	0.00000			0.00
15/09/2022	Sell 66000 HDN	66,000.00000		84,142.73	84,142.73 CR
15/09/2022	Sell 66000 HDN	-66,000.00000	84,142.73		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Ishares S&P 500 ETF - Chess Depository Interests 1:1 Isha&P500					
01/07/2022	Opening Balance	0.00000			0.00
07/12/2022	IVV/IVVDB Code Change	3,000.00000		71,062.34	71,062.34 CR
07/12/2022	IVV/IVVDB Code Change	-3,000.00000	71,062.34		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Ishares S&P 500 ETF - Ishares S&P 500 ETF Deferred Settlement					
01/07/2022	Opening Balance	0.00000			0.00
13/12/2022	IVVDB/IVV Code Change	3,000.00000		71,062.34	71,062.34 CR
13/12/2022	IVVDB/IVV Code Change	-3,000.00000	71,062.34		0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Investment Income					
Distributions - Managed Investments					
Fidelity Asia Fund					
01/07/2022	Opening Balance				0.00
30/06/2023	Distribution - Tax Statement			224.83	224.83 CR
30/06/2023	FID0010AU Distribution - Cash			1,415.40	1,640.23 CR
30/06/2023	Closing Balance				1,640.23 CR
Distributions - Shares in Listed Companies					
Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup					
01/07/2022	Opening Balance				0.00
21/09/2022	ALX AUD UNFRANKED, NIL CFI			3,300.00	3,300.00 CR
28/03/2023	ALX AUD UNFRANKED, NIL CFI			3,300.00	6,600.00 CR
30/06/2023	Distribution - Tax Statement				6,600.00 CR
30/06/2023	Closing Balance				6,600.00 CR
Distributions - Units In Listed Unit Trusts					
Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth					
01/07/2022	Opening Balance				0.00
21/12/2022	IXJ AUD DRP			527.17	527.17 CR
30/06/2023	Distribution - Tax Statement			240.29	767.46 CR
30/06/2023	IXJ AUD DRP			1,160.16	1,927.62 CR
30/06/2023	Closing Balance				1,927.62 CR
Ishares S&P 500 ETF - Chess Depository Interests 1:1 Isha&P500					
01/07/2022	Opening Balance				0.00
03/10/2022	IVV AUD DRP			482.69	482.69 CR
21/12/2022	IVV AUD DRP			378.72	861.41 CR
03/04/2023	IVV AUD DRP			426.55	1,287.96 CR
30/06/2023	Distribution - Tax Statement			296.86	1,584.82 CR
30/06/2023	IVV AUD DRP			567.62	2,152.44 CR
30/06/2023	Closing Balance				2,152.44 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Dividends - Shares in Listed Companies					
ARB Corporation Limited.					
01/07/2022	Opening Balance				0.00
21/10/2022	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP			480.00	480.00 CR
21/04/2023	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP			480.00	960.00 CR
30/06/2023	Closing Balance				960.00 CR
ASX Limited					
01/07/2022	Opening Balance				0.00
28/09/2022	ASX AUD 1.2 FRANKED, 30% CTR, DRP SUSP			4,800.00	4,800.00 CR
29/03/2023	ASX AUD 1.162 FRANKED, 30% CTR, DRP SUSP			4,648.00	9,448.00 CR
30/06/2023	Closing Balance				9,448.00 CR
Bhp Billiton					
01/07/2022	Opening Balance				0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC		12,248.83		12,248.83 CR
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC		6,545.45		18,794.28 CR
30/06/2023	Closing Balance				18,794.28 CR
Brambles Limited					
01/07/2022	Opening Balance				0.00
13/10/2022	BXB USD 0.12, 0.042 FRANKED, 30% CTR, 0.078 CFI, DRP			690.00	690.00 CR
30/06/2023	Closing Balance				690.00 CR
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement					
01/07/2022	Opening Balance				0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC			1,323.30	1,323.30 CR
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC			1,587.96	2,911.26 CR
30/06/2023	Closing Balance				2,911.26 CR
CSL					
01/07/2022	Opening Balance				0.00
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP		1,965.79		1,965.79 CR
05/04/2023	CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP		1,812.79		3,778.58 CR
30/06/2023	Closing Balance				3,778.58 CR
Endeavour Group Limited					
01/07/2022	Opening Balance				0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR			379.46	379.46 CR
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR			704.70	1,084.16 CR
30/06/2023	Closing Balance				1,084.16 CR
Jumbo Interactive Limited					
01/07/2022	Opening Balance				0.00
23/09/2022	JIN AUD 0.205 FRANKED, 30% CTR			512.50	512.50 CR
17/03/2023	JIN AUD 0.23 FRANKED, 30% CTR			839.50	1,352.00 CR
30/06/2023	Closing Balance				1,352.00 CR
Macquarie Group Limited					
01/07/2022	Opening Balance				0.00
04/07/2022	MQG AUD 1.4 FRANKED, 30% CTR, 2.1 CFI, DRP 1.5% DIS			3,363.50	3,363.50 CR
13/12/2022	MQG AUD 1.2 FRANKED, 30% CTR, 1.8 CFI, DRP NIL DISC			2,883.00	6,246.50 CR
30/06/2023	Closing Balance				6,246.50 CR
MFF Capital Investments Limited					
01/07/2022	Opening Balance				0.00
04/11/2022	MFF AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC		1,000.00		1,000.00 CR
12/05/2023	MFF AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC		1,125.00		2,125.00 CR
30/06/2023	Closing Balance				2,125.00 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Mineral Resources Limited					
01/07/2022	Opening Balance				0.00
23/09/2022	MIN AUD 1 FRANKED, 30% CTR, DRP NIL DISC			1,700.00	1,700.00 CR
30/03/2023	MIN AUD 1.2 FRANKED, 30% CTR, DRP			2,040.00	3,740.00 CR
30/06/2023	Closing Balance				3,740.00 CR
National Australia Bank					
01/07/2022	Opening Balance				0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP			1,808.94	1,808.94 CR
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP			1,932.84	3,741.78 CR
30/06/2023	Closing Balance				3,741.78 CR
Origin Energy Limited					
01/07/2022	Opening Balance				0.00
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUS			990.00	990.00 CR
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP			990.00	1,980.00 CR
30/06/2023	Closing Balance				1,980.00 CR
Probiotec Limited					
01/07/2022	Opening Balance				0.00
15/09/2022	PBP AUD 0.035 FRANKED, 30% CTR, DRP SUSP			875.00	875.00 CR
17/03/2023	PBP AUD 0.03 FRANKED, 30% CTR, DRP SUSP			750.00	1,625.00 CR
30/06/2023	Closing Balance				1,625.00 CR
Qube Holdings Limited					
01/07/2022	Opening Balance				0.00
18/10/2022	QUB AUD 0.007 SPEC, 0.04 FRANKED, 30% CTR, DRP SUS			1,600.00	1,600.00 CR
13/04/2023	QUB AUD 0.0375 FRANKED, 30% CTR, DRP SUSP			2,062.50	3,662.50 CR
30/06/2023	Closing Balance				3,662.50 CR
Reece Limited					
01/07/2022	Opening Balance				0.00
26/10/2022	REH AUD 0.15 FRANKED, 30% CTR			1,050.00	1,050.00 CR
05/04/2023	REH AUD 0.08 FRANKED, 30% CTR			760.00	1,810.00 CR
30/06/2023	Closing Balance				1,810.00 CR
Washington H Soul Pattinson & Company Limited					
01/07/2022	Opening Balance				0.00
12/12/2022	SOL AUD 0.15 SPEC, 0.58 FRANKED, 30% CTR			3,480.00	3,480.00 CR
12/05/2023	SOL AUD 0.36 FRANKED, 30% CTR			2,160.00	5,640.00 CR
30/06/2023	Closing Balance				5,640.00 CR
Wesfarmers Limited					
01/07/2022	Opening Balance				0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC			5,000.00	5,000.00 CR
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC			4,400.00	9,400.00 CR
30/06/2023	Closing Balance				9,400.00 CR
Westpac Banking Corp					
01/07/2022	Opening Balance				0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC			3,200.00	3,200.00 CR
30/06/2023	Closing Balance				3,200.00 CR
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29					
01/07/2022	Opening Balance				0.00
21/12/2022	WBCPK AUD 1.0131 FRANKED, 30% CTR			709.17	709.17 CR
21/03/2023	WBCPK AUD 1.0546 FRANKED, 30% CTR			738.22	1,447.39 CR
21/06/2023	WBCPK AUD 1.1625 FRANKED, 30% CTR			813.75	2,261.14 CR
30/06/2023	Closing Balance				2,261.14 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Woodside Energy Group Ltd					
01/07/2022	Opening Balance				0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC			1,386.79	1,386.79 CR
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP			3,231.60	4,618.39 CR
30/06/2023	Closing Balance				4,618.39 CR
Woolworths					
01/07/2022	Opening Balance				0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC			2,611.84	2,611.84 CR
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC			2,266.88	4,878.72 CR
30/06/2023	Closing Balance				4,878.72 CR
Interest - Cash At Bank					
Macquarie Cash Account					
01/07/2022	Opening Balance				0.00
29/07/2022	Interest			5.20	5.20 CR
31/08/2022	Interest			70.42	75.62 CR
30/09/2022	Interest			94.29	169.91 CR
31/10/2022	Interest			163.16	333.07 CR
30/11/2022	Interest			176.63	509.70 CR
30/12/2022	Interest			289.07	798.77 CR
31/01/2023	Interest			305.72	1,104.49 CR
28/02/2023	Interest			308.85	1,413.34 CR
31/03/2023	Interest			344.49	1,757.83 CR
28/04/2023	Interest			362.25	2,120.08 CR
31/05/2023	Interest			442.96	2,563.04 CR
30/06/2023	Interest			352.42	2,915.46 CR
30/06/2023	Closing Balance				2,915.46 CR
Macquarie Savings Account					
01/07/2022	Opening Balance				0.00
29/07/2022	INTEREST PAID			119.13	119.13 CR
31/08/2022	INTEREST PAID			122.45	241.58 CR
30/09/2022	INTEREST PAID			137.85	379.43 CR
31/10/2022	INTEREST PAID			175.33	554.76 CR
30/11/2022	INTEREST PAID			186.15	740.91 CR
30/12/2022	INTEREST PAID			202.50	943.41 CR
31/01/2023	INTEREST PAID			224.96	1,168.37 CR
28/02/2023	INTEREST PAID			198.94	1,367.31 CR
31/03/2023	INTEREST PAID			229.19	1,596.50 CR
28/04/2023	INTEREST PAID			214.74	1,811.24 CR
31/05/2023	INTEREST PAID			263.10	2,074.34 CR
30/06/2023	INTEREST PAID			255.10	2,329.44 CR
30/06/2023	Closing Balance				2,329.44 CR
Other Income					
Rebate					
01/07/2022	Opening Balance				0.00
25/08/2022	Admin Fee			20.41	20.41 CR
19/12/2022	Admin Fee Rebate			20.09	40.50 CR
27/02/2023	Admin fee Rebate			19.89	60.39 CR
25/05/2023	Admin Fee Rebate			21.85	82.24 CR
30/06/2023	Closing Balance				82.24 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Member Payments					
Lump Sums Paid - Mrs Maria Honner					
Accumulation					
01/07/2022	Opening Balance				0.00
11/07/2022	Transfer		43,580.00		43,580.00 DR
25/07/2022	Transfer to David		20,000.00		63,580.00 DR
15/08/2022	Transfer to Dr Honner		5,000.00		68,580.00 DR
17/08/2022	Transfer to Honner		3,500.00		72,080.00 DR
17/08/2022	Transfer to J S honner		90,000.00		162,080.00 DR
17/08/2022	Transfer to J S Honner		28,100.00		190,180.00 DR
19/08/2022	Transfer to Dr Honner		4,500.00		194,680.00 DR
26/08/2022	America Express		13,077.49		207,757.49 DR
29/09/2022	Transfer David		5,000.00		212,757.49 DR
25/10/2022	Transfer to David		7,500.00		220,257.49 DR
28/12/2022	Transfer David		10,000.00		230,257.49 DR
27/01/2023	Transfer Honner		5,000.00		235,257.49 DR
14/03/2023	Transfer Honner		20,000.00		255,257.49 DR
30/06/2023	Closing Balance				255,257.49 DR
Pensions Paid - Mr David Honner					
Pension 01.07.07					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		18,170.00		18,170.00 DR
30/06/2023	Closing Balance				18,170.00 DR
Pension 01.07.10					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		1,340.00		1,340.00 DR
15/08/2022	Pension Drawdown - Gross		100.00		1,440.00 DR
30/06/2023	Closing Balance				1,440.00 DR
Pension 01.07.15					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		5,390.00		5,390.00 DR
30/06/2023	Closing Balance				5,390.00 DR
Pension 01.07.18					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		2,870.00		2,870.00 DR
30/06/2023	Closing Balance				2,870.00 DR
Pension 01.07.21					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		5,400.00		5,400.00 DR
30/06/2023	Closing Balance				5,400.00 DR
Pension 11.04.17					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		1,660.00		1,660.00 DR
30/06/2023	Closing Balance				1,660.00 DR
Pension 22.03.17					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		3,380.00		3,380.00 DR
30/06/2023	Closing Balance				3,380.00 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Pensions Paid - Mrs Maria Honner					
Pension 01.07.12					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		1,410.00		1,410.00 DR
30/06/2023	Closing Balance				1,410.00 DR
Pension 01.07.13					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		5,040.00		5,040.00 DR
30/06/2023	Closing Balance				5,040.00 DR
Pension 01.07.15					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		4,920.00		4,920.00 DR
30/06/2023	Closing Balance				4,920.00 DR
Pension 22.03.17					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		510.00		510.00 DR
30/06/2023	Closing Balance				510.00 DR
Pension 30.09.12					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Gross		6,330.00		6,330.00 DR
30/06/2023	Closing Balance				6,330.00 DR
Other Expenses					
Accountancy Fee					
01/07/2022	Opening Balance				0.00
07/02/2023	R&B		528.00		528.00 DR
30/06/2023	Closing Balance				528.00 DR
Actuarial Fee					
01/07/2022	Opening Balance				0.00
22/12/2022	Actuarial		102.50		102.50 DR
30/06/2023	Closing Balance				102.50 DR
Auditor Fee					
01/07/2022	Opening Balance				0.00
27/01/2023	Audit		440.00		440.00 DR
30/06/2023	Closing Balance				440.00 DR
Fund Administration Fee					
01/07/2022	Opening Balance				0.00
07/02/2023	R&B		4,428.00		4,428.00 DR
30/06/2023	Closing Balance				4,428.00 DR
Investment Management Fee					
01/07/2022	Opening Balance				0.00
06/07/2022	Admin Fee		151.04		151.04 DR
06/07/2022	Adviser Fee		550.92		701.96 DR
04/08/2022	Admin fee		156.09		858.05 DR
04/08/2022	Adviser Fee		565.52		1,423.57 DR
05/09/2022	Admin fee		156.09		1,579.66 DR
05/09/2022	Adviser Fee		562.09		2,141.75 DR
05/10/2022	Admin fee		151.04		2,292.79 DR
05/10/2022	Adviser Fee		510.40		2,803.19 DR
03/11/2022	Admin Fee		156.09		2,959.28 DR
03/11/2022	Adviser Fee		521.81		3,481.09 DR
05/12/2022	Admin Fee		151.04		3,632.13 DR
05/12/2022	Adviser Fee		531.89		4,164.02 DR
05/01/2023	Admin fee		156.09		4,320.11 DR
05/01/2023	Adviser Fee		547.68		4,867.79 DR
03/02/2023	Admin fee		156.09		5,023.88 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
03/02/2023	Adviser Fee		535.21		5,559.09 DR
03/03/2023	Admin Fee		140.98		5,700.07 DR
03/03/2023	Adviser Fee		505.21		6,205.28 DR
05/04/2023	Admin Fee		156.09		6,361.37 DR
05/04/2023	Adviser Fee		544.78		6,906.15 DR
03/05/2023	Admin Fee		151.04		7,057.19 DR
03/05/2023	Adviser Fee		544.69		7,601.88 DR
05/06/2023	Admin Fee		156.09		7,757.97 DR
05/06/2023	Adviser Fee		562.40		8,320.37 DR
30/06/2023	Closing Balance				8,320.37 DR
Regulatory Fees					
01/07/2022	Opening Balance				0.00
27/01/2023	ASIC		59.00		59.00 DR
30/06/2023	Closing Balance				59.00 DR
SMSF Supervisory Levy					
01/07/2022	Opening Balance				0.00
30/06/2023	SMSF Supervisory Levy		259.00		259.00 DR
30/06/2023	Closing Balance				259.00 DR
Investment Losses					
Realised Capital Losses - Shares in Listed Companies					
Adbri Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 10000 ABC		16,651.20		16,651.20 DR
30/06/2023	Closing Balance				16,651.20 DR
ASX Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 500 ASX			23,812.72	23,812.72 CR
30/06/2023	Closing Balance				23,812.72 CR
Blackmores Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell BKL 750		3,347.37		3,347.37 DR
30/06/2023	Closing Balance				3,347.37 DR
Brambles Limited					
01/07/2022	Opening Balance				0.00
15/09/2022	Sell 4000 BXB		5,140.68		5,140.68 DR
30/06/2023	Closing Balance				5,140.68 DR
Costa Group Holdings Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	SEII 9843 CGC		15,321.52		15,321.52 DR
30/06/2023	Closing Balance				15,321.52 DR
HMC Capital Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 1140 HMC			2,477.64	2,477.64 CR
30/06/2023	Closing Balance				2,477.64 CR
Origin Energy Limited					
01/07/2022	Opening Balance				0.00
26/06/2023	Sell 6000 Org			2,586.25	2,586.25 CR
30/06/2023	Closing Balance				2,586.25 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Westpac Banking Corp					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 2000 WBC		5,612.50		5,612.50 DR
01/12/2022	Sell 5000 WBC		4,767.03		10,379.53 DR
30/06/2023	Closing Balance				10,379.53 DR
Realised Capital Losses - Units In Listed Unit Trusts					
Homeco Daily Needs REIT - Ordinary Units Fully Paid					
01/07/2022	Opening Balance				0.00
15/09/2022	Sell 66000 HDN		7,558.96		7,558.96 DR
30/06/2023	Closing Balance				7,558.96 DR
Income Tax					
Income Tax Expense					
Income Tax Expense					
01/07/2022	Opening Balance				0.00
30/06/2023	Fund Income Tax		6,348.15		6,348.15 DR
30/06/2023	Closing Balance				6,348.15 DR
Excessive Foreign Tax Credit Writeoff Expense					
01/07/2022	Opening Balance				0.00
30/06/2023	Excessive foreign tax credit written off		519.90		519.90 DR
30/06/2023	Closing Balance				519.90 DR
Imputation Credits - Shares in Listed Companies					
ARB Corporation Limited.					
01/07/2022	Opening Balance				0.00
21/10/2022	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP			205.71	205.71 CR
21/04/2023	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP			205.71	411.42 CR
30/06/2023	Closing Balance				411.42 CR
ASX Limited					
01/07/2022	Opening Balance				0.00
28/09/2022	ASX AUD 1.2 FRANKED, 30% CTR, DRP SUSP			2,057.14	2,057.14 CR
29/03/2023	ASX AUD 1.162 FRANKED, 30% CTR, DRP SUSP			1,992.00	4,049.14 CR
30/06/2023	Closing Balance				4,049.14 CR
Bhp Billiton					
01/07/2022	Opening Balance				0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC			5,249.50	5,249.50 CR
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC			2,805.19	8,054.69 CR
30/06/2023	Closing Balance				8,054.69 CR
Brambles Limited					
01/07/2022	Opening Balance				0.00
13/10/2022	BXB USD 0.12, 0.042 FRANKED, 30% CTR, 0.078 CFI, DRP			103.50	103.50 CR
30/06/2023	Closing Balance				103.50 CR
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement					
01/07/2022	Opening Balance				0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC			567.13	567.13 CR
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC			680.55	1,247.68 CR
30/06/2023	Closing Balance				1,247.68 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income Tax					
CSL					
01/07/2022	Opening Balance				0.00
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP :			84.25	84.25 CR
30/06/2023	Closing Balance				84.25 CR
Endeavour Group Limited					
01/07/2022	Opening Balance				0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR			162.63	162.63 CR
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR			302.01	464.64 CR
30/06/2023	Closing Balance				464.64 CR
Jumbo Interactive Limited					
01/07/2022	Opening Balance				0.00
23/09/2022	JIN AUD 0.205 FRANKED, 30% CTR			219.64	219.64 CR
17/03/2023	JIN AUD 0.23 FRANKED, 30% CTR			359.79	579.43 CR
30/06/2023	Closing Balance				579.43 CR
Macquarie Group Limited					
01/07/2022	Opening Balance				0.00
04/07/2022	MQG AUD 1.4 FRANKED, 30% CTR, 2.1 CFI, DRP 1.5% DIS			576.60	576.60 CR
13/12/2022	MQG AUD 1.2 FRANKED, 30% CTR, 1.8 CFI, DRP NIL DISC			494.23	1,070.83 CR
30/06/2023	Closing Balance				1,070.83 CR
MFF Capital Investments Limited					
01/07/2022	Opening Balance				0.00
04/11/2022	MFF AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC			428.57	428.57 CR
12/05/2023	MFF AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC			482.14	910.71 CR
30/06/2023	Closing Balance				910.71 CR
Mineral Resources Limited					
01/07/2022	Opening Balance				0.00
23/09/2022	MIN AUD 1 FRANKED, 30% CTR, DRP NIL DISC			728.57	728.57 CR
30/03/2023	MIN AUD 1.2 FRANKED, 30% CTR, DRP			874.29	1,602.86 CR
30/06/2023	Closing Balance				1,602.86 CR
National Australia Bank					
01/07/2022	Opening Balance				0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP			775.26	775.26 CR
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP			828.36	1,603.62 CR
30/06/2023	Closing Balance				1,603.62 CR
Origin Energy Limited					
01/07/2022	Opening Balance				0.00
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUS			318.21	318.21 CR
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP			424.29	742.50 CR
30/06/2023	Closing Balance				742.50 CR
Probiotec Limited					
01/07/2022	Opening Balance				0.00
15/09/2022	PBP AUD 0.035 FRANKED, 30% CTR, DRP SUSP			375.00	375.00 CR
17/03/2023	PBP AUD 0.03 FRANKED, 30% CTR, DRP SUSP			321.43	696.43 CR
30/06/2023	Closing Balance				696.43 CR
Qube Holdings Limited					
01/07/2022	Opening Balance				0.00
18/10/2022	QUB AUD 0.007 SPEC, 0.04 FRANKED, 30% CTR, DRP SUS			685.71	685.71 CR
13/04/2023	QUB AUD 0.0375 FRANKED, 30% CTR, DRP SUSP			883.93	1,569.64 CR
30/06/2023	Closing Balance				1,569.64 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income Tax					
Reece Limited					
01/07/2022	Opening Balance				0.00
26/10/2022	REH AUD 0.15 FRANKED, 30% CTR			450.00	450.00 CR
05/04/2023	REH AUD 0.08 FRANKED, 30% CTR			325.71	775.71 CR
30/06/2023	Closing Balance				775.71 CR
Washington H Soul Pattinson & Company Limited					
01/07/2022	Opening Balance				0.00
12/12/2022	SOL AUD 0.15 SPEC, 0.58 FRANKED, 30% CTR			1,491.43	1,491.43 CR
12/05/2023	SOL AUD 0.36 FRANKED, 30% CTR			925.71	2,417.14 CR
30/06/2023	Closing Balance				2,417.14 CR
Wesfarmers Limited					
01/07/2022	Opening Balance				0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC			2,142.86	2,142.86 CR
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC			1,885.71	4,028.57 CR
30/06/2023	Closing Balance				4,028.57 CR
Westpac Banking Corp					
01/07/2022	Opening Balance				0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC			1,371.43	1,371.43 CR
30/06/2023	Closing Balance				1,371.43 CR
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29					
01/07/2022	Opening Balance				0.00
21/12/2022	WBCPK AUD 1.0131 FRANKED, 30% CTR			303.93	303.93 CR
21/03/2023	WBCPK AUD 1.0546 FRANKED, 30% CTR			316.38	620.31 CR
21/06/2023	WBCPK AUD 1.1625 FRANKED, 30% CTR			348.75	969.06 CR
30/06/2023	Closing Balance				969.06 CR
Woodside Energy Group Ltd					
01/07/2022	Opening Balance				0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC			594.34	594.34 CR
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP			1,384.97	1,979.31 CR
30/06/2023	Closing Balance				1,979.31 CR
Woolworths					
01/07/2022	Opening Balance				0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC			1,119.36	1,119.36 CR
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC			971.52	2,090.88 CR
30/06/2023	Closing Balance				2,090.88 CR
Assets					
Investments - ANZ TD 6m maturity 20/12/2023 5.1%					
01/07/2022	Opening Balance	0.00000			0.00
23/06/2023	ANZ06 Application	100,000.00000	100,000.00		100,000.00 DR
30/06/2023	Closing Balance	100,000.00000			100,000.00 DR
Investments - MFF Capital Investments Limited - Option Expiring 31-Oct-2022					
01/07/2022	Opening Balance	5,000.00000			5.00 DR
31/10/2022	Listed Security Sale	-5,000.00000			5.00 DR
30/06/2023	Market Value Adjustment			5.00	0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - Fidelity Asia Fund					
01/07/2022	Opening Balance	3,807.81140			91,135.78 DR
30/06/2023	Market Value Adjustment		2,451.47		93,587.25 DR
30/06/2023	Closing Balance	3,807.81140			93,587.25 DR
Investments - Adbri Limited					
01/07/2022	Opening Balance	10,000.00000			24,200.00 DR
12/08/2022	Sell 10000 ABC	-10,000.00000		42,074.25	17,874.25 CR
30/06/2023	Market Value Adjustment		17,874.25		0.00 CR
30/06/2023	Closing Balance				0.00
Investments - Alliance Aviation Services Limited					
01/07/2022	Opening Balance	24,204.00000			86,408.28 DR
30/06/2023	Market Value Adjustment			16,700.76	69,707.52 DR
30/06/2023	Closing Balance	24,204.00000			69,707.52 DR
Investments - ARB Corporation Limited.					
01/07/2022	Opening Balance	1,500.00000			42,360.00 DR
26/06/2023	Buy 1000 ARB	1,000.00000	28,593.54		70,953.54 DR
30/06/2023	Market Value Adjustment		546.46		71,500.00 DR
30/06/2023	Closing Balance	2,500.00000			71,500.00 DR
Investments - ASX Limited					
01/07/2022	Opening Balance	4,500.00000			367,695.00 DR
12/08/2022	Sell 500 ASX	-500.00000		17,908.37	349,786.63 DR
30/06/2023	Market Value Adjustment			97,786.63	252,000.00 DR
30/06/2023	Closing Balance	4,000.00000			252,000.00 DR
Investments - Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup					
01/07/2022	Opening Balance	16,500.00000			132,990.00 DR
30/06/2023	Market Value Adjustment			30,525.00	102,465.00 DR
30/06/2023	Closing Balance	16,500.00000			102,465.00 DR
Investments - Bhp Billiton					
01/07/2022	Opening Balance	4,800.00000			198,000.00 DR
30/06/2023	Market Value Adjustment		17,952.00		215,952.00 DR
30/06/2023	Closing Balance	4,800.00000			215,952.00 DR
Investments - Blackmores Limited					
01/07/2022	Opening Balance	750.00000			52,800.00 DR
12/08/2022	Sell BKL 750	-750.00000		61,584.90	8,784.90 CR
30/06/2023	Market Value Adjustment		8,784.90		0.00 CR
30/06/2023	Closing Balance				0.00
Investments - Brambles Limited					
01/07/2022	Opening Balance	4,000.00000			42,840.00 DR
15/09/2022	Sell 4000 BXB	-4,000.00000		53,198.37	10,358.37 CR
30/06/2023	Market Value Adjustment		10,358.37		0.00 CR
30/06/2023	Closing Balance				0.00
Investments - Coles Group Limited. - Ordinary Fully Paid Deferred Settlement					
01/07/2022	Opening Balance	4,411.00000			78,559.91 DR
30/06/2023	Market Value Adjustment		2,690.71		81,250.62 DR
30/06/2023	Closing Balance	4,411.00000			81,250.62 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - Costa Group Holdings Limited					
01/07/2022	Opening Balance	9,843.00000			28,150.98 DR
12/08/2022	SEII 9843 CGC	-9,843.00000		41,204.95	13,053.97 CR
30/06/2023	Market Value Adjustment		13,053.97		0.00 CR
30/06/2023	Closing Balance				0.00
Investments - CSL					
01/07/2022	Opening Balance	1,118.00000			300,809.08 DR
30/06/2023	Market Value Adjustment		9,301.76		310,110.84 DR
30/06/2023	Closing Balance	1,118.00000			310,110.84 DR
Investments - Electro Optic Systems					
01/07/2022	Opening Balance	36,659.00000			38,125.36 DR
30/06/2023	Market Value Adjustment			10,081.22	28,044.14 DR
30/06/2023	Closing Balance	36,659.00000			28,044.14 DR
Investments - Endeavour Group Limited					
01/07/2022	Opening Balance	4,928.00000			37,304.96 DR
26/06/2023	Buy 5072 EDV	5,072.00000	31,534.82		68,839.78 DR
30/06/2023	Market Value Adjustment			5,739.78	63,100.00 DR
30/06/2023	Closing Balance	10,000.00000			63,100.00 DR
Investments - HMC Capital Limited					
01/07/2022	Opening Balance	1,140.00000			5,141.40 DR
12/08/2022	Sell 1140 HMC	-1,140.00000		3,094.23	2,047.17 DR
30/06/2023	Market Value Adjustment			2,047.17	0.00 CR
30/06/2023	Closing Balance				0.00
Investments - Jumbo Interactive Limited					
01/07/2022	Opening Balance	2,500.00000			35,550.00 DR
15/09/2022	Buy 800 JIN	800.00000	10,511.13		46,061.13 DR
16/09/2022	Buy 350 JIN	350.00000	4,494.00		50,555.13 DR
30/06/2023	Market Value Adjustment		1,493.87		52,049.00 DR
30/06/2023	Closing Balance	3,650.00000			52,049.00 DR
Investments - Macquarie Group Limited					
01/07/2022	Opening Balance	961.00000			158,094.11 DR
30/06/2023	Market Value Adjustment		12,598.71		170,692.82 DR
30/06/2023	Closing Balance	961.00000			170,692.82 DR
Investments - MFF Capital Investments Limited					
01/07/2022	Opening Balance	25,000.00000			55,250.00 DR
30/06/2023	Market Value Adjustment		11,250.00		66,500.00 DR
30/06/2023	Closing Balance	25,000.00000			66,500.00 DR
Investments - Mineral Resources Limited					
01/07/2022	Opening Balance	1,700.00000			82,059.00 DR
30/06/2023	Market Value Adjustment		39,372.00		121,431.00 DR
30/06/2023	Closing Balance	1,700.00000			121,431.00 DR
Investments - National Australia Bank					
01/07/2022	Opening Balance	2,478.00000			67,872.42 DR
30/06/2023	Market Value Adjustment			2,527.56	65,344.86 DR
30/06/2023	Closing Balance	2,478.00000			65,344.86 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - Origin Energy Limited					
01/07/2022	Opening Balance	6,000.00000			34,380.00 DR
26/06/2023	Sell 6000 Org	-6,000.00000		47,694.22	13,314.22 CR
30/06/2023	Market Value Adjustment		13,314.22		0.00 CR
30/06/2023	Closing Balance				0.00
Investments - Probiotec Limited					
01/07/2022	Opening Balance	25,000.00000			56,250.00 DR
30/06/2023	Market Value Adjustment		13,750.00		70,000.00 DR
30/06/2023	Closing Balance	25,000.00000			70,000.00 DR
Investments - Qube Holdings Limited					
01/07/2022	Opening Balance	32,539.00000			88,831.47 DR
16/09/2022	Buy 7461 QUB	7,461.00000	21,201.77		110,033.24 DR
01/12/2022	Buy 5000 QUB	5,000.00000	13,953.75		123,986.99 DR
02/12/2022	Buy 3250 QUB	3,250.00000	8,991.30		132,978.29 DR
05/12/2022	Buy 6750 QUB	6,750.00000	18,821.08		151,799.37 DR
30/06/2023	Market Value Adjustment		4,950.63		156,750.00 DR
30/06/2023	Closing Balance	55,000.00000			156,750.00 DR
Investments - Reece Limited					
01/07/2022	Opening Balance	7,000.00000			96,460.00 DR
02/12/2022	Buy 1480 REH	1,480.00000	22,820.19		119,280.19 DR
08/12/2022	Buy 1020 ReH	1,020.00000	15,725.96		135,006.15 DR
30/06/2023	Market Value Adjustment		41,408.85		176,415.00 DR
30/06/2023	Closing Balance	9,500.00000			176,415.00 DR
Investments - The Reject Shop Limited					
01/07/2022	Opening Balance	10,325.00000			33,556.25 DR
30/06/2023	Market Value Adjustment		13,422.50		46,978.75 DR
30/06/2023	Closing Balance	10,325.00000			46,978.75 DR
Investments - Washington H Soul Pattinson & Company Limited					
01/07/2022	Opening Balance	6,000.00000			141,240.00 DR
30/06/2023	Market Value Adjustment		49,440.00		190,680.00 DR
30/06/2023	Closing Balance	6,000.00000			190,680.00 DR
Investments - Wesfarmers Limited					
01/07/2022	Opening Balance	5,000.00000			209,550.00 DR
30/06/2023	Market Value Adjustment		37,150.00		246,700.00 DR
30/06/2023	Closing Balance	5,000.00000			246,700.00 DR
Investments - Westpac Banking Corp					
01/07/2022	Opening Balance	7,000.00000			136,500.00 DR
12/08/2022	Sell 2000 WBC	-2,000.00000		49,224.63	87,275.37 DR
01/12/2022	Sell 5000 WBC	-5,000.00000		122,762.90	35,487.53 CR
30/06/2023	Market Value Adjustment		35,487.53		0.00 CR
30/06/2023	Closing Balance				0.00
Investments - Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum					
01/07/2022	Opening Balance	0.00000			0.00
15/09/2022	Buy 700 WBCPK	700.00000	70,265.18		70,265.18 DR
30/06/2023	Market Value Adjustment			230.18	70,035.00 DR
30/06/2023	Closing Balance	700.00000			70,035.00 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - Woodside Energy Group Ltd					
01/07/2022	Opening Balance	867.00000			27,605.28 DR
15/09/2022	buy 633 WDS	633.00000	21,138.88		48,744.16 DR
30/06/2023	Market Value Adjustment		2,915.84		51,660.00 DR
30/06/2023	Closing Balance	1,500.00000			51,660.00 DR
Investments - Woolworths					
01/07/2022	Opening Balance	4,928.00000			175,436.80 DR
30/06/2023	Market Value Adjustment		20,352.64		195,789.44 DR
30/06/2023	Closing Balance	4,928.00000			195,789.44 DR
Investments - Homeco Daily Needs REIT - Ordinary Units Fully Paid					
01/07/2022	Opening Balance	66,000.00000			84,480.00 DR
15/09/2022	Sell 66000 HDN	-66,000.00000		91,701.69	7,221.69 CR
30/06/2023	Market Value Adjustment		7,221.69		0.00 CR
30/06/2023	Closing Balance				0.00
Investments - Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishealth					
01/07/2022	Opening Balance	1,000.00000			117,690.00 DR
30/06/2023	Market Value Adjustment		9,350.00		127,040.00 DR
30/06/2023	Closing Balance	1,000.00000			127,040.00 DR
Investments - Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500					
01/07/2022	Opening Balance	200.00000			110,186.00 DR
07/12/2022	15 for 1 split of IVV	2,800.00000			110,186.00 DR
07/12/2022	IVV/IVVDB Code Change	-3,000.00000		71,062.34	39,123.66 DR
13/12/2022	IVVDB/IVV Code Change	3,000.00000	71,062.34		110,186.00 DR
30/06/2023	Market Value Adjustment		23,164.00		133,350.00 DR
30/06/2023	Closing Balance	3,000.00000			133,350.00 DR
Investments - Ishares S&P 500 ETF - Ishares S&P 500 ETF Deferred Settlement					
01/07/2022	Opening Balance	0.00000			0.00
07/12/2022	IVV/IVVDB Code Change	3,000.00000	71,062.34		71,062.34 DR
13/12/2022	IVVDB/IVV Code Change	-3,000.00000		71,062.34	0.00 CR
30/06/2023	Closing Balance	0.00000			0.00
Cash At Bank - Macquarie Cash Account					
01/07/2022	Opening Balance				16,157.31 DR
04/07/2022	MQG Div		3,363.50		19,520.81 DR
05/07/2022	NAB Div		1,808.94		21,329.75 DR
06/07/2022	Admin Fee			162.10	21,167.65 DR
06/07/2022	Adviser Fee			591.23	20,576.42 DR
11/07/2022	Pension		100,000.00		120,576.42 DR
11/07/2022	Transfer			100,000.00	20,576.42 DR
13/07/2022	Ivv Div/Dist		416.85		20,993.27 DR
13/07/2022	IXJ Div/Dist		843.21		21,836.48 DR
22/07/2022	Dist - Fidelity Asia Fund		436.65		22,273.13 DR
25/07/2022	Transfer to David			20,000.00	2,273.13 DR
29/07/2022	Interest		5.20		2,278.33 DR
04/08/2022	Admin fee			167.51	2,110.82 DR
04/08/2022	Adviser Fee			606.90	1,503.92 DR
09/08/2022	Transfer		20,000.00		21,503.92 DR
12/08/2022	Sell 10000 ABC		25,423.05		46,926.97 DR
12/08/2022	Sell 1140 HMC		5,571.87		52,498.84 DR
12/08/2022	Sell 2000 WBC		43,612.13		96,110.97 DR
12/08/2022	Sell 500 ASX		41,721.09		137,832.06 DR
12/08/2022	SEII 943 CGC		25,883.43		163,715.49 DR
12/08/2022	Sell BKL 750		58,237.53		221,953.02 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - Macquarie Cash Account					
15/08/2022	Transfer to Dr Honner			5,000.00	216,953.02 DR
15/08/2022	Trasnfer to Dr Honner			100.00	216,853.02 DR
17/08/2022	Transfer to Honner			3,500.00	213,353.02 DR
17/08/2022	Transfer to J S honner			90,000.00	123,353.02 DR
17/08/2022	Transfer to J S Honner			28,100.00	95,253.02 DR
19/08/2022	Transfer to Dr Honner			4,500.00	90,753.02 DR
22/08/2022	HDN Dst		1,399.20		92,152.22 DR
25/08/2022	Admin Fee		20.41		92,172.63 DR
26/08/2022	America Express			13,077.49	79,095.14 DR
31/08/2022	Interest		70.42		79,165.56 DR
05/09/2022	Admin fee			167.51	78,998.05 DR
05/09/2022	Adviser Fee			603.22	78,394.83 DR
15/09/2022	buy 633 WDS			21,138.88	57,255.95 DR
15/09/2022	Buy 700 WBCPK			70,265.18	13,009.23 CR
15/09/2022	Buy 800 JIN			10,511.13	23,520.36 CR
15/09/2022	Probiotec Div/Dist		875.00		22,645.36 CR
15/09/2022	Sell 4000 BXB		48,057.69		25,412.33 DR
15/09/2022	Sell 66000 HDN		84,142.73		109,555.06 DR
16/09/2022	Buy 350 JIN			4,494.00	105,061.06 DR
16/09/2022	Buy 7461 QUB			21,201.77	83,859.29 DR
16/09/2022	EDV Div		379.46		84,238.75 DR
23/09/2022	BHP Div		12,248.83		96,487.58 DR
23/09/2022	Jumbo Interactiv		512.50		97,000.08 DR
23/09/2022	Mineral Resource Div & Dist		1,700.00		98,700.08 DR
27/09/2022	WOW Fnl Div		2,611.84		101,311.92 DR
28/09/2022	ASX Div		4,800.00		106,111.92 DR
28/09/2022	Coles group		1,323.30		107,435.22 DR
29/09/2022	Transfer David			5,000.00	102,435.22 DR
30/09/2022	Interest		94.29		102,529.51 DR
30/09/2022	Origin Energy Div		990.00		103,519.51 DR
03/10/2022	Atlas Div/Dist		3,300.00		106,819.51 DR
05/10/2022	Admin fee			162.10	106,657.41 DR
05/10/2022	Adviser Fee			547.74	106,109.67 DR
05/10/2022	CSI Div		1,965.79		108,075.46 DR
06/10/2022	Wesfarmers Div		5,000.00		113,075.46 DR
06/10/2022	Woodside Div		1,386.79		114,462.25 DR
13/10/2022	Brambles Div		690.00		115,152.25 DR
13/10/2022	IVV Payment		482.69		115,634.94 DR
18/10/2022	Qube Div		1,600.00		117,234.94 DR
21/10/2022	ARB Corp		480.00		117,714.94 DR
25/10/2022	Transfer to David			7,500.00	110,214.94 DR
26/10/2022	Reece Div/Dist		1,050.00		111,264.94 DR
31/10/2022	Interest		163.16		111,428.10 DR
03/11/2022	Admin Fee			167.51	111,260.59 DR
03/11/2022	Adviser Fee			559.99	110,700.60 DR
04/11/2022	Magellan Div/Dist		1,000.00		111,700.60 DR
30/11/2022	Interest		176.63		111,877.23 DR
01/12/2022	Buy 5000 QUB			13,953.75	97,923.48 DR
01/12/2022	Sell 5000 WBC		117,995.87		215,919.35 DR
02/12/2022	Buy 1480 REH			22,820.19	193,099.16 DR
02/12/2022	Buy 3250 QUB			8,991.30	184,107.86 DR
05/12/2022	Admin Fee			162.10	183,945.76 DR
05/12/2022	Adviser Fee			570.81	183,374.95 DR
05/12/2022	Buy 6750 QUB			18,821.08	164,553.87 DR
08/12/2022	Buy 1020 ReH			15,725.96	148,827.91 DR
12/12/2022	SOL Div		3,480.00		152,307.91 DR
13/12/2022	MQG ITM Div		2,883.00		155,190.91 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - Macquarie Cash Account					
14/12/2022	NAB Final Div		1,932.84		157,123.75 DR
19/12/2022	Admin Fee Rebate		20.09		157,143.84 DR
20/12/2022	WBC Div		3,200.00		160,343.84 DR
21/12/2022	WBCPK Dst		709.17		161,053.01 DR
22/12/2022	Actuarial			110.00	160,943.01 DR
22/12/2022	ATO		1,116.00		162,059.01 DR
28/12/2022	Transfer David			10,000.00	152,059.01 DR
30/12/2022	Interest		289.07		152,348.08 DR
05/01/2023	Admin fee			167.51	152,180.57 DR
05/01/2023	Adviser Fee			587.75	151,592.82 DR
05/01/2023	IVV Payment		378.72		151,971.54 DR
05/01/2023	IXJ Payment		527.17		152,498.71 DR
27/01/2023	ASIC			59.00	152,439.71 DR
27/01/2023	Audit			440.00	151,999.71 DR
27/01/2023	Transfer Honner			5,000.00	146,999.71 DR
31/01/2023	Interest		305.72		147,305.43 DR
02/02/2023	ATO		30,852.44		178,157.87 DR
03/02/2023	Admin fee			167.51	177,990.36 DR
03/02/2023	Adviser Fee			574.37	177,415.99 DR
07/02/2023	R&B			5,280.00	172,135.99 DR
27/02/2023	Admin fee Rebate		19.89		172,155.88 DR
28/02/2023	Interest		308.85		172,464.73 DR
03/03/2023	Admin Fee			151.29	172,313.44 DR
03/03/2023	Adviser Fee			542.18	171,771.26 DR
14/03/2023	Transfer Honner			20,000.00	151,771.26 DR
17/03/2023	Jumbo Interactiv		839.50		152,610.76 DR
17/03/2023	Probiotec Div/Dist		750.00		153,360.76 DR
20/03/2023	EDV Div		704.70		154,065.46 DR
21/03/2023	WBCPK Dist		738.22		154,803.68 DR
24/03/2023	Origin Energy		990.00		155,793.68 DR
28/03/2023	Wesfarmers		4,400.00		160,193.68 DR
29/03/2023	ASX Div		4,648.00		164,841.68 DR
30/03/2023	BHP Div		6,545.45		171,387.13 DR
30/03/2023	Coles Group		1,587.96		172,975.09 DR
30/03/2023	Mineral Resource		2,040.00		175,015.09 DR
31/03/2023	Interest		344.49		175,359.58 DR
05/04/2023	Admin Fee			167.51	175,192.07 DR
05/04/2023	Adviser Fee			584.64	174,607.43 DR
05/04/2023	CSL Div		1,812.79		176,420.22 DR
05/04/2023	Reece		760.00		177,180.22 DR
05/04/2023	Woodside Div		3,231.60		180,411.82 DR
06/04/2023	Atlas Div/Dist		3,300.00		183,711.82 DR
13/04/2023	QuBE Div		2,062.50		185,774.32 DR
13/04/2023	WOW div		2,266.88		188,041.20 DR
17/04/2023	IVV Payment		426.55		188,467.75 DR
21/04/2023	Arb Corp		480.00		188,947.75 DR
28/04/2023	Interest		362.25		189,310.00 DR
03/05/2023	Admin Fee			162.10	189,147.90 DR
03/05/2023	Adviser Fee			584.55	188,563.35 DR
12/05/2023	Magellan Flagship		1,125.00		189,688.35 DR
12/05/2023	Sol Di v		2,160.00		191,848.35 DR
25/05/2023	Admin Fee Rebate		21.85		191,870.20 DR
31/05/2023	Interest		442.96		192,313.16 DR
05/06/2023	Admin Fee			167.51	192,145.65 DR
05/06/2023	Adviser Fee			603.55	191,542.10 DR
21/06/2023	WbCPK Dst		813.75		192,355.85 DR
23/06/2023	ANZ06 Application			100,000.00	92,355.85 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - Macquarie Cash Account					
26/06/2023	Buy 1000 ARB			28,593.54	63,762.31 DR
26/06/2023	Buy 5072 EDV			31,534.82	32,227.49 DR
26/06/2023	Sell 6000 Org		50,280.47		82,507.96 DR
30/06/2023	Interest		352.42		82,860.38 DR
30/06/2023	Closing Balance				82,860.38 DR
Cash At Bank - Macquarie Savings Account					
01/07/2022	Opening Balance				196,849.78 DR
11/07/2022	TRANSACT TFR TO 966930604 BANYO PTY LTD			100,000.00	96,849.78 DR
29/07/2022	INTEREST PAID		119.13		96,968.91 DR
09/08/2022	TSF TO CASH			20,000.00	76,968.91 DR
31/08/2022	INTEREST PAID		122.45		77,091.36 DR
30/09/2022	INTEREST PAID		137.85		77,229.21 DR
31/10/2022	INTEREST PAID		175.33		77,404.54 DR
30/11/2022	INTEREST PAID		186.15		77,590.69 DR
30/12/2022	INTEREST PAID		202.50		77,793.19 DR
31/01/2023	INTEREST PAID		224.96		78,018.15 DR
28/02/2023	INTEREST PAID		198.94		78,217.09 DR
31/03/2023	INTEREST PAID		229.19		78,446.28 DR
28/04/2023	INTEREST PAID		214.74		78,661.02 DR
31/05/2023	INTEREST PAID		263.10		78,924.12 DR
30/06/2023	INTEREST PAID		255.10		79,179.22 DR
30/06/2023	Closing Balance				79,179.22 DR
Other Assets - Unsettled Trades					
Acquisitions - Cash and Cash Equivalents					
ANZ TD 6m maturity 20/12/2023 5.1%					
01/07/2022	Opening Balance				0.00
23/06/2023	Paid - ANZ06 Application		100,000.00		100,000.00 DR
23/06/2023	ANZ06 Application			100,000.00	0.00 CR
30/06/2023	Closing Balance				0.00
Acquisitions - Shares in Listed Companies					
ARB Corporation Limited.					
01/07/2022	Opening Balance				0.00
26/06/2023	Buy 1000 ARB			28,593.54	28,593.54 CR
26/06/2023	Buy 1000 ARB		28,593.54		0.00 CR
30/06/2023	Closing Balance				0.00
Endeavour Group Limited					
01/07/2022	Opening Balance				0.00
26/06/2023	Buy 5072 EDV			31,534.82	31,534.82 CR
26/06/2023	Buy 5072 EDV		31,534.82		0.00 CR
30/06/2023	Closing Balance				0.00
Jumbo Interactive Limited					
01/07/2022	Opening Balance				0.00
15/09/2022	Buy 800 JIN			10,511.13	10,511.13 CR
15/09/2022	Buy 800 JIN		10,511.13		0.00 CR
16/09/2022	Buy 350 JIN			4,494.00	4,494.00 CR
16/09/2022	Buy 350 JIN		4,494.00		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Qube Holdings Limited					
01/07/2022	Opening Balance				0.00
16/09/2022	Buy 7461 QUB			21,201.77	21,201.77 CR
16/09/2022	Buy 7461 QUB		21,201.77		0.00 CR
01/12/2022	Buy 5000 QUB			13,953.75	13,953.75 CR
01/12/2022	Buy 5000 QUB		13,953.75		0.00 CR
02/12/2022	Buy 3250 QUB			8,991.30	8,991.30 CR
02/12/2022	Buy 3250 QUB		8,991.30		0.00 CR
05/12/2022	Buy 6750 QUB			18,821.08	18,821.08 CR
05/12/2022	Buy 6750 QUB		18,821.08		0.00 CR
30/06/2023	Closing Balance				0.00
Reece Limited					
01/07/2022	Opening Balance				0.00
02/12/2022	Buy 1480 REH			22,820.19	22,820.19 CR
02/12/2022	Buy 1480 REH		22,820.19		0.00 CR
08/12/2022	Buy 1020 ReH			15,725.96	15,725.96 CR
08/12/2022	Buy 1020 ReH		15,725.96		0.00 CR
30/06/2023	Closing Balance				0.00
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29					
01/07/2022	Opening Balance				0.00
15/09/2022	Buy 700 WBCPK			70,265.18	70,265.18 CR
15/09/2022	Buy 700 WBCPK		70,265.18		0.00 CR
30/06/2023	Closing Balance				0.00
Woodside Energy Group Ltd					
01/07/2022	Opening Balance				0.00
15/09/2022	buy 633 WDS			21,138.88	21,138.88 CR
15/09/2022	buy 633 WDS		21,138.88		0.00 CR
30/06/2023	Closing Balance				0.00
Disposals - Shares in Listed Companies					
Adbri Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 10000 ABC			25,423.05	25,423.05 CR
12/08/2022	Sell 10000 ABC		25,423.05		0.00 CR
30/06/2023	Closing Balance				0.00
ASX Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 500 ASX			41,721.09	41,721.09 CR
12/08/2022	Sell 500 ASX		41,721.09		0.00 CR
30/06/2023	Closing Balance				0.00
Blackmores Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell BKL 750			58,237.53	58,237.53 CR
12/08/2022	Sell BKL 750		58,237.53		0.00 CR
30/06/2023	Closing Balance				0.00
Brambles Limited					
01/07/2022	Opening Balance				0.00
15/09/2022	Sell 4000 BXB			48,057.69	48,057.69 CR
15/09/2022	Sell 4000 BXB		48,057.69		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Costa Group Holdings Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	SEll 9843 CGC			25,883.43	25,883.43 CR
12/08/2022	SEll 9843 CGC		25,883.43		0.00 CR
30/06/2023	Closing Balance				0.00
HMC Capital Limited					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 1140 HMC			5,571.87	5,571.87 CR
12/08/2022	Sell 1140 HMC		5,571.87		0.00 CR
30/06/2023	Closing Balance				0.00
Origin Energy Limited					
01/07/2022	Opening Balance				0.00
26/06/2023	Sell 6000 Org			50,280.47	50,280.47 CR
26/06/2023	Sell 6000 Org		50,280.47		0.00 CR
30/06/2023	Closing Balance				0.00
Westpac Banking Corp					
01/07/2022	Opening Balance				0.00
12/08/2022	Sell 2000 WBC			43,612.13	43,612.13 CR
12/08/2022	Sell 2000 WBC		43,612.13		0.00 CR
01/12/2022	Sell 5000 WBC			117,995.87	117,995.87 CR
01/12/2022	Sell 5000 WBC		117,995.87		0.00 CR
30/06/2023	Closing Balance				0.00
Disposals - Units In Listed Unit Trusts					
Homeco Daily Needs REIT - Ordinary Units Fully Paid					
01/07/2022	Opening Balance				0.00
15/09/2022	Sell 66000 HDN			84,142.73	84,142.73 CR
15/09/2022	Sell 66000 HDN		84,142.73		0.00 CR
30/06/2023	Closing Balance				0.00
Other Assets - Receivables					
Investment Income Receivable - Distributions - Managed Investments					
Fidelity Asia Fund					
01/07/2022	Opening Balance				436.65 DR
22/07/2022	FID0010AU Distribution - Cash			436.65	0.00 CR
30/06/2023	FID0010AU Distribution - Cash		1,415.40		1,415.40 DR
30/06/2023	Closing Balance				1,415.40 DR
Investment Income Receivable - Distributions - Shares in Listed Companies					
Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup					
01/07/2022	Opening Balance				0.00
21/09/2022	ALX AUD UNFRANKED, NIL CFI		3,300.00		3,300.00 DR
03/10/2022	ALX AUD UNFRANKED, NIL CFI			3,300.00	0.00 CR
28/03/2023	ALX AUD UNFRANKED, NIL CFI		3,300.00		3,300.00 DR
06/04/2023	ALX AUD UNFRANKED, NIL CFI			3,300.00	0.00 CR
30/06/2023	Closing Balance				0.00
Investment Income Receivable - Distributions - Units In Listed Unit Trusts					
Betashares U.S. Dollar ETF - Exchange Traded Fund Units Fully Paid					
01/07/2022	There are no transactions in the selected period				4,545.55 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Homeco Daily Needs REIT - Ordinary Units Fully Paid					
01/07/2022	Opening Balance				1,399.20 DR
22/08/2022	HDN AUD DRP NIL DISC			1,399.20	0.00 CR
30/06/2023	Closing Balance				0.00
Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth					
01/07/2022	Opening Balance				843.21 DR
13/07/2022	IXJ AUD DRP			843.21	0.00 CR
21/12/2022	IXJ AUD DRP		527.17		527.17 DR
05/01/2023	IXJ AUD DRP			527.17	0.00 CR
30/06/2023	IXJ AUD DRP		1,160.16		1,160.16 DR
30/06/2023	Closing Balance				1,160.16 DR
Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500					
01/07/2022	Opening Balance				416.85 DR
13/07/2022	IVV AUD DRP			416.85	0.00 CR
03/10/2022	IVV AUD DRP		482.69		482.69 DR
13/10/2022	IVV AUD DRP			482.69	0.00 CR
21/12/2022	IVV AUD DRP		378.72		378.72 DR
05/01/2023	IVV AUD DRP			378.72	0.00 CR
03/04/2023	IVV AUD DRP		426.55		426.55 DR
17/04/2023	IVV AUD DRP			426.55	0.00 CR
30/06/2023	IVV AUD DRP		567.62		567.62 DR
30/06/2023	Closing Balance				567.62 DR
Investment Income Receivable - Dividends - Shares in Listed Companies					
ARB Corporation Limited.					
01/07/2022	Opening Balance				0.00
21/10/2022	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP			480.00	480.00 CR
21/10/2022	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP		480.00		0.00 CR
21/04/2023	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP			480.00	480.00 CR
21/04/2023	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP		480.00		0.00 CR
30/06/2023	Closing Balance				0.00
ASX Limited					
01/07/2022	Opening Balance				0.00
28/09/2022	ASX AUD 1.2 FRANKED, 30% CTR, DRP SUSP			4,800.00	4,800.00 CR
28/09/2022	ASX AUD 1.2 FRANKED, 30% CTR, DRP SUSP		4,800.00		0.00 CR
29/03/2023	ASX AUD 1.162 FRANKED, 30% CTR, DRP SUSP			4,648.00	4,648.00 CR
29/03/2023	ASX AUD 1.162 FRANKED, 30% CTR, DRP SUSP		4,648.00		0.00 CR
30/06/2023	Closing Balance				0.00
Bhp Billiton					
01/07/2022	Opening Balance				0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC		12,248.83		12,248.83 DR
23/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC			12,248.83	0.00 CR
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC			6,545.45	6,545.45 CR
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC		6,545.45		0.00 CR
30/06/2023	Closing Balance				0.00
Brambles Limited					
01/07/2022	Opening Balance				0.00
13/10/2022	BXB USD 0.12, 0.042 FRANKED, 30% CTR, 0.078 CFI, DRP			690.00	690.00 CR
13/10/2022	BXB USD 0.12, 0.042 FRANKED, 30% CTR, 0.078 CFI, DRP		690.00		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement					
01/07/2022	Opening Balance				0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC			1,323.30	1,323.30 CR
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC		1,323.30		0.00 CR
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC			1,587.96	1,587.96 CR
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC		1,587.96		0.00 CR
30/06/2023	Closing Balance				0.00
CSL					
01/07/2022	Opening Balance				0.00
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP :			1,965.79	1,965.79 CR
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP :		1,965.79		0.00 CR
05/04/2023	CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP			1,812.79	1,812.79 CR
05/04/2023	CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP		1,812.79		0.00 CR
30/06/2023	Closing Balance				0.00
Endeavour Group Limited					
01/07/2022	Opening Balance				0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR			379.46	379.46 CR
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR		379.46		0.00 CR
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR			704.70	704.70 CR
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR		704.70		0.00 CR
30/06/2023	Closing Balance				0.00
Jumbo Interactive Limited					
01/07/2022	Opening Balance				0.00
23/09/2022	JIN AUD 0.205 FRANKED, 30% CTR			512.50	512.50 CR
23/09/2022	JIN AUD 0.205 FRANKED, 30% CTR		512.50		0.00 CR
17/03/2023	JIN AUD 0.23 FRANKED, 30% CTR			839.50	839.50 CR
17/03/2023	JIN AUD 0.23 FRANKED, 30% CTR		839.50		0.00 CR
30/06/2023	Closing Balance				0.00
Macquarie Group Limited					
01/07/2022	Opening Balance				0.00
04/07/2022	MQG AUD 1.4 FRANKED, 30% CTR, 2.1 CFI, DRP 1.5% DIS			3,363.50	3,363.50 CR
04/07/2022	MQG AUD 1.4 FRANKED, 30% CTR, 2.1 CFI, DRP 1.5% DIS		3,363.50		0.00 CR
13/12/2022	MQG AUD 1.2 FRANKED, 30% CTR, 1.8 CFI, DRP NIL DISC			2,883.00	2,883.00 CR
13/12/2022	MQG AUD 1.2 FRANKED, 30% CTR, 1.8 CFI, DRP NIL DISC		2,883.00		0.00 CR
30/06/2023	Closing Balance				0.00
MFF Capital Investments Limited					
01/07/2022	Opening Balance				0.00
04/11/2022	MFF AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC			1,000.00	1,000.00 CR
04/11/2022	MFF AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC		1,000.00		0.00 CR
12/05/2023	MFF AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC			1,125.00	1,125.00 CR
12/05/2023	MFF AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC		1,125.00		0.00 CR
30/06/2023	Closing Balance				0.00
Mineral Resources Limited					
01/07/2022	Opening Balance				0.00
23/09/2022	MIN AUD 1 FRANKED, 30% CTR, DRP NIL DISC			1,700.00	1,700.00 CR
23/09/2022	MIN AUD 1 FRANKED, 30% CTR, DRP NIL DISC		1,700.00		0.00 CR
30/03/2023	MIN AUD 1.2 FRANKED, 30% CTR, DRP			2,040.00	2,040.00 CR
30/03/2023	MIN AUD 1.2 FRANKED, 30% CTR, DRP		2,040.00		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
National Australia Bank					
01/07/2022	Opening Balance				0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP			1,808.94	1,808.94 CR
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP		1,808.94		0.00 CR
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP			1,932.84	1,932.84 CR
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP		1,932.84		0.00 CR
30/06/2023	Closing Balance				0.00
Origin Energy Limited					
01/07/2022	Opening Balance				0.00
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUS			990.00	990.00 CR
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUS		990.00		0.00 CR
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP			990.00	990.00 CR
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP		990.00		0.00 CR
30/06/2023	Closing Balance				0.00
Probiotec Limited					
01/07/2022	Opening Balance				0.00
15/09/2022	PBP AUD 0.035 FRANKED, 30% CTR, DRP SUSP			875.00	875.00 CR
15/09/2022	PBP AUD 0.035 FRANKED, 30% CTR, DRP SUSP		875.00		0.00 CR
17/03/2023	PBP AUD 0.03 FRANKED, 30% CTR, DRP SUSP			750.00	750.00 CR
17/03/2023	PBP AUD 0.03 FRANKED, 30% CTR, DRP SUSP		750.00		0.00 CR
30/06/2023	Closing Balance				0.00
Qube Holdings Limited					
01/07/2022	Opening Balance				0.00
18/10/2022	QUB AUD 0.007 SPEC, 0.04 FRANKED, 30% CTR, DRP SUS			1,600.00	1,600.00 CR
18/10/2022	QUB AUD 0.007 SPEC, 0.04 FRANKED, 30% CTR, DRP SUS		1,600.00		0.00 CR
13/04/2023	QUB AUD 0.0375 FRANKED, 30% CTR, DRP SUSP			2,062.50	2,062.50 CR
13/04/2023	QUB AUD 0.0375 FRANKED, 30% CTR, DRP SUSP		2,062.50		0.00 CR
30/06/2023	Closing Balance				0.00
Reece Limited					
01/07/2022	Opening Balance				0.00
26/10/2022	REH AUD 0.15 FRANKED, 30% CTR			1,050.00	1,050.00 CR
26/10/2022	REH AUD 0.15 FRANKED, 30% CTR		1,050.00		0.00 CR
05/04/2023	REH AUD 0.08 FRANKED, 30% CTR			760.00	760.00 CR
05/04/2023	REH AUD 0.08 FRANKED, 30% CTR		760.00		0.00 CR
30/06/2023	Closing Balance				0.00
Washington H Soul Pattinson & Company Limited					
01/07/2022	Opening Balance				0.00
12/12/2022	SOL AUD 0.15 SPEC, 0.58 FRANKED, 30% CTR			3,480.00	3,480.00 CR
12/12/2022	SOL AUD 0.15 SPEC, 0.58 FRANKED, 30% CTR		3,480.00		0.00 CR
12/05/2023	SOL AUD 0.36 FRANKED, 30% CTR			2,160.00	2,160.00 CR
12/05/2023	SOL AUD 0.36 FRANKED, 30% CTR		2,160.00		0.00 CR
30/06/2023	Closing Balance				0.00
Wesfarmers Limited					
01/07/2022	Opening Balance				0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC			5,000.00	5,000.00 CR
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC		5,000.00		0.00 CR
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC			4,400.00	4,400.00 CR
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC		4,400.00		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Westpac Banking Corp					
01/07/2022	Opening Balance				0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC			3,200.00	3,200.00 CR
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC		3,200.00		0.00 CR
30/06/2023	Closing Balance				0.00
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29					
01/07/2022	Opening Balance				0.00
21/12/2022	WBCPK AUD 1.0131 FRANKED, 30% CTR			709.17	709.17 CR
21/12/2022	WBCPK AUD 1.0131 FRANKED, 30% CTR		709.17		0.00 CR
21/03/2023	WBCPK AUD 1.0546 FRANKED, 30% CTR			738.22	738.22 CR
21/03/2023	WBCPK AUD 1.0546 FRANKED, 30% CTR		738.22		0.00 CR
21/06/2023	WBCPK AUD 1.1625 FRANKED, 30% CTR			813.75	813.75 CR
21/06/2023	WBCPK AUD 1.1625 FRANKED, 30% CTR		813.75		0.00 CR
30/06/2023	Closing Balance				0.00
Woodside Energy Group Ltd					
01/07/2022	Opening Balance				0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC			1,386.79	1,386.79 CR
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC		1,386.79		0.00 CR
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP			3,231.60	3,231.60 CR
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP		3,231.60		0.00 CR
30/06/2023	Closing Balance				0.00
Woolworths					
01/07/2022	Opening Balance				0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC			2,611.84	2,611.84 CR
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC		2,611.84		0.00 CR
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC			2,266.88	2,266.88 CR
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC		2,266.88		0.00 CR
30/06/2023	Closing Balance				0.00
Investment Income Receivable - Interest - Cash At Bank					
Macquarie Cash Account					
01/07/2022	Opening Balance				0.00
29/07/2022	Interest			5.20	5.20 CR
29/07/2022	Interest		5.20		0.00 CR
31/08/2022	Interest			70.42	70.42 CR
31/08/2022	Interest		70.42		0.00 CR
30/09/2022	Interest			94.29	94.29 CR
30/09/2022	Interest		94.29		0.00 CR
31/10/2022	Interest			163.16	163.16 CR
31/10/2022	Interest		163.16		0.00 CR
30/11/2022	Interest			176.63	176.63 CR
30/11/2022	Interest		176.63		0.00 CR
30/12/2022	Interest			289.07	289.07 CR
30/12/2022	Interest		289.07		0.00 CR
31/01/2023	Interest			305.72	305.72 CR
31/01/2023	Interest		305.72		0.00 CR
28/02/2023	Interest			308.85	308.85 CR
28/02/2023	Interest		308.85		0.00 CR
31/03/2023	Interest			344.49	344.49 CR
31/03/2023	Interest		344.49		0.00 CR
28/04/2023	Interest			362.25	362.25 CR
28/04/2023	Interest		362.25		0.00 CR
31/05/2023	Interest			442.96	442.96 CR
31/05/2023	Interest		442.96		0.00 CR
30/06/2023	Interest			352.42	352.42 CR
30/06/2023	Interest		352.42		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Macquarie Savings Account					
01/07/2022	Opening Balance				0.00
29/07/2022	INTEREST PAID			119.13	119.13 CR
29/07/2022	INTEREST PAID		119.13		0.00 CR
31/08/2022	INTEREST PAID			122.45	122.45 CR
31/08/2022	INTEREST PAID		122.45		0.00 CR
30/09/2022	INTEREST PAID			137.85	137.85 CR
30/09/2022	INTEREST PAID		137.85		0.00 CR
31/10/2022	INTEREST PAID			175.33	175.33 CR
31/10/2022	INTEREST PAID		175.33		0.00 CR
30/11/2022	INTEREST PAID			186.15	186.15 CR
30/11/2022	INTEREST PAID		186.15		0.00 CR
30/12/2022	INTEREST PAID			202.50	202.50 CR
30/12/2022	INTEREST PAID		202.50		0.00 CR
31/01/2023	INTEREST PAID			224.96	224.96 CR
31/01/2023	INTEREST PAID		224.96		0.00 CR
28/02/2023	INTEREST PAID			198.94	198.94 CR
28/02/2023	INTEREST PAID		198.94		0.00 CR
31/03/2023	INTEREST PAID			229.19	229.19 CR
31/03/2023	INTEREST PAID		229.19		0.00 CR
28/04/2023	INTEREST PAID			214.74	214.74 CR
28/04/2023	INTEREST PAID		214.74		0.00 CR
31/05/2023	INTEREST PAID			263.10	263.10 CR
31/05/2023	INTEREST PAID		263.10		0.00 CR
30/06/2023	INTEREST PAID			255.10	255.10 CR
30/06/2023	INTEREST PAID		255.10		0.00 CR
30/06/2023	Closing Balance				0.00
Sundry Debtors					
Rebate					
01/07/2022	Opening Balance				0.00
25/08/2022	Admin Fee			20.41	20.41 CR
25/08/2022	Admin Fee		20.41		0.00 CR
19/12/2022	Admin Fee Rebate			20.09	20.09 CR
19/12/2022	Admin Fee Rebate		20.09		0.00 CR
27/02/2023	Admin fee Rebate			19.89	19.89 CR
27/02/2023	Admin fee Rebate		19.89		0.00 CR
25/05/2023	Admin Fee Rebate			21.85	21.85 CR
25/05/2023	Admin Fee Rebate		21.85		0.00 CR
30/06/2023	Closing Balance				0.00
Other Assets - Current Tax Assets					
Income Tax Payable					
01/07/2022	Opening Balance				0.00
01/07/2022	Fund Tax Finalisation		31,111.44		31,111.44 DR
02/02/2023	ATO			31,111.44	0.00 CR
30/06/2023	Closing Balance				0.00
Provision for Income Tax					
01/07/2022	Opening Balance				7,449.75 CR
01/07/2022	Fund Tax Finalisation		7,449.75		0.00 CR
30/06/2023	Tax Effect Of Income			6,348.15	6,348.15 CR
30/06/2023	Closing Balance				6,348.15 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Franking Credits - Shares in Listed Companies					
Adbri Limited					
01/07/2022	Opening Balance				535.71 DR
01/07/2022	Fund Tax Finalisation			535.71	0.00 CR
30/06/2023	Closing Balance				0.00
ARB Corporation Limited.					
01/07/2022	Opening Balance				0.00
21/10/2022	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP		205.71		205.71 DR
21/04/2023	ARB AUD 0.32 FRANKED, 30% CTR, DRP 2% DISC, BSP		205.71		411.42 DR
30/06/2023	Closing Balance				411.42 DR
ASX Limited					
01/07/2022	Opening Balance				4,389.43 DR
01/07/2022	Fund Tax Finalisation			4,389.43	0.00 CR
28/09/2022	ASX AUD 1.2 FRANKED, 30% CTR, DRP SUSP		2,057.14		2,057.14 DR
29/03/2023	ASX AUD 1.162 FRANKED, 30% CTR, DRP SUSP		1,992.00		4,049.14 DR
30/06/2023	Closing Balance				4,049.14 DR
Bhp Billiton					
01/07/2022	Opening Balance				15,099.66 DR
01/07/2022	Fund Tax Finalisation			15,099.66	0.00 CR
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC		5,249.50		5,249.50 DR
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC		2,805.19		8,054.69 DR
30/06/2023	Closing Balance				8,054.69 DR
Blackmores Limited					
01/07/2022	Opening Balance				337.50 DR
01/07/2022	Fund Tax Finalisation			337.50	0.00 CR
30/06/2023	Closing Balance				0.00
Brambles Limited					
01/07/2022	Opening Balance				150.68 DR
01/07/2022	Fund Tax Finalisation			150.68	0.00 CR
13/10/2022	BXB USD 0.12, 0.042 FRANKED, 30% CTR, 0.078 CFI, DRP		103.50		103.50 DR
30/06/2023	Closing Balance				103.50 DR
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement					
01/07/2022	Opening Balance				1,153.16 DR
01/07/2022	Fund Tax Finalisation			1,153.16	0.00 CR
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC		567.13		567.13 DR
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC		680.55		1,247.68 DR
30/06/2023	Closing Balance				1,247.68 DR
Costa Group Holdings Limited					
01/07/2022	Opening Balance				379.66 DR
01/07/2022	Fund Tax Finalisation			379.66	0.00 CR
30/06/2023	Closing Balance				0.00
CSL					
01/07/2022	Opening Balance				68.13 DR
01/07/2022	Fund Tax Finalisation			68.13	0.00 CR
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP :		84.25		84.25 DR
30/06/2023	Closing Balance				84.25 DR
Endeavour Group Limited					
01/07/2022	Opening Balance				411.84 DR
01/07/2022	Fund Tax Finalisation			411.84	0.00 CR
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR		162.63		162.63 DR
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR		302.01		464.64 DR
30/06/2023	Closing Balance				464.64 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Jumbo Interactive Limited					
01/07/2022	Opening Balance				433.92 DR
01/07/2022	Fund Tax Finalisation			433.92	0.00 CR
23/09/2022	JIN AUD 0.205 FRANKED, 30% CTR		219.64		219.64 DR
17/03/2023	JIN AUD 0.23 FRANKED, 30% CTR		359.79		579.43 DR
30/06/2023	Closing Balance				579.43 DR
Macquarie Group Limited					
01/07/2022	Opening Balance				837.66 DR
01/07/2022	Fund Tax Finalisation			837.66	0.00 CR
04/07/2022	MQG AUD 1.4 FRANKED, 30% CTR, 2.1 CFI, DRP 1.5% DIS		576.60		576.60 DR
13/12/2022	MQG AUD 1.2 FRANKED, 30% CTR, 1.8 CFI, DRP NIL DISC		494.23		1,070.83 DR
30/06/2023	Closing Balance				1,070.83 DR
Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24					
01/07/2022	Opening Balance				107.62 DR
01/07/2022	Fund Tax Finalisation			107.62	0.00 CR
30/06/2023	Closing Balance				0.00
MFF Capital Investments Limited					
01/07/2022	Opening Balance				750.00 DR
01/07/2022	Fund Tax Finalisation			750.00	0.00 CR
04/11/2022	MFF AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC		428.57		428.57 DR
12/05/2023	MFF AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC		482.14		910.71 DR
30/06/2023	Closing Balance				910.71 DR
Mineral Resources Limited					
01/07/2022	Opening Balance				0.00
23/09/2022	MIN AUD 1 FRANKED, 30% CTR, DRP NIL DISC		728.57		728.57 DR
30/03/2023	MIN AUD 1.2 FRANKED, 30% CTR, DRP		874.29		1,602.86 DR
30/06/2023	Closing Balance				1,602.86 DR
National Australia Bank					
01/07/2022	Opening Balance				1,348.74 DR
01/07/2022	Fund Tax Finalisation			1,348.74	0.00 CR
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP		775.26		775.26 DR
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP		828.36		1,603.62 DR
30/06/2023	Closing Balance				1,603.62 DR
Origin Energy Limited					
01/07/2022	Opening Balance				0.00
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUS		318.21		318.21 DR
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP		424.29		742.50 DR
30/06/2023	Closing Balance				742.50 DR
Probiotec Limited					
01/07/2022	Opening Balance				535.72 DR
01/07/2022	Fund Tax Finalisation			535.72	0.00 CR
15/09/2022	PBP AUD 0.035 FRANKED, 30% CTR, DRP SUSP		375.00		375.00 DR
17/03/2023	PBP AUD 0.03 FRANKED, 30% CTR, DRP SUSP		321.43		696.43 DR
30/06/2023	Closing Balance				696.43 DR
Qube Holdings Limited					
01/07/2022	Opening Balance				906.45 DR
01/07/2022	Fund Tax Finalisation			906.45	0.00 CR
18/10/2022	QUB AUD 0.007 SPEC, 0.04 FRANKED, 30% CTR, DRP SUS		685.71		685.71 DR
13/04/2023	QUB AUD 0.0375 FRANKED, 30% CTR, DRP SUSP		883.93		1,569.64 DR
30/06/2023	Closing Balance				1,569.64 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Reece Limited					
01/07/2022	Opening Balance				585.00 DR
01/07/2022	Fund Tax Finalisation			585.00	0.00 CR
26/10/2022	REH AUD 0.15 FRANKED, 30% CTR		450.00		450.00 DR
05/04/2023	REH AUD 0.08 FRANKED, 30% CTR		325.71		775.71 DR
30/06/2023	Closing Balance				775.71 DR
Washington H Soul Pattinson & Company Limited					
01/07/2022	Opening Balance				1,392.86 DR
01/07/2022	Fund Tax Finalisation			1,392.86	0.00 CR
12/12/2022	SOL AUD 0.15 SPEC, 0.58 FRANKED, 30% CTR		1,491.43		1,491.43 DR
12/05/2023	SOL AUD 0.36 FRANKED, 30% CTR		925.71		2,417.14 DR
30/06/2023	Closing Balance				2,417.14 DR
Wesfarmers Limited					
01/07/2022	Opening Balance				2,922.30 DR
01/07/2022	Fund Tax Finalisation			2,922.30	0.00 CR
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC		2,142.86		2,142.86 DR
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC		1,885.71		4,028.57 DR
30/06/2023	Closing Balance				4,028.57 DR
Westpac Banking Corp					
01/07/2022	Opening Balance				4,028.57 DR
01/07/2022	Fund Tax Finalisation			4,028.57	0.00 CR
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC		1,371.43		1,371.43 DR
30/06/2023	Closing Balance				1,371.43 DR
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29					
01/07/2022	Opening Balance				0.00
21/12/2022	WBCPK AUD 1.0131 FRANKED, 30% CTR		303.93		303.93 DR
21/03/2023	WBCPK AUD 1.0546 FRANKED, 30% CTR		316.38		620.31 DR
21/06/2023	WBCPK AUD 1.1625 FRANKED, 30% CTR		348.75		969.06 DR
30/06/2023	Closing Balance				969.06 DR
Woodside Energy Group Ltd					
01/07/2022	Opening Balance				0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC		594.34		594.34 DR
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP		1,384.97		1,979.31 DR
30/06/2023	Closing Balance				1,979.31 DR
Woolworths					
01/07/2022	Opening Balance				1,985.28 DR
01/07/2022	Fund Tax Finalisation			1,985.28	0.00 CR
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC		1,119.36		1,119.36 DR
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC		971.52		2,090.88 DR
30/06/2023	Closing Balance				2,090.88 DR
Foreign Tax Credits - Managed Investments					
Fidelity Asia Fund					
01/07/2022	Opening Balance				84.11 DR
01/07/2022	Fund Tax Finalisation			84.11	0.00 CR
30/06/2023	Distribution - Tax Statement		224.83		224.83 DR
30/06/2023	Closing Balance				224.83 DR
Foreign Tax Credits - Units In Listed Unit Trusts					
Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth					
01/07/2022	Opening Balance				218.88 DR
01/07/2022	Fund Tax Finalisation			218.88	0.00 CR
30/06/2023	Distribution - Tax Statement		240.29		240.29 DR
30/06/2023	Closing Balance				240.29 DR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500					
01/07/2022	Opening Balance				246.70 DR
01/07/2022	Fund Tax Finalisation			246.70	0.00 CR
30/06/2023	Distribution - Tax Statement		296.86		296.86 DR
30/06/2023	Closing Balance				296.86 DR
Excessive Foreign Tax Credit Writeoff					
01/07/2022	Opening Balance				348.39 CR
01/07/2022	Fund Tax Finalisation		348.39		0.00 CR
30/06/2023	Excessive foreign tax credit written off			519.90	519.90 CR
30/06/2023	Closing Balance				519.90 CR
Other Assets - Other Taxes Refundable					
Activity Statement Payable/Refundable					
01/07/2022	Opening Balance				1,116.00 DR
22/12/2022	Fund Activity Statement			1,116.00	0.00 CR
30/06/2023	Fund Activity Statement		940.00		940.00 DR
30/06/2023	Closing Balance				940.00 DR
GST Payable/Refundable					
01/07/2022	Opening Balance				0.28 CR
06/07/2022	Admin Fee		11.06		10.78 DR
06/07/2022	Adviser Fee		40.31		51.09 DR
04/08/2022	Admin fee		11.42		62.51 DR
04/08/2022	Adviser Fee		41.38		103.89 DR
05/09/2022	Admin fee		11.42		115.31 DR
05/09/2022	Adviser Fee		41.13		156.44 DR
05/10/2022	Admin fee		11.06		167.50 DR
05/10/2022	Adviser Fee		37.34		204.84 DR
03/11/2022	Admin Fee		11.42		216.26 DR
03/11/2022	Adviser Fee		38.18		254.44 DR
05/12/2022	Admin Fee		11.06		265.50 DR
05/12/2022	Adviser Fee		38.92		304.42 DR
22/12/2022	Actuarial		7.50		311.92 DR
05/01/2023	Admin fee		11.42		323.34 DR
05/01/2023	Adviser Fee		40.07		363.41 DR
03/02/2023	Admin fee		11.42		374.83 DR
03/02/2023	Adviser Fee		39.16		413.99 DR
07/02/2023	R&B		324.00		737.99 DR
03/03/2023	Admin Fee		10.31		748.30 DR
03/03/2023	Adviser Fee		36.97		785.27 DR
05/04/2023	Admin Fee		11.42		796.69 DR
05/04/2023	Adviser Fee		39.86		836.55 DR
03/05/2023	Admin Fee		11.06		847.61 DR
03/05/2023	Adviser Fee		39.86		887.47 DR
05/06/2023	Admin Fee		11.42		898.89 DR
05/06/2023	Adviser Fee		41.15		940.04 DR
30/06/2023	Fund Activity Statement			940.00	0.04 DR
30/06/2023	Closing Balance				0.04 DR
Liabilities					
Other Creditors and Accruals					
Accountancy Fee					
01/07/2022	Opening Balance				0.00
07/02/2023	R&B			528.00	528.00 CR
07/02/2023	R&B		528.00		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Actuarial Fee					
01/07/2022	Opening Balance				0.00
22/12/2022	Actuarial			110.00	110.00 CR
22/12/2022	Actuarial		110.00		0.00 CR
30/06/2023	Closing Balance				0.00
Auditor Fee					
01/07/2022	Opening Balance				0.00
27/01/2023	Audit			440.00	440.00 CR
27/01/2023	Audit		440.00		0.00 CR
30/06/2023	Closing Balance				0.00
Fund Administration Fee					
01/07/2022	Opening Balance				0.00
07/02/2023	R&B			4,752.00	4,752.00 CR
07/02/2023	R&B		4,752.00		0.00 CR
30/06/2023	Closing Balance				0.00
Investment Management Fee					
01/07/2022	Opening Balance				0.00
06/07/2022	Admin Fee			162.10	162.10 CR
06/07/2022	Admin Fee		162.10		0.00 CR
06/07/2022	Adviser Fee			591.23	591.23 CR
06/07/2022	Adviser Fee		591.23		0.00 CR
04/08/2022	Admin fee			167.51	167.51 CR
04/08/2022	Admin fee		167.51		0.00 CR
04/08/2022	Adviser Fee			606.90	606.90 CR
04/08/2022	Adviser Fee		606.90		0.00 CR
05/09/2022	Admin fee			167.51	167.51 CR
05/09/2022	Admin fee		167.51		0.00 CR
05/09/2022	Adviser Fee			603.22	603.22 CR
05/09/2022	Adviser Fee		603.22		0.00 CR
05/10/2022	Admin fee			162.10	162.10 CR
05/10/2022	Admin fee		162.10		0.00 CR
05/10/2022	Adviser Fee			547.74	547.74 CR
05/10/2022	Adviser Fee		547.74		0.00 CR
03/11/2022	Admin Fee			167.51	167.51 CR
03/11/2022	Admin Fee		167.51		0.00 CR
03/11/2022	Adviser Fee			559.99	559.99 CR
03/11/2022	Adviser Fee		559.99		0.00 CR
05/12/2022	Admin Fee			162.10	162.10 CR
05/12/2022	Admin Fee		162.10		0.00 CR
05/12/2022	Adviser Fee			570.81	570.81 CR
05/12/2022	Adviser Fee		570.81		0.00 CR
05/01/2023	Admin fee			167.51	167.51 CR
05/01/2023	Admin fee		167.51		0.00 CR
05/01/2023	Adviser Fee			587.75	587.75 CR
05/01/2023	Adviser Fee		587.75		0.00 CR
03/02/2023	Admin fee			167.51	167.51 CR
03/02/2023	Admin fee		167.51		0.00 CR
03/02/2023	Adviser Fee			574.37	574.37 CR
03/02/2023	Adviser Fee		574.37		0.00 CR
03/03/2023	Admin Fee			151.29	151.29 CR
03/03/2023	Admin Fee		151.29		0.00 CR
03/03/2023	Adviser Fee			542.18	542.18 CR
03/03/2023	Adviser Fee		542.18		0.00 CR
05/04/2023	Admin Fee			167.51	167.51 CR
05/04/2023	Admin Fee		167.51		0.00 CR
05/04/2023	Adviser Fee			584.64	584.64 CR
05/04/2023	Adviser Fee		584.64		0.00 CR
03/05/2023	Admin Fee			162.10	162.10 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
03/05/2023	Admin Fee		162.10		0.00 CR
03/05/2023	Adviser Fee			584.55	584.55 CR
03/05/2023	Adviser Fee		584.55		0.00 CR
05/06/2023	Admin Fee			167.51	167.51 CR
05/06/2023	Admin Fee		167.51		0.00 CR
05/06/2023	Adviser Fee			603.55	603.55 CR
05/06/2023	Adviser Fee		603.55		0.00 CR
30/06/2023	Closing Balance				0.00
Regulatory Fees					
01/07/2022	Opening Balance				0.00
27/01/2023	ASIC			59.00	59.00 CR
27/01/2023	ASIC		59.00		0.00 CR
30/06/2023	Closing Balance				0.00
SMSF Supervisory Levy					
01/07/2022	Opening Balance				259.00 CR
02/02/2023	SMSF Supervisory Levy		259.00		0.00 CR
30/06/2023	SMSF Supervisory Levy			259.00	259.00 CR
30/06/2023	Closing Balance				259.00 CR
Member Payments					
Lump Sums Paid - Mrs Maria Honner					
Accumulation					
01/07/2022	Opening Balance				0.00
11/07/2022	Rollover Out - Paid		43,580.00		43,580.00 DR
11/07/2022	Transfer			43,580.00	0.00 CR
25/07/2022	Rollover Out - Paid		20,000.00		20,000.00 DR
25/07/2022	Transfer to David			20,000.00	0.00 CR
15/08/2022	Rollover Out - Paid		5,000.00		5,000.00 DR
15/08/2022	Transfer to Dr Honner			5,000.00	0.00 CR
17/08/2022	Rollover Out - Paid		3,500.00		3,500.00 DR
17/08/2022	Rollover Out - Paid		28,100.00		31,600.00 DR
17/08/2022	Rollover Out - Paid		90,000.00		121,600.00 DR
17/08/2022	Transfer to Honner			3,500.00	118,100.00 DR
17/08/2022	Transfer to J S honner			90,000.00	28,100.00 DR
17/08/2022	Transfer to J S Honner			28,100.00	0.00 CR
19/08/2022	Rollover Out - Paid		4,500.00		4,500.00 DR
19/08/2022	Transfer to Dr Honner			4,500.00	0.00 CR
26/08/2022	America Express			13,077.49	13,077.49 CR
26/08/2022	Rollover Out - Paid		13,077.49		0.00 CR
29/09/2022	Rollover Out - Paid		5,000.00		5,000.00 DR
29/09/2022	Transfer David			5,000.00	0.00 CR
25/10/2022	Rollover Out - Paid		7,500.00		7,500.00 DR
25/10/2022	Transfer to David			7,500.00	0.00 CR
28/12/2022	Rollover Out - Paid		10,000.00		10,000.00 DR
28/12/2022	Transfer David			10,000.00	0.00 CR
27/01/2023	Rollover Out - Paid		5,000.00		5,000.00 DR
27/01/2023	Transfer Honner			5,000.00	0.00 CR
14/03/2023	Rollover Out - Paid		20,000.00		20,000.00 DR
14/03/2023	Transfer Honner			20,000.00	0.00 CR
30/06/2023	Closing Balance				0.00
Pensions Paid - Mr David Honner					
Pension 01.07.07					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			18,170.00	18,170.00 CR
11/07/2022	Pension Drawdown - Paid		18,170.00		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Pension 01.07.10					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			1,340.00	1,340.00 CR
11/07/2022	Pension Drawdown - Paid		1,340.00		0.00 CR
15/08/2022	Pension Drawdown - Net			100.00	100.00 CR
15/08/2022	Pension Drawdown - Paid		100.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 01.07.15					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			5,390.00	5,390.00 CR
11/07/2022	Pension Drawdown - Paid		5,390.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 01.07.18					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			2,870.00	2,870.00 CR
11/07/2022	Pension Drawdown - Paid		2,870.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 01.07.21					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			5,400.00	5,400.00 CR
11/07/2022	Pension Drawdown - Paid		5,400.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 11.04.17					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			1,660.00	1,660.00 CR
11/07/2022	Pension Drawdown - Paid		1,660.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 22.03.17					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			3,380.00	3,380.00 CR
11/07/2022	Pension Drawdown - Paid		3,380.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pensions Paid - Mrs Maria Honner					
Pension 01.07.12					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			1,410.00	1,410.00 CR
11/07/2022	Pension Drawdown - Paid		1,410.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 01.07.13					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			5,040.00	5,040.00 CR
11/07/2022	Pension Drawdown - Paid		5,040.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 01.07.15					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			4,920.00	4,920.00 CR
11/07/2022	Pension Drawdown - Paid		4,920.00		0.00 CR
30/06/2023	Closing Balance				0.00

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Pension 22.03.17					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			510.00	510.00 CR
11/07/2022	Pension Drawdown - Paid		510.00		0.00 CR
30/06/2023	Closing Balance				0.00
Pension 30.09.12					
01/07/2022	Opening Balance				0.00
11/07/2022	Pension Drawdown - Net			6,330.00	6,330.00 CR
11/07/2022	Pension Drawdown - Paid		6,330.00		0.00 CR
30/06/2023	Closing Balance				0.00
Income Tax Suspense					
01/07/2022	Opening Balance				0.00
02/02/2023	ATO			31,111.44	31,111.44 CR
02/02/2023	ATO		31,111.44		0.00 CR
30/06/2023	Closing Balance				0.00
Fund Suspense					
Macquarie Cash Account					
01/07/2022	Opening Balance				0.00
04/07/2022	MQG Div			3,363.50	3,363.50 CR
04/07/2022	MQG Div		3,363.50		0.00 CR
05/07/2022	NAB Div			1,808.94	1,808.94 CR
05/07/2022	NAB Div		1,808.94		0.00 CR
06/07/2022	Admin Fee			162.10	162.10 CR
06/07/2022	Admin Fee		162.10		0.00 CR
06/07/2022	Adviser Fee			591.23	591.23 CR
06/07/2022	Adviser Fee		591.23		0.00 CR
11/07/2022	Pension			100,000.00	100,000.00 CR
11/07/2022	Pension		100,000.00		0.00 CR
11/07/2022	Transfer			43,580.00	43,580.00 CR
11/07/2022	Transfer			56,420.00	100,000.00 CR
11/07/2022	Transfer		100,000.00		0.00 CR
13/07/2022	Ivv Div/Dist			416.85	416.85 CR
13/07/2022	Ivv Div/Dist		416.85		0.00 CR
13/07/2022	IXJ Div/Dist			843.21	843.21 CR
13/07/2022	IXJ Div/Dist		843.21		0.00 CR
22/07/2022	Dist - Fidelity Asia Fund			436.65	436.65 CR
22/07/2022	Dist - Fidelity Asia Fund		436.65		0.00 CR
25/07/2022	Transfer to David			20,000.00	20,000.00 CR
25/07/2022	Transfer to David		20,000.00		0.00 CR
29/07/2022	Interest			5.20	5.20 CR
29/07/2022	Interest		5.20		0.00 CR
04/08/2022	Admin fee			167.51	167.51 CR
04/08/2022	Admin fee		167.51		0.00 CR
04/08/2022	Adviser Fee			606.90	606.90 CR
04/08/2022	Adviser Fee		606.90		0.00 CR
09/08/2022	Transfer			20,000.00	20,000.00 CR
09/08/2022	Transfer		20,000.00		0.00 CR
12/08/2022	Sell 10000 ABC			25,423.05	25,423.05 CR
12/08/2022	Sell 10000 ABC		25,423.05		0.00 CR
12/08/2022	Sell 1140 HMC			5,571.87	5,571.87 CR
12/08/2022	Sell 1140 HMC		5,571.87		0.00 CR
12/08/2022	Sell 2000 WBC			43,612.13	43,612.13 CR
12/08/2022	Sell 2000 WBC		43,612.13		0.00 CR
12/08/2022	Sell 500 ASX			41,721.09	41,721.09 CR
12/08/2022	Sell 500 ASX		41,721.09		0.00 CR
12/08/2022	SEll 943 CGC			25,883.43	25,883.43 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
12/08/2022	SEII 943 CGC		25,883.43		0.00 CR
12/08/2022	Sell BKL 750			58,237.53	58,237.53 CR
12/08/2022	Sell BKL 750		58,237.53		0.00 CR
15/08/2022	Transfer to Dr Honner			5,000.00	5,000.00 CR
15/08/2022	Transfer to Dr Honner		5,000.00		0.00 CR
15/08/2022	Trasnfer to Dr Honner			100.00	100.00 CR
15/08/2022	Trasnfer to Dr Honner		100.00		0.00 CR
17/08/2022	Transfer to Honner			3,500.00	3,500.00 CR
17/08/2022	Transfer to Honner		3,500.00		0.00 CR
17/08/2022	Transfer to J S honner			90,000.00	90,000.00 CR
17/08/2022	Transfer to J S honner		90,000.00		0.00 CR
17/08/2022	Transfer to J S Honner			28,100.00	28,100.00 CR
17/08/2022	Transfer to J S Honner		28,100.00		0.00 CR
19/08/2022	Transfer to Dr Honner			4,500.00	4,500.00 CR
19/08/2022	Transfer to Dr Honner		4,500.00		0.00 CR
22/08/2022	HDN Dst			1,399.20	1,399.20 CR
22/08/2022	HDN Dst		1,399.20		0.00 CR
25/08/2022	Admin Fee			20.41	20.41 CR
25/08/2022	Admin Fee		20.41		0.00 CR
26/08/2022	America Express			13,077.49	13,077.49 CR
26/08/2022	America Express		13,077.49		0.00 CR
31/08/2022	Interest			70.42	70.42 CR
31/08/2022	Interest		70.42		0.00 CR
05/09/2022	Admin fee			167.51	167.51 CR
05/09/2022	Admin fee		167.51		0.00 CR
05/09/2022	Adviser Fee			603.22	603.22 CR
05/09/2022	Adviser Fee		603.22		0.00 CR
15/09/2022	buy 633 WDS			21,138.88	21,138.88 CR
15/09/2022	buy 633 WDS		21,138.88		0.00 CR
15/09/2022	Buy 700 WBCPK			70,265.18	70,265.18 CR
15/09/2022	Buy 700 WBCPK		70,265.18		0.00 CR
15/09/2022	Buy 800 JIN			10,511.13	10,511.13 CR
15/09/2022	Buy 800 JIN		10,511.13		0.00 CR
15/09/2022	Probiotec Div/Dist			875.00	875.00 CR
15/09/2022	Probiotec Div/Dist		875.00		0.00 CR
15/09/2022	Sell 4000 BXB			48,057.69	48,057.69 CR
15/09/2022	Sell 4000 BXB		48,057.69		0.00 CR
15/09/2022	Sell 66000 HDN			84,142.73	84,142.73 CR
15/09/2022	Sell 66000 HDN		84,142.73		0.00 CR
16/09/2022	Buy 350 JIN			4,494.00	4,494.00 CR
16/09/2022	Buy 350 JIN		4,494.00		0.00 CR
16/09/2022	Buy 7461 QUB			21,201.77	21,201.77 CR
16/09/2022	Buy 7461 QUB		21,201.77		0.00 CR
16/09/2022	EDV Div			379.46	379.46 CR
16/09/2022	EDV Div		379.46		0.00 CR
23/09/2022	BHP Div			12,248.83	12,248.83 CR
23/09/2022	BHP Div		12,248.83		0.00 CR
23/09/2022	Jumbo Interactiv			512.50	512.50 CR
23/09/2022	Jumbo Interactiv		512.50		0.00 CR
23/09/2022	Mineral Resource Div & Dist			1,700.00	1,700.00 CR
23/09/2022	Mineral Resource Div & Dist		1,700.00		0.00 CR
27/09/2022	WOW Fnl Div			2,611.84	2,611.84 CR
27/09/2022	WOW Fnl Div		2,611.84		0.00 CR
28/09/2022	ASX Div			4,800.00	4,800.00 CR
28/09/2022	ASX Div		4,800.00		0.00 CR
28/09/2022	Coles group			1,323.30	1,323.30 CR
28/09/2022	Coles group		1,323.30		0.00 CR
29/09/2022	Transfer David			5,000.00	5,000.00 CR
29/09/2022	Transfer David		5,000.00		0.00 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
30/09/2022	Interest			94.29	94.29 CR
30/09/2022	Interest		94.29		0.00 CR
30/09/2022	Origin Energy Div			990.00	990.00 CR
30/09/2022	Origin Energy Div		990.00		0.00 CR
03/10/2022	Atlas Div/Dist			3,300.00	3,300.00 CR
03/10/2022	Atlas Div/Dist		3,300.00		0.00 CR
05/10/2022	Admin fee			162.10	162.10 CR
05/10/2022	Admin fee		162.10		0.00 CR
05/10/2022	Adviser Fee			547.74	547.74 CR
05/10/2022	Adviser Fee		547.74		0.00 CR
05/10/2022	CSI Div			1,965.79	1,965.79 CR
05/10/2022	CSI Div		1,965.79		0.00 CR
06/10/2022	Wesfarmers Div			5,000.00	5,000.00 CR
06/10/2022	Wesfarmers Div		5,000.00		0.00 CR
06/10/2022	Woodside Div			1,386.79	1,386.79 CR
06/10/2022	Woodside Div		1,386.79		0.00 CR
13/10/2022	Brambles Div			690.00	690.00 CR
13/10/2022	Brambles Div		690.00		0.00 CR
13/10/2022	IVV Payment			482.69	482.69 CR
13/10/2022	IVV Payment		482.69		0.00 CR
18/10/2022	Qube Div			1,600.00	1,600.00 CR
18/10/2022	Qube Div		1,600.00		0.00 CR
21/10/2022	ARB Corp			480.00	480.00 CR
21/10/2022	ARB Corp		480.00		0.00 CR
25/10/2022	Transfer to David			7,500.00	7,500.00 CR
25/10/2022	Transfer to David		7,500.00		0.00 CR
26/10/2022	Reece Div/Dist			1,050.00	1,050.00 CR
26/10/2022	Reece Div/Dist		1,050.00		0.00 CR
31/10/2022	Interest			163.16	163.16 CR
31/10/2022	Interest		163.16		0.00 CR
03/11/2022	Admin Fee			167.51	167.51 CR
03/11/2022	Admin Fee		167.51		0.00 CR
03/11/2022	Adviser Fee			559.99	559.99 CR
03/11/2022	Adviser Fee		559.99		0.00 CR
04/11/2022	Magellan Div/Dist			1,000.00	1,000.00 CR
04/11/2022	Magellan Div/Dist		1,000.00		0.00 CR
30/11/2022	Interest			176.63	176.63 CR
30/11/2022	Interest		176.63		0.00 CR
01/12/2022	Buy 5000 QUB			13,953.75	13,953.75 CR
01/12/2022	Buy 5000 QUB		13,953.75		0.00 CR
01/12/2022	Sell 5000 WBC			117,995.87	117,995.87 CR
01/12/2022	Sell 5000 WBC		117,995.87		0.00 CR
02/12/2022	Buy 1480 REH			22,820.19	22,820.19 CR
02/12/2022	Buy 1480 REH		22,820.19		0.00 CR
02/12/2022	Buy 3250 QUB			8,991.30	8,991.30 CR
02/12/2022	Buy 3250 QUB		8,991.30		0.00 CR
05/12/2022	Admin Fee			162.10	162.10 CR
05/12/2022	Admin Fee		162.10		0.00 CR
05/12/2022	Adviser Fee			570.81	570.81 CR
05/12/2022	Adviser Fee		570.81		0.00 CR
05/12/2022	Buy 6750 QUB			18,821.08	18,821.08 CR
05/12/2022	Buy 6750 QUB		18,821.08		0.00 CR
08/12/2022	Buy 1020 ReH			15,725.96	15,725.96 CR
08/12/2022	Buy 1020 ReH		15,725.96		0.00 CR
12/12/2022	SOL Div			3,480.00	3,480.00 CR
12/12/2022	SOL Div		3,480.00		0.00 CR
13/12/2022	MQG ITM Div			2,883.00	2,883.00 CR
13/12/2022	MQG ITM Div		2,883.00		0.00 CR
14/12/2022	NAB Final Div			1,932.84	1,932.84 CR

Banyo Superannuation Fund
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Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
14/12/2022	NAB Final Div		1,932.84		0.00 CR
19/12/2022	Admin Fee Rebate			20.09	20.09 CR
19/12/2022	Admin Fee Rebate		20.09		0.00 CR
20/12/2022	WBC Div			3,200.00	3,200.00 CR
20/12/2022	WBC Div		3,200.00		0.00 CR
21/12/2022	WBCPK Dst			709.17	709.17 CR
21/12/2022	WBCPK Dst		709.17		0.00 CR
22/12/2022	Actuarial			110.00	110.00 CR
22/12/2022	Actuarial		110.00		0.00 CR
22/12/2022	ATO			1,116.00	1,116.00 CR
22/12/2022	ATO		1,116.00		0.00 CR
28/12/2022	Transfer David			10,000.00	10,000.00 CR
28/12/2022	Transfer David		10,000.00		0.00 CR
30/12/2022	Interest			289.07	289.07 CR
30/12/2022	Interest		289.07		0.00 CR
05/01/2023	Admin fee			167.51	167.51 CR
05/01/2023	Admin fee		167.51		0.00 CR
05/01/2023	Adviser Fee			587.75	587.75 CR
05/01/2023	Adviser Fee		587.75		0.00 CR
05/01/2023	IVV Payment			378.72	378.72 CR
05/01/2023	IVV Payment		378.72		0.00 CR
05/01/2023	IXJ Payment			527.17	527.17 CR
05/01/2023	IXJ Payment		527.17		0.00 CR
27/01/2023	ASIC			59.00	59.00 CR
27/01/2023	ASIC		59.00		0.00 CR
27/01/2023	Audit			440.00	440.00 CR
27/01/2023	Audit		440.00		0.00 CR
27/01/2023	Transfer Honner			5,000.00	5,000.00 CR
27/01/2023	Transfer Honner		5,000.00		0.00 CR
31/01/2023	Interest			305.72	305.72 CR
31/01/2023	Interest		305.72		0.00 CR
02/02/2023	ATO			259.00	259.00 CR
02/02/2023	ATO			30,852.44	31,111.44 CR
02/02/2023	ATO		31,111.44		0.00 CR
03/02/2023	Admin fee			167.51	167.51 CR
03/02/2023	Admin fee		167.51		0.00 CR
03/02/2023	Adviser Fee			574.37	574.37 CR
03/02/2023	Adviser Fee		574.37		0.00 CR
07/02/2023	R&B			528.00	528.00 CR
07/02/2023	R&B			4,752.00	5,280.00 CR
07/02/2023	R&B		5,280.00		0.00 CR
27/02/2023	Admin fee Rebate			19.89	19.89 CR
27/02/2023	Admin fee Rebate		19.89		0.00 CR
28/02/2023	Interest			308.85	308.85 CR
28/02/2023	Interest		308.85		0.00 CR
03/03/2023	Admin Fee			151.29	151.29 CR
03/03/2023	Admin Fee		151.29		0.00 CR
03/03/2023	Adviser Fee			542.18	542.18 CR
03/03/2023	Adviser Fee		542.18		0.00 CR
14/03/2023	Transfer Honner			20,000.00	20,000.00 CR
14/03/2023	Transfer Honner		20,000.00		0.00 CR
17/03/2023	Jumbo Interactiv			839.50	839.50 CR
17/03/2023	Jumbo Interactiv		839.50		0.00 CR
17/03/2023	Probiotec Div/Dist			750.00	750.00 CR
17/03/2023	Probiotec Div/Dist		750.00		0.00 CR
20/03/2023	EDV Div			704.70	704.70 CR
20/03/2023	EDV Div		704.70		0.00 CR
21/03/2023	WBCPK Dist			738.22	738.22 CR
21/03/2023	WBCPK Dist		738.22		0.00 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
24/03/2023	Origin Energy			990.00	990.00 CR
24/03/2023	Origin Energy		990.00		0.00 CR
28/03/2023	Wesfarmers			4,400.00	4,400.00 CR
28/03/2023	Wesfarmers		4,400.00		0.00 CR
29/03/2023	ASX Div			4,648.00	4,648.00 CR
29/03/2023	ASX Div		4,648.00		0.00 CR
30/03/2023	BHP Div			6,545.45	6,545.45 CR
30/03/2023	BHP Div		6,545.45		0.00 CR
30/03/2023	Coles Group			1,587.96	1,587.96 CR
30/03/2023	Coles Group		1,587.96		0.00 CR
30/03/2023	Mineral Resource			2,040.00	2,040.00 CR
30/03/2023	Mineral Resource		2,040.00		0.00 CR
31/03/2023	Interest			344.49	344.49 CR
31/03/2023	Interest		344.49		0.00 CR
05/04/2023	Admin Fee			167.51	167.51 CR
05/04/2023	Admin Fee		167.51		0.00 CR
05/04/2023	Adviser Fee			584.64	584.64 CR
05/04/2023	Adviser Fee		584.64		0.00 CR
05/04/2023	CSL Div			1,812.79	1,812.79 CR
05/04/2023	CSL Div		1,812.79		0.00 CR
05/04/2023	Reece			760.00	760.00 CR
05/04/2023	Reece		760.00		0.00 CR
05/04/2023	Woodside Div			3,231.60	3,231.60 CR
05/04/2023	Woodside Div		3,231.60		0.00 CR
06/04/2023	Atlas Div/Dist			3,300.00	3,300.00 CR
06/04/2023	Atlas Div/Dist		3,300.00		0.00 CR
13/04/2023	QuBE Div			2,062.50	2,062.50 CR
13/04/2023	QuBE Div		2,062.50		0.00 CR
13/04/2023	WOW div			2,266.88	2,266.88 CR
13/04/2023	WOW div		2,266.88		0.00 CR
17/04/2023	IVV Payment			426.55	426.55 CR
17/04/2023	IVV Payment		426.55		0.00 CR
21/04/2023	Arb Corp			480.00	480.00 CR
21/04/2023	Arb Corp		480.00		0.00 CR
28/04/2023	Interest			362.25	362.25 CR
28/04/2023	Interest		362.25		0.00 CR
03/05/2023	Admin Fee			162.10	162.10 CR
03/05/2023	Admin Fee		162.10		0.00 CR
03/05/2023	Adviser Fee			584.55	584.55 CR
03/05/2023	Adviser Fee		584.55		0.00 CR
12/05/2023	Magellan Flagship			1,125.00	1,125.00 CR
12/05/2023	Magellan Flagship		1,125.00		0.00 CR
12/05/2023	Sol Di v			2,160.00	2,160.00 CR
12/05/2023	Sol Di v		2,160.00		0.00 CR
25/05/2023	Admin Fee Rebate			21.85	21.85 CR
25/05/2023	Admin Fee Rebate		21.85		0.00 CR
31/05/2023	Interest			442.96	442.96 CR
31/05/2023	Interest		442.96		0.00 CR
05/06/2023	Admin Fee			167.51	167.51 CR
05/06/2023	Admin Fee		167.51		0.00 CR
05/06/2023	Adviser Fee			603.55	603.55 CR
05/06/2023	Adviser Fee		603.55		0.00 CR
21/06/2023	WbCPK Dst			813.75	813.75 CR
21/06/2023	WbCPK Dst		813.75		0.00 CR
23/06/2023	ANZ06 Application			100,000.00	100,000.00 CR
23/06/2023	ANZ06 Application		100,000.00		0.00 CR
26/06/2023	Buy 1000 ARB			28,593.54	28,593.54 CR
26/06/2023	Buy 1000 ARB		28,593.54		0.00 CR
26/06/2023	Buy 5072 EDV			31,534.82	31,534.82 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
26/06/2023	Buy 5072 EDV		31,534.82		0.00 CR
26/06/2023	Sell 6000 Org			50,280.47	50,280.47 CR
26/06/2023	Sell 6000 Org		50,280.47		0.00 CR
30/06/2023	Interest			352.42	352.42 CR
30/06/2023	Interest		352.42		0.00 CR
30/06/2023	Closing Balance				0.00

Macquarie Savings Account

01/07/2022	Opening Balance				0.00
11/07/2022	TRANSACT TFR TO 966930604 BANYO PTY LTD			100,000.00	100,000.00 CR
11/07/2022	TRANSACT TFR TO 966930604 BANYO PTY LTD		100,000.00		0.00 CR
29/07/2022	INTEREST PAID			119.13	119.13 CR
29/07/2022	INTEREST PAID		119.13		0.00 CR
09/08/2022	TSF TO CASH			20,000.00	20,000.00 CR
09/08/2022	TSF TO CASH		20,000.00		0.00 CR
31/08/2022	INTEREST PAID			122.45	122.45 CR
31/08/2022	INTEREST PAID		122.45		0.00 CR
30/09/2022	INTEREST PAID			137.85	137.85 CR
30/09/2022	INTEREST PAID		137.85		0.00 CR
31/10/2022	INTEREST PAID			175.33	175.33 CR
31/10/2022	INTEREST PAID		175.33		0.00 CR
30/11/2022	INTEREST PAID			186.15	186.15 CR
30/11/2022	INTEREST PAID		186.15		0.00 CR
30/12/2022	INTEREST PAID			202.50	202.50 CR
30/12/2022	INTEREST PAID		202.50		0.00 CR
31/01/2023	INTEREST PAID			224.96	224.96 CR
31/01/2023	INTEREST PAID		224.96		0.00 CR
28/02/2023	INTEREST PAID			198.94	198.94 CR
28/02/2023	INTEREST PAID		198.94		0.00 CR
31/03/2023	INTEREST PAID			229.19	229.19 CR
31/03/2023	INTEREST PAID		229.19		0.00 CR
28/04/2023	INTEREST PAID			214.74	214.74 CR
28/04/2023	INTEREST PAID		214.74		0.00 CR
31/05/2023	INTEREST PAID			263.10	263.10 CR
31/05/2023	INTEREST PAID		263.10		0.00 CR
30/06/2023	INTEREST PAID			255.10	255.10 CR
30/06/2023	INTEREST PAID		255.10		0.00 CR
30/06/2023	Closing Balance				0.00

Member Entitlements

Member Entitlement Accounts

Mr David Honner

Pension 01.07.07

01/07/2022	Opening Balance				726,886.86 CR
11/07/2022	Pension Drawdown - Gross		18,170.00		708,716.86 CR
30/06/2023	Income Taxes Allocated			8,093.50	716,810.36 CR
30/06/2023	Investment Profit or Loss			70,761.48	787,571.84 CR
30/06/2023	Closing Balance				787,571.84 CR

Pension 01.07.10

01/07/2022	Opening Balance				53,652.75 CR
11/07/2022	Pension Drawdown - Gross		1,340.00		52,312.75 CR
15/08/2022	Pension Drawdown - Gross		100.00		52,212.75 CR
30/06/2023	Income Taxes Allocated			596.40	52,809.15 CR
30/06/2023	Investment Profit or Loss			5,214.38	58,023.53 CR
30/06/2023	Closing Balance				58,023.53 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Member Entitlements					
Pension 01.07.15					
01/07/2022	Opening Balance				215,775.94 CR
11/07/2022	Pension Drawdown - Gross		5,390.00		210,385.94 CR
30/06/2023	Income Taxes Allocated			2,402.65	212,788.59 CR
30/06/2023	Investment Profit or Loss			21,006.11	233,794.70 CR
30/06/2023	Closing Balance				233,794.70 CR
Pension 01.07.16					
01/07/2022	Opening Balance				4.14 CR
30/06/2023	Income Taxes Allocated			0.03	4.17 CR
30/06/2023	Investment Profit or Loss			0.34	4.51 CR
30/06/2023	Closing Balance				4.51 CR
Pension 01.07.18					
01/07/2022	Opening Balance				114,685.50 CR
11/07/2022	Pension Drawdown - Gross		2,870.00		111,815.50 CR
30/06/2023	Income Taxes Allocated			1,276.93	113,092.43 CR
30/06/2023	Investment Profit or Loss			11,164.19	124,256.62 CR
30/06/2023	Closing Balance				124,256.62 CR
Pension 01.07.21					
01/07/2022	Opening Balance				216,081.36 CR
11/07/2022	Pension Drawdown - Gross		5,400.00		210,681.36 CR
30/06/2023	Income Taxes Allocated			2,405.96	213,087.32 CR
30/06/2023	Investment Profit or Loss			21,035.33	234,122.65 CR
30/06/2023	Closing Balance				234,122.65 CR
Pension 11.04.17					
01/07/2022	Opening Balance				66,217.86 CR
11/07/2022	Pension Drawdown - Gross		1,660.00		64,557.86 CR
30/06/2023	Income Taxes Allocated			737.25	65,295.11 CR
30/06/2023	Investment Profit or Loss			6,445.80	71,740.91 CR
30/06/2023	Closing Balance				71,740.91 CR
Pension 22.03.17					
01/07/2022	Opening Balance				135,177.81 CR
11/07/2022	Pension Drawdown - Gross		3,380.00		131,797.81 CR
30/06/2023	Income Taxes Allocated			1,505.13	133,302.94 CR
30/06/2023	Investment Profit or Loss			13,159.29	146,462.23 CR
30/06/2023	Closing Balance				146,462.23 CR
Mrs Maria Honner					
Accumulation					
01/07/2022	Opening Balance				1,233,423.70 CR
11/07/2022	Transfer		43,580.00		1,189,843.70 CR
25/07/2022	Transfer to David		20,000.00		1,169,843.70 CR
15/08/2022	Transfer to Dr Honner		5,000.00		1,164,843.70 CR
17/08/2022	Transfer to Honner		3,500.00		1,161,343.70 CR
17/08/2022	Transfer to J S honner		90,000.00		1,071,343.70 CR
17/08/2022	Transfer to J S Honner		28,100.00		1,043,243.70 CR
19/08/2022	Transfer to Dr Honner		4,500.00		1,038,743.70 CR
26/08/2022	America Express		13,077.49		1,025,666.21 CR
29/09/2022	Transfer David		5,000.00		1,020,666.21 CR
25/10/2022	Transfer to David		7,500.00		1,013,166.21 CR
28/12/2022	Transfer David		10,000.00		1,003,166.21 CR
27/01/2023	Transfer Honner		5,000.00		998,166.21 CR
14/03/2023	Transfer Honner		20,000.00		978,166.21 CR
30/06/2023	Income Taxes Allocated			4,829.22	982,995.43 CR
30/06/2023	Investment Profit or Loss			102,269.96	1,085,265.39 CR
30/06/2023	Closing Balance				1,085,265.39 CR

Banyo Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Member Entitlements					
Pension 01.07.12					
01/07/2022	Opening Balance				56,273.50 CR
11/07/2022	Pension Drawdown - Gross		1,410.00		54,863.50 CR
30/06/2023	Income Taxes Allocated			626.54	55,490.04 CR
30/06/2023	Investment Profit or Loss			5,477.83	60,967.87 CR
30/06/2023	Closing Balance				60,967.87 CR
Pension 01.07.13					
01/07/2022	Opening Balance				201,511.13 CR
11/07/2022	Pension Drawdown - Gross		5,040.00		196,471.13 CR
30/06/2023	Income Taxes Allocated			2,243.68	198,714.81 CR
30/06/2023	Investment Profit or Loss			19,616.51	218,331.32 CR
30/06/2023	Closing Balance				218,331.32 CR
Pension 01.07.15					
01/07/2022	Opening Balance				196,975.68 CR
11/07/2022	Pension Drawdown - Gross		4,920.00		192,055.68 CR
30/06/2023	Income Taxes Allocated			2,193.23	194,248.91 CR
30/06/2023	Investment Profit or Loss			19,175.72	213,424.63 CR
30/06/2023	Closing Balance				213,424.63 CR
Pension 22.03.17					
01/07/2022	Opening Balance				20,257.83 CR
11/07/2022	Pension Drawdown - Gross		510.00		19,747.83 CR
30/06/2023	Income Taxes Allocated			225.53	19,973.36 CR
30/06/2023	Investment Profit or Loss			1,971.74	21,945.10 CR
30/06/2023	Closing Balance				21,945.10 CR
Pension 30.09.12					
01/07/2022	Opening Balance				253,209.73 CR
11/07/2022	Pension Drawdown - Gross		6,330.00		246,879.73 CR
30/06/2023	Income Taxes Allocated			2,819.34	249,699.07 CR
30/06/2023	Investment Profit or Loss			24,649.61	274,348.68 CR
30/06/2023	Closing Balance				274,348.68 CR

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

	WP Ref	Amount	Percentage
CASH AT BANK	E	262,039.60	7.42%
LISTED INVESTMENTS	E1	3,229,133.24	91.46%
UNLISTED INVESTMENTS	E2	-	0.00%
PROPERTY	E3	-	0.00%
RECEIVABLES	E	39,346.14	1.11%
OTHER ASSETS	E	-	0.00%
		\$ 3,530,518.98	100.00%

Total Assets per Balance Sheet

3,530,518.98

Variance (must be nil)

0.00

Banyo Superannuation Fund
Statement of Financial Position
as at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	100,000.00	-
Derivative Investments	6B	-	5.00
Managed Investments	6C	93,587.25	91,135.78
Shares in Listed Companies	6D	2,875,155.99	2,834,020.30
Units In Listed Unit Trusts	6E	260,390.00	312,356.00
Other Assets			
Cash At Bank		162,039.60	213,007.09
Receivables		7,688.73	7,641.46
Current Tax Assets		30,717.37	31,111.44
Other Taxes Refundable		940.04	1,115.72
Total Assets		<u>3,530,518.98</u>	<u>3,490,392.79</u>
Liabilities			
Other Creditors and Accruals		259.00	259.00
Total Liabilities		<u>259.00</u>	<u>259.00</u>
Net Assets Available to Pay Benefits		<u>3,530,259.98</u>	<u>3,490,133.79</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr David Honner		1,655,976.99	1,528,482.22
Mrs Maria Honner		1,874,282.99	1,961,651.57
Total Liability for Accrued Benefits		<u>3,530,259.98</u>	<u>3,490,133.79</u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830		Back to Cover

Select a random sample of investments and from the sample selected:

- * Agree name of holding and quantity of shares with Share Registry
- * Obtain market price on balance date and agree market valuation to Broker/AFR
- * Attach our valuation report and reconcile for differences
- * Agree to minutes for proper authorisation
- * Agree to source documents, bank statements and transfer forms
- * Unrealised are properly recorded in financial report
- * Disposals are at market value
- * Investments are at armslength, in accordance with investment strategy and conform with sole purpose
- * Attach all printed registries' confirmation

ASX Code	Company	Units Held	Market Price	Market Valuation
1			-	-
2			-	-
3			-	-
4			-	-
5			-	-
6			-	-
7			-	-
8			-	-
9			-	-
10			-	-

Total

Reconciliation		Market Price	Market Valuation
			Sampling %
			0.0%
Roach & Bruce's Valuation		3,491,172.84	
Less Cash		262,039.60	3,229,133.24
Broker's Valuation		3,491,172.83	
Less Cash		262,039.60	3,229,133.23
Variance			0.01

Variance is explained by:

Item	Description	Account	Amount
1	Custodian Account		
2	Rounding		0.01
3			
4			
5			
6			
			0.01

Balance should be nil

(0.00)

Banyo Superannuation Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<i>Bank</i>								
Macquarie Cash Account				82,860.38	82,860.38			2.37%
Macquarie Savings Account				79,179.22	79,179.22			2.27%
				162,039.60	162,039.60			4.64%
<i>Listed Securities Market</i>								
Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup (ASX:ALX)	16,500.00000	6.7244	6.2100	110,952.41	102,465.00	(8,487.41)	(7.65)%	2.93%
Alliance Aviation Services Limited (ASX:AQZ)	24,204.00000	2.6188	2.8800	63,385.94	69,707.52	6,321.58	9.97%	2.00%
ARB Corporation Limited. (ASX:ARB)	2,500.00000	31.0505	28.6000	77,626.35	71,500.00	(6,126.35)	(7.89)%	2.05%
ASX Limited (ASX:ASX)	4,000.00000	38.0026	63.0000	152,010.21	252,000.00	99,989.79	65.78%	7.22%
Bhp Billiton (ASX:BHP)	4,800.00000	41.6867	44.9900	200,096.24	215,952.00	15,855.76	7.92%	6.19%
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement (ASX:COL)	4,411.00000	8.3555	18.4200	36,856.07	81,250.62	44,394.55	120.45%	2.33%
CSL (ASX:CSL)	1,118.00000	145.7057	277.3800	162,898.98	310,110.84	147,211.86	90.37%	8.88%
Endeavour Group Limited (ASX:EDV)	10,000.00000	5.1061	6.3100	51,060.99	63,100.00	12,039.01	23.58%	1.81%
Electro Optic Systems (ASX:EOS)	36,659.00000	2.8274	0.7650	103,650.54	28,044.14	(75,606.40)	(72.94)%	0.80%
Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500 (ASX:IVV)	3,000.00000	23.6874	44.4500	71,062.34	133,350.00	62,287.66	87.65%	3.82%
Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth (ASX:IXJ)	1,000.00000	59.9632	127.0400	59,963.17	127,040.00	67,076.83	111.86%	3.64%
Jumbo Interactive Limited (ASX:JIN)	3,650.00000	15.3692	14.2600	56,097.40	52,049.00	(4,048.40)	(7.22)%	1.49%
MFF Capital Investments Limited (ASX:MFF)	25,000.00000	3.2256	2.6600	80,638.87	66,500.00	(14,138.87)	(17.53)%	1.90%
Mineral Resources Limited (ASX:MIN)	1,700.00000	41.6923	71.4300	70,876.90	121,431.00	50,554.10	71.33%	3.48%
Macquarie Group Limited (ASX:MQG)	961.00000	137.0547	177.6200	131,709.56	170,692.82	38,983.26	29.60%	4.89%
National Australia Bank (ASX:NAB)	2,478.00000	18.5842	26.3700	46,051.69	65,344.86	19,293.17	41.89%	1.87%
Probiotec Limited (ASX:PBP)	25,000.00000	0.3531	2.8000	8,827.00	70,000.00	61,173.00	693.02%	2.01%
Qube Holdings Limited (ASX:QUB)	55,000.00000	2.8524	2.8500	156,881.55	156,750.00	(131.55)	(0.08)%	4.49%
Reece Limited (ASX:REH)	9,500.00000	10.3256	18.5700	98,093.42	176,415.00	78,321.58	79.84%	5.05%
Washington H Soul Pattinson & Company Limited (ASX:SOL)	6,000.00000	23.3821	31.7800	140,292.80	190,680.00	50,387.20	35.92%	5.46%
The Reject Shop Limited (ASX:TRS)	10,325.00000	5.4397	4.5500	56,164.94	46,978.75	(9,186.19)	(16.36)%	1.35%
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29 (ASX:WBCPK)	700.00000	100.3788	100.0500	70,265.18	70,035.00	(230.18)	(0.33)%	2.01%

Banyo Superannuation Fund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Listed Securities Market</u>								
Woodside Energy Group Ltd (ASX:WDS)	1,500.00000	31.2939	34.4400	46,940.80	51,660.00	4,719.20	10.05%	1.48%
Wesfarmers Limited (ASX:WES)	5,000.00000	24.5555	49.3400	122,777.68	246,700.00	123,922.32	100.93%	7.07%
Woolworths (ASX:WOW)	4,928.00000	23.9608	39.7300	118,078.96	195,789.44	77,710.48	65.81%	5.61%
				2,293,259.99	3,135,545.99	842,286.00	36.73%	89.81%
<u>Managed Funds Market</u>								
Fidelity Asia Fund	3,807.81140	24.9487	24.5777	95,000.00	93,587.25	(1,412.75)	(1.49)%	2.68%
				95,000.00	93,587.25	(1,412.75)	(1.49)%	2.68%
<u>Term Deposits</u>								
ANZ TD 6m maturity 20/12/2023 5.1%				100,000.00	100,000.00	0.00	0.00%	2.86%
				100,000.00	100,000.00	0.00	0.00%	2.86%
				2,650,299.59	3,491,172.84	840,873.25	31.73%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

Portfolio Valuation

as at 30 June 2023

Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739
Product: Macquarie Investment Custodial
Adviser: Clara Jago



Security	Units	Cost (\$)	Average Cost Per Unit (\$)	Market Price (\$)	Market Value (\$)	Portfolio (%)
LISTED SECURITIES						
<i>Australian</i>						
Atlas Arteria (ALX)	16,500	110,964.44	6.73	6.21	102,465.00	2.93%
Alliance Aviation Services Limited (AQZ)	24,204	63,418.92	2.62	2.88	69,707.52	2.00%
ARB Corporation Limited (ARB)	2,500	77,626.35	31.05	28.60	71,500.00	2.05%
ASX Limited (ASX) ^B	4,000	149,581.52	37.40	63.00	252,000.00	7.22%
BHP Group Limited (BHP) ^B	4,800	202,438.33	42.17	44.99	215,952.00	6.19%
Coles Group Limited (COL) ^B	4,411	36,856.24	8.36	18.42	81,250.62	2.33%
CSL Limited (CSL) ^B	1,118	162,898.98	145.71	277.38	310,110.84	8.88%
Endeavour Group (EDV) ^B	10,000	51,061.00	5.11	6.31	63,100.00	1.81%
Electro Optic Systems Holdings Limited (EOS) ^B	36,659	103,650.54	2.83	0.77	28,044.13	0.80%
iShares S&P 500 ETF (IVV) ^B	3,000	71,062.34	23.69	44.45	133,350.00	3.82%
iShares Global Healthcare ETF (IXJ) ^B	1,000	59,963.17	59.96	127.04	127,040.00	3.64%
Jumbo Interactive Limited (JIN)	3,650	56,118.78	15.38	14.26	52,049.00	1.49%
MFF Capital Investments Limited (MFF)	25,000	80,664.21	3.23	2.66	66,500.00	1.90%
Mineral Resources Limited (MIN)	1,700	70,886.79	41.70	71.43	121,431.00	3.48%
Macquarie Group Limited (MQG)	961	131,731.37	137.08	177.62	170,692.82	4.89%
National Australia Bank Ltd (NAB) ^B	2,478	46,051.69	18.58	26.37	65,344.86	1.87%
Probiotec Limited (PBP) ^B	25,000	8,827.00	0.35	2.80	70,000.00	2.01%
Qube Holdings Limited (QUB)	55,000	156,917.41	2.85	2.85	156,750.00	4.49%
Reece Limited (REH)	9,500	98,095.23	10.33	18.57	176,415.00	5.05%
Washington H Soul Pattinson & Co Ltd (SOL)	6,000	140,351.66	23.39	31.78	190,680.00	5.46%

Security	Units	Cost (\$)	Average Cost Per Unit (\$)	Market Price (\$)	Market Value (\$)	Portfolio (%)
LISTED SECURITIES						
<i>Australian</i>						
The Reject Shop Limited (TRS)	10,325	56,167.75	5.44	4.55	46,978.75	1.35%
Westpac Capital Notes 8 (WBCPK)	700	70,265.18	100.38	100.05	70,035.00	2.01%
Woodside Energy Group Ltd (WDS)	1,500	46,940.80	31.29	34.44	51,660.00	1.48%
Wesfarmers Limited (WES) ^B	5,000	155,414.88	31.08	49.34	246,700.00	7.07%
Woolworths Group Limited (WOW) ^B	4,928	118,078.96	23.96	39.73	195,789.44	5.61%
		2,326,033.54			3,135,545.98	89.81%
Total Listed Securities		2,326,033.54			3,135,545.98	89.81%
MANAGED INVESTMENTS						
Fidelity Asia Fund (FID0010AU)	3,807.8114	95,000.00	24.9487	24.5777	93,587.25	2.68%
Total Managed Investments		95,000.00			93,587.25	2.68%
FIXED INTEREST AND CASH INVESTMENTS						
<i>Australian</i>						
ANZ TD 06mth maturity 20/12/23 rate 5.10% (ANZ06MTHZ)	100,000.00	100,000.00	1.00	1.00	100,000.00	2.86%
		100,000.00			100,000.00	2.86%
Total Fixed Interest and Cash Investments		100,000.00			100,000.00	2.86%
DIRECT CASH						
Macquarie Vision Cash Account Cleared (000966930604)		82,860.38			82,860.38	
Macquarie Vision Cash Account Uncleared ^h		0.00			0.00	
PENDING SETTLEMENTS¹						
Pending Settlements		0.00			0.00	
Total Direct Cash (including Pending Settlements)		82,860.38			82,860.38	2.37%
Portfolio under Administration		2,603,893.92			3,411,993.61	97.73%
OTHER ASSETS²						
<i>Cash</i>						
Macquarie Vision Savings Account	79,179	79,179.22	1.00	1.00	79,179.22	2.27%
		79,179.22			79,179.22	2.27%
Total Other Assets		79,179.22			79,179.22	2.27%

Security	Units	Cost (\$)	Average Cost Per Unit (\$)	Market Price (\$)	Market Value (\$)	Portfolio (%)
Total Portfolio		2,683,073.14			3,491,172.83	100.00%

1 Refer to Available Cash and Pending Transactions report for a breakdown of this amount.

2 Retail Managed Funds and/or Other Assets: These assets have been included in your Portfolio Valuation by your financial adviser for reporting purposes. Managed Account assets, including units amounts, values and prices, have been supplied by the managed account product provider and are for reporting purposes only. They are not held by Macquarie Investment Management Limited on your behalf and are not included in the valuation of your portfolio. The administration fee does not apply to these assets.

h Refer to Available Cash and Pending Transactions report for the amount of held funds. Refer to Cash Transaction Report for details of uncleared funds.

B The cost/amount invested amount is based on parcel information provided to us at the time of transfer into the service.

For all enquiries regarding this report please call Clara Jago on 02 8232 6589.

Information in this report is provided by Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 (MIML). While the information in this report is given in good faith and is believed to be reliable and accurate, neither MIML nor any member of the Macquarie Group gives any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.

Investment Transactions

from 1 July 2022 to 30 June 2023

Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739
Product: Macquarie Investment Custodial
Adviser: Clara Jago



Date	Description	Units	Price	Cost ¹ (\$)	Proceeds ² (\$)	Market Value ³ (\$)
ADBRI Limited (ABC)						
30/06/2022	Opening Total	10,000				24,200.00
10/08/2022	Sell	(10,000)	2.54	(42,096.14)	25,423.05	
30/06/2023	Current Balance	0				0.00
Atlas Arteria Rights Entitlement (ALXXE)						
30/06/2022	Opening Total	0				
15/09/2022	Buy	8,462	0.00	0.00		
06/10/2022	lapse	(8,462)	0.00	0.00		
30/06/2023	Current Balance	0				0.00
ARB Corporation Limited (ARB)						
30/06/2022	Opening Total	1,500				42,360.00
22/06/2023	Buy	1,000	28.59	28,593.54		
30/06/2023	Current Balance	2,500	28.60			71,500.00
ASX Limited (ASX)						
30/06/2022	Opening Total	4,500				367,695.00
10/08/2022	Sell	(500)	83.44	(19,122.71)	41,721.09	
30/06/2023	Current Balance	4,000	63.00			252,000.00
Blackmores Limited (BKL)						
30/06/2022	Opening Total	750				52,800.00
10/08/2022	Sell	(750)	77.65	(61,589.70)	58,237.53	
30/06/2023	Current Balance	0				0.00
Brambles Limited (BXB)						
30/06/2022	Opening Total	4,000				42,840.00
13/09/2022	Sell	(4,000)	12.01	(53,226.05)	48,057.69	
30/06/2023	Current Balance	0				0.00
Costa Group Holdings Limited (CGC)						
30/06/2022	Opening Total	9,843				28,150.98
10/08/2022	Sell	(9,843)	2.63	(41,209.48)	25,883.43	
30/06/2023	Current Balance	0				0.00
Endeavour Group (EDV)						
30/06/2022	Opening Total	4,928				37,304.96
22/06/2023	Buy	5,072	6.22	31,534.82		
30/06/2023	Current Balance	10,000	6.31			63,100.00
HomeCo Daily Needs REIT (HDN)						
30/06/2022	Opening Total	66,000				84,480.00
13/09/2022	Sell	(66,000)	1.27	(86,202.78)	84,142.73	
30/06/2023	Current Balance	0				0.00
HMC Capital Limited (HMC)						
30/06/2022	Opening Total	1,140				5,141.40
10/08/2022	Sell	(1,140)	4.89	(6,996.92)	5,571.87	
30/06/2023	Current Balance	0				0.00
iShares S&P 500 ETF (IVV)						
30/06/2022	Opening Total	200				110,186.00
07/12/2022	Code Conversion	(200)	0.00	(71,062.34)		
13/12/2022	Code Conversion	3,000	23.69	71,062.34		
30/06/2023	Current Balance	3,000	44.45			133,350.00

Date	Description	Units	Price	Cost ¹ (\$)	Proceeds ² (\$)	Market Value ³ (\$)
iShares S&P 500 ETF Defferred (IVVDB)						
30/06/2022	Opening Total	0				
07/12/2022	Code Conversion	3,000	23.69	71,062.34		
13/12/2022	Code Conversion	(3,000)	0.00	(71,062.34)		
30/06/2023	Current Balance	0				0.00
Jumbo Interactive Limited (JIN)						
30/06/2022	Opening Total	2,500				35,550.00
13/09/2022	Buy	800	13.14	10,511.13		
14/09/2022	Buy	350	12.84	4,494.00		
30/06/2023	Current Balance	3,650	14.26			52,049.00
MFF Cptl Invstmnts Ltd Opt Exp 31 Oct 22 (MFFOA)						
30/06/2022	Opening Total	5,000				5.00
31/10/2022	Sell	(5,000)	0.00	(0.00)		
30/06/2023	Current Balance	0				0.00
Origin Energy Ltd (ORG)						
30/06/2022	Opening Total	6,000				34,380.00
22/06/2023	Sell	(6,000)	8.38	(47,719.04)	50,280.47	
30/06/2023	Current Balance	0				0.00
Qube Holdings Limited (QUB)						
30/06/2022	Opening Total	32,539				88,831.47
14/09/2022	Buy	7,461	2.84	21,201.77		
29/11/2022	Buy	5,000	2.79	13,953.75		
30/11/2022	Buy	3,250	2.77	8,991.30		
01/12/2022	Buy	6,750	2.79	18,821.08		
30/06/2023	Current Balance	55,000	2.85			156,750.00
Reece Limited (REH)						
30/06/2022	Opening Total	7,000				96,460.00
30/11/2022	Buy	1,480	15.42	22,820.19		
06/12/2022	Buy	1,020	15.42	15,725.96		
30/06/2023	Current Balance	9,500	18.57			176,415.00
Westpac Banking Corporation (WBC)						
30/06/2022	Opening Total	7,000				136,500.00
10/08/2022	Sell	(2,000)	21.81	(52,156.01)	43,612.13	
29/11/2022	Sell	(5,000)	23.60	(112,973.93)	117,995.87	
30/06/2023	Current Balance	0				0.00
Westpac Capital Notes 8 (WBCPK)						
30/06/2022	Opening Total	0				
13/09/2022	Buy	700	100.38	70,265.18		
30/06/2023	Current Balance	700	100.05			70,035.00
Woodside Energy Group Ltd (WDS)						
30/06/2022	Opening Total	867				27,605.28
13/09/2022	Buy	633	33.39	21,138.88		
30/06/2023	Current Balance	1,500	34.44			51,660.00
ANZ TD 06mth maturity 20/12/23 rate 5.10% (ANZ06MTHZ)						
30/06/2022	Opening Total	0.00				
23/06/2023	Buy	100,000.00	1.0000	100,000.00		
30/06/2023	Current Balance	100,000.00	1.0000			100,000.00

¹ Cost represents the total costs associated with the transaction (e.g. including stamp duty and brokerage where appropriate).

² Proceeds represents the net value received for a sell transaction (e.g. less stamp duty and brokerage where appropriate).

³ Market Value represents the opening and closing unit balance multiplied by opening and closing Market Prices respectively.

Note: Only holdings with transactions during the period will appear on this report.

For all enquiries regarding this report please call Clara Jago on 02 8232 6589.

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The Directors
Macquarie Investment Management Limited
1 Shelley Street
SYDNEY NSW 2000

Independent Review Report for the year ended 30 June 2023 regarding the Accuracy and Completeness of the Tax Information – Macquarie Investment

We have reviewed the Tax Reports – SMSF (“the Reports”) released on 18 August 2023 by Macquarie Investment Management Limited (“Macquarie”) to its clients and associated financial planning and tax advisers. The Reports released by Macquarie relate to tax information for the year ended 30 June 2023

Management’s Responsibility for the Tax Reports – SMSF

Management of Macquarie is responsible for the preparation of the Tax Reports – SMSF, and has determined that the contents of the accompanying Tax Guide are appropriate. This responsibility includes the design and effective operation of the taxation procedures and internal controls relevant to the preparation of these Reports that are free from material misstatements, whether due to fraud or error.

Assurance Practitioner’s Responsibility

Our responsibility is to express a conclusion on the Tax Reports – SMSF based on our review. We have conducted our review in accordance with Standard on Review Engagements ASRE 2405 *Review of Historical Financial Information Other than a Financial Report* and within the context of the accompanying Tax Guide in order to state whether, on the basis of the procedures described, anything has come to our attention that causes us to believe that the Reports are not consistent, in all material respects, with the Assumptions and Principles outlined in the Tax Guide and the information reported is not consistent with information recorded within Macquarie’s source systems.

ASRE 2405 requires us to comply with the requirements of the applicable code of professional conduct of a professional accounting body.

A review is limited primarily to inquiries of entity personnel, inspection of evidence and observation of, and enquiry about, the operation of the taxation procedures and internal controls for a small number of transactions or events. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not



enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Our review included such tests and procedures necessary to consider whether:

- (a) the Reports are prepared in accordance with the Assumptions and Principles outlined in the Tax Guide on the basis of an Australian Tax Resident; and
- (b) the reported information is consistent with Macquarie's source systems.

This report has been prepared for Macquarie. No responsibility will be accepted for any reliance on this report to any party other than Macquarie, or for any purpose other than that for which it was prepared.

Conclusion

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that the Tax Reports – SMSF for the year ended 30 June 2023 are not prepared, in all material respects, in accordance with the Assumptions and Principles outlined in the Tax Guide and the information reported is not consistent with information recorded within Macquarie's source systems.

KPMG

KPMG

Sydney

18 August 2023

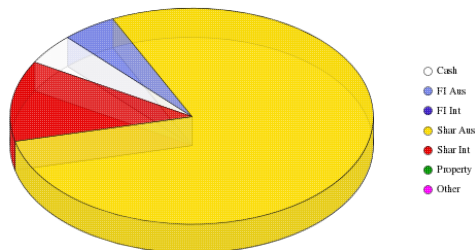
Portfolio Snapshot

from 01 July 2022 to 30 June 2023



Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739

Asset Allocation



Sector	Portfolio Value (\$)	(%)
Cash	162,039.58	4.64%
Fixed Interest Australian	170,034.99	4.87%
Fixed Interest International	0.00	0.00%
Shares Australian	2,738,621.03	78.44%
Shares International	420,477.24	12.04%
Property	0.00	0.00%
Other	0.00	0.00%
Total	3,491,172.83	100.00%

Note:

The asset allocation represents your entire portfolio, including any holdings in retail managed investments and Other Assets.

Performance, Valuation, Income and Growth

Security	Units	Closing Cost (\$)	Closing Market Value (\$)	Growth from acquisition ¹ (\$)	Income ² Received (\$)	Security ³ Performance (%)
LISTED SECURITIES						
<i>Australian</i>						
Atlas Arteria (ALX)	16,500	110,964.44	102,465.00	(8,499.44)	6,600.00	(17.99)%
Alliance Aviation Services Limited (AQZ)	24,204	63,418.92	69,707.52	6,288.60	0.00	(19.33)%
ARB Corporation Limited (ARB)	2,500	77,626.35	71,500.00	(6,126.35)	960.00	3.50%
ASX Limited (ASX)	4,000	149,581.52	252,000.00	125,016.86	9,448.00	(19.52)%
BHP Group Limited (BHP)	4,800	202,438.33	215,952.00	13,513.67	18,794.28	18.56%
Coles Group Limited (COL)	4,411	36,856.24	81,250.62	44,394.38	2,911.26	7.13%
CSL Limited (CSL)	1,118	162,898.98	310,110.84	147,211.86	3,778.58	4.35%
Endeavour Group (EDV)	10,000	51,061.00	63,100.00	12,039.00	1,084.16	(12.23)%
Electro Optic Systems Holdings Limited (EOS)	36,659	103,650.54	28,044.14	(75,606.40)	0.00	(26.44)%
iShares S&P 500 ETF (IVV)	3,000	71,062.34	133,350.00	62,287.66	1,855.58	89.58%#
iShares Global Healthcare ETF (IXJ)	1,000	59,963.17	127,040.00	67,076.83	1,687.33	9.38%
Jumbo Interactive Limited (JIN)	3,650	56,118.78	52,049.00	(4,069.78)	1,352.00	5.99%
MFF Capital Investments Limited (MFF)	25,000	80,664.21	66,500.00	(14,164.21)	2,125.00	24.21%
Mineral Resources Limited (MIN)	1,700	70,886.79	121,431.00	50,544.21	3,740.00	52.54%

Macquarie Group Limited (MQG)	961	131,731.37	170,692.82	38,961.45	7,207.50	12.53%
National Australia Bank Ltd (NAB)	2,478	46,051.69	65,344.86	19,293.17	3,989.58	2.15%
Probiotec Limited (PBP)	25,000	8,827.00	70,000.00	61,173.00	1,625.00	27.33%
Qube Holdings Limited (QUB)	55,000	156,917.41	156,750.00	(167.41)	3,662.50	6.62%
Reece Limited (REH)	9,500	98,095.23	176,415.00	78,319.77	1,810.00	36.41%
Washington H Soul Pattinson & Co Ltd (SOL)	6,000	140,351.66	190,680.00	50,328.34	5,640.00	39.00%
The Reject Shop Limited (TRS)	10,325	56,167.75	46,978.75	(9,189.00)	0.00	40.00%
Westpac Capital Notes 8 (WBCPK)	700	70,265.18	70,035.00	(230.18)	2,261.14	2.89%
Woodside Energy Group Ltd (WDS)	1,500	46,940.80	51,660.00	4,719.20	4,618.39	16.95%
Wesfarmers Limited (WES)	5,000	155,414.88	246,700.00	91,285.12	9,400.00	22.21%
Woolworths Group Limited (WOW)	4,928	118,078.96	195,789.44	77,710.48	4,878.72	14.38%
		<hr/>	<hr/>	<hr/>	<hr/>	
		2,326,033.54	3,135,545.98	832,110.82	99,429.02	
		<hr/>	<hr/>	<hr/>	<hr/>	
Total Listed Securities		2,326,033.54	3,135,545.98	832,110.82	99,429.02	
MANAGED INVESTMENTS						
Fidelity Asia Fund (FID0010AU)	3,807.8114	95,000.00	93,587.25	(1,412.75)	1,415.40	2.69%
		<hr/>	<hr/>	<hr/>	<hr/>	
Total Managed Investments		95,000.00	93,587.25	(1,412.75)	1,415.40	
FIXED INTEREST AND CASH INVESTMENTS						
<i>Australian</i>						
ANZ TD 06mth maturity 20/12/23 rate 5.10% (ANZ06MTHZ)	100,000	100,000.00	100,000.00*	0.00	0.00	0.00%
		<hr/>	<hr/>	<hr/>	<hr/>	
		100,000.00	100,000.00	0.00	0.00	
		<hr/>	<hr/>	<hr/>	<hr/>	
Total Fixed Interest And Cash Investments		100,000.00	100,000.00	0.00	0.00	
DIRECT CASH						
Macquarie Vision Cash Account Cleared (000966930604)		82,860.38	82,860.38	0.00	2,915.46	NA
Macquarie Vision Cash Account Uncleared ^h		0.00	0.00	0.00	0.00	NA
PENDING SETTLEMENTS⁴						
Pending Settlements		0.00	0.00	0.00	0.00	
		<hr/>	<hr/>	<hr/>	<hr/>	
		82,860.38	82,860.38	0.00	2,915.46	
		<hr/>	<hr/>	<hr/>	<hr/>	
Portfolio under Administration		2,603,893.92	3,411,993.61	830,698.07	103,759.88	NA
		<hr/>	<hr/>	<hr/>	<hr/>	

OTHER ASSETS⁵

Cash

Macquarie Vision Savings Account	79,179	79,179.22	79,179.22
		79,179.22	79,179.22
Total Other Assets		79,179.22	79,179.22

Total Portfolio	2,683,073.14	3,491,172.83	830,698.07	103,759.88
------------------------	---------------------	---------------------	-------------------	-------------------

Net Portfolio Value	3,491,172.83
----------------------------	---------------------

* The market value of this managed fund is indicative only. It is based on the latest available price which is different to the date of this report as indicated below:

ANZ TD 06mth maturity 20/12/23 rate 5.10% 26/02/2014

- 1 Growth from acquisition represents: (Closing Market Value less Closing Cost) plus Realised Gain/Loss
- 2 Includes dividends and distributions/interest accrued during the selected date range.
- 3 Security Performance has been calculated using a money weighted return methodology on a cash accruals basis. Performance is not available for Direct Cash, Instalment Warrants or any Below the Line Assets.
Returns are annualised for periods greater than one year. For reporting periods or investments less than 12 months, the performance return will not be annualised.
- 4 Refer to Available Cash and Pending Transactions report for a breakdown of this amount.
- 5 Retail Managed Funds and/or Other Assets: These assets have been included in your Portfolio Valuation by your financial adviser for reporting purposes. Managed Account assets, including units amounts, values and prices, have been supplied by the managed account product provider and are for reporting purposes only. They are not held by Macquarie Investment Management Limited on your behalf and are not included in the valuation of your portfolio. The administration fee does not apply to these assets.
- # This security has been affected by a corporate action event during the selected reporting period. Corporate actions can affect the performance of your securities.
- h Refer to Available Cash and Pending Transactions report for the amount of held funds.
Refer to Cash Transaction Report for details of uncleared funds.

**For all enquiries regarding this report please call
Clara Jago on 02 8232 6589.**

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10:21:18 - 22/09/2023

Account No: D70739

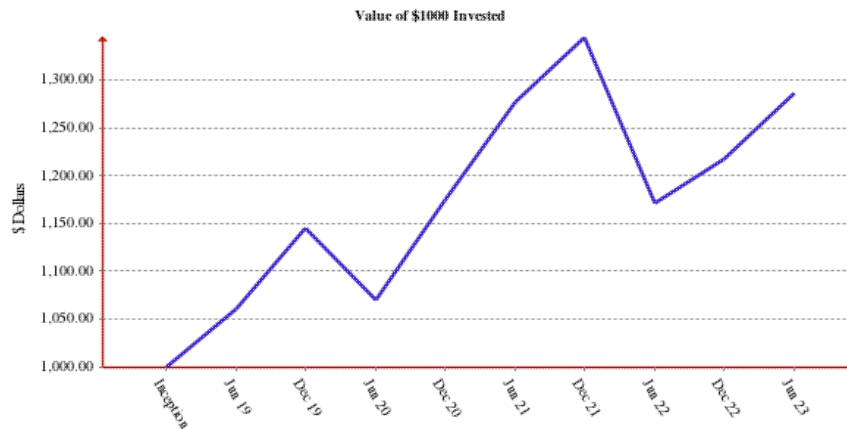
Performance Over Time

as at 30 June 2023

Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739



Returns	3 Mths	6 Mths	1 Year	2 Years	3 Years	Since Inception ²
Performance ¹	0.77%	5.61%	9.81%	0.36%	6.35%	6.16%



Note: The graph shows performance for the client since inception.

Performance

- 1 The performance figures above only relate to the Portfolio under Administration (they do not include any return on Retail Managed Fund holdings or Other Assets).
2 When period selected is greater than 12 months performance figure is annualised. Portfolio inception date is 12/03/2019. To enable comparison with benchmark returns, inception performance is reported from 01/04/2019.

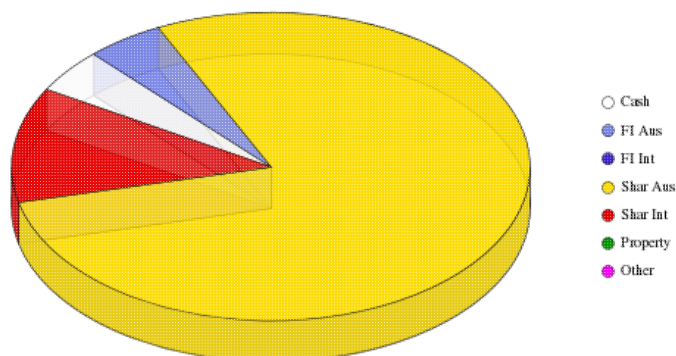
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Asset Allocation

as at 30 June 2023

Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739



Sector	Portfolio Value (\$)	(%)
Cash	162,039.58	4.64%
Fixed Interest Australian	170,034.99	4.87%
Fixed Interest International	0.00	0.00%
Shares Australian	2,738,621.03	78.44%
Shares International	420,477.24	12.04%
Property	0.00	0.00%
Other	0.00	0.00%
Total	3,491,172.83	100.00%

Note:

The asset allocation represents your entire portfolio, including any holdings in retail managed investments and Other Assets.

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Income Details - Cash Receipts basis

from 01 July 2022 to 30 June 2023



Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739

Transaction Details

Security	Ex Date ¹	Payment Date ²	Receipt Date ³	Div/ Dist Rate ⁴	Div/ Dist Amount (\$)	Cash Amount (\$)	DRPs	
							Rate	Units Allocated
Listed Securities								
ARB Corporation Limited	06/10/22	21/10/22	21/10/22	0.3200	480.00	480.00		
ARB Corporation Limited	05/04/23	21/04/23	21/04/23	0.3200	480.00	480.00		
					960.00	960.00		
ASX Limited	08/09/22	28/09/22	28/09/22	1.2000	4,800.00	4,800.00		
ASX Limited	09/03/23	29/03/23	29/03/23	1.1620	4,648.00	4,648.00		
					9,448.00	9,448.00		
Atlas Arteria	21/09/22	03/10/22	03/10/22	0.2000	3,300.00	3,300.00		
Atlas Arteria	28/03/23	06/04/23	06/04/23	0.2000	3,300.00	3,300.00		
					6,600.00	6,600.00		
BHP Group Limited	01/09/22	22/09/22	23/09/22	2.4707	12,248.83	12,248.83		
BHP Group Limited	09/03/23	30/03/23	30/03/23	1.3636	6,545.45	6,545.45		
					18,794.28	18,794.28		
Brambles Limited	07/09/22	13/10/22	13/10/22	0.1725	690.00	690.00		
					690.00	690.00		
Coles Group Limited	02/09/22	28/09/22	28/09/22	0.3000	1,323.30	1,323.30		
Coles Group Limited	02/03/23	30/03/23	30/03/23	0.3600	1,587.96	1,587.96		
					2,911.26	2,911.26		
CSL Limited	06/09/22	05/10/22	05/10/22	1.7583	1,965.79	1,965.79		
CSL Limited	09/03/23	05/04/23	05/04/23	1.6215	1,812.79	1,812.79		
					3,778.58	3,778.58		
Endeavour Group	31/08/22	16/09/22	16/09/22	0.0770	379.46	379.46		
Endeavour Group	21/02/23	20/03/23	20/03/23	0.1430	704.70	704.70		
					1,084.16	1,084.16		
HomeCo Daily Needs REIT	29/06/22	22/08/22	22/08/22	0.0212	1,399.20	1,399.20		
					1,399.20	1,399.20		

iShares Global Healthcare ETF	30/06/22	13/07/22	13/07/22	0.8432	843.21	843.21
iShares Global Healthcare ETF	21/12/22	05/01/23	05/01/23	0.5272	527.17	527.17
					<hr/>	
					1,370.38	1,370.38
iShares S&P 500 ETF	30/06/22	13/07/22	13/07/22	2.0842	416.85	416.85
iShares S&P 500 ETF	03/10/22	13/10/22	13/10/22	2.4134	482.69	482.69
iShares S&P 500 ETF	21/12/22	05/01/23	05/01/23	0.1262	378.72	378.72
iShares S&P 500 ETF	03/04/23	17/04/23	17/04/23	0.1422	426.55	426.55
					<hr/>	
					1,704.81	1,704.81
Jumbo Interactive Limited	01/09/22	23/09/22	23/09/22	0.2050	512.50	512.50
Jumbo Interactive Limited	02/03/23	17/03/23	17/03/23	0.2300	839.50	839.50
					<hr/>	
					1,352.00	1,352.00
Macquarie Group Limited	16/05/22	04/07/22	04/07/22	3.5000	3,363.50	3,363.50
Macquarie Group Limited	07/11/22	13/12/22	13/12/22	3.0000	2,883.00	2,883.00
					<hr/>	
					6,246.50	6,246.50
MFF Capital Investments Limited	07/10/22	04/11/22	04/11/22	0.0400	1,000.00	1,000.00
MFF Capital Investments Limited	21/04/23	12/05/23	12/05/23	0.0450	1,125.00	1,125.00
					<hr/>	
					2,125.00	2,125.00
Mineral Resources Limited	02/09/22	23/09/22	23/09/22	1.0000	1,700.00	1,700.00
Mineral Resources Limited	09/03/23	30/03/23	30/03/23	1.2000	2,040.00	2,040.00
					<hr/>	
					3,740.00	3,740.00
National Australia Bank Ltd	11/05/22	05/07/22	05/07/22	0.7300	1,808.94	1,808.94
National Australia Bank Ltd	15/11/22	14/12/22	14/12/22	0.7800	1,932.84	1,932.84
					<hr/>	
					3,741.78	3,741.78
Origin Energy Ltd	06/09/22	30/09/22	30/09/22	0.1650	990.00	990.00
Origin Energy Ltd	28/02/23	24/03/23	24/03/23	0.1650	990.00	990.00
					<hr/>	
					1,980.00	1,980.00
Probiotec Limited	07/09/22	15/09/22	15/09/22	0.0350	875.00	875.00
Probiotec Limited	02/03/23	17/03/23	17/03/23	0.0300	750.00	750.00
					<hr/>	
					1,625.00	1,625.00
Qube Holdings Limited	19/09/22	18/10/22	18/10/22	0.0400	1,600.00	1,600.00
Qube Holdings Limited	07/03/23	13/04/23	13/04/23	0.0375	2,062.50	2,062.50
					<hr/>	
					3,662.50	3,662.50
Reece Limited	11/10/22	26/10/22	26/10/22	0.1500	1,050.00	1,050.00
Reece Limited	21/03/23	05/04/23	05/04/23	0.0800	760.00	760.00
					<hr/>	
					1,810.00	1,810.00
Washington H Soul Pattinson & Co Ltd	18/11/22	12/12/22	12/12/22	0.5800	3,480.00	3,480.00
Washington H Soul Pattinson & Co Ltd	19/04/23	12/05/23	12/05/23	0.3600	2,160.00	2,160.00
					<hr/>	
					5,640.00	5,640.00

Wesfarmers Limited	31/08/22	06/10/22	06/10/22	1.0000	5,000.00	5,000.00
Wesfarmers Limited	20/02/23	28/03/23	28/03/23	0.8800	4,400.00	4,400.00
					9,400.00	9,400.00
Westpac Banking Corporation	17/11/22	20/12/22	20/12/22	0.6400	3,200.00	3,200.00
					3,200.00	3,200.00
Westpac Capital Notes 8	12/12/22	21/12/22	21/12/22	1.0131	709.17	709.17
Westpac Capital Notes 8	10/03/23	21/03/23	21/03/23	1.0546	738.22	738.22
Westpac Capital Notes 8	09/06/23	21/06/23	21/06/23	1.1625	813.75	813.75
					2,261.14	2,261.14
Woodside Energy Group Ltd	08/09/22	06/10/22	06/10/22	1.5995	1,386.79	1,386.79
Woodside Energy Group Ltd	08/03/23	05/04/23	05/04/23	2.1544	3,231.60	3,231.60
					4,618.39	4,618.39
Woolworths Group Limited	31/08/22	27/09/22	27/09/22	0.5300	2,611.84	2,611.84
Woolworths Group Limited	02/03/23	13/04/23	13/04/23	0.4600	2,266.88	2,266.88
					4,878.72	4,878.72
Managed Investments						
Fidelity Asia Fund	30/06/22	22/07/22	22/07/22	0.1147	436.65	436.65
					436.65	436.65
Direct Cash						
VCA - 000966930604	29/07/22	29/07/22	29/07/22	1.0000	5.20	5.20
VCA - 000966930604	31/08/22	31/08/22	31/08/22	1.0000	70.42	70.42
VCA - 000966930604	30/09/22	30/09/22	30/09/22	1.0000	94.29	94.29
VCA - 000966930604	31/10/22	31/10/22	31/10/22	1.0000	163.16	163.16
VCA - 000966930604	30/11/22	30/11/22	30/11/22	1.0000	176.63	176.63
VCA - 000966930604	30/12/22	30/12/22	30/12/22	1.0000	289.07	289.07
VCA - 000966930604	31/01/23	31/01/23	31/01/23	1.0000	305.72	305.72
VCA - 000966930604	28/02/23	28/02/23	28/02/23	1.0000	308.85	308.85
VCA - 000966930604	31/03/23	31/03/23	31/03/23	1.0000	344.49	344.49
VCA - 000966930604	28/04/23	28/04/23	28/04/23	1.0000	362.25	362.25
VCA - 000966930604	31/05/23	31/05/23	31/05/23	1.0000	442.96	442.96
VCA - 000966930604	30/06/23	30/06/23	30/06/23	1.0000	352.42	352.42
					2,915.46	2,915.46
Total					108,373.81	108,373.81
Imputation Credits Total						36,823.44

¹ Ex Date is the contract or declared date of the dividend/distribution.

² Payment Date is the date the dividend/distribution was paid by the organisation.

³ Receipt Date is the date the dividend/distribution was received, banked or cleared. Transactions without a Receipt Date are accruals only and hence amount details may change when payment is received.

⁴ Income Rates are dollars except where expressly noted as a percentage.

Component Breakdowns

Component	Amount (\$)
Listed Securities	
ARB Corporation Limited (ARB)	
Aust Divs - Franked	960.00
Total	960.00
Imputation Credits	411.43
ASX Limited (ASX)	
Aust Divs - Franked	9,448.00
Total	9,448.00
Imputation Credits	4,049.14
Atlas Arteria (ALX)	
Foreign Other	6,600.00
Total	6,600.00
BHP Group Limited (BHP)	
Aust Divs - Franked	18,794.28
Total	18,794.28
Imputation Credits	8,054.68
Brambles Limited (BXB)	
Aust Divs - Franked	241.50
Conduit Foreign Income	448.50
Total	690.00
Imputation Credits	103.50
Coles Group Limited (COL)	
Aust Divs - Franked	2,911.26
Total	2,911.26
Imputation Credits	1,247.68
CSL Limited (CSL)	
Aust Divs - Franked	196.58
Conduit Foreign Income	3,582.00
Total	3,778.58
Imputation Credits	84.25
Endeavour Group (EDV)	
Aust Divs - Franked	1,084.16
Total	1,084.16
Imputation Credits	464.64
HomeCo Daily Needs REIT (HDN)	
Aust Other	709.37
Aust Interest	4.23
AMIT Adjustment	685.60
Total	1,399.20

iShares Global Healthcare ETF (IXJ)	
Aust Interest	0.01
Foreign Modified Passive	1,202.07
Concession	84.15
Capital gains discount - NON TARP	84.15
Total	1,370.38
Foreign Tax Credit	213.34

iShares S&P 500 ETF (IVV)	
Aust Interest	0.10
Foreign Modified Passive	1,601.93
Concession	51.39
Capital gains discount - NON TARP	51.39
Total	1,704.81
Foreign Tax Credit	293.70

Jumbo Interactive Limited (JIN)	
Aust Divs - Franked	1,352.00
Total	1,352.00
Imputation Credits	579.43

Macquarie Group Limited (MQG)	
Aust Divs - Franked	2,498.60
Conduit Foreign Income	3,747.90
Total	6,246.50
Imputation Credits	1,070.83

MFF Capital Investments Limited (MFF)	
Aust Divs - Franked	2,125.00
Total	2,125.00
Imputation Credits	910.72

Mineral Resources Limited (MIN)	
Aust Divs - Franked	3,740.00
Total	3,740.00
Imputation Credits	1,602.86

National Australia Bank Ltd (NAB)	
Aust Divs - Franked	3,741.78
Total	3,741.78
Imputation Credits	1,603.62

Origin Energy Ltd (ORG)	
Aust Divs - Franked	1,732.50
Aust Divs - Unfranked	247.50
Total	1,980.00
Imputation Credits	742.50

Probiotec Limited (PBP)	
Aust Divs - Franked	1,625.00
Total	1,625.00
Imputation Credits	696.43

Qube Holdings Limited (QUB)

Aust Divs - Franked	3,662.50
Total	3,662.50
Imputation Credits	1,569.64
Reece Limited (REH)	
Aust Divs - Franked	1,810.00
Total	1,810.00
Imputation Credits	775.71
Washington H Soul Pattinson & Co Ltd (SOL)	
Aust Divs - Franked	5,640.00
Total	5,640.00
Imputation Credits	2,417.14
Wesfarmers Limited (WES)	
Aust Divs - Franked	9,400.00
Total	9,400.00
Imputation Credits	4,028.57
Westpac Banking Corporation (WBC)	
Aust Divs - Franked	3,200.00
Total	3,200.00
Imputation Credits	1,371.43
Westpac Capital Notes 8 (WBCPK)	
Aust Divs - Franked	2,261.14
Total	2,261.14
Imputation Credits	969.06
Woodside Energy Group Ltd (WDS)	
Aust Divs - Franked	4,618.39
Total	4,618.39
Imputation Credits	1,979.31
Woolworths Group Limited (WOW)	
Aust Divs - Franked	4,878.72
Total	4,878.72
Imputation Credits	2,090.88
Managed Investments	
Fidelity Asia Fund (FID0010AU)	
Aust Divs - Unfranked	0.62
Foreign Modified Passive	436.03
Total	436.65
Foreign Tax Credit	84.11
Direct Cash	
Macquarie Vision Cash Account (VCA)	
Aust Interest	2,915.46
Total	2,915.46

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10:21:28 - 22/09/2023

Account No: D70739



SMSF AUDIT WORKPAPERS - Cash, Receivables and Other Assets

F

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830		Back to Cover

- 1 Have all appropriate Class Super data feeds (bank and investment) been setup properly?

Additional Notes:

- 2 For Class Super bank data feed clients, was there a change of bank accounts during the year?
If yes, please ensure authority forms are completed for the new accounts.

Bank audit confirmations are not necessary for those on Class Super. Ensure data feed agrees with ledger balance. For those not on Class Super data feeds, a bank confirmation is necessary if risks are high.

Debit Balance - considered circumstances that caused bank account to be in debit, and was satisfied that no further action was required.

Bank and Term Deposit Accounts

AC No.	Description	GL Account No	Amount
1	Macquarie Cash Account		82,860.38
2	Macquarie Savings Account		79,179.22
3	ANZ TD (Invested via Macquarie broker - Refer to E1 wp)		100,000.00
4			
5			
6			
7			
8			
9			
10			

Total Cash 262,039.60



SMSF AUDIT WORKPAPERS - Cash, Receivables and Other Assets

F

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830		Back to Cover

Receivables

- 3 Reviewed deposits after balance date and confirmed that there were receivables (from dividends, trust distributions, income tax refund) and were recorded properly in the accounts at year end.
- 4 Reviewed bank statements and there were no transactions with related parties by the super fund.

Yes
Yes

If yes, details of receivables

Item	Description	GL Account No	Amount
1	Current Tax Assets		30,717.37
2	GST Refund		940.04
3	Distributions Receivable		7,688.73
4			
5			
Total Receivables			39,346.14

Other Assets

- 5 - 7 Reviewed trustee minutes and investments report and confirmed that there were no other investments held apart from publicly listed shares, unlisted shares, managed funds and properties.

Yes

If yes, details of other assets

Item	Description	GL Account No	Amount
1			
2			
Total Other Assets			-

General

- 8 Where appropriate, additions and disposals were supported with external source documents. Reviewed minutes and bank statements and there were no other investments made.
- 9 Reviewed and no external source documentation required since there were no other investments.
- 10 Reviewed and no valuation required since there were no other investments.
- 11 Reviewed and there were no investments in other assets (arms length).
- 12 Reviewed and since there were no investments in other assets, therefore, no disposals.
- 13 Reviewed since there were no investment in other assets. This is consistent with the fund's investment strategy.

Cash Transactions

from 1 July 2022 to 30 June 2023

Transactions displayed in ascending date order

Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739
Product: Macquarie Investment Custodial
Adviser: Clara Jago
Cash Account No: 000966930604



Date	Description	Debit(\$)	Credit(\$)	Balance(\$)
01/07/2022	OPENING BALANCE			\$16,157.31 CR
04/07/2022	MQG FNL DIV 001277447043		3,363.50	\$19,520.81 CR
05/07/2022	NAB INTERIM DIV DV231/01168153		1,808.94	\$21,329.75 CR
06/07/2022	ADMINISTRATION FEE	162.10		\$21,167.65 CR
06/07/2022	ADVISER FEE	591.23		\$20,576.42 CR
11/07/2022	PENSION		100,000.00	\$120,576.42 CR
11/07/2022	TRANSACT TFR TO 960587459 DAVID ROBERT H	100,000.00		\$20,576.42 CR
13/07/2022	IVV PAYMENT JUL22/00826239		416.85	\$20,993.27 CR
13/07/2022	IXJ PAYMENT JUL22/00811768		843.21	\$21,836.48 CR
22/07/2022	DISTRIBUTION FIDELITY ASIA FUND, FID0010AU		436.65	\$22,273.13 CR
25/07/2022	TRANSACT TFR TO 960587459 DAVID ROBERT H	20,000.00		\$2,273.13 CR
29/07/2022	INTEREST PAID		5.20	\$2,278.33 CR
04/08/2022	ADMINISTRATION FEE	167.51		\$2,110.82 CR
04/08/2022	ADVISER FEE	606.90		\$1,503.92 CR
09/08/2022	TSF FROM SAVINGS		20,000.00	\$21,503.92 CR
12/08/2022	SELL ADBRI LIMITED, ABC, 10000		25,423.05	\$46,926.97 CR
12/08/2022	SELL ASX LIMITED, ASX, 500		41,721.09	\$88,648.06 CR
12/08/2022	SELL BLACKMORES LIMITED, BKL, 750		58,237.53	\$146,885.59 CR
12/08/2022	SELL COSTA GROUP HOLDINGS LIMITED, CGC, 9843		25,883.43	\$172,769.02 CR
12/08/2022	SELL HOME CONSORTIUM, HMC, 1140		5,571.87	\$178,340.89 CR
12/08/2022	SELL WESTPAC BANKING CORPORATION, WBC, 2000		43,612.13	\$221,953.02 CR
15/08/2022	TRANSACT FUNDS TFR TO DR HONNER	5,000.00		\$216,953.02 CR
15/08/2022	TRANSACT FUNDS TFR TO J S HONNER	100.00		\$216,853.02 CR
17/08/2022	TRANSACT FUNDS TFR TO J S HONNER	90,000.00		\$126,853.02 CR
17/08/2022	TRANSACT FUNDS TFR TO AC HONNER	3,500.00		\$123,353.02 CR
17/08/2022	TRANSACT FUNDS TFR TO J S HONNER	28,100.00		\$95,253.02 CR
19/08/2022	TRANSACT FUNDS TFR TO DR HONNER	4,500.00		\$90,753.02 CR
22/08/2022	HDN DST 001280280389		1,399.20	\$92,152.22 CR
25/08/2022	ADMINISTRATION FEE REBATE FOR FIDELITY ASIA FUND FID0010AU		20.41	\$92,172.63 CR
26/08/2022	BPAY TO AMERICAN EXPRESS	13,077.49		\$79,095.14 CR
31/08/2022	INTEREST PAID		70.42	\$79,165.56 CR
05/09/2022	ADMINISTRATION FEE	167.51		\$78,998.05 CR
05/09/2022	ADVISER FEE	603.22		\$78,394.83 CR
15/09/2022	SELL BRAMBLES LIMITED, BXB, 4000		48,057.69	\$126,452.52 CR
15/09/2022	SELL HOMECO DAILY NEEDS REIT, HDN, 66000		84,142.73	\$210,595.25 CR
15/09/2022	probiotec ltd S00112871918		875.00	\$211,470.25 CR
15/09/2022	BUY JUMBO INTERACTIVE LIMITED, JIN, 800	10,511.13		\$200,959.12 CR
15/09/2022	BUY WOODSIDE ENERGY GROUP LTD, WDS, 633	21,138.88		\$179,820.24 CR
15/09/2022	BUY WESTPAC CAPITAL NOTES 8, WBCPK, 700	70,265.18		\$109,555.06 CR
16/09/2022	EDV DIV 001282967546		379.46	\$109,934.52 CR
16/09/2022	BUY JUMBO INTERACTIVE LIMITED, JIN, 350	4,494.00		\$105,440.52 CR
16/09/2022	BUY QUBE HOLDINGS LIMITED, QUB, 7461	21,201.77		\$84,238.75 CR
23/09/2022	BHP GROUP DIV AF386/00517360		12,248.83	\$96,487.58 CR
23/09/2022	JUMBO INTERACTIV SEP22/00808066		512.50	\$97,000.08 CR
23/09/2022	MINERAL RESOURCE SEP22/00821743		1,700.00	\$98,700.08 CR
27/09/2022	WOW FNL DIV 001283434515		2,611.84	\$101,311.92 CR
28/09/2022	ASX FNL DIV 001284436297		4,800.00	\$106,111.92 CR
28/09/2022	COLES GROUP LTD FIN22/01164203		1,323.30	\$107,435.22 CR
29/09/2022	TRANSACT TFR TO 960587459 DAVID ROBERT H	5,000.00		\$102,435.22 CR
30/09/2022	INTEREST PAID		94.29	\$102,529.51 CR
30/09/2022	Origin Energy S00112871918		990.00	\$103,519.51 CR
03/10/2022	ATLAS ARTERIA OCT22/00818818		3,300.00	\$106,819.51 CR

Date	Description	Debit(\$)	Credit(\$)	Balance(\$)
05/10/2022	CSL LTD DIVIDEND AUF22/01076655		1,965.79	\$108,785.30 CR
05/10/2022	ADMINISTRATION FEE	162.10		\$108,623.20 CR
05/10/2022	ADVISER FEE	547.74		\$108,075.46 CR
06/10/2022	WESFARMERS LTD FIN22/01124162		5,000.00	\$113,075.46 CR
06/10/2022	WOODSIDE INT22/01001024		1,386.79	\$114,462.25 CR
13/10/2022	Brambles Limited S00112871918		690.00	\$115,152.25 CR
13/10/2022	IVV PAYMENT OCT22/00826113		482.69	\$115,634.94 CR
18/10/2022	QUBE DIVIDEND 22OCT/00820042		1,600.00	\$117,234.94 CR
21/10/2022	ARB CORP LTD OCT22/00806130		480.00	\$117,714.94 CR
25/10/2022	TRANSACT TFR TO 960587459 DAVID ROBERT H	7,500.00		\$110,214.94 CR
26/10/2022	REECE AUST LTD OCT22/00805165		1,050.00	\$111,264.94 CR
31/10/2022	INTEREST PAID		163.16	\$111,428.10 CR
03/11/2022	ADMINISTRATION FEE	167.51		\$111,260.59 CR
03/11/2022	ADVISER FEE	559.99		\$110,700.60 CR
04/11/2022	MAGELLAN FLAGSHIP S00112871918		1,000.00	\$111,700.60 CR
30/11/2022	INTEREST PAID		176.63	\$111,877.23 CR
01/12/2022	SELL WESTPAC BANKING CORPORATION, WBC, 5000		117,995.87	\$229,873.10 CR
01/12/2022	BUY QUBE HOLDINGS LIMITED, QUB, 5000	13,953.75		\$215,919.35 CR
02/12/2022	BUY QUBE HOLDINGS LIMITED, QUB, 3250	8,991.30		\$206,928.05 CR
02/12/2022	BUY REECE LIMITED, REH, 1480	22,820.19		\$184,107.86 CR
05/12/2022	ADMINISTRATION FEE	162.10		\$183,945.76 CR
05/12/2022	ADVISER FEE	570.81		\$183,374.95 CR
05/12/2022	BUY QUBE HOLDINGS LIMITED, QUB, 6750	18,821.08		\$164,553.87 CR
08/12/2022	BUY REECE LIMITED, REH, 1020	15,725.96		\$148,827.91 CR
12/12/2022	SOL DIV PAYMENT DEC22/00845185		3,480.00	\$152,307.91 CR
13/12/2022	MQG ITM DIV 001285940534		2,883.00	\$155,190.91 CR
14/12/2022	NAB FINAL DIV DV232/00660383		1,932.84	\$157,123.75 CR
19/12/2022	ADMINISTRATION FEE REBATE FOR FIDELITY ASIA FUND FID0010AU		20.09	\$157,143.84 CR
20/12/2022	WBC DIVIDEND 001286337156		3,200.00	\$160,343.84 CR
21/12/2022	WBCPK DST 001287813127		709.17	\$161,053.01 CR
22/12/2022	ATO ATO21679498497I001		1,116.00	\$162,169.01 CR
22/12/2022	TRANSACT FUNDS TFR TO VERUS ACTUARIES PT	110.00		\$162,059.01 CR
28/12/2022	TRANSACT TFR TO 960587459 DAVID ROBERT H	10,000.00		\$152,059.01 CR
30/12/2022	INTEREST PAID		289.07	\$152,348.08 CR
05/01/2023	IVV PAYMENT JAN23/00824836		378.72	\$152,726.80 CR
05/01/2023	IXJ PAYMENT JAN23/00811434		527.17	\$153,253.97 CR
05/01/2023	ADMINISTRATION FEE	167.51		\$153,086.46 CR
05/01/2023	ADVISER FEE	587.75		\$152,498.71 CR
27/01/2023	BPAY TO ASIC	59.00		\$152,439.71 CR
27/01/2023	TRANSACT FUNDS TFR TO SUPER AUDITS	440.00		\$151,999.71 CR
27/01/2023	TRANSACT FUNDS TFR TO DR HONNER	5,000.00		\$146,999.71 CR
31/01/2023	INTEREST PAID		305.72	\$147,305.43 CR
02/02/2023	ATO ATO005000017496341		30,852.44	\$178,157.87 CR
03/02/2023	ADMINISTRATION FEE	167.51		\$177,990.36 CR
03/02/2023	ADVISER FEE	574.37		\$177,415.99 CR
07/02/2023	TRANSACT FUNDS TFR TO ROACH BRUCE CONSUL	5,280.00		\$172,135.99 CR
27/02/2023	ADMINISTRATION FEE REBATE FOR FIDELITY ASIA FUND FID0010AU		19.89	\$172,155.88 CR
28/02/2023	INTEREST PAID		308.85	\$172,464.73 CR
03/03/2023	ADMINISTRATION FEE	151.29		\$172,313.44 CR
03/03/2023	ADVISER FEE	542.18		\$171,771.26 CR
14/03/2023	TRANSACT FUNDS TFR TO DR HONNER	20,000.00		\$151,771.26 CR
17/03/2023	probiotec ltd S00112871918		750.00	\$152,521.26 CR
17/03/2023	JUMBO INTERACTIV MAR23/00807787		839.50	\$153,360.76 CR
20/03/2023	EDV DIV 001290846094		704.70	\$154,065.46 CR
21/03/2023	WBCPK DST 001294770195		738.22	\$154,803.68 CR
24/03/2023	Origin Energy S00112871918		990.00	\$155,793.68 CR
28/03/2023	WESFARMERS LTD INT23/01118488		4,400.00	\$160,193.68 CR
29/03/2023	ASX ITM DIV 001294696587		4,648.00	\$164,841.68 CR
30/03/2023	MINERAL RESOURCE MAR23/00825484		2,040.00	\$166,881.68 CR
30/03/2023	COLES GROUP LTD INT23/01156333		1,587.96	\$168,469.64 CR
30/03/2023	BHP GROUP DIV AI387/00505407		6,545.45	\$175,015.09 CR
31/03/2023	INTEREST PAID		344.49	\$175,359.58 CR
22/09/2023 10:21				

Date	Description	Debit(\$)	Credit(\$)	Balance(\$)
05/04/2023	REECE AUST LTD APR23/00805176		760.00	\$176,119.58 CR
05/04/2023	CSL LTD DIVIDEND 23AUD/00970582		1,812.79	\$177,932.37 CR
05/04/2023	WOODSIDE FIN22/01021366		3,231.60	\$181,163.97 CR
05/04/2023	ADMINISTRATION FEE	167.51		\$180,996.46 CR
05/04/2023	ADVISER FEE	584.64		\$180,411.82 CR
06/04/2023	ATLAS ARTERIA APR23/00818219		3,300.00	\$183,711.82 CR
13/04/2023	WOW DIV 001294286169		2,266.88	\$185,978.70 CR
13/04/2023	QUBE DIVIDEND 23APR/00819074		2,062.50	\$188,041.20 CR
17/04/2023	IVV PAYMENT APR23/00824650		426.55	\$188,467.75 CR
21/04/2023	ARB CORP LTD APR23/00806325		480.00	\$188,947.75 CR
28/04/2023	INTEREST PAID		362.25	\$189,310.00 CR
03/05/2023	ADMINISTRATION FEE	162.10		\$189,147.90 CR
03/05/2023	ADVISER FEE	584.55		\$188,563.35 CR
12/05/2023	SOL DIV PAYMENT MAY23/00844087		2,160.00	\$190,723.35 CR
12/05/2023	MAGELLAN FLAGSHIP S00112871918		1,125.00	\$191,848.35 CR
25/05/2023	ADMINISTRATION FEE REBATE FOR FIDELITY ASIA FUND FID0010AU		21.85	\$191,870.20 CR
31/05/2023	INTEREST PAID		442.96	\$192,313.16 CR
05/06/2023	ADMINISTRATION FEE	167.51		\$192,145.65 CR
05/06/2023	ADVISER FEE	603.55		\$191,542.10 CR
21/06/2023	WBCPK DST 001297966734		813.75	\$192,355.85 CR
23/06/2023	BUY ANZ TD 06MTH MATURITY 20/12/2023 5.10%	100,000.00		\$92,355.85 CR
26/06/2023	SELL ORIGIN ENERGY LTD, ORG, 6000		50,280.47	\$142,636.32 CR
26/06/2023	BUY ARB CORPORATION LIMITED, ARB, 1000	28,593.54		\$114,042.78 CR
26/06/2023	BUY ENDEAVOUR GROUP, EDV, 5072	31,534.82		\$82,507.96 CR
30/06/2023	INTEREST PAID		352.42	\$82,860.38 CR
30/06/2023	CLOSING BALANCE			\$82,860.38 CR
TOTALS		694,647.28	761,350.35	

- This Transaction Report is NOT A STATEMENT of account.
- It may include transactions which appear on previous statements.
- The description shown in the details column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.
- For further information on fees charged on your account please refer to the fees statement.

For all enquiries regarding this report please call Clara Jago on 02 8232 6589.

Information in this report is provided by Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 (MIML). While the information in this report is given in good faith and is believed to be reliable and accurate, neither MIML nor any member of the Macquarie Group gives any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.



Macquarie Vision Savings Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 501 562
transact@macquarie.com
www.macquarie.com.au

GPO Box 4045
Sydney, NSW 2001



BANYO PTY LTD
SUITE 7, LEVEL 5 66 HUNTER STREET
SYDNEY NSW 2000

1 Shelley Street
Sydney, NSW 2000

account balance **\$79,179.22**
as at 30 Jun 23

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			77,793.19
31.01.23	Interest INTEREST PAID*		224.96	78,018.15
28.02.23	Interest INTEREST PAID*		198.94	78,217.09
31.03.23	Interest INTEREST PAID*		229.19	78,446.28
28.04.23	Interest INTEREST PAID*		214.74	78,661.02
31.05.23	Interest INTEREST PAID*		263.10	78,924.12
30.06.23	Interest INTEREST PAID*		255.10	79,179.22

how to make a transaction

online
Log in to www.macquarie.com.au

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 967086877

deposits using BPay
From another bank



Bill code: 667022
Ref: 967 086 877

continued on next



Macquarie Vision Savings Account

enquiries 1800 501 562

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 23	0.00	1,386.03	<u>79,179.22</u>

* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$1,999,999.99 earned 3.30% balances \$2,000,000.00 to \$9,999,999.99 earned 3.10% balances \$10,000,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$1,999,999.99 earned 3.40% balances \$2,000,000.00 to \$9,999,999.99 earned 3.20% balances \$10,000,000.00 and above earned 2.10% pa (28 days); 22 March to 18 April: balances \$0.00 to \$1,999,999.99 earned 3.55% balances \$2,000,000.00 to \$9,999,999.99 earned 3.35% balances \$10,000,000.00 and above earned 2.25% pa (28 days); 19 April to 18 May: balances \$0.00 to \$1,999,999.99 earned 3.60% balances \$2,000,000.00 to \$9,999,999.99 earned 3.40% balances \$10,000,000.00 and above earned 2.25% pa (30 days) Please contact Macquarie for more rate changes during this period

continued on next



Macquarie Vision Savings Account

enquiries 1800 501 562

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
VISION CASH & VISION SAVINGS CODE	Limited funds transfer authority
CLASS TECHNOLOGY PTY LTD	Enquiry authority
JAGO CLARA THE PRIVATE BANK NEW SOUTH WALES	Enquiry authority

Authority descriptions

Limited funds transfer authority - you have authorised the third party to:

- have access to information about your account.
- transfer funds interchangeably between your Macquarie Vision Cash Account and your account.

Enquiry authority - you have authorised the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

annual interest summary 2022/2023

INTEREST PAID	2,329.44
TOTAL INCOME PAID	2,329.44



Macquarie Vision Savings Account

enquiries 1800 501 562

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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Macquarie Vision Savings Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 501 562
transact@macquarie.com
www.macquarie.com.au

GPO Box 4045
Sydney, NSW 2001



BANYO PTY LTD
SUITE 7, LEVEL 5 66 HUNTER STREET
SYDNEY NSW 2000

1 Shelley Street
Sydney, NSW 2000

account balance **\$77,793.19**
as at 30 Dec 22

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

	transaction	description	debits	credits	balance
30.06.22		OPENING BALANCE			196,849.78
11.07.22	Funds transfer	TRANSACT TFR TO 966930604 BANYO PTY LTD	100,000.00		96,849.78
29.07.22	Interest	INTEREST PAID*		119.13	96,968.91
09.08.22	Funds transfer	TSF TO CASH	20,000.00		76,968.91
31.08.22	Interest	INTEREST PAID*		122.45	77,091.36
30.09.22	Interest	INTEREST PAID*		137.85	77,229.21
31.10.22	Interest	INTEREST PAID*		175.33	77,404.54
30.11.22	Interest	INTEREST PAID*		186.15	77,590.69
30.12.22	Interest	INTEREST PAID*		202.50	77,793.19

how to make a transaction

online
Log in to www.macquarie.com.au

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 967086877

deposits using BPay
From another bank



Bill code: 667022
Ref: 967 086 877

continued on next



Macquarie Vision Savings Account

enquiries 1800 501 562

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 DEC 22	120,000.00	943.41	77,793.19

* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$9,999,999.99 earned 1.00% balances \$10,000,000.00 and above earned 0.85% pa (13 days); 14 July to 11 August: balances \$0.00 to \$9,999,999.99 earned 1.35% balances \$10,000,000.00 and above earned 0.85% pa (29 days); 12 August to 15 September: balances \$0.00 to \$9,999,999.99 earned 1.85% balances \$10,000,000.00 and above earned 1.00% pa (35 days); 16 September to 13 October: balances \$0.00 to \$1,999,999.99 earned 2.50% balances \$2,000,000.00 to \$9,999,999.99 earned 2.35% balances \$10,000,000.00 and above earned 1.35% pa (28 days); 14 October to 15 November: balances \$0.00 to \$1,999,999.99 earned 2.80% balances \$2,000,000.00 to \$9,999,999.99 earned 2.60% balances \$10,000,000.00 and above earned 1.50% pa (33 days) Please contact Macquarie for more rate changes during this period

continued on next



Macquarie Vision Savings Account

enquiries 1800 501 562

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
VISION CASH & VISION SAVINGS CODE	Limited funds transfer authority
CLASS SUPER PTY LIMITED	Enquiry authority
JAGO CLARA THE PRIVATE BANK NEW SOUTH WALES	Enquiry authority

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Macquarie Vision Savings Account

enquiries 1800 501 562

account name BANYO PTY LTD ATF
BANYO SUPERANNUATION FUND
account no. 967086877

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- We've noticed that some applications may not have been opened with the desired entity type - for example, a trust account was intended to be opened but an individually held account was opened instead. Please check that your account name and structure is correct and contact us right away if you think there is an error.

Protect your account

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- If you have new contact details, please contact us to update them.
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Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

1 Income Tax Reconciliation

Attach a tax reconciliation report. Tax reconciliation was reviewed to ensure that tax details are correct and agreed DTA/DTL. *Please note that for super funds predominantly in pension phase, DTA and DTL should be nil.*

2 Tax Receipts and Payments

Attach ATO portal printouts for ITA and ICA
Reviewed tax payments and receipts and agreed to the ATO portal

3 Deducted Members Contribution

Were there member deducted contributions during the financial year? *If yes, please ensure that members meet conditions of acceptance and that members' election and trustees' acknowledgement under s290-170 have been documented in financial account*

No

4,5,6 Calculations

Reviewed tax WP, tax rec and tax return - correct application of Tax Laws
Expenses were recorded correctly
Refer to attached tax reconciliation report

Banyo Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax		2023
		\$
Benefits Accrued as a Result of Operations before Income Tax		10,170.80
<u>ADD:</u>		
Franking Credits		36,823.44
Lump Sums Paid		255,257.49
Pension Non-deductible Expenses		9,468.87
Pensions Paid		56,520.00
Realised Capital Losses		29,522.65
<u>LESS:</u>		
Increase in Market Value		254,013.07
Pension Exempt Income		100,913.00
Distributed Capital Gains		514.06
Rounding		2.12
Taxable Income or Loss		42,321.00
		<hr/> <hr/>
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	42,321.00	6,348.15
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		6,348.15
		<hr/> <hr/>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax		6,348.15
<u>ADD:</u>		
Excessive Foreign Tax Credit Writeoff		519.90
<u>LESS:</u>		
Franking Credits		36,823.44
Income Tax Expense		(29,955.39)
		<hr/> <hr/>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax		6,348.15
<u>ADD:</u>		
Excessive Foreign Tax Credit Writeoff		519.90
<u>LESS:</u>		
Franking Credits		36,823.44
Foreign Tax Credits		761.98
Income Tax Payable (Receivable)		(30,717.37)
		<hr/> <hr/>

Banyo Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	68.2300%
Pension Exempt % (Expenses)	68.2300%
Assets Segregated For Pensions	No

Banyo Superannuation Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<i>Bank</i>														
Macquarie Cash Account														
2,915.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,915.46	0.00	0.00	0.00	0.00
Macquarie Savings Account														
2,329.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,329.44	0.00	0.00	0.00	0.00
5,244.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,244.90	0.00	0.00	0.00	0.00
<i>Listed Securities Market</i>														
ARB Corporation Limited. (ASX:ARB)														
960.00	411.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,371.42	0.00	0.00	0.00	0.00
ASX Limited (ASX:ASX)														
9,448.00	4,049.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,497.14	0.00	0.00	0.00	0.00
Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup (ASX:ALX)														
6,600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,600.00	0.00	0.00	0.00	0.00
Bhp Billiton (ASX:BHP)														
18,794.28	8,054.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,848.97	0.00	0.00	0.00	0.00
Brambles Limited (ASX:BXB)														
690.00	103.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	793.50	0.00	0.00	0.00	0.00
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement (ASX:COL)														
2,911.26	1,247.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,158.94	0.00	0.00	0.00	0.00
CSL (ASX:CSL)														
3,778.58	84.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,862.83	0.00	0.00	0.00	0.00
Endeavour Group Limited (ASX:EDV)														
1,084.16	464.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,548.80	0.00	0.00	0.00	0.00
Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth (ASX:IXJ)														
1,687.33	0.00	240.29	0.00	0.00	0.00	0.00	327.62	0.00	0.00	1,600.00	0.00	163.81	0.00	163.81
Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500 (ASX:IVV)														
1,855.58	0.00	296.86	0.00	0.00	0.00	0.00	186.44	0.00	0.00	1,966.00	0.00	93.22	0.00	93.22
Jumbo Interactive Limited (ASX:JIN)														

Banyo Superannuation Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
1,352.00	579.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,931.43	0.00	0.00	0.00	0.00
Macquarie Group Limited (ASX:MQG)													
6,246.50	1,070.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,317.33	0.00	0.00	0.00	0.00
MFF Capital Investments Limited (ASX:MFF)													
2,125.00	910.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,035.71	0.00	0.00	0.00	0.00
Mineral Resources Limited (ASX:MIN)													
3,740.00	1,602.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,342.86	0.00	0.00	0.00	0.00
National Australia Bank (ASX:NAB)													
3,741.78	1,603.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,345.40	0.00	0.00	0.00	0.00
Origin Energy Limited (ASX:ORG)													
1,980.00	742.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,722.50	0.00	0.00	0.00	0.00
Probiotec Limited (ASX:PBP)													
1,625.00	696.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,321.43	0.00	0.00	0.00	0.00
Qube Holdings Limited (ASX:QUB)													
3,662.50	1,569.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,232.14	0.00	0.00	0.00	0.00
Reece Limited (ASX:REH)													
1,810.00	775.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,585.71	0.00	0.00	0.00	0.00
Washington H Soul Pattinson & Company Limited (ASX:SOL)													
5,640.00	2,417.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,057.14	0.00	0.00	0.00	0.00
Wesfarmers Limited (ASX:WES)													
9,400.00	4,028.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,428.57	0.00	0.00	0.00	0.00
Westpac Banking Corp (ASX:WBC)													
3,200.00	1,371.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,571.43	0.00	0.00	0.00	0.00
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29 (ASX:WBPCPK)													
2,261.14	969.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,230.20	0.00	0.00	0.00	0.00
Woodside Energy Group Ltd (ASX:WDS)													
4,618.39	1,979.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,597.70	0.00	0.00	0.00	0.00
Woolworths (ASX:WOW)													
4,878.72	2,090.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,969.60	0.00	0.00	0.00	0.00

Banyo Superannuation Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
104,090.22	36,823.44	537.15	0.00	0.00	0.00	0.00	514.06	0.00	140,936.75	0.00	257.03	0.00	257.03
<i>Managed Funds Market</i>													
Fidelity Asia Fund													
1,415.40	0.00	224.83	0.00	0.00	0.00	0.00	0.00	0.00	1,640.23	0.00	0.00	0.00	0.00
1,415.40	0.00	224.83	0.00	0.00	0.00	0.00	0.00	0.00	1,640.23	0.00	0.00	0.00	0.00
110,750.52	36,823.44	761.98	0.00	0.00	0.00	0.00	514.06	0.00	147,821.88	0.00	257.03	0.00	257.03

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

Banyo Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		Accounting Treatment				Taxation Treatment								
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation					
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss	
<u>Listed Derivatives Market</u>														
MFF Capital Investments Limited - Option Expiring 31-Oct-2022 (ASX:MFFOA)														
31/10/2022	Sale	5,000.00	0.00		0.00		0.00			0.00				
		5,000.00	0.00		0.00		0.00			0.00		0.00		
Listed Derivatives Market Total			0.00		0.00		0.00			0.00		0.00		
<u>Listed Securities Market</u>														
Adbri Limited (ASX:ABC)														
12/08/2022	Sale	10,000.00	25,423.05		42,074.25	(16,651.20)		42,074.25						16,651.20
		10,000.00	25,423.05		42,074.25	(16,651.20)		42,074.25				0.00		16,651.20
ASX Limited (ASX:ASX)														
12/08/2022	Sale	500.00	41,721.09		17,908.37	23,812.72	26,805.00			14,916.09				
		500.00	41,721.09		17,908.37	23,812.72	26,805.00			14,916.09		0.00		
Blackmores Limited (ASX:BKL)														
12/08/2022	Sale	750.00	58,237.53		61,584.90	(3,347.37)	27,187.50	34,397.40		1,931.27				5,278.64
		750.00	58,237.53		61,584.90	(3,347.37)	27,187.50	34,397.40		1,931.27		0.00		5,278.64
Brambles Limited (ASX:BXB)														
15/09/2022	Sale	4,000.00	48,057.69		53,198.37	(5,140.68)		53,198.37						5,140.68
		4,000.00	48,057.69		53,198.37	(5,140.68)		53,198.37				0.00		5,140.68
Costa Group Holdings Limited (ASX:CGC)														
12/08/2022	Sale	9,843.00	25,883.43		41,204.95	(15,321.52)	4,675.00	36,529.95		912.96				16,234.48
		9,843.00	25,883.43		41,204.95	(15,321.52)	4,675.00	36,529.95		912.96		0.00		16,234.48
HMC Capital Limited (ASX:HMC)														
12/08/2022	Sale	1,140.00	5,571.87		3,094.23	2,477.64	2,288.61			3,283.26				
		1,140.00	5,571.87		3,094.23	2,477.64	2,288.61			3,283.26		0.00		
Homeco Daily Needs REIT - Ordinary Units Fully Paid (ASX:HDN)														
15/09/2022	Sale	66,000.00	84,142.73		91,701.69	(7,558.96)		90,092.23						5,949.50
		66,000.00	84,142.73		91,701.69	(7,558.96)		90,092.23				0.00		5,949.50

Banyo Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

	Accounting Treatment					Taxation Treatment					
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Securities Market</u>											
Ishares Global Healthcare ETF - Chess Depositary Interests 1:1 Ishhealth (ASX:IXJ)											
30/06/2023	Dist	0.00	0.00	0.00				327.62			
		0.00	0.00	0.00				327.62		0.00	
Ishares S&P 500 ETF - Chess Depositary Interests 1:1 Ishs&P500 (ASX:IVV)											
07/12/2022	Sale	3,000.00	71,062.34	71,062.34	0.00	71,062.34		0.00			
30/06/2023	Dist	0.00	0.00	0.00				186.44			
		3,000.00	71,062.34	71,062.34	0.00	71,062.34		186.44		0.00	
Ishares S&P 500 ETF - Ishares S&P 500 ETF Deferred Settlement (ASX:IVVDB)											
13/12/2022	Sale	3,000.00	71,062.34	71,062.34	0.00	71,062.34		0.00			
		3,000.00	71,062.34	71,062.34	0.00	71,062.34		0.00		0.00	
Origin Energy Limited (ASX:ORG)											
26/06/2023	Sale	6,000.00	50,280.47	47,694.22	2,586.25	47,694.22		2,586.25			
		6,000.00	50,280.47	47,694.22	2,586.25	47,694.22		2,586.25		0.00	
Westpac Banking Corp (ASX:WBC)											
12/08/2022	Sale	2,000.00	43,612.13	49,224.63	(5,612.50)		61,020.00				17,407.87
01/12/2022	Sale	5,000.00	117,995.87	122,762.90	(4,767.03)		132,377.37				14,381.50
		7,000.00	161,608.00	171,987.53	(10,379.53)		193,397.37			0.00	31,789.37
Listed Securities Market Total											
		643,050.54		672,573.19	(29,522.65)	250,775.01	449,689.57	24,143.89		0.00	81,043.87
Grand Total											
		643,050.54		672,573.19	(29,522.65)	250,775.01	449,689.57	24,143.89		0.00	81,043.87

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

Banyo Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	23,629.00	0.00	0.00	23,629.00	75,094.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	5,949.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	514.00	0.00	0.00	514.00	0.00
	0.00	24,143.00	0.00	0.00	24,143.00	81,043.00
Capital Losses Applied						
Current Year	0.00	24,143.00	0.00	0.00	24,143.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	24,143.00	0.00	0.00	24,143.00	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

Macquarie Investment

Tax Report - Summary (Part A)

from 1 July 2022 to 30 June 2023

Account No: D70739
Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND



	Franking Credit Distributed (\$)	Franking Credit Denied (\$)	Tax Return Amount (\$)	Individual Tax Return Ref. No.	Trust Tax Return Ref. No.	SMSF Tax Return Ref. No.	Tax Report - Detailed Ref.¹
Income							
Gross Interest							
Interest received - Cash			2,915.46				C3
Interest received - Listed equities			-				
Total Gross Interest			2,915.46	10L	11J	11C	
Dividends <i>(received from equity investments)</i>							
Unfranked amount (including Conduit Foreign Income)			8,025.90	11S	12K	11J	S3;S4
Franked amount			85,921.41	11T	12L	11K	S2
Franking credit	36,823.43	-	36,823.43	11U	12M	11L	S12
Trust Distributions							
Trust distributions less distributed net capital gains, foreign & franked income			3.27	13U	8R		T3;T5
Franked income grossed up			-	13C	8F		
Gross Trust Distributions			3.27			11M	
Share of franking credits from franked dividends	-	-	-	13Q	8D		
Foreign Source Income							
Foreign Income			11,040.98				T17
Foreign income tax offset			761.98	20O	23Z	13C1	T35
Total Assessable Foreign Source Income			11,802.96	20E & 20M	23B & 23V	11D1 & 11D	
Foreign Entities							
Foreign - CFC			-	19K	22M or 22X	11D1 & 11D	
Other Income							
Gain from disposal of convertible notes + other income			82.24				O3
Other income - listed securities			-				
Total Other Income			82.24	24V	14O	11S	
Other Credits							
Australian franking credits from a NZ company			-	20F	23D	11E	
Exploration Credits			-	T9	54G	13E4	
Expenses							
Government Charges			-				F1
Adviser Fees			-				F2
- Adviser Establishment Fees			-				F3
- Adviser Service Fees			-				F4
- Adviser Transaction Fees			-				F5
Administration Fees			1,972.26				F6
Interest Paid (Margin Loan)			-				F7
Dealer Service Fee			-				F8
Other			-				
Total Deductions			1,972.26	D7I,D8H or 13Y	16P	12I1	
Tax Deducted							
TFN amounts			-				
Non resident amounts withheld			-				
Total Clean Building MIT Income (CBMI)			-				

¹Refer to the Tax Report - Detailed section for information on a security level.

Where we have been advised that adviser fees are deductible, we have relied on these instructions and have not considered whether the treatment is correct. We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

Total unallocated fees per Tax Report - Detailed (F section) are \$ 6,956.93. We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

Macquarie Investment

Tax Report - Summary (Part A)

from 1 July 2022 to 30 June 2023

Account No: D70739
Account Name: BANYO PTY LTD ATF BANYO
 SUPERANNUATION FUND



	TARP (\$)	Non-TARP (\$)	Taxable amount (\$)	Individual Tax Return Ref. No.	Trust Tax Return Ref. No.	SMSF Tax Return Ref. No.	Tax Report - Detailed Ref. ¹
Capital Gains/Losses							
Capital gains from trust distributions							
Discounted (Grossed up amount)	-	514.06	514.06				T10
Indexed	-	-	-				
Other	-	-	-				
Total			514.06				
Capital gains from the disposal of assets²							
Discounted (Grossed up amount)	-	35,638.95	35,638.95				R5
Other	-	-	-				
Losses	-	(57,200.22)	(57,200.22)				R9
Total Current Year Capital Gains							
Discounted (Grossed up amount)	-	36,153.01	36,153.01				
Indexed	-	-	-				
Other	-	-	-				
Total			36,153.01				
Net Capital Gains							
Gross capital gains before losses applied			36,153.01				
Current year capital losses - sale of assets			(57,200.22)				
Gross Capital Gains After Losses Applied			(21,047.21)				
CGT Discount Applied to Gross Capital Gains				50%	50%	33.33%	
				18A	21A	11A	
Net Capital Gains After Discount Applied				-	-	-	
or			or				
Net Capital Losses Carried Forward To Later Income Years			(21,047.21)	18V			

Total NCMI Capital Gains	-
Total Excl. from NCMI Capital Gains	-
Total Clean Building MIT Capital Gains	-

¹Refer to the Tax Report - Detailed section for information on a security level.

²For disposal of assets held within the Service, we have assumed that all interests are Non Taxable Australian Real Property (Non-TARP) assets, on the basis that the investor does not hold more than a 10% interest in the asset. If this is not the case, we recommend investors seek independent taxation advice to determine their capital gains tax (CGT) position.

Non-resident investors are not entitled to the 50% CGT discount. Investors who may be impacted by this change are advised to seek independent taxation advice to determine how this may impact them.

Distributed capital gains have been split between gains relating to TARP assets and gains relating to Non-TARP assets. For further information on these gains, please refer to the Tax Guide.

Disclaimer: The tax components in this Report reflect only those related to this account. These amounts will need to be adjusted for any additional income earned or expenses incurred elsewhere by the investor in the current tax year.

This Report has been prepared on the basis of the investor being an Australian resident individual taxpayer. For information regarding the assumptions used to calculate the amounts in this Report, please refer to the Tax Guide.

This Report must be read in conjunction with the Tax Report - Detailed for a full breakdown of all components received for tax purposes. This Report is available online.

Macquarie Investment

Tax Report - Detailed (Part B)

from 1 July 2022 to 30 June 2023

Account No: D70739

Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND



INCOME

Fixed Interest & Cash Investments (C)

Security	Date paid	Net (cash) amount	Australian Sourced Income		Tax Deducted		Foreign Income	Tax Offsets
			Interest	Other	TFN WHT	Non-resident	Foreign income	Foreign income tax offset
<i>References</i>	<i>C1</i>	<i>C2</i>	<i>C3</i>	<i>C4</i>	<i>C5</i>	<i>C6</i>	<i>C7</i>	<i>C8</i>
Direct cash								
Cash account - 000966930604	29-Jul-22	5.20	5.20					
Cash account - 000966930604	31-Aug-22	70.42	70.42					
Cash account - 000966930604	30-Sep-22	94.29	94.29					
Cash account - 000966930604	31-Oct-22	163.16	163.16					
Cash account - 000966930604	30-Nov-22	176.63	176.63					
Cash account - 000966930604	30-Dec-22	289.07	289.07					
Cash account - 000966930604	31-Jan-23	305.72	305.72					
Cash account - 000966930604	28-Feb-23	308.85	308.85					
Cash account - 000966930604	31-Mar-23	344.49	344.49					
Cash account - 000966930604	28-Apr-23	362.25	362.25					
Cash account - 000966930604	31-May-23	442.96	442.96					
Cash account - 000966930604	30-Jun-23	352.42	352.42					
Total		2,915.46	2,915.46					

INCOME

Managed Investments & Listed Trusts (T)

Australian Sourced Income										
Security	Date declared/ paid	Net (cash) amount	Franked dividends	Unfranked dividends	Conduit foreign income	Interest/ CBMI	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI
<i>References</i>		<i>T1</i>	<i>T2</i>	<i>T3</i>	<i>T4</i>	<i>T5</i>	<i>T6</i>	<i>T7</i>	<i>T8</i>	<i>T9</i>
Australian listed security										
/ Atlas Arteria (ALX)	21-Sep-22	3,300.00								
/ Atlas Arteria (ALX)	28-Mar-23	3,300.00								
/ iShares Global Healthcare ETF (IXJ)	21-Dec-22	527.17				0.01				
/ iShares Global Healthcare ETF (IXJ)	30-Jun-23	1,160.16				0.11				
/ iShares S&P 500 ETF (IVV)	03-Oct-22	482.69								
/ iShares S&P 500 ETF (IVV)	21-Dec-22	378.72				0.03				
/ iShares S&P 500 ETF (IVV)	03-Apr-23	426.55				0.07				
/ iShares S&P 500 ETF (IVV)	30-Jun-23	567.62				0.12				
Managed fund										
/ Fidelity Asia Fund (FID0010AU)	30-Jun-23	1,415.40		0.28		2.65				
Total		11,558.31		0.28		2.99				

INCOME

Managed Investments & Listed Trusts (T)

	Australian Sourced Income						
	Distributed Australian Capital Gains						
Security	Gross discount amount ^(a)	Discounted amount ^(b)	Concession amount	Indexed amount	Other amount	NCMI – Capital Gains	Ex. From NCMI – Capital Gains
References	T10	T11	T12	T13	T14	T15	T16
Australian listed security							
Atlas Arteria (ALX)							
Atlas Arteria (ALX)							
iShares Global Healthcare ETF (IXJ)							
iShares Global Healthcare ETF (IXJ)	327.62	163.81	163.81				
iShares S&P 500 ETF (IVV)							
iShares S&P 500 ETF (IVV)							
iShares S&P 500 ETF (IVV)							
iShares S&P 500 ETF (IVV)	186.44	93.22	93.22				
Managed fund							
Fidelity Asia Fund (FID0010AU)							
Total	514.06	257.03	257.03				

^(a)The Gross discount amount at column T10 represents the total of the grossed up (100%) distributed capital gains amount available for the CGT discount, rather than the discounted amount.

^(b)The Discounted amounts at column T11 represent the capital gains, where the 50% CGT discount has already been applied by the product issuer. The actual discount amount available will be determined by the type of investor (e.g. individual, superannuation fund or trust). Companies and non-resident investors are not entitled to the CGT discount.

INCOME

Managed Investments & Listed Trusts (T)

Security	Foreign Income						Expenses		Tax Deducted	
	Distributed Foreign Capital Gains						Expenses paid	TFN WHT	Non-resident WHT	
	Foreign income	Foreign - CFC	Gross discount amount ^(d)	Discounted amount ^(e)	Concession amount	Indexed				Other
References	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26
Australian listed security										
/ Atlas Arteria (ALX)	3,300.00									
/ Atlas Arteria (ALX)	3,300.00									
/ iShares Global Healthcare ETF (IXJ)	527.16									
/ iShares Global Healthcare ETF (IXJ)	832.43									
/ iShares S&P 500 ETF (IVV)	482.69									
/ iShares S&P 500 ETF (IVV)	378.69									
/ iShares S&P 500 ETF (IVV)	426.48									
/ iShares S&P 500 ETF (IVV)	381.06									
Managed fund										
/ Fidelity Asia Fund (FID0010AU)	1,412.47									
Total	11,040.98									

^(d)The Gross discount amount at column T19 represents the total of the grossed up (100%) distributed capital gains amount available for discount, rather than the discounted amount.

^(e)The Discounted amounts at column T20 represent the capital gains where the 50% CGT discount has already been applied by the product issuer. The actual discount amount available will be determined by the type of investor (e.g. individual, company, superannuation fund or trust). Companies and non-resident investors are not entitled to the discount.

INCOME

Managed Investments & Listed Trusts (T)

Security	Non-Assessable Amounts				AMIT	Tax Offset				
	Tax free	Tax exempt	Tax deferred/ Return of capital	Non-assessable non-exempt	NANE (Non-Trust)	AMIT - Adjustment ^o	Franking credits (FC)	Exploration credits	Foreign income tax offset	Aust FC from NZ
References	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36
Australian listed security										
Atlas Arteria (ALX)										
Atlas Arteria (ALX)										
iShares Global Healthcare ETF (IXJ)									95.29	
iShares Global Healthcare ETF (IXJ)									145.00	
iShares S&P 500 ETF (IVV)									87.89	
iShares S&P 500 ETF (IVV)									74.92	
iShares S&P 500 ETF (IVV)									75.58	
iShares S&P 500 ETF (IVV)									58.47	
Managed fund										
Fidelity Asia Fund (FID0010AU)									224.83	
Total									761.98	

INCOME

Listed & Unlisted Securities (S)

Security	Date paid	Net (cash) amount	Australian Sourced Income							Excluded from NCMI
			Franked dividends	Unfranked dividends	Conduit foreign income	Interest	Interest exempt from WHT	Other	Non Concess. MIT Income	
References		S1	S2	S3	S4	S5	S6	S7	S8	S9
Australian listed security										
ARB Corporation Limited (ARB)	21-Oct-22	480.00	480.00							
ARB Corporation Limited (ARB)	21-Apr-23	480.00	480.00							
ASX Limited (ASX)	28-Sep-22	4,800.00	4,800.00							
ASX Limited (ASX)	29-Mar-23	4,648.00	4,648.00							
BHP Group Limited (BHP)	22-Sep-22	12,248.83	12,248.83							
BHP Group Limited (BHP)	30-Mar-23	6,545.45	6,545.45							
Brambles Limited (BXB)	13-Oct-22	690.00	241.50		448.50					
CSL Limited (CSL)	05-Oct-22	1,965.79	196.58		1,769.21					
CSL Limited (CSL)	05-Apr-23	1,812.79			1,812.79					
Coles Group Limited (COL)	28-Sep-22	1,323.30	1,323.30							
Coles Group Limited (COL)	30-Mar-23	1,587.96	1,587.96							
Endeavour Group (EDV)	16-Sep-22	379.46	379.46							
Endeavour Group (EDV)	20-Mar-23	704.70	704.70							
Jumbo Interactive Limited (JIN)	23-Sep-22	512.50	512.50							
Jumbo Interactive Limited (JIN)	17-Mar-23	839.50	839.50							
MFF Capital Investments Limited (MFF)	04-Nov-22	1,000.00	1,000.00							
MFF Capital Investments Limited (MFF)	12-May-23	1,125.00	1,125.00							
Macquarie Group Limited (MQG)	04-Jul-22	3,363.50	1,345.40		2,018.10					
Macquarie Group Limited (MQG)	13-Dec-22	2,883.00	1,153.20		1,729.80					
Mineral Resources Limited (MIN)	23-Sep-22	1,700.00	1,700.00							
Mineral Resources Limited (MIN)	30-Mar-23	2,040.00	2,040.00							
National Australia Bank Ltd (NAB)	05-Jul-22	1,808.94	1,808.94							
National Australia Bank Ltd (NAB)	14-Dec-22	1,932.84	1,932.84							
Origin Energy Ltd (ORG)	30-Sep-22	990.00	742.50	247.50						
Origin Energy Ltd (ORG)	24-Mar-23	990.00	990.00							
Probiotec Limited (PBP)	15-Sep-22	875.00	875.00							
Probiotec Limited (PBP)	17-Mar-23	750.00	750.00							
Qube Holdings Limited (QUB)	18-Oct-22	1,600.00	1,600.00							
Qube Holdings Limited (QUB)	13-Apr-23	2,062.50	2,062.50							
Reece Limited (REH)	26-Oct-22	1,050.00	1,050.00							

INCOME

Listed & Unlisted Securities (S)

Security	Date paid	Net (cash) amount	Australian Sourced Income							Excluded from NCMI
			Franked dividends	Unfranked dividends	Conduit foreign income	Interest	Interest exempt from WHT	Other	Non Concess. MIT Income	
<i>References</i>		<i>S1</i>	<i>S2</i>	<i>S3</i>	<i>S4</i>	<i>S5</i>	<i>S6</i>	<i>S7</i>	<i>S8</i>	<i>S9</i>
Reece Limited (REH)	05-Apr-23	760.00	760.00							
Washington H Soul Pattinson & Co Ltd (SOL)	12-Dec-22	3,480.00	3,480.00							
Washington H Soul Pattinson & Co Ltd (SOL)	12-May-23	2,160.00	2,160.00							
Wesfarmers Limited (WES)	06-Oct-22	5,000.00	5,000.00							
Wesfarmers Limited (WES)	28-Mar-23	4,400.00	4,400.00							
Westpac Banking Corporation (WBC)	20-Dec-22	3,200.00	3,200.00							
Westpac Capital Notes 8 (WBCPK)	21-Dec-22	709.17	709.17							
Westpac Capital Notes 8 (WBCPK)	21-Mar-23	738.22	738.22							
Westpac Capital Notes 8 (WBCPK)	21-Jun-23	813.75	813.75							
Woodside Energy Group Ltd (WDS)	06-Oct-22	1,386.79	1,386.79							
Woodside Energy Group Ltd (WDS)	05-Apr-23	3,231.60	3,231.60							
Woolworths Group Limited (WOW)	27-Sep-22	2,611.84	2,611.84							
Woolworths Group Limited (WOW)	13-Apr-23	2,266.88	2,266.88							
Total		93,947.31	85,921.41	247.50	7,778.40					

INCOME

Listed & Unlisted Securities (S)

Security	Foreign Income		Tax Offset			Expenses	Tax Deducted		
	Foreign income	Foreign - CFC	Franking credits (FC)	Foreign income tax offset	Exploration credits	Aust FC from NZ	Expenses paid	TFN WHT	Non-resident WHT
<i>References</i>	<i>S10</i>	<i>S11</i>	<i>S12</i>	<i>S13</i>	<i>S14</i>	<i>S15</i>	<i>S16</i>	<i>S17</i>	<i>S18</i>
Australian listed security									
ARB Corporation Limited (ARB)			205.71						
ARB Corporation Limited (ARB)			205.71						
ASX Limited (ASX)			2,057.14						
ASX Limited (ASX)			1,992.00						
BHP Group Limited (BHP)			5,249.49						
BHP Group Limited (BHP)			2,805.19						
Brambles Limited (BXB)			103.50						
CSL Limited (CSL)			84.25						
CSL Limited (CSL)									
Coles Group Limited (COL)			567.13						
Coles Group Limited (COL)			680.55						
Endeavour Group (EDV)			162.63						
Endeavour Group (EDV)			302.01						
Jumbo Interactive Limited (JIN)			219.64						
Jumbo Interactive Limited (JIN)			359.79						
MFF Capital Investments Limited (MFF)			428.57						
MFF Capital Investments Limited (MFF)			482.14						
Macquarie Group Limited (MQG)			576.60						
Macquarie Group Limited (MQG)			494.23						
Mineral Resources Limited (MIN)			728.57						
Mineral Resources Limited (MIN)			874.28						
National Australia Bank Ltd (NAB)			775.26						
National Australia Bank Ltd (NAB)			828.36						
Origin Energy Ltd (ORG)			318.21						
Origin Energy Ltd (ORG)			424.29						
Probiotec Limited (PBP)			375.00						
Probiotec Limited (PBP)			321.43						
Qube Holdings Limited (QUB)			685.72						
Qube Holdings Limited (QUB)			883.93						
Reece Limited (REH)			450.00						

INCOME

Listed & Unlisted Securities (S)

Security	Foreign Income		Tax Offset			Expenses	Tax Deducted		
	Foreign income	Foreign - CFC	Franking credits (FC)	Foreign income tax offset	Exploration credits	Aust FC from NZ	Expenses paid	TFN WHT	Non-resident WHT
<i>References</i>	<i>S10</i>	<i>S11</i>	<i>S12</i>	<i>S13</i>	<i>S14</i>	<i>S15</i>	<i>S16</i>	<i>S17</i>	<i>S18</i>
Reece Limited (REH)			325.71						
Washington H Soul Pattinson & Co Ltd (SOL)			1,491.43						
Washington H Soul Pattinson & Co Ltd (SOL)			925.71						
Wesfarmers Limited (WES)			2,142.86						
Wesfarmers Limited (WES)			1,885.71						
Westpac Banking Corporation (WBC)			1,371.43						
Westpac Capital Notes 8 (WBCPK)			303.93						
Westpac Capital Notes 8 (WBCPK)			316.38						
Westpac Capital Notes 8 (WBCPK)			348.75						
Woodside Energy Group Ltd (WDS)			594.34						
Woodside Energy Group Ltd (WDS)			1,384.97						
Woolworths Group Limited (WOW)			1,119.36						
Woolworths Group Limited (WOW)			971.52						
Total			36,823.43						

INCOME

Listed & Unlisted Securities (S)

Security	Non-Assessable Amounts				
	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	NANE (Non- Trust)
<i>References</i>	<i>S19</i>	<i>S20</i>	<i>S21</i>	<i>S22</i>	<i>S23</i>
Australian listed security					
ARB Corporation Limited (ARB)					
ARB Corporation Limited (ARB)					
ASX Limited (ASX)					
ASX Limited (ASX)					
BHP Group Limited (BHP)					
BHP Group Limited (BHP)					
Brambles Limited (BXB)					
CSL Limited (CSL)					
CSL Limited (CSL)					
Coles Group Limited (COL)					
Coles Group Limited (COL)					
Endeavour Group (EDV)					
Endeavour Group (EDV)					
Jumbo Interactive Limited (JIN)					
Jumbo Interactive Limited (JIN)					
MFF Capital Investments Limited (MFF)					
MFF Capital Investments Limited (MFF)					
Macquarie Group Limited (MQG)					
Macquarie Group Limited (MQG)					
Mineral Resources Limited (MIN)					
Mineral Resources Limited (MIN)					
National Australia Bank Ltd (NAB)					
National Australia Bank Ltd (NAB)					
Origin Energy Ltd (ORG)					
Origin Energy Ltd (ORG)					
Probiotec Limited (PBP)					
Probiotec Limited (PBP)					
Qube Holdings Limited (QUB)					
Qube Holdings Limited (QUB)					
Reece Limited (REH)					

INCOME

Listed & Unlisted Securities (S)

Security	Non-Assessable Amounts				
	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	NANE (Non- Trust)
<i>References</i>	<i>S19</i>	<i>S20</i>	<i>S21</i>	<i>S22</i>	<i>S23</i>
Reece Limited (REH)					
Washington H Soul Pattinson & Co Ltd (SOL)					
Washington H Soul Pattinson & Co Ltd (SOL)					
Wesfarmers Limited (WES)					
Wesfarmers Limited (WES)					
Westpac Banking Corporation (WBC)					
Westpac Capital Notes 8 (WBCPK)					
Westpac Capital Notes 8 (WBCPK)					
Westpac Capital Notes 8 (WBCPK)					
Woodside Energy Group Ltd (WDS)					
Woodside Energy Group Ltd (WDS)					
Woolworths Group Limited (WOW)					
Woolworths Group Limited (WOW)					
Total					

DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)

Security	Units	Purchase date	Sale date	Adjusted cost base	Indexed adjusted cost	Net sale proceeds	Proceeds less cost	Gross discount amount	Discounted 50% ^(a)	Discounted 33 ¹ / ₃ % ^(b)	Other	Capital losses
<i>References</i>				<i>R1</i>	<i>R2</i>	<i>R3</i>	<i>R4</i>	<i>R5</i>	<i>R6</i>	<i>R7</i>	<i>R8</i>	<i>R9</i>
ADBRI Limited (ABC)	10,000	16-Jul-19	10-Aug-22	42,096.14	0.00	25,423.05	(16,673.09)	0.00	0.00	0.00	0.00	(16,673.09)
ASX Limited (ASX) ^(Tr)	500	30-Jun-17	10-Aug-22	19,122.71	0.00	41,721.09	22,598.38	22,598.38	11,299.19	15,065.59	0.00	0.00
Blackmores Limited (BKL)	375	10-Apr-19	10-Aug-22	34,402.20	0.00	29,118.77	(5,283.43)	0.00	0.00	0.00	0.00	(5,283.43)
Blackmores Limited (BKL)	375	14-Jul-20	10-Aug-22	27,187.50	0.00	29,118.77	1,931.27	1,931.27	965.64	1,287.51	0.00	0.00
Brambles Limited (BXB)	4,000	17-Feb-20	13-Sep-22	53,226.05	0.00	48,057.69	(5,168.36)	0.00	0.00	0.00	0.00	(5,168.36)
Costa Group Holdings Limited (CGC)	6,375	11-Apr-19	10-Aug-22	32,505.48	0.00	16,763.88	(15,741.60)	0.00	0.00	0.00	0.00	(15,741.60)
Costa Group Holdings Limited (CGC)	2,125	14-Nov-19	10-Aug-22	4,675.00	0.00	5,587.96	912.96	912.96	456.48	608.64	0.00	0.00
Costa Group Holdings Limited (CGC)	1,343	15-Jul-21	10-Aug-22	4,029.00	0.00	3,531.59	(497.41)	0.00	0.00	0.00	0.00	(497.41)
HMC Capital Limited (HMC)	1,140	14-Jul-21	10-Aug-22	6,937.46	0.00	5,571.87	(1,365.59)	0.00	0.00	0.00	0.00	(1,365.59)
HomeCo Daily Needs REIT (HDN)	66,000	14-Jul-21	13-Sep-22	85,456.62	0.00	84,142.73	(1,313.89)	0.00	0.00	0.00	0.00	(1,313.89)
MFF Cptl Invstmnts Ltd Opt Exp 31 Oct 22 (MFFOA)	3,000	08-May-19	31-Oct-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MFF Cptl Invstmnts Ltd Opt Exp 31 Oct 22 (MFFOA)	2,000	12-Feb-20	31-Oct-22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Origin Energy Ltd (ORG)	6,000	06-Feb-20	22-Jun-23	47,719.04	0.00	50,280.47	2,561.43	2,561.43	1,280.72	1,707.62	0.00	0.00
Westpac Banking Corporation (WBC) ^(Tr)	555	30-Jun-17	10-Aug-22	16,261.50	0.00	12,102.37	(4,159.13)	0.00	0.00	0.00	0.00	(4,159.13)
Westpac Banking Corporation (WBC)	1,445	02-Dec-19	10-Aug-22	35,894.51	0.00	31,509.76	(4,384.75)	0.00	0.00	0.00	0.00	(4,384.75)
Westpac Banking Corporation (WBC) ^(Tr)	495	30-Jun-17	29-Nov-22	10,424.70	0.00	11,681.59	1,256.89	1,256.89	628.45	837.93	0.00	0.00
Westpac Banking Corporation (WBC) ^(Tr)	500	30-Jun-17	29-Nov-22	10,290.00	0.00	11,799.59	1,509.59	1,509.59	754.80	1,006.39	0.00	0.00
Westpac Banking Corporation (WBC) ^(Tr)	900	30-Jun-17	29-Nov-22	20,349.00	0.00	21,239.26	890.26	890.26	445.13	593.51	0.00	0.00
Westpac Banking Corporation (WBC) ^(Tr)	1,000	30-Jun-17	29-Nov-22	19,621.00	0.00	23,599.17	3,978.17	3,978.17	1,989.09	2,652.11	0.00	0.00
Westpac Banking Corporation (WBC)	2,105	02-Dec-19	29-Nov-22	52,289.23	0.00	49,676.26	(2,612.97)	0.00	0.00	0.00	0.00	(2,612.97)
Total						500,925.87	(21,561.27)	35,638.95	17,819.50	23,759.30	0.00	(57,200.22)

Where assets have been transferred into the Service, we have relied upon information regarding the CGT cost base and acquisition date provided at the time of transfer to calculate any capital gains or capital losses.

^(a)This amount represents the taxable capital gains after the 50% CGT discount has been applied.

^(b)This amount represents the taxable capital gains after the 33 1/3% CGT discount has been applied. The amount included is 66 2/3% of the gross amount.

OTHER INCOME (O)

Security	Event	Units	Purchase date	Sale date/ maturity	Purchase cost	Net proceeds	Assessable income/loss
<i>References</i>					<i>01</i>	<i>02</i>	<i>03</i>
Fund Manager Rebate							82.24
Total							82.24

Unrealised Gains/Losses

as at 30 June 2023



Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739

Taxable Gain/Loss
Options

Security/ Parcel Id	Purchase Date	Units	Adjusted Cost ¹	Indexed Adjusted Cost ²	Market Value	Nominal Gain/Loss ³	50% of Nominal Gain	Indexed Gain
<u>LISTED SECURITIES</u>								
Atlas Arteria (ALX)								
484312705	11/04/19	7125	49,935.95	n/a	44,246.25	(5,689.70)	n/a	n/a
520082714	02/12/19	1358	9,370.20	n/a	8,433.18	(937.02)	n/a	n/a
530787154	16/12/19	406	2,801.40	n/a	2,521.26	(280.14)	n/a	n/a
551257276	02/07/20	2041	12,654.20	n/a	12,674.61	20.41	10.21	n/a
619357963	15/07/21	5570	36,202.69	n/a	34,589.70	(1,612.99)	n/a	n/a
		16500	110,964.44	n/a	102,465.00	(8,499.44)	10.21	n/a
Alliance Aviation Services Limited (AQZ)								
497271855	15/07/19	4204	11,649.88	n/a	12,107.52	457.64	228.82	n/a
516889281	30/10/19	20000	51,769.04	n/a	57,600.00	5,830.96	2,915.48	n/a
		24204	63,418.92	n/a	69,707.52	6,288.60	3,144.30	n/a
ARB Corporation Limited (ARB)								
679835888	06/05/22	1500	49,032.81	n/a	42,900.00	(6,132.81)	n/a	n/a
774508439	22/06/23	1000	28,593.54	n/a	28,600.00	6.46	n/a	n/a
		2500	77,626.35	n/a	71,500.00	(6,126.35)	n/a	n/a
ASX Limited (ASX)								
480168049 T	30/06/17	1400	50,143.42	n/a	88,200.00	38,056.58	19,028.29	n/a
480168051 T	30/06/17	2600	99,438.10	n/a	163,800.00	64,361.90	32,180.95	n/a
		4000	149,581.52	n/a	252,000.00	102,418.48	51,209.24	n/a
BHP Group Limited (BHP)								
480168054 T	25/02/11	1126	49,308.73	n/a	50,658.74	1,350.01	675.00	n/a
480168057 T	16/03/15	240	6,555.02	n/a	10,797.60	4,242.58	2,121.29	n/a
647169589	19/11/21	1384	50,645.75	n/a	62,266.16	11,620.41	5,810.20	n/a
679838458	06/05/22	1000	46,897.78	n/a	44,990.00	(1,907.78)	n/a	n/a
680247383	09/05/22	1050	49,031.05	n/a	47,239.50	(1,791.55)	n/a	n/a
		4800	202,438.33	n/a	215,952.00	13,513.67	8,606.49	n/a
Coles Group Limited (COL)								
480168060 T	21/11/18	4411	36,856.24	n/a	81,250.62	44,394.38	22,197.19	n/a
CSL Limited (CSL)								

		961	131,731.37	n/a	170,692.82	38,961.45	20,546.21	n/a	
National Australia Bank Ltd (NAB)									
480168085	T	30/06/17	202	4,140.49	n/a	5,326.74	1,186.25	593.12	n/a
480168088	T	30/06/17	1298	28,072.50	n/a	34,228.26	6,155.76	3,077.88	n/a
547748238		02/06/20	978	13,838.70	n/a	25,789.86	11,951.16	5,975.58	n/a
			2478	46,051.69	n/a	65,344.86	19,293.17	9,646.58	n/a
Probiotec Limited (PBP)									
480168090	T	30/06/17	25000	8,827.00	n/a	70,000.00	61,173.00	30,586.50	n/a
Qube Holdings Limited (QUB)									
487419227		08/05/19	7000	19,613.75	n/a	19,950.00	336.25	168.12	n/a
497794290		15/07/19	10000	31,036.78	n/a	28,500.00	(2,536.78)	n/a	n/a
518065943		06/11/19	5000	16,403.75	n/a	14,250.00	(2,153.75)	n/a	n/a
518326355		08/11/19	5000	16,094.18	n/a	14,250.00	(1,844.18)	n/a	n/a
546174060		19/05/20	4252	8,291.40	n/a	12,118.20	3,826.80	1,913.40	n/a
552521186		28/05/20	1287	2,509.65	n/a	3,667.95	1,158.30	579.15	n/a
709957454		14/09/22	7461	21,201.77	n/a	21,263.85	62.08	n/a	n/a
728558367		29/11/22	5000	13,953.75	n/a	14,250.00	296.25	n/a	n/a
728712430		30/11/22	3250	8,991.30	n/a	9,262.50	271.20	n/a	n/a
728972041		01/12/22	6750	18,821.08	n/a	19,237.50	416.42	n/a	n/a
			55000	156,917.41	n/a	156,750.00	(167.41)	2,660.67	n/a
Reece Limited (REH)									
484550479		12/04/19	2560	25,809.88	n/a	47,539.20	21,729.32	10,864.66	n/a
543027458		22/04/20	246	1,869.60	n/a	4,568.22	2,698.62	1,349.31	n/a
548100769		01/05/20	246	1,869.60	n/a	4,568.22	2,698.62	1,349.31	n/a
544646667		04/05/20	3948	30,000.00	n/a	73,314.36	43,314.36	21,657.18	n/a
728714161		30/11/22	1480	22,820.19	n/a	27,483.60	4,663.41	n/a	n/a
730283867		06/12/22	1020	15,725.96	n/a	18,941.40	3,215.44	n/a	n/a
			9500	98,095.23	n/a	176,415.00	78,319.77	35,220.46	n/a
Washington H Soul Pattinson & Co Ltd (SOL)									
498783249		16/07/19	1750	39,783.35	n/a	55,615.00	15,831.65	7,915.82	n/a
516818412		29/10/19	1750	39,620.85	n/a	55,615.00	15,994.15	7,997.07	n/a
520087503		02/12/19	750	17,111.25	n/a	23,835.00	6,723.75	3,361.88	n/a
520194200		03/12/19	750	16,648.80	n/a	23,835.00	7,186.20	3,593.10	n/a
680057916		09/05/22	1000	27,187.41	n/a	31,780.00	4,592.59	2,296.30	n/a
			6000	140,351.66	n/a	190,680.00	50,328.34	25,164.17	n/a
The Reject Shop Limited (TRS)									
647329871		22/11/21	1623	12,199.99	n/a	7,384.65	(4,815.34)	n/a	n/a
647599171		24/11/21	1077	7,954.81	n/a	4,900.35	(3,054.46)	n/a	n/a
656841546		18/01/22	2300	16,203.20	n/a	10,465.00	(5,738.20)	n/a	n/a
679835944		06/05/22	5325	19,809.75	n/a	24,228.75	4,419.00	2,209.50	n/a
			10325	56,167.75	n/a	46,978.75	(9,189.00)	2,209.50	n/a
Westpac Capital Notes 8 (WBCPK)									
709743277		13/09/22	700	70,265.18	n/a	70,035.00	(230.18)	n/a	n/a
Woodside Energy Group Ltd (WDS)									

693198418	01/06/22	867	25,801.92	n/a	29,859.48	4,057.56	2,028.78	n/a	
709670887	13/09/22	633	21,138.88	n/a	21,800.52	661.64	n/a	n/a	
		1500	46,940.80	n/a	51,660.00	4,719.20	2,028.78	n/a	
Wesfarmers Limited (WES)									
480168123	T 30/06/17	56	1,620.41	n/a	2,763.04	1,142.63	571.32	n/a	
480168126	T 30/06/17	515	15,401.86	n/a	25,410.10	10,008.24	5,004.12	n/a	
480168128	T 30/06/17	722	13,844.96	n/a	35,623.48	21,778.52	10,889.26	n/a	
480168131	T 30/06/17	2718	75,833.70	n/a	134,106.12	58,272.42	29,136.21	n/a	
680057986	09/05/22	989	48,713.95	n/a	48,797.26	83.31	41.66	n/a	
		5000	155,414.88	n/a	246,700.00	91,285.12	45,642.57	n/a	
Woolworths Group Limited (WOW)									
480168137	T 30/06/17	1778	45,588.97	n/a	70,639.94	25,050.97	12,525.49	n/a	
480168142	T 30/06/17	1678	40,388.96	n/a	66,666.94	26,277.98	13,138.99	n/a	
480168145	T 30/06/17	1472	32,101.03	n/a	58,482.56	26,381.53	13,190.76	n/a	
		4928	118,078.96	n/a	195,789.44	77,710.48	38,855.24	n/a	
<u>MANAGED INVESTMENTS</u>									
Fidelity Asia Fund (FID0010AU)									
531423231	07/02/20	1988.2462	45,000.00	n/a	48,866.52	3,866.52	1,933.26	n/a	
619782709	14/07/21	1819.5652	50,000.00	n/a	44,720.73	(5,279.27)	n/a	n/a	
		3807.8114	95,000.00	n/a	93,587.25	(1,412.75)	1,933.26	n/a	
<u>FIXED INTEREST AND CASH INVESTMENTS</u>									
ANZ TD 06mth (ANZ06MTHZ)									
774688011	23/06/23	100000.00	100,000.00	n/a	100,000.00	0.00	n/a	n/a	
TOTAL			2,521,033.54		3,329,133.23	808,099.69	469,006.40		

Discount Capital Gains Note The cost base of the above units may need to be adjusted due to Discounted Capital Gains received in the 1999/2000 tax year. Where applicable, your financial adviser has been advised of the adjustment amount.

Note: This report only relates to the Portfolio under Administration (i.e. it does not include the effect of any Retail Managed Fund holdings or Other Assets). The effect of any capital gains/losses accumulated outside of the Service are not reflected in this report.

The account cost base method applied for tax year 2022/2023 is Min Gain.

Details for parcels held prior to commencement with the service are based on information supplied to us by you or your adviser.

Footnotes
1- Until year end tax statements are received from Product Issuers and processed, Adjusted Cost has not taken into account any non - assessable distributions paid during the financial year. The issuing of your Tax Return Report is dependent on receipt of the year end tax statements and can be used as reference for the finalised Adjusted Cost.

2- Indexation has been frozen as at 30/09/99 in accordance with current legislation. Indexation is not available to parcels purchased after 21/09/99 and therefore the Indexed Cost and the Indexed Gain columns for these parcels will be marked "n/a".

3- Nominal Gain/Loss is calculated as the difference between Market Value and Adjusted Cost for parcels purchased after 20/09/85.

T- The cost is based on parcel information provided to us at the time of transfer into the service.

**For all enquiries regarding this report please call
Clara Jago on 02 8232 6589.**

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10:21:29 - 22/09/2023

Account No: D70739

Realised Gains/Losses

from 01 July 2022 to 30 June 2023



Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739

Taxable Gain/Loss Options

Security/ Parcel Id	Purchase Date	Units	Adjusted Cost ¹	Indexed Adjusted Cost ²	Proceeds	Nominal Gain/Loss ³	50% of Nominal Gain	Indexed Gain
<u>LISTED SECURITIES</u>								
ADBRI Limited - Sale of 10000 units on 10/08/22 (ABC)								
	16/07/19	10000	42,096.14	n/a	25,423.05	(16,673.09)	n/a	n/a
ASX Limited - Sale of 500 units on 10/08/22 (ASX)								
	30/06/17	500	19,122.71	n/a	41,721.09	22,598.38	11,299.19	n/a
Blackmores Limited - Sale of 750 units on 10/08/22 (BKL)								
	10/04/19	375	34,402.20	n/a	29,118.76	(5,283.43)	n/a	n/a
	14/07/20	375	27,187.50	n/a	29,118.76	1,931.26	965.63	n/a
		750	61,589.70	n/a	58,237.53	(3,352.17)	965.63	n/a
Brambles Limited - Sale of 4000 units on 13/09/22 (BXB)								
	17/02/20	4000	53,226.05	n/a	48,057.69	(5,168.36)	n/a	n/a
Costa Group Holdings Limited - Sale of 9843 units on 10/08/22 (CGC)								
	11/04/19	6375	32,505.48	n/a	16,763.88	(15,741.60)	n/a	n/a
	14/11/19	2125	4,675.00	n/a	5,587.96	912.96	456.48	n/a
	15/07/21	1343	4,029.00	n/a	3,531.59	(497.41)	n/a	n/a
		9843	41,209.48	n/a	25,883.43	(15,326.05)	456.48	n/a
HomeCo Daily Needs REIT - Sale of 66000 units on 13/09/22 (HDN)								
	14/07/21	66000	85,456.62	n/a	84,142.73	(1,313.89)	n/a	n/a
HMC Capital Limited - Sale of 1140 units on 10/08/22 (HMC)								
	14/07/21	1140	6,937.46	n/a	5,571.87	(1,365.59)	n/a	n/a
MFF Cptl Invstmnts Ltd Opt Exp 31 Oct 22 - Sale of 5000 units on 31/10/22 (MFFOA)								
	08/05/19	3000	0.00	n/a	0.00	0.00	0.00	n/a
	12/02/20	2000	0.00	n/a	0.00	0.00	0.00	n/a
		5000	0.00	n/a	0.00	0.00	0.00	n/a
Origin Energy Ltd - Sale of 6000 units on 22/06/23 (ORG)								
	06/02/20	6000	47,719.04	n/a	50,280.47	2,561.43	1,280.71	n/a
Westpac Banking Corporation - Sale of 2000 units on 10/08/22 (WBC)								
	30/06/17	555	16,261.50	n/a	12,102.37	(4,159.13)	n/a	n/a
	02/12/19	1445	35,894.51	n/a	31,509.76	(4,384.74)	n/a	n/a
Westpac Banking Corporation - Sale of 5000 units on 29/11/22 (WBC)								

30/06/17	900	20,349.00	n/a	21,239.26	890.26	445.13	n/a
30/06/17	500	10,290.00	n/a	11,799.59	1,509.59	754.79	n/a
30/06/17	1000	19,621.00	n/a	23,599.17	3,978.17	1,989.09	n/a
30/06/17	495	10,424.70	n/a	11,681.59	1,256.89	628.45	n/a
02/12/19	2105	52,289.23	n/a	49,676.26	(2,612.97)	n/a	n/a
	2000	52,156.01	n/a	43,612.13	(8,543.88)	n/a	n/a
	5000	112,973.93	n/a	117,995.87	5,021.94	0.00	n/a
TOTAL		522,487.14		500,925.86	(21,561.28)	17,819.47	

Discount Capital Gains Note The cost base of the above units may need to be adjusted due to Discounted Capital Gains received in the 1999/2000 tax year. Where applicable, your financial adviser has been advised of the adjustment amount.

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The account cost base method applied for tax year 2022/2023 is Min Gain.

Details for parcels held prior to commencement with the service are based on information supplied to us by you or your adviser.

Footnotes

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2- Indexation has been frozen as at 30/09/99 in accordance with current legislation. Indexation is not available to parcels purchased after 21/09/99 and therefore the Indexed Cost and the Indexed Gain columns for these parcels will be marked "n/a".

3- Nominal Gain/Loss is calculated as the difference between Proceeds and Adjusted Cost for parcels purchased after 20/09/85.

**For all enquiries regarding this report please call
Clara Jago on 02 8232 6589.**

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Banyo Superannuation Fund
ABN: 21 679 498 497
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

GST Detail

Description	Return Item	Gross (Inc GST)	GST
<i>Income (GST Collected)</i>			
<u>Sales Detail</u>			
INTEREST PAID		119.13	0.00
INTEREST PAID		122.45	0.00
INTEREST PAID		224.96	0.00
INTEREST PAID		137.85	0.00
INTEREST PAID		186.15	0.00
INTEREST PAID		175.33	0.00
INTEREST PAID		202.50	0.00
INTEREST PAID		198.94	0.00
INTEREST PAID		255.10	0.00
INTEREST PAID		214.74	0.00
INTEREST PAID		229.19	0.00
INTEREST PAID		263.10	0.00
Interest		176.63	0.00
Interest		305.72	0.00
Interest		352.42	0.00
Interest		163.16	0.00
Interest		5.20	0.00
Interest		70.42	0.00
Interest		442.96	0.00
Interest		94.29	0.00
Interest		289.07	0.00
Interest		308.85	0.00
Interest		344.49	0.00
Interest		362.25	0.00
Admin Fee		20.41	0.00
Admin Fee Rebate		20.09	0.00
Admin fee Rebate		19.89	0.00
Admin Fee Rebate		21.85	0.00
Total Sales	G1	5,327.14	0.00
<u>Export Sales Detail</u>			
Nil			
Export Sales	G2		
<u>Other GST-Free Sales Detail</u>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		0.00

Outgoings (GST Paid)

Capital Purchases Detail

Nil			
Capital Purchases	G10		

Banyo Superannuation Fund
ABN: 21 679 498 497
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

Non-Capital Purchases Detail

R&B		528.00	0.00
R&B		4,752.00	324.00
Admin Fee		162.10	11.06
Admin Fee		162.10	11.06
Adviser Fee		606.90	41.38
Admin Fee		167.51	11.42
Admin fee		167.51	11.42
Admin Fee		151.29	10.31
Adviser Fee		547.74	37.34
Admin Fee		162.10	11.06
Adviser Fee		591.23	40.31
Adviser Fee		603.55	41.15
Adviser Fee		559.99	38.18
Admin fee		167.51	11.42
Admin fee		167.51	11.42
Adviser Fee		603.22	41.13
Admin fee		162.10	11.06
Adviser Fee		584.55	39.86
Adviser Fee		570.81	38.92
Adviser Fee		574.37	39.16
Admin fee		167.51	11.42
Adviser Fee		542.18	36.97
Adviser Fee		584.64	39.86
Adviser Fee		587.75	40.07
Admin Fee		167.51	11.42
Admin Fee		167.51	11.42
Actuarial		110.00	7.50
ASIC		59.00	0.00
Audit		440.00	0.00
SMSF Supervisory Levy		259.00	0.00
Non-Capital Purchases	G11	15,077.19	940.32
Total GST Paid on Purchases	1B		940.32

Banyo Superannuation Fund
ABN: 21 679 498 497
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

PAYG Withholding Tax Detail

Description	Return Item	Gross	Tax Withheld
Benefit Payment Detail			
<i>David Honner</i>			
			0.00
<i>Maria Honner</i>			
		0.00	0.00
Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00



Australian Government
Australian Taxation Office

Agent ROACH & BRUCE CONSULTING
P/L
Client BANYO SUPERANNUATION
FUND
ABN 21 679 498 497

Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – BANYO SUPERANNUATION FUND	Jul 2022 – Jun 2023	47823001268	Cash

Payment due date 15 May 2024

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$0.00	
1B Owed by ATO			\$940.00
G1 Total sales	\$0.00		
Does this include GST?	No		
1H Owed by ATO			\$0.00

Refund amount

\$940.00

This amount is refundable (it may be offset against any other tax debt).

Declaration

- > I BANYO SUPERANNUATION FUND authorise ROACH & BRUCE CONSULTING P/L to give the Jul 2022 – Jun 2023 activity statement to the Commissioner of Taxation for 001 – BANYO SUPERANNUATION FUND.
- > I declare that the information provided for the preparation of this activity statement is true and correct.
- > I am authorised to make this declaration.

Signed: _____

Date: _____



Income tax 551

Date generated	22 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **22 September 2021** to **22 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jan 2023	2 Feb 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$30,852.44		\$0.00
27 Jan 2023	27 Jan 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$30,852.44	\$30,852.44 CR
11 Mar 2022	16 Mar 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$18,664.04		\$0.00
11 Mar 2022	11 Mar 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$18,664.04	\$18,664.04 CR



Activity statement 001

Date generated	22 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **22 September 2021** to **22 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Dec 2022	15 May 2023	Original Activity Statement for the period ending 30 Jun 22 - GST		\$1,116.00	\$0.00
19 Dec 2022	22 Dec 2022	EFT refund for GST for the period from 01 Jul 21 to 30 Jun 22	\$1,116.00		\$1,116.00 DR
15 Mar 2022	16 May 2022	Original Activity Statement for the period ending 30 Jun 21 - GST		\$1,029.00	\$0.00
15 Mar 2022	18 Mar 2022	EFT refund for GST for the period from 01 Jul 20 to 30 Jun 21	\$1,029.00		\$1,029.00 DR

Your Ref: BANYOSF

22 September 2023

The Trustee
Banyo Superannuation Fund
c/- Roach & Bruce Consulting Pty Ltd
Suite 7 Level 5
66 Hunter Street
SYDNEY NSW 2000

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2022/23 year
Banyo Superannuation Fund**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for Banyo Superannuation Fund in the 2022/23 financial year is **68.23%**.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

If you would like to discuss any aspect of this actuarial certificate, please don't hesitate to contact us.

Yours sincerely,



Geoff Morley, BCom, BSc, FIAA
Consulting Actuary

Verus Reference Number: ZC13924807265

Appendix 1 - Data Summary

Contact Details

Name	Jeffrey Ng
Company	Roach & Bruce Consulting Pty Ltd
Telephone	02 9232 8211

Fund Details

Fund Name	Banyo Superannuation Fund
Name of Trustee	Banyo Pty Ltd
Tax Year for Actuarial Certificate	2022/23
ABN of Fund	21 679 498 497

Member Details

Members' Names	David Honner
	Maria Honner

Financial Details

	Amount (\$)
Opening Balance at 1 July 2022	3,490,133.79
Concessional Contributions	0.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	311,777.49
Other Net Income	350,965.49
Closing Balance at 30 June 2023	3,529,321.79

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

Segregation

The Fund did not have any segregated current pension assets during the financial year.

Appendix 2 - Detailed Results

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to Banyo Superannuation Fund for the 2022/23 financial year.

During the 2022/23 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund’s balances in accumulation phase and the Fund’s balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \$2,201,748 / \$3,226,761 = 68.23\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund’s members, as follows:

Member Name	Tax Exempt Percentage	Taxable Percentage
David Honner	46.21%	0.00%
Maria Honner	22.02%	31.77%
Reserve	0.00%	0.00%
Total	68.23%	31.77%

This breakdown between members is not required for the Fund’s tax return, but may assist in other ways, for example with allocating the Fund’s tax liabilities between members.

Appendix 3 - Further Information

Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

We also document the following information items provided to us, and upon which we have relied, when preparing this certificate:

Item	Information Provided
Does the Fund meet the definition of Disregarded Small Fund Assets for the tax year covered by this certificate?	Yes
Have the trustee(s) chosen (if eligible) to treat all of the assets of the fund as not being segregated current pension assets for the whole of the tax year covered by this certificate?	N/A

Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

The tax exempt percentage should be applied to the Fund's assessable income (excluding any non-arm's length income, concessional contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

Benefits Paid

b Did the member participate in early access to super?

N/A

1.1 a Were there pension benefits paid to members during the financial year?

Yes

c Have you confirmed with the ATO, the tax free low rate cap of the Superannuation Lump Sum benefit for the following members?

Yes

[Enter name of member 1]

[Enter name of member 2]

[Enter name of member 3]

[Enter name of member 4]

This amount is beneficial to members who have reached preservation age and are permanently retired (never intending to work again) as it is tax free. For the year ended 30 June 2019, 30 June 2020, 30 June 2021 & 30 June 2023 the thresholds are \$205,000, \$210,000, \$215,000 & \$230,000 respectively.

Was there also an accumulation account for more than one day?

Yes

WARNING - ACTUARIAL CERTIFICATE IS REQUIRED PRIOR TO LODGEMENT OF TAX RETURN. Otherwise pension exempt factor is zero

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

Minimum pension for the financial year beginning	01-Jul-2022	
Days in financial year	365.00	
Name of members	David Honner	Maria Honner
Account ID (please use M0000X format)	Pension	Pension
Member's date of birth	28-Oct-1948	05-Aug-1951
Age at beginning of financial year audited	73	70
Pension commencement date	01-Jul-2010	01-Jul-2010
Is this a transition to retirement pension?	No	No
Days in pension during financial year	365	365
Member's account balance at the end of the previous financial year or when pension is commenced	1,528,482.22	728,227.87
Account based percentage for previous financial year	2.5%	2.5%
Minimum pension amount	38,210.00	18,210.00
Maximum pension amount		
Pension taken for the financial year ending 30 Jun 2023	38,210.00	18,210.00

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

Minimum pension for the next financial year beginning

01-Jul-2023

	David Honner	Maria Honner
Name of members		
Account ID (please use M0000X format)	Pension	Pension
Age at beginning of next financial year	74	71
Is this a transition to retirement pension?	No	No
Member's account balance at the beginning of the financial year	1,655,976.99	789,017.60
Account based percentage for next financial year	5.0%	
5.0% Minimum pension amount	82,800.00	39,460.00
Maximum pension amount		

1.2 Has the minimum pension requirement been met and paid out correctly?

Yes

1.3 Was the pension paid consistent with prior years?

Yes

1.4 Is the pension reversionary?

Yes

1.5 Does the pension member have a Commonwealth Seniors Health Card?

No

1.6 Was TBAR Reporting update to date? Add Relevant tag in Class Super.

Yes

Creditors

2 & 3 Super fund does not have any creditors apart from tax liabilities (current and deferred) and/or accrued accounting/audit fees.

Borrowings

4 Reviewed records and reasonably confirm that there were no borrowings that would cause the

Banyo Superannuation Fund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023

Mr David Honner
YTD Summaries

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Pension 01.07.07	18,170.00	OK!	18,170.00	OK!	18,170.00	-	-	82.37%
Pension 01.07.10	1,440.00	OK!	1,340.00	OK!	1,340.00	-	-	27.05%
Pension 01.07.15	5,390.00	OK!	5,390.00	OK!	5,390.00	-	-	98.21%
Pension 01.07.16	0.00	OK!	0.00	OK!	0.00	-	-	99.83%
Pension 01.07.18	2,870.00	OK!	2,870.00	OK!	2,870.00	-	-	95.75%
Pension 01.07.21	5,400.00	OK!	5,400.00	OK!	5,400.00	-	-	83.99%
Pension 11.04.17	1,660.00	OK!	1,660.00	OK!	1,660.00	-	-	99.88%
Pension 22.03.17	3,380.00	OK!	3,380.00	OK!	3,380.00	-	-	99.96%

Totals

Gross Drawdowns	38,310.00	0.00	38,210.00	0.00	38,210.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	38,310.00	0.00	38,210.00	0.00	38,210.00

Footnotes:

*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

Pension Payments

Pension 01.07.07

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	18,170.00	0.00	18,170.00	part of \$100,000.00 Transfer
Totals:	18,170.00	0.00	18,170.00	

Pension 01.07.10

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	1,340.00	0.00	1,340.00	part of \$100,000.00 Transfer
15/08/2022	100.00	0.00	100.00	Trasnfer to Dr Honner
Totals:	1,440.00	0.00	1,440.00	

Pension 01.07.15

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	5,390.00	0.00	5,390.00	part of \$100,000.00 Transfer
Totals:	5,390.00	0.00	5,390.00	

Pension 01.07.18

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	2,870.00	0.00	2,870.00	part of \$100,000.00 Transfer
Totals:	2,870.00	0.00	2,870.00	

Pension 01.07.21

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	5,400.00	0.00	5,400.00	part of \$100,000.00 Transfer
Totals:	5,400.00	0.00	5,400.00	

Pension 11.04.17

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	1,660.00	0.00	1,660.00	part of \$100,000.00 Transfer
Totals:	1,660.00	0.00	1,660.00	

Pension 22.03.17

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	3,380.00	0.00	3,380.00	part of \$100,000.00 Transfer
Totals:	3,380.00	0.00	3,380.00	

Banyo Superannuation Fund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023

Mrs Maria Honner
YTD Summaries

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Pension 01.07.12	1,410.00	OK!	1,410.00	OK!	1,410.00	-	-	78.16%
Pension 01.07.13	5,040.00	OK!	5,040.00	OK!	5,040.00	-	-	84.43%
Pension 01.07.15	4,920.00	OK!	4,920.00	OK!	4,920.00	-	-	81.02%
Pension 22.03.17	510.00	OK!	510.00	OK!	510.00	-	-	99.96%
Pension 30.09.12	6,330.00	OK!	6,330.00	OK!	6,330.00	-	-	99.58%

Totals

Gross Drawdowns	18,210.00	0.00	18,210.00	0.00	18,210.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	18,210.00	0.00	18,210.00	0.00	18,210.00

Footnotes:

*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

Pension Payments

Pension 01.07.12

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	1,410.00	0.00	1,410.00	part of \$100,000.00 Transfer
Totals:	1,410.00	0.00	1,410.00	

Pension 01.07.13

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	5,040.00	0.00	5,040.00	part of \$100,000.00 Transfer
Totals:	5,040.00	0.00	5,040.00	

Pension 01.07.15

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	4,920.00	0.00	4,920.00	part of \$100,000.00 Transfer
Totals:	4,920.00	0.00	4,920.00	

Pension 22.03.17

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	510.00	0.00	510.00	part of \$100,000.00 Transfer
Totals:	510.00	0.00	510.00	

Pension 30.09.12

Date	Gross Amount	PAYG	Net Amount	Description
11/07/2022	6,330.00	0.00	6,330.00	part of \$100,000.00 Transfer
Totals:	6,330.00	0.00	6,330.00	

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

1 Benefits (member's balances)

Reviewed member statements and agreed to financial report
Referred to attached Member Benefit Statements

Yes

2 Earnings

Reviewed member statements and confirmed that incomes and expenses have been recorded and allocated correctly to members accounts.

Yes

3 Reserves

All earnings were allocated to members accounts. Ensure reserves were permitted and recorded in the financial report in accordance with the trustees' policy.

N/A

4 Contributions

Confirmed all contributions received have been allocated to the correct members account. Otherwise must be rejected within 28 days after the end of the month in which it is received. Refer to Schedule N

N/A

5 External Superannuation Interests

Do the member(s) have superannuation interests outside of the SMSF?

Yes

Has this been entered into Class?

Yes

If No, enter into Class using the following steps: Select "Members" --> "Contribution Caps" --> "Edit" (bottom left corner) --> Under Total Superannuation Balance include it in the accumulation/retirement phase "External" box

6 Binding Death Benefit Nominations (BDBNs)

BDBNs have been reviewed and are still valid?
Ensure has been entered into Class Super

Yes

Note: Does the trust deed provide for non-lapsing BDBNs? All new and amended Trust Deeds from Patricia Holdings should have this, please check para 51.2.8 or relevant paragraph. Members without dependants should amend their deed immediately)

BDBNs can only be left to financial dependants Check trust deed in the event of death of member and there is no binding death nomination

Witnesses to the BDBNs should not be trustees or beneficiaries of the super fund i.e. independent

Banyo Superannuation Fund

(ABN: 21 679 498 497)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
	Eligible Service Date: 1 July 1983
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2022	Tax Free 1,427,682.75
Pension 01.07.07 726,886.86	Taxable - Taxed 228,294.24
Pension 01.07.10 53,652.75	Taxable - Untaxed -
Pension 01.07.15 215,775.94	Your Preservation Components
Pension 01.07.16 4.14	Preserved -
Pension 22.03.17 135,177.81	Restricted Non Preserved -
Pension 11.04.17 66,217.86	Unrestricted Non Preserved 1,655,976.99
Pension 01.07.18 114,685.50	Your Insurance Benefits
Pension 01.07.21 216,081.36	No insurance details have been recorded
Total as at 1 Jul 2022 <u><u>1,528,482.22</u></u>	Your Beneficiaries
Withdrawal Benefit as at 30 Jun 2023	Binding Beneficiary Nomination*
Pension 01.07.07 787,571.84	100 % to Maria Frances Honner (Spouse)
Pension 01.07.10 58,023.53	* Nomination in effect from 24 February 2017
Pension 01.07.15 233,794.70	
Pension 01.07.16 4.51	
Pension 22.03.17 146,462.23	
Pension 11.04.17 71,740.91	
Pension 01.07.18 124,256.62	
Pension 01.07.21 234,122.65	
Total as at 30 Jun 2023 <u><u>1,655,976.99</u></u>	

For Enquiries:

phone 0412611846

mail Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.07	Tax File Number Held: Yes
	Account Start Date: 1 July 2007

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	726,886.86
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	70,761.48
Tax on Net Fund Income	8,093.50
<i><u>Total Increases</u></i>	78,854.98
<i><u>Decreases to your account:</u></i>	
Pension Payments	18,170.00
<i><u>Total Decreases</u></i>	18,170.00
Withdrawal Benefit as at 30 Jun 2023	787,571.84

Your Tax Components		
Tax Free	82.3669 %	648,698.42
Taxable - Taxed		138,873.42
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		787,571.84
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund

(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.10	Tax File Number Held: Yes
	Account Start Date: 1 July 2010

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	53,652.75
<u>Increases to your account:</u>	
Share Of Net Fund Income	5,214.38
Tax on Net Fund Income	596.40
<u>Total Increases</u>	5,810.78
<u>Decreases to your account:</u>	
Pension Payments	1,440.00
<u>Total Decreases</u>	1,440.00
Withdrawal Benefit as at 30 Jun 2023	58,023.53

Your Tax Components		
Tax Free	27.0502 %	15,695.47
Taxable - Taxed		42,328.06
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		58,023.53
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone 0412611846

mail Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.15	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	215,775.94
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	21,006.11
Tax on Net Fund Income	2,402.65
<u>Total Increases</u>	<u>23,408.76</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	5,390.00
<u>Total Decreases</u>	<u>5,390.00</u>
Withdrawal Benefit as at 30 Jun 2023	233,794.70

Your Tax Components		
Tax Free	98.2131 %	229,617.03
Taxable - Taxed		4,177.67
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		233,794.70
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.16	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	4.14
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	0.34
Tax on Net Fund Income	0.03
<u>Total Increases</u>	<u>0.37</u>
Withdrawal Benefit as at 30 Jun 2023	4.51

Your Tax Components	
Tax Free	99.5565 % 4.49
Taxable - Taxed	0.02
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	4.51

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 22.03.17	Tax File Number Held: Yes
	Account Start Date: 22 March 2017

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	135,177.81
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	13,159.29
Tax on Net Fund Income	1,505.13
<u>Total Increases</u>	14,664.42
<i><u>Decreases to your account:</u></i>	
Pension Payments	3,380.00
<u>Total Decreases</u>	3,380.00
Withdrawal Benefit as at 30 Jun 2023	146,462.23

Your Tax Components		
Tax Free	99.9580 %	146,400.72
Taxable - Taxed		61.51
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		146,462.23
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 11.04.17	Tax File Number Held: Yes
	Account Start Date: 11 April 2017

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	66,217.86
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	6,445.80
Tax on Net Fund Income	737.25
<i><u>Total Increases</u></i>	<u>7,183.05</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	1,660.00
<i><u>Total Decreases</u></i>	<u>1,660.00</u>
Withdrawal Benefit as at 30 Jun 2023	<u>71,740.91</u>

Your Tax Components		
Tax Free	99.8788 %	71,653.99
Taxable - Taxed		86.92
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		71,740.91
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.18	Tax File Number Held: Yes
	Account Start Date: 1 July 2018

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	114,685.50
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	11,164.19
Tax on Net Fund Income	1,276.93
<u>Total Increases</u>	12,441.12
<i><u>Decreases to your account:</u></i>	
Pension Payments	2,870.00
<u>Total Decreases</u>	2,870.00
Withdrawal Benefit as at 30 Jun 2023	124,256.62

Your Tax Components		
Tax Free	95.7466 %	118,971.52
Taxable - Taxed		5,285.10
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		124,256.62
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNED0	Date of Birth: 28 October 1948
Mr David Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.21	Tax File Number Held: Yes
	Account Start Date: 1 July 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	216,081.36
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	21,035.33
Tax on Net Fund Income	2,405.96
<u>Total Increases</u>	23,441.29
<i><u>Decreases to your account:</u></i>	
Pension Payments	5,400.00
<u>Total Decreases</u>	5,400.00
Withdrawal Benefit as at 30 Jun 2023	234,122.65

Your Tax Components		
Tax Free	83.9906 %	196,641.11
Taxable - Taxed		37,481.54
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		234,122.65
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maria Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Trustee

The Trustee of the Fund is as follows:

Banyo Pty Ltd

The directors of the Trustee company are:

Maria Honner and
David Honner

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Maria Honner
Director - Banyo Pty Ltd

.....
David Honner
Director - Banyo Pty Ltd

Statement Date: 30 June 2023

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund

(ABN: 21 679 498 497)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNEM0	Date of Birth: 5 August 1951
Mrs Maria Honner	Date Joined Fund: 1 July 2007
	Eligible Service Date: 1 July 1983
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2022	Tax Free 1,263,577.48
Accumulation 1,233,423.70	Taxable - Taxed 610,705.51
Pension 01.07.12 56,273.50	Taxable - Untaxed -
Pension 30.09.12 253,209.73	Your Preservation Components
Pension 01.07.13 201,511.13	Preserved -
Pension 01.07.15 196,975.68	Restricted Non Preserved -
Pension 22.03.17 20,257.83	Unrestricted Non Preserved 1,874,282.99
Total as at 1 Jul 2022 1,961,651.57	Your Insurance Benefits
	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2023	Your Beneficiaries
Accumulation 1,085,265.39	Binding Beneficiary Nomination*
Pension 01.07.12 60,967.87	100% to David Robert Honner (Spouse)
Pension 30.09.12 274,348.68	* Nomination in effect from 24 February 2017
Pension 01.07.13 218,331.32	
Pension 01.07.15 213,424.63	
Pension 22.03.17 21,945.10	
Total as at 30 Jun 2023 1,874,282.99	

For Enquiries:

phone 0412611846

mail Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNEM0	Date of Birth: 5 August 1951
Mrs Maria Honner	Date Joined Fund: 1 July 2007
Accumulation Account	Eligible Service Date: 1 July 1983
Accumulation	Tax File Number Held: Yes
	Account Start Date: 1 July 2007

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	1,233,423.70
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	102,269.96
Tax on Net Fund Income	4,829.22
<u>Total Increases</u>	107,099.18
<i><u>Decreases to your account:</u></i>	
Lump Sum Cash Payments	255,257.49
<u>Total Decreases</u>	255,257.49
Withdrawal Benefit as at 30 Jun 2023	1,085,265.39

Your Tax Components		
Tax Free	51.9269 %	563,545.01
Taxable - Taxed		521,720.38
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		1,085,265.39
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Binding Beneficiary Nomination*		
100% to David Robert Honner (Spouse)		
* Nomination in effect from 24 February 2017		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNEM0	Date of Birth: 5 August 1951
Mrs Maria Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.12	Tax File Number Held: Yes
	Account Start Date: 1 July 2012

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022	56,273.50	Tax Free	78.1637 % 47,654.77
<u>Increases to your account:</u>		Taxable - Taxed	13,313.10
Share Of Net Fund Income	5,477.83	Taxable - Untaxed	-
Tax on Net Fund Income	626.54	Your Preservation Components	
<u>Total Increases</u>	<u>6,104.37</u>	Preserved	-
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Pension Payments	1,410.00	Unrestricted Non Preserved	60,967.87
<u>Total Decreases</u>	<u>1,410.00</u>	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2023	60,967.87	No insurance details have been recorded	
		Your Beneficiaries	

David Honner has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNEM0	Date of Birth: 5 August 1951
Mrs Maria Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 30.09.12	Tax File Number Held: Yes
	Account Start Date: 30 September 2012

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022	253,209.73	Tax Free	99.5762 % 273,186.02
<u>Increases to your account:</u>		Taxable - Taxed	1,162.66
Share Of Net Fund Income	24,649.61	Taxable - Untaxed	-
Tax on Net Fund Income	2,819.34	Your Preservation Components	
<u>Total Increases</u>	<u>27,468.95</u>	Preserved	-
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Pension Payments	6,330.00	Unrestricted Non Preserved	274,348.68
<u>Total Decreases</u>	<u>6,330.00</u>	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2023	274,348.68	No insurance details have been recorded	
		Your Beneficiaries	

David Honner has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNEM0	Date of Birth: 5 August 1951
Mrs Maria Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.13	Tax File Number Held: Yes
	Account Start Date: 1 July 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	201,511.13
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	19,616.51
Tax on Net Fund Income	2,243.68
<u>Total Increases</u>	21,860.19
<i><u>Decreases to your account:</u></i>	
Pension Payments	5,040.00
<u>Total Decreases</u>	5,040.00
Withdrawal Benefit as at 30 Jun 2023	218,331.32

Your Tax Components		
Tax Free	84.4291 %	184,335.21
Taxable - Taxed		33,996.11
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		218,331.32
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
David Honner has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNEM0	Date of Birth: 5 August 1951
Mrs Maria Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 01.07.15	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022	196,975.68	Tax Free	81.0218 % 172,920.57
<u>Increases to your account:</u>		Taxable - Taxed	40,504.06
Share Of Net Fund Income	19,175.72	Taxable - Untaxed	-
Tax on Net Fund Income	2,193.23	Your Preservation Components	
<u>Total Increases</u>	<u>21,368.95</u>	Preserved	-
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Pension Payments	4,920.00	Unrestricted Non Preserved	213,424.63
<u>Total Decreases</u>	<u>4,920.00</u>	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2023	213,424.63	No insurance details have been recorded	
		Your Beneficiaries	

David Honner has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund
(ABN: 21 679 498 497)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 14R North Burrabadine Road Dubbo, NSW 2830
Member Number: HONNEM0	Date of Birth: 5 August 1951
Mrs Maria Honner	Date Joined Fund: 1 July 2007
Pension Account	Eligible Service Date: 1 July 1983
Pension 22.03.17	Tax File Number Held: Yes
	Account Start Date: 22 March 2017

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	20,257.83
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	1,971.74
Tax on Net Fund Income	225.53
<u>Total Increases</u>	2,197.27
<i><u>Decreases to your account:</u></i>	
Pension Payments	510.00
<u>Total Decreases</u>	510.00
Withdrawal Benefit as at 30 Jun 2023	21,945.10

Your Tax Components		
Tax Free	99.9581 %	21,935.90
Taxable - Taxed		9.20
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		21,945.10
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		

David Honner has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Trustee

The Trustee of the Fund is as follows:

Banyo Pty Ltd

The directors of the Trustee company are:

Maria Honner and
David Honner

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Maria Honner
Director - Banyo Pty Ltd

.....
David Honner
Director - Banyo Pty Ltd

Statement Date: 30 June 2023

For Enquiries:

phone **0412611846**

mail **Banyo Superannuation Fund, 14R North Burrabadine Road, Dubbo NSW 2830**

Banyo Superannuation Fund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr David Honner												
14R North Burrabadine Road Dubbo NSW 2830												
Pension	Pension 01.07.07	726,886.86	0.00	0.00	70,761.48	0.00	8,093.50	0.00	0.00	0.00	(18,170.00)	787,571.84
Pension	Pension 01.07.10	53,652.75	0.00	0.00	5,214.38	0.00	596.40	0.00	0.00	0.00	(1,440.00)	58,023.53
Pension	Pension 01.07.15	215,775.94	0.00	0.00	21,006.11	0.00	2,402.65	0.00	0.00	0.00	(5,390.00)	233,794.70
Pension	Pension 01.07.16	4.14	0.00	0.00	0.34	0.00	0.03	0.00	0.00	0.00	0.00	4.51
Pension	Pension 01.07.18	114,685.50	0.00	0.00	11,164.19	0.00	1,276.93	0.00	0.00	0.00	(2,870.00)	124,256.62
Pension	Pension 01.07.21	216,081.36	0.00	0.00	21,035.33	0.00	2,405.96	0.00	0.00	0.00	(5,400.00)	234,122.65
Pension	Pension 11.04.17	66,217.86	0.00	0.00	6,445.80	0.00	737.25	0.00	0.00	0.00	(1,660.00)	71,740.91
Pension	Pension 22.03.17	135,177.81	0.00	0.00	13,159.29	0.00	1,505.13	0.00	0.00	0.00	(3,380.00)	146,462.23
		1,528,482.22	0.00	0.00	148,786.92	0.00	17,017.85	0.00	0.00	0.00	(38,310.00)	1,655,976.99
Mrs Maria Honner												
14R North Burrabadine Road Dubbo NSW 2830												
Accumulation	Accumulation	1,233,423.70	0.00	0.00	102,269.96	0.00	4,829.22	0.00	0.00	0.00	(255,257.49)	1,085,265.39
Pension	Pension 01.07.12	56,273.50	0.00	0.00	5,477.83	0.00	626.54	0.00	0.00	0.00	(1,410.00)	60,967.87
Pension	Pension 01.07.13	201,511.13	0.00	0.00	19,616.51	0.00	2,243.68	0.00	0.00	0.00	(5,040.00)	218,331.32
Pension	Pension 01.07.15	196,975.68	0.00	0.00	19,175.72	0.00	2,193.23	0.00	0.00	0.00	(4,920.00)	213,424.63
Pension	Pension 22.03.17	20,257.83	0.00	0.00	1,971.74	0.00	225.53	0.00	0.00	0.00	(510.00)	21,945.10
Pension	Pension 30.09.12	253,209.73	0.00	0.00	24,649.61	0.00	2,819.34	0.00	0.00	0.00	(6,330.00)	274,348.68
		1,961,651.57	0.00	0.00	173,161.37	0.00	12,937.54	0.00	0.00	0.00	(273,467.49)	1,874,282.99
		3,490,133.79	0.00	0.00	321,948.29	0.00	29,955.39	0.00	0.00	0.00	(311,777.49)	3,530,259.98



Total superannuation balance

! Important

- > All data is based on information reported to us by your client, or their super funds, and processed through our systems.
- > Decisions made with this information can have tax consequences for your client. Your clients can refer to their own records or contact their funds to obtain up-to-date information.

Your client's [total superannuation balance](#) is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Total superannuation balance as at 30/06/2022

\$2,903,927.22

Current

History

Total superannuation balance details for previous financial years.

Financial year 2021 - 2022

[Key definitions](#) [?]


Type				Amount
Accumulation phase				\$1,233,423.70 CR
	Fund	USI	Account number	Amount
	BANYO SUPERANNUATION FUND	00000000000000	SMSF114260088823	\$1,233,423.70 CR
Retirement phase				\$1,670,503.52 CR
	Fund	USI	Account number	Amount
	BANYO SUPERANNUATION FUND	00000000000000	SMSF114260088823	\$728,227.87 CR

Type			Amount
Fund	USI	Account number	Amount
SAS TRUSTEE CORP	29239066746006	305867	\$942,275.65 CR

Total superannuation balance as at 30 June 2022 **\$2,903,927.22 CR**

Financial year 2020 - 2021

[Key definitions](#) 

Type	Amount
Accumulation phase	\$1,525,544.73 CR 
Retirement phase	\$1,745,013.46 CR 

Total superannuation balance as at 30 June 2021 **\$3,270,558.19 CR**

Financial year 2019 - 2020

[Key definitions](#) 

Type	Amount
Accumulation phase	\$1,342,385.28 CR 
Retirement phase	\$1,640,598.35 CR 

Total superannuation balance as at 30 June 2020 **\$2,982,983.63 CR**

Financial year 2018 - 2019

[Key definitions](#) 

Type	Amount
Accumulation phase	\$1,452,142.70 CR 
Retirement phase	\$1,667,661.27 CR 

Total superannuation balance as at 30 June 2019 **\$3,119,803.97 CR**


Financial year 2017 - 2018

[Key definitions](#) 

Type	Amount
Accumulation phase	\$1,414,725.17 CR 



Total superannuation balance as at 30 June 2018 **\$3,038,771.46 CR**

Agent ROACH & BRUCE CONSULTING P/L | **Client** MARIA HONNER | **TFN** 256311513

Type	Amount
Retirement phase	\$1,624,046.29 CR 
Total superannuation balance as at 30 June 2018	\$3,038,771.46 CR

Financial year 2016 - 2017

[Key definitions](#) 

Type	Amount
Accumulation phase	\$1,349,054.88 CR 
Retirement phase	\$1,599,999.99 CR 
Total superannuation balance as at 30 June 2017	\$2,949,054.87 CR

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

1 Contributions

Did the Super Fund receive any contributions during the financial year?

No

For contributions received during the financial year, confirmed that contributions were received and allocated correctly to members' account and that where conditions of acceptance are not met, contributions have been rejected within allowed timeframe.

Where applicable, ensure s290-170 deduction notices are dated prior to commencement of pension (e.g. if there are deducted contributions made during the year and those contributions are rolled into a pension that same financial year, the contribution notices must be dated before the commencement date of the pension)

2 Analysis of Employer Contributions

Analytical review (10.5% of Wages and Salary or up to the annual maximum contribution base)

	Member 1	Member 2
Wages and Salary		
Super Guarantee Rate	10.50%	10.50%
Compulsory employer contribution	-	-
Contribution received by super fund		
Maximum Contribution Base is (minimum required by employer)	25,292.40	25,292.40

Confirmed with the employer the total contributions received by the super fund is correct and have been allocated correctly to individual member's account.

Please Select

3 Conditions of Acceptance

Member's date of birth

Member 1	Member 2

Member's age at the end of the financial year

-	-
---	---

Concessional Contribution (CC)

Does the member have super balance below \$500,000 in the financial year ending 30 Jun 2022

Please Select	Please Select
---------------	---------------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2019

25,000.00	25,000.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2020

25,000.00	25,000.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2021

25,000.00	25,000.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2022

27,500.00	27,500.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2023

27,500.00	27,500.00
-----------	-----------

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

Unused concessional cap carry forward contributions

Total unused available cap carried forward to the financial year ending 30 Jun 2024 130,000.00 130,000.00

Non-Concessional Contribution (NCC)

Member's non-concessional contribution cap is 110,000.00 110,000.00

Non-concessional contribution in the financial year ending 30 Jun 2023

Non-concessional contribution in the financial year ending 30 Jun 2022

Non-concessional contribution in the financial year ending 30 Jun 2021

Total non-concessional contribution in the current FY and the prior 2 years - -

Did the member bring forward contributions prior to 30 June 2023?

[Please Select](#)

[Please Select](#)

Have the members satisfy conditions of acceptance listed below

[Please Select](#)

Under 67 - all contributions can be accepted

Age 67 - 75

Over 75

Concessional Contributions Cap

FY2022 all ages \$27,500

27,500

27,500

Non-Concessional Contributions Cap

FY2022 \$110,000 (for aged under 74, work test no longer needed from 1 July 2022)

110,000

110,000

Bring Forward 3 years for 75 and under (FY2022 depending on total superannuation balance)

330,000

330,000

If the member turned 67 during the year, can only bring forward two years.

Changes to Non-Concessional Contributions Cap from 1 July 2022

<u>Total superannuation balance</u> at 30 June of the previous financial year	Less than \$1.7m	Greater than or equal to \$1.7m
Non-concessional contributions cap	110,000	Nil

<u>Bring forward rules</u> Total superannuation balance on 30 June 2022	Max non-concessional contributions cap for the first year	Bring-forward period
Less than \$1.48m	330,000	3 years
\$1.48m to less than \$1.59m	220,000	2 years
\$1.59m to less than \$1.7m	110,000	No-bring-forward

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

\$1.7m	Nil	N/A
--------	-----	-----

4 Transfer In

Obtained a copy of the rollover statement
 Confirmed that where applicable all transfers/rollovers have been recorded correctly ensuring that benefits characteristics are maintained and there were no other issues in relation to any benefits transferred/rolled over during the year

5 Contributions Splitting

Was spouse splitting applicable during the year? **Confirm with AJB and clients**

Please Select

Ensure the trust deed allows for contribution splitting
 Ensure spouse meet conditions for splitting, either:
 - less than their preservation age **or**
 - between preservation age and 65 years and not retired
 Ensure contributions splitting application is completed correctly prior to processing
 Check amounts are consistent with prior year and ensure benefit paid and rollover statements are attached to workpapers

6 Recontribution Strategy

Have you considered a re-contribution strategy for members of this fund?
 * Work-test requirement for members aged 67 or over for Non-concessional contributions
 * Members currently receiving transition to retirement pension - need to consider cost and benefits of this strategy
 * Tax-free and taxable components (less attractive if current tax-free component is already high)

Please Select

Summarise your decision below:

Banyo Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr David Honner

Date of Birth: 28 Oct 1948
Age: 74 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older	Non-Concessional
3-year cap in effect from previous years	N/A
Total non-concessional contributions in previous 2 years	N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		27,500.00	110,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

Banyo Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Maria Honner

Date of Birth: 05 Aug 1951
Age: 71 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

	Non-Concessional
The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older	
3-year cap in effect from previous years	N/A
Total non-concessional contributions in previous 2 years	N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	0.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	4	0.00	0.00
Available		27,500.00	0.00

Notes

- 1 . Total Superannuation Balance was \$1.7 million or more at 30 June 2022, member not eligible to make Non-Concessional Contributions
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

Objective To ensure revenues are correctly recorded and exist

Procedure Randomly sampled items of revenue and checked with source documents, GL and bank statements

Date	Type	Company	Amount	Bank Statement
	Custodian Account			-
				-
				-
				-
				-
				-

*Attach sampled source documents

Total Value of Sample	-
Total Revenue (Excl Realised & Unrealised CG + Contributions)	111,512.50
Percentage of Sample	0.00%

- 1 Correct measurement and recording of unrealised gains on changes in the net market value in accordance with AAS25.

Unrecorded revenues eg trust distributions - checked distribution statements for unrecorded income
Checked dividends declared with dividends received. Agreed to external confirmations.
Ensure that earnings were allocated using member weighted balances.

- 2 Confirmed that income is net of tax when appropriate.
- 3 Confirmed that income was earned on an arm's length basis.

Banyo Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
Macquarie Cash: Macquarie Cash Account										
29/07/2022	Interest	5.20	0.00							
31/08/2022	Interest	70.42	0.00							
30/09/2022	Interest	94.29	0.00							
31/10/2022	Interest	163.16	0.00							
30/11/2022	Interest	176.63	0.00							
30/12/2022	Interest	289.07	0.00							
31/01/2023	Interest	305.72	0.00							
28/02/2023	Interest	308.85	0.00							
31/03/2023	Interest	344.49	0.00							
28/04/2023	Interest	362.25	0.00							
31/05/2023	Interest	442.96	0.00							
30/06/2023	Interest	352.42	0.00							
		2,915.46	0.00							
Macquarie Savings: Macquarie Savings Account										
29/07/2022	Interest	119.13	0.00							
31/08/2022	Interest	122.45	0.00							
30/09/2022	Interest	137.85	0.00							
31/10/2022	Interest	175.33	0.00							
30/11/2022	Interest	186.15	0.00							
30/12/2022	Interest	202.50	0.00							
31/01/2023	Interest	224.96	0.00							
28/02/2023	Interest	198.94	0.00							
31/03/2023	Interest	229.19	0.00							
28/04/2023	Interest	214.74	0.00							
31/05/2023	Interest	263.10	0.00							
30/06/2023	Interest	255.10	0.00							
		2,329.44	0.00							
Total		5,244.90	0.00							
Managed Investments										
FID0010AU: Fidelity Asia Fund										
30/06/2023	Distribution	1,415.40	0.00		3,808	0	0.3717	1,415.40	0.00	
		1,415.40	0.00					1,415.40	0.00	
Total		1,415.40	0.00					1,415.40	0.00	
Shares in Listed Companies										
ALX: Atlas Arteria - Fpo Stap Us Prohibited Excluding Qup (ASX:ALX)										
21/09/2022	Distribution	3,300.00	0.00		16,500	0	0.2000	3,300.00	0.00	
28/03/2023	Distribution	3,300.00	0.00		16,500	0	0.2000	3,300.00	0.00	
		6,600.00	0.00					6,600.00	0.00	
ARB: ARB Corporation Limited. (ASX:ARB)										
21/10/2022	Dividend	480.00	205.71		1,500	0	0.3200	480.00	205.71	
21/04/2023	Dividend	480.00	205.71		1,500	0	0.3200	480.00	205.71	
		960.00	411.42					960.00	411.42	
ASX: ASX Limited (ASX:ASX)										
28/09/2022	Dividend	4,800.00	2,057.14		4,000	0	1.2000	4,800.00	2,057.14	
29/03/2023	Dividend	4,648.00	1,992.00		4,000	0	1.1620	4,648.00	1,992.00	
		9,448.00	4,049.14					9,448.00	4,049.14	
BHP: Bhp Billiton (ASX:BHP)										

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature .

Banyo Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
22/09/2022	Dividend	12,248.83	5,249.50		4,800	0	2.5518	12,248.83	5,249.50
30/03/2023	Dividend	6,545.45	2,805.19		4,800	0	1.3636	6,545.45	2,805.19
		18,794.28	8,054.69					18,794.28	8,054.69
BXB: Brambles Limited (ASX:BXB)									
13/10/2022	Dividend	690.00	103.50		4,000	0	0.1725	690.00	103.50
		690.00	103.50					690.00	103.50
COL: Coles Group Limited. - Ordinary Fully Paid Deferred Settlement (ASX:COL)									
28/09/2022	Dividend	1,323.30	567.13		4,411	0	0.3000	1,323.30	567.13
30/03/2023	Dividend	1,587.96	680.55		4,411	0	0.3600	1,587.96	680.55
		2,911.26	1,247.68					2,911.26	1,247.68
CSL: CSL (ASX:CSL)									
05/10/2022	Dividend	1,965.79	84.25		1,118	0	1.7583	1,965.79	84.25
05/04/2023	Dividend	1,812.79	0.00		1,118	0	1.6215	1,812.79	0.00
		3,778.58	84.25					3,778.58	84.25
EDV: Endeavour Group Limited (ASX:EDV)									
16/09/2022	Dividend	379.46	162.63		4,928	0	0.0770	379.46	162.63
20/03/2023	Dividend	704.70	302.01		4,928	0	0.1430	704.70	302.01
		1,084.16	464.64					1,084.16	464.64
JIN: Jumbo Interactive Limited (ASX:JIN)									
23/09/2022	Dividend	512.50	219.64		2,500	0	0.2050	512.50	219.64
17/03/2023	Dividend	839.50	359.79		3,650	0	0.2300	839.50	359.79
		1,352.00	579.43					1,352.00	579.43
MFF: MFF Capital Investments Limited (ASX:MFF)									
04/11/2022	Dividend	1,000.00	428.57		25,000	0	0.0400	1,000.00	428.57
12/05/2023	Dividend	1,125.00	482.14		25,000	0	0.0450	1,125.00	482.14
		2,125.00	910.71					2,125.00	910.71
MIN: Mineral Resources Limited (ASX:MIN)									
23/09/2022	Dividend	1,700.00	728.57		1,700	0	1.0000	1,700.00	728.57
30/03/2023	Dividend	2,040.00	874.29		1,700	0	1.2000	2,040.00	874.29
		3,740.00	1,602.86					3,740.00	1,602.86
MQG: Macquarie Group Limited (ASX:MQG)									
04/07/2022	Dividend	3,363.50	576.60		961	0	3.5000	3,363.50	576.60
13/12/2022	Dividend	2,883.00	494.23		961	0	3.0000	2,883.00	494.23
		6,246.50	1,070.83					6,246.50	1,070.83
NAB: National Australia Bank (ASX:NAB)									
05/07/2022	Dividend	1,808.94	775.26		2,478	0	0.7300	1,808.94	775.26
14/12/2022	Dividend	1,932.84	828.36		2,478	0	0.7800	1,932.84	828.36
		3,741.78	1,603.62					3,741.78	1,603.62
ORG: Origin Energy Limited (ASX:ORG)									
30/09/2022	Dividend	990.00	318.21		6,000	0	0.1650	990.00	318.21
24/03/2023	Dividend	990.00	424.29		6,000	0	0.1650	990.00	424.29
		1,980.00	742.50					1,980.00	742.50
PBP: Probiotec Limited (ASX:PBP)									
15/09/2022	Dividend	875.00	375.00		25,000	0	0.0350	875.00	375.00
17/03/2023	Dividend	750.00	321.43		25,000	0	0.0300	750.00	321.43
		1,625.00	696.43					1,625.00	696.43
QUB: Qube Holdings Limited (ASX:QUB)									
18/10/2022	Dividend	1,600.00	685.71		40,000	0	0.0400	1,600.00	685.71
13/04/2023	Dividend	2,062.50	883.93		55,000	0	0.0375	2,062.50	883.93

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature .

Banyo Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		3,662.50	1,569.64					3,662.50	1,569.64
REH: Reece Limited (ASX:REH)									
26/10/2022	Dividend	1,050.00	450.00		7,000	0	0.1500	1,050.00	450.00
05/04/2023	Dividend	760.00	325.71		9,500	0	0.0800	760.00	325.71
		1,810.00	775.71					1,810.00	775.71
SOL: Washington H Soul Pattinson & Company Limited (ASX:SOL)									
12/12/2022	Dividend	3,480.00	1,491.43		6,000	0	0.5800	3,480.00	1,491.43
12/05/2023	Dividend	2,160.00	925.71		6,000	0	0.3600	2,160.00	925.71
		5,640.00	2,417.14					5,640.00	2,417.14
WBC: Westpac Banking Corp (ASX:WBC)									
20/12/2022	Dividend	3,200.00	1,371.43		5,000	0	0.6400	3,200.00	1,371.43
		3,200.00	1,371.43					3,200.00	1,371.43
WBCPK: Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29 (ASX:WBCPK)									
21/12/2022	Dividend	709.17	303.93		700	0	1.0131	709.17	303.93
21/03/2023	Dividend	738.22	316.38		700	0	1.0546	738.22	316.38
21/06/2023	Dividend	813.75	348.75		700	0	1.1625	813.75	348.75
		2,261.14	969.06					2,261.14	969.06
WDS: Woodside Energy Group Ltd (ASX:WDS)									
06/10/2022	Dividend	1,386.79	594.34		867	0	1.5995	1,386.79	594.34
05/04/2023	Dividend	3,231.60	1,384.97		1,500	0	2.1544	3,231.60	1,384.97
		4,618.39	1,979.31					4,618.39	1,979.31
WES: Wesfarmers Limited (ASX:WES)									
06/10/2022	Dividend	5,000.00	2,142.86		5,000	0	1.0000	5,000.00	2,142.86
28/03/2023	Dividend	4,400.00	1,885.71		5,000	0	0.8800	4,400.00	1,885.71
		9,400.00	4,028.57					9,400.00	4,028.57
WOW: Woolworths (ASX:WOW)									
27/09/2022	Dividend	2,611.84	1,119.36		4,928	0	0.5300	2,611.84	1,119.36
13/04/2023	Dividend	2,266.88	971.52		4,928	0	0.4600	2,266.88	971.52
		4,878.72	2,090.88					4,878.72	2,090.88
Total		100,547.31	36,823.44					100,547.31	36,823.44
Total		0.00	0.00					0.00	0.00
Units In Listed Unit Trusts									
IVV: Ishares S&P 500 ETF - Chess Depository Interests 1:1 Ishs&P500 (ASX:IVV)									
03/10/2022	Distribution	482.69	0.00		200	0	2.4134	482.69	0.00
21/12/2022	Distribution	378.72	0.00		3,000	0	0.1262	378.72	0.00
03/04/2023	Distribution	426.55	0.00		3,000	0	0.1422	426.55	0.00
30/06/2023	Distribution	567.62	0.00		3,000	0	0.1892	567.62	0.00
		1,855.58	0.00					1,855.58	0.00
IXJ: Ishares Global Healthcare ETF - Chess Depository Interests 1:1 Ishhealth (ASX:IXJ)									
21/12/2022	Distribution	527.17	0.00		1,000	0	0.5272	527.17	0.00
30/06/2023	Distribution	1,160.16	0.00		1,000	0	1.1602	1,160.16	0.00
		1,687.33	0.00					1,687.33	0.00
Total		3,542.91	0.00					3,542.91	0.00

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature .

Income and Expenses

from 1 July 2022 to 30 June 2023

Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739
Product: Macquarie Investment Custodial
Adviser: Clara Jago



	Current Period(\$)	Financial YTD(\$) ²
Income flows		
Interest Received	2,915.46	2,915.46
Dividends/Distributions Received	105,458.35	105,458.35
Total Income Flows	108,373.81	108,373.81
Expenses		
Government Charges ³	0.00	0.00
Administration Fees	(1,972.26)	(1,972.26)
Adviser Fees	(6,956.93)	(6,956.93)
Product Issuer rebates	82.24	82.24
Total Expenses	(8,846.95)	(8,846.95)
Net Income/(Expense)	99,526.86	99,526.86
Realised Gains/(Losses)¹		
Realised Gains/(Losses)	(21,561.28)	(21,561.28)
Total Realised Gains/(Losses)	(21,561.28)	(21,561.28)
Net Income Flows	77,965.58	77,965.58

Note: This report uses a cash basis for accounting i.e. it uses receipt date for transaction vs payment date. All figures displayed are inclusive of GST.

¹Realised Gains/(Losses) are not indexed to the CPI.

²Financial YTD is for current financial year only.

³The Government Charges amount on this report includes withholding tax.

For all enquiries regarding this report please call Clara Jago on 02 8232 6589.

Information in this report is provided by Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 (MIML). While the information in this report is given in good faith and is believed to be reliable and accurate, neither MIML nor any member of the Macquarie Group gives any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.

Income Details - Accrual basis

from 01 July 2022 to 30 June 2023



Account Name: BANYO PTY LTD ATF BANYO SUPERANNUATION FUND
Account No: D70739

Transaction Details

Security	Ex Date ¹	Payment Date ²	Receipt Date ³	Div/ Dist Rate ⁴	Div/ Dist Amount (\$)	Cash Amount (\$)	DRPs	
							Rate	Units Allocated
Listed Securities								
ARB Corporation Limited	06/10/22	21/10/22	21/10/22	0.3200	480.00	480.00		
ARB Corporation Limited	05/04/23	21/04/23	21/04/23	0.3200	480.00	480.00		
					960.00	960.00		
ASX Limited	08/09/22	28/09/22	28/09/22	1.2000	4,800.00	4,800.00		
ASX Limited	09/03/23	29/03/23	29/03/23	1.1620	4,648.00	4,648.00		
					9,448.00	9,448.00		
Atlas Arteria	21/09/22	03/10/22	03/10/22	0.2000	3,300.00	3,300.00		
Atlas Arteria	28/03/23	06/04/23	06/04/23	0.2000	3,300.00	3,300.00		
					6,600.00	6,600.00		
BHP Group Limited	01/09/22	22/09/22	23/09/22	2.4707	12,248.83	12,248.83		
BHP Group Limited	09/03/23	30/03/23	30/03/23	1.3636	6,545.45	6,545.45		
					18,794.28	18,794.28		
Brambles Limited	07/09/22	13/10/22	13/10/22	0.1725	690.00	690.00		
					690.00	690.00		
Coles Group Limited	02/09/22	28/09/22	28/09/22	0.3000	1,323.30	1,323.30		
Coles Group Limited	02/03/23	30/03/23	30/03/23	0.3600	1,587.96	1,587.96		
					2,911.26	2,911.26		
CSL Limited	06/09/22	05/10/22	05/10/22	1.7583	1,965.79	1,965.79		
CSL Limited	09/03/23	05/04/23	05/04/23	1.6215	1,812.79	1,812.79		
					3,778.58	3,778.58		
Endeavour Group	31/08/22	16/09/22	16/09/22	0.0770	379.46	379.46		
Endeavour Group	21/02/23	20/03/23	20/03/23	0.1430	704.70	704.70		
					1,084.16	1,084.16		
iShares Global Healthcare ETF	21/12/22	05/01/23	05/01/23	0.5272	527.17	527.17		
iShares Global Healthcare ETF	30/06/23	13/07/23	13/07/23	1.1602	1,160.16	1,160.16		

					1,687.33	1,687.33
iShares S&P 500 ETF	03/10/22	13/10/22	13/10/22	2.4134	482.69	482.69
iShares S&P 500 ETF	21/12/22	05/01/23	05/01/23	0.1262	378.72	378.72
iShares S&P 500 ETF	03/04/23	17/04/23	17/04/23	0.1422	426.55	426.55
iShares S&P 500 ETF	30/06/23	13/07/23	13/07/23	0.1892	567.62	567.62
					<hr/>	
					1,855.58	1,855.58
Jumbo Interactive Limited	01/09/22	23/09/22	23/09/22	0.2050	512.50	512.50
Jumbo Interactive Limited	02/03/23	17/03/23	17/03/23	0.2300	839.50	839.50
					<hr/>	
					1,352.00	1,352.00
Macquarie Group Limited	07/11/22	13/12/22	13/12/22	3.0000	2,883.00	2,883.00
Macquarie Group Limited	15/05/23	04/07/23	04/07/23	4.5000	4,324.50	4,324.50
					<hr/>	
					7,207.50	7,207.50
MFF Capital Investments Limited	07/10/22	04/11/22	04/11/22	0.0400	1,000.00	1,000.00
MFF Capital Investments Limited	21/04/23	12/05/23	12/05/23	0.0450	1,125.00	1,125.00
					<hr/>	
					2,125.00	2,125.00
Mineral Resources Limited	02/09/22	23/09/22	23/09/22	1.0000	1,700.00	1,700.00
Mineral Resources Limited	09/03/23	30/03/23	30/03/23	1.2000	2,040.00	2,040.00
					<hr/>	
					3,740.00	3,740.00
National Australia Bank Ltd	15/11/22	14/12/22	14/12/22	0.7800	1,932.84	1,932.84
National Australia Bank Ltd	10/05/23	05/07/23	05/07/23	0.8300	2,056.74	2,056.74
					<hr/>	
					3,989.58	3,989.58
Origin Energy Ltd	06/09/22	30/09/22	30/09/22	0.1650	990.00	990.00
Origin Energy Ltd	28/02/23	24/03/23	24/03/23	0.1650	990.00	990.00
					<hr/>	
					1,980.00	1,980.00
Probiotec Limited	07/09/22	15/09/22	15/09/22	0.0350	875.00	875.00
Probiotec Limited	02/03/23	17/03/23	17/03/23	0.0300	750.00	750.00
					<hr/>	
					1,625.00	1,625.00
Qube Holdings Limited	19/09/22	18/10/22	18/10/22	0.0400	1,600.00	1,600.00
Qube Holdings Limited	07/03/23	13/04/23	13/04/23	0.0375	2,062.50	2,062.50
					<hr/>	
					3,662.50	3,662.50
Reece Limited	11/10/22	26/10/22	26/10/22	0.1500	1,050.00	1,050.00
Reece Limited	21/03/23	05/04/23	05/04/23	0.0800	760.00	760.00
					<hr/>	
					1,810.00	1,810.00
Washington H Soul Pattinson & Co Ltd	18/11/22	12/12/22	12/12/22	0.5800	3,480.00	3,480.00
Washington H Soul Pattinson & Co Ltd	19/04/23	12/05/23	12/05/23	0.3600	2,160.00	2,160.00
					<hr/>	
					5,640.00	5,640.00
Wesfarmers Limited	31/08/22	06/10/22	06/10/22	1.0000	5,000.00	5,000.00
Wesfarmers Limited	20/02/23	28/03/23	28/03/23	0.8800	4,400.00	4,400.00
					<hr/>	
					9,400.00	9,400.00

Westpac Banking Corporation	17/11/22	20/12/22	20/12/22	0.6400	3,200.00	3,200.00
					3,200.00	3,200.00
Westpac Capital Notes 8	12/12/22	21/12/22	21/12/22	1.0131	709.17	709.17
Westpac Capital Notes 8	10/03/23	21/03/23	21/03/23	1.0546	738.22	738.22
Westpac Capital Notes 8	09/06/23	21/06/23	21/06/23	1.1625	813.75	813.75
					2,261.14	2,261.14
Woodside Energy Group Ltd	08/09/22	06/10/22	06/10/22	1.5995	1,386.79	1,386.79
Woodside Energy Group Ltd	08/03/23	05/04/23	05/04/23	2.1544	3,231.60	3,231.60
					4,618.39	4,618.39
Woolworths Group Limited	31/08/22	27/09/22	27/09/22	0.5300	2,611.84	2,611.84
Woolworths Group Limited	02/03/23	13/04/23	13/04/23	0.4600	2,266.88	2,266.88
					4,878.72	4,878.72
Managed Investments						
Fidelity Asia Fund	30/06/23	21/07/23	21/07/23	0.3717	1,415.40	1,415.40
					1,415.40	1,415.40
Direct Cash						
VCA - 000966930604	29/07/22	29/07/22	29/07/22	1.0000	5.20	5.20
VCA - 000966930604	31/08/22	31/08/22	31/08/22	1.0000	70.42	70.42
VCA - 000966930604	30/09/22	30/09/22	30/09/22	1.0000	94.29	94.29
VCA - 000966930604	31/10/22	31/10/22	31/10/22	1.0000	163.16	163.16
VCA - 000966930604	30/11/22	30/11/22	30/11/22	1.0000	176.63	176.63
VCA - 000966930604	30/12/22	30/12/22	30/12/22	1.0000	289.07	289.07
VCA - 000966930604	31/01/23	31/01/23	31/01/23	1.0000	305.72	305.72
VCA - 000966930604	28/02/23	28/02/23	28/02/23	1.0000	308.85	308.85
VCA - 000966930604	31/03/23	31/03/23	31/03/23	1.0000	344.49	344.49
VCA - 000966930604	28/04/23	28/04/23	28/04/23	1.0000	362.25	362.25
VCA - 000966930604	31/05/23	31/05/23	31/05/23	1.0000	442.96	442.96
VCA - 000966930604	30/06/23	30/06/23	30/06/23	1.0000	352.42	352.42
					2,915.46	2,915.46

Total **109,629.88** **109,629.88**

Imputation Credits Total **37,094.38**

¹ Ex Date is the contract or declared date of the dividend/distribution.

² Payment Date is the date the dividend/distribution was paid by the organisation.

³ Receipt Date is the date the dividend/distribution was received, banked or cleared. Transactions without a Receipt Date are accruals only and hence amount details may change when payment is received.

⁴ Income Rates are dollars except where expressly noted as a percentage.

Component Breakdowns

Component	Amount (\$)
Listed Securities	
ARB Corporation Limited (ARB)	
Aust Divs - Franked	960.00
Total	960.00
Imputation Credits	411.43
ASX Limited (ASX)	
Aust Divs - Franked	9,448.00
Total	9,448.00
Imputation Credits	4,049.14
Atlas Arteria (ALX)	
Foreign Other	6,600.00
Total	6,600.00
BHP Group Limited (BHP)	
Aust Divs - Franked	18,794.28
Total	18,794.28
Imputation Credits	8,054.68
Brambles Limited (BXB)	
Aust Divs - Franked	241.50
Conduit Foreign Income	448.50
Total	690.00
Imputation Credits	103.50
Coles Group Limited (COL)	
Aust Divs - Franked	2,911.26
Total	2,911.26
Imputation Credits	1,247.68
CSL Limited (CSL)	
Aust Divs - Franked	196.58
Conduit Foreign Income	3,582.00
Total	3,778.58
Imputation Credits	84.25
Endeavour Group (EDV)	
Aust Divs - Franked	1,084.16
Total	1,084.16
Imputation Credits	464.64
iShares Global Healthcare ETF (IXJ)	
Aust Interest	0.12
Foreign Modified Passive	1,359.59
Concession	163.81
Capital gains discount - NON TARP	163.81
Total	1,687.33
Foreign Tax Credit	240.29
iShares S&P 500 ETF (IVV)	

Aust Interest	0.22
Foreign Modified Passive	1,668.92
Concession	93.22
Capital gains discount - NON TARP	93.22
Total	1,855.58
Foreign Tax Credit	296.86
Jumbo Interactive Limited (JIN)	
Aust Divs - Franked	1,352.00
Total	1,352.00
Imputation Credits	579.43
Macquarie Group Limited (MQG)	
Aust Divs - Franked	2,883.00
Aust Divs - Unfranked	2,594.70
Conduit Foreign Income	1,729.80
Total	7,207.50
Imputation Credits	1,235.57
MFF Capital Investments Limited (MFF)	
Aust Divs - Franked	2,125.00
Total	2,125.00
Imputation Credits	910.72
Mineral Resources Limited (MIN)	
Aust Divs - Franked	3,740.00
Total	3,740.00
Imputation Credits	1,602.86
National Australia Bank Ltd (NAB)	
Aust Divs - Franked	3,989.58
Total	3,989.58
Imputation Credits	1,709.82
Origin Energy Ltd (ORG)	
Aust Divs - Franked	1,732.50
Aust Divs - Unfranked	247.50
Total	1,980.00
Imputation Credits	742.50
Probiotec Limited (PBP)	
Aust Divs - Franked	1,625.00
Total	1,625.00
Imputation Credits	696.43
Qube Holdings Limited (QUB)	
Aust Divs - Franked	3,662.50
Total	3,662.50
Imputation Credits	1,569.64
Reece Limited (REH)	
Aust Divs - Franked	1,810.00
Total	1,810.00
Imputation Credits	775.71

Washington H Soul Pattinson & Co Ltd (SOL)	
Aust Divs - Franked	5,640.00
Total	5,640.00
Imputation Credits	2,417.14
Wesfarmers Limited (WES)	
Aust Divs - Franked	9,400.00
Total	9,400.00
Imputation Credits	4,028.57
Westpac Banking Corporation (WBC)	
Aust Divs - Franked	3,200.00
Total	3,200.00
Imputation Credits	1,371.43
Westpac Capital Notes 8 (WBCPK)	
Aust Divs - Franked	2,261.14
Total	2,261.14
Imputation Credits	969.06
Woodside Energy Group Ltd (WDS)	
Aust Divs - Franked	4,618.39
Total	4,618.39
Imputation Credits	1,979.31
Woolworths Group Limited (WOW)	
Aust Divs - Franked	4,878.72
Total	4,878.72
Imputation Credits	2,090.88

Managed Investments

Fidelity Asia Fund (FID0010AU)	
Aust Divs - Unfranked	0.28
Aust Interest	2.65
Foreign Modified Passive	1,412.47
Total	1,415.40
Foreign Tax Credit	224.83

Direct Cash

Macquarie Vision Cash Account (VCA)	
Aust Interest	2,915.46
Total	2,915.46

**For all enquiries regarding this report please call
Clara Jago on 02 8232 6589.**

omissions.

10:21:27 - 22/09/2023

Account No: D70739

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Date reviewed	
Postcode	2830	Back to Cover	

Objective To ensure expenditures are correctly recorded and exists

Procedures Randomly sampled items of expenditures and check with source documents, general ledger and bank statements.

Date	Company	GL	Bank Statement	Source Documents*
30/06/2023	ATO Super Levy 2023	259.00	259.00	259.00
4/02/2023	Accountancy Fee	4,956.00	4,956.00	4,956.00
24/01/2023	Auditor Fee	440.00	440.00	440.00
16/12/2022	Actuarial Fee	110.00	110.00	110.00
30/06/2023	Investment Management Fee	8,320.37	8,320.37	8,320.37
			-	-

* Attached source documents here

Total Value of Sample	14,085.37
Total Expenses	14,136.87
Sampling Percentage	99.64%

- 1 Agreed to external source documents.
- 2 Agreed that expenditures were reasonable and incurred by the super fund.

Insurance

- 3 Did super fund provide life insurance for members?
- 4 If yes, obtain a copy of policy and certificate of currency to ensure that insurance premiums have been paid.
- 5 Ensure that the policy owner is in the name of the super fund.

ROACH & BRUCE Consulting Pty Ltd

ABN: 38 069 661 141

CHARTERED ACCOUNTANT

ANTHONY BRUCE, B.Comm, FCA

Suite 7, Level 5
66 Hunter Street
SYDNEY NSW 2000
Tel: (02) 9232 8211
enquiries@rabca.com.au
www.roachandbruce.com.au

Banyo Superannuation Fund
P O Box 6008
DUBBO NSW 2830

04 February 2023

TAX INVOICE

Inv No. 7180

To our fee for professional services rendered:

Writing up the books of account of the Banyo Superannuation Fund for the year ended 30 June 2022 and preparing therefrom a balance sheet and supporting accounts for the year then ended.

Preparation and lodgement of Income Tax Return for the year ended 30 June 2022.

Calculating your minimum pension entitlements for the year ending 30 June 2023 and advising you of these amounts.

Forwarding to you, a copy of the ASIC Annual Review Statement and Minute of Solvency for Banyo Pty Ltd.

Arranging for an Actuarial Certificate to be obtained for your super fund.

Preparation and lodgement of Business Activity Statements (BAS) for the year ended 30 June 2022, to enable a refund of GST.

Emailing you a reminder to ensure the minimum pensions for 30 June 2022 had been drawn.

Receiving email from you on 6 April 2022 and providing you with information to assist you and Sis to complete your Director Identification Numbers.

Competing Qualified Accountant Certification for Macquarie Bank.

Fee	4,800.00
GST	480.00
TOTAL	\$5,280.00

REMITTANCE ADVICE

Banyo Superannuation Fund
Invoice Terms (14) Days from Invoice Date
Please make all cheques payable to: Roach & Bruce Consulting Pty Ltd
Direct Credit Details: BSB 032-024 Account #: 229 586

Payment Due: \$5,280.00
Invoice No: 7180

Ref: BANYOSF



TAX INVOICE

Invoice Number: ZC13619547350
Your Ref: BANYOSF

16 December 2022

The Trustee
Banyo Superannuation Fund
c/- Roach & Bruce Consulting Pty Ltd
Suite 7 Level 5
66 Hunter Street
SYDNEY NSW 2000

Professional Services in relation to **Banyo Superannuation Fund** (ABN 21 679 498 497):
- Preparation of actuarial certificate in accordance with S295-390 of the Income Tax Assessment Act 1997 for the 2021/22 year.

Amount	\$100.00
GST	\$10.00
Total	\$110.00

Accounts are due and payable within 14 days. Payment will be accepted by electronic funds transfer, cheque or via our online payments facility at www.verusactuaries.com.au/payonline.

If paying by EFT or cheque please quote invoice number ZC13619547350 as the reference.

Please make EFT payments to:

Bank: ANZ Banking Group
BSB: 012 263
Acc. No: 2861 81627
Acc. Name: Verus Actuaries Pty Ltd

Invoice Number: ZC13619547350

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 24 January 2023

Recipient: Banyo Super Fund

Address: C/- Suite 7 Level 5 66 Hunter Street SYDNEY NSW 2000

Description of Services

Statutory audit of the Banyo Super Fund for the financial year ending 30 June 2022.

Fee: \$400.00

GST: \$40.00

Total: \$440.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

FEES AND EXPENSES (F)

In respect of		Total payments	Deductible	Non-deductible	Unallocated
	<i>References</i>				
Government Charges	<i>F1</i>				
Adviser Fees	<i>F2</i>				
- Adviser Establishment Fees	<i>F3</i>				
- Adviser Service Fees	<i>F4</i>	6,956.93			6,956.93
- Adviser Transaction Fees	<i>F5</i>				
Administration Fees	<i>F6</i>	1,972.26	1,972.26		
Interest Paid (Margin Loan)	<i>F7</i>				
Dealer Service Fee	<i>F8</i>				
Total		8,929.19	1,972.26	0.00	6,956.93

For a full list of the assumptions used to calculate the amounts in this report, please refer to the Tax Guide, which is available online.

This report does not include the interest and borrowing fees that may be applicable to instalment warrants held in the Service. A separate Issuer Instalment Warrant Tax Report is available from an investor's financial adviser which contains this information.

Disclaimer: The information provided in this Tax Report reflect only those related to this account. These amounts will need to be adjusted for any additional income earned or expenses incurred elsewhere by the investor in the current tax year.

The Tax Report only discloses current year capital losses incurred from assets held within the Service. Where the investor has any prior year capital losses or current year capital losses incurred from assets held outside the Service, we recommend the investor seek independent taxation advice to determine the correct capital losses amount.

We have treated all Establishment Fees as non-deductible. For all other "adviser" fees, we have treated them as unallocated or classified them based on instructions received and have not considered whether the classification is correct.

We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

References to "we", "us", or "our" are references to Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492.

For all enquiries regarding this report please call,

Clara Jago on 02 8232 6589.

This Tax Report has been prepared without taking into account an investor's objectives, financial situation or needs. This Tax Report does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the Tax Report, taking into account their specific circumstances. This report has been prepared on the basis that an investor is an Australian resident individual investor for tax purposes. Where this is not the case, particular amounts may need to be recalculated.

If investors have any doubt about the taxation position of their investment, or require any further information about their personal tax position, we strongly recommend they talk to their accountant or tax adviser.

Information in this report is provided by Macquarie Investment Management Limited. While the information in this report is given in good faith and is believed to be reliable and accurate, neither Macquarie Investment Management Limited, nor any member of the Macquarie Group, provides any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.



Key tax information

Core assumptions

The following core assumptions were used when preparing your Tax Report:

- * all assets are held on capital account
- * you are a resident for Australian tax purposes except where you have advised us otherwise
- * you have not elected into the Taxation of Financial Arrangements (TOFA) regime
- * for the purposes of the 45 day rule (or 90 day rule for preference shares) it has been assumed:
 - you hold all your assets at risk
 - you receive no related payments
 - all buys and sells between the dividend declaration and the ex-dividend date are cum dividend
 - no consideration has been given to positions that may reduce the overall exposure to an underlying security by more than 30% for a particular distribution or share buy-back (please note that any franking credits assumed to be denied are disclosed on the report)
- * this report does not consider any prior year carry forward tax balances (such as brought forward capital losses)
- * this report does not consider any assets held outside your account.

Looking for more detail? Your Tax Guide is available online

The Wrap Tax Guide explains in detail the tax reporting treatment for various asset classes you may hold and the assumptions used in preparing your Tax Report. Information in the Guide includes:

- * how and when income is taxed depending on its source
- * how capital gains and losses have been disclosed including the treatment of non-assessable payments and the application of discount or index method where relevant. Information regarding the disposal method such as First In First Out (FIFO) is also described
- * how the deductibility of expenses such as fees and margin loan interest (where applicable) has been treated; and
- * other security specific, client specific or event driven matters that have a tax impact.

Wrap tax online - making tax time easier

We have developed a suite of tax resources accessible online via help.macquarie.com/adviser to make tax time easier for you and your accountant and may assist with the completion of your income tax return.

Our comprehensive tax website contains detailed information relating to tax reporting:

- * Tax Report - explained: this resource explains the inter-relationship between the Part A and Part B sections of your report
- * Technical information: our tax technical team provide further information on specific tax events and policies as well as frequently asked questions. The areas covered include and not limited to:
 - 45 day rule holding rule to deny franking credits
 - capital gains
 - margin loans
 - reconciliation of non-resident withholding tax
 - ATO links
 - glossary of terms used through the Tax Report and the Tax Guides
 - information relating to specific investment types that may be held within the portfolios.

Essential tax reporting information

help.macquarie.com/adviser

The "Key tax information" is provided as part of the Tax Report and has been prepared without taking into account an investor's objectives, financial situation or needs. This Tax Report does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the Tax Report, taking into account their specific circumstances. This report has been prepared on the basis that an investor is an Australian resident individual investor for tax purposes. Where this is not the case, particular amounts may need to be recalculated. If an investor has any doubt about the taxation position of their investment, or requires any further information about their personal tax position, we strongly recommend they talk to their accountant or tax adviser.

Client name	BANYO SUPERANNUATION FUND	Fin Accounts Prepared by	JEFFREY NG
Client code	BANYOSF / 457	Date prepared	22-Sep-2023
Year ended	30-Jun-2023	Reivewed by	
SRN/HIN	NO HIN (CUSTODIAN ACCOUNT)	Partner/Director	
Postcode	2830	Back to Cover	

Objective To ensure benefits paid were in accordance with condition of release of the trust deed and stated correctly

Benefits Paid

- Documentation of conditions of release were obtained and agreed to trust deed and SIS Act/Regulations.
Prior year member statements were reviewed and benefit payments were found to be reasonable.
Confirmed benefit paid with exited member (if applicable).
Confirmed minimum pension standards were met.

Pensions commenced during the financial year

Confirmed accounts were drawn up correctly up to commencement date for a new account based pension.

Commencement of account based pension was documented in the minutes of the fund (including reversionary beneficiary where applicable).

PAYG withholding was registered correctly and correct amounts were withheld taking into account tax free amounts and tax offsets (pension member under 60 years).

For transition to retirement pension, ensure that maximum pension amount is 10% only.

(need to register for PAYG withholding if member has been paid a pension prior to turning 60).

- Reviewed accounts and there were no transfers out during the year.