

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

**INDEX TO WORKPAPERS**

<b>LEADSHEET</b>	<b>Reference</b>	<b>Completed</b>
<b>GENERAL DETAILS</b>		
Client Information / Current Compliance	A1	<input checked="" type="checkbox"/>
Controls & Fraud Questionnaire	A2	<input checked="" type="checkbox"/>
Planning Memo	A3	<input checked="" type="checkbox"/>
Financial Statements (Audited)	A4	<input checked="" type="checkbox"/>
Trial Balance	A5	<input checked="" type="checkbox"/>
Tax Return / Tax Reconciliation	A6	<input checked="" type="checkbox"/>
Tax Checklist	A7	<input checked="" type="checkbox"/>
Financial Audit Program / Compliance Audit Program	A8	<input checked="" type="checkbox"/>
Trustee Rep Letter	A9	<input checked="" type="checkbox"/>
Management Letter	A10	<input type="checkbox"/>
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<b>INCOME &amp; EXPENSES</b>		
Income	M	<input checked="" type="checkbox"/>
Expenses	N	<input checked="" type="checkbox"/>
<b>OTHER MATTERS</b>	O	<input checked="" type="checkbox"/>

The financial statements, income tax returns, income tax reconciliations and all associated working papers are in accordance with QMS requirements.

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Tick

- A1**  Copy of Contravention Report (if any)
- A4**  Signed Financial Statements for Period  
(i.e Operating Statement, Statement of Financial Position and Notes to the Accounts),  
(Signed Prior Year Statements and Audit Report required when audit is conducted by Auditor for 1st time)
- A6**  Copy of Taxation Returns for Period  
(or Details of Tax Calculations used in Financial Statements)
- A9**  Copy of Trustee Representation Letter
- A13**  Copy of Fund's Current Investment Strategy
- A14**  Copy of Trust Deed (required when audit conducted by Auditor for 1st time) or Trust Deed Amendment Documents for Period - Copy of Cover of Trust Deed otherwise
- A15**  Copy of Compliance Printout from ABR
- A16**  Copy of Minutes of Fund Trustee Meetings Held During the Period
- A17**  Copy of Audit Engagement Letter – Signed by Trustee(s)
- A20**  Copy of Actuarial Certificate (if required) and exempt pension calculation work papers
- B**  All Bank Statements for Period  
(A bank confirmation should normally be obtained)
- D/E**  Documents to support existence and value of Assets at end of period (including Market Value calculation work paper)  
(e.g. Share Registry Listings, Managed Fund Reports, Wrap Account Reports Non Listed Unit Trust Accounts, Property and Asset Valuations). For Wrap Accounts a copy of Controls Audit Report to meet requirements of GS007 Audit Implications of the Use of Service Organisations for Investment Management Services is also required.  
Documents to support Asset Purchases and Sales for Period  
(e.g. Broker Reports, Contract Notes, Invoices, Purchase/Sale Contracts)
- J**  Copy of Member Statements for Period  
Current list of Trustees or list of Directors for Trustee Companies  
Copy of New Trustee Declaration for new trustees from 1 July 2008  
Copy of Fund Member Application Forms (required when audit conducted by Auditor for 1st time or if New Members join during the Period)  
Copy of Consent to Act as Trustees Documents (required when audit conducted by Auditor for 1st time or if New Trustees are appointed during the Period)
- K**  Documents to support Contributions (Employer and / or Member) Received for Period  
(e.g Employer Remittance Advices, Fund Trustee Minutes, Sect 290-170 Notice)  
Documents to support Rollovers for Transfers In for Period (e.g. ETP or ROPNs)
- L**  Documents to support Benefit Payments or Exit Statements for Period (e.g. ETP or ROPNs)  
Documents to support Pension Payments for Period  
(e.g. Payment Requests, ATO Payment Summaries, Actuarial Certificates as applicable)
- M/N**  Documents to support Income and Expenditure for Period  
(e.g. Dividend / Distribution Statements, Rental / Lease Agreements, Invoices)
- O**  Copy of Accounting Work Papers and Transaction Reports for the Period  
(e.g. General Ledger, Create Entries Report, Company Extract, Journals, Cashbook, Bank Reconciliation, Debtor and Creditor Reports)

# **2018** Workpapers

## Section A

### General Details

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

**CLIENT INFORMATION**

Name of Superannuation Fund	Karydis Family Superannuation Fund
WIP Code	KARY0032
Trustee(s)/ Directors	Company: .....
	1. James Karydis.....
	2. Shirley Karydis.....
	3. ....
	4. ....
Contact Name	James Karydis
Phone No / Fax No	07 32529477
Fund Address	28 Whitehorse Road
	CARSELDINE QLD 4034
Type of Fund (Acc. Cont. / Defined Benefit / Pension)	Accumulation & Pension
Employer Sponsor	N/A
Number of Members	2
Investment Types	Cash
Fund Source	Contribution

**Is the fund an SMSF**

Does the fund meet the definition of an SMSF? Y

**Knowledge and Skill**Does the fund have any assets which may indicate complex issues exist? N  
Provide a brief description:**Risk Assessment**Has the fund changed auditor? Are there any concerns about the willingness of the trustee to comply with SIS? N  
Provided a brief description:

Is the firm willing to accept or continue the engagement? If this is a new client, have you obtained ethical clearance from the previous accountant? Y

**Fund:** Karydis Family Superannuation Fund    **Prepared by:** BO    **Reviewed by:** TW  
**Year:** 30 June 2018    **Date:** 09/01/2019    **Date:** 14.01.19

**CONTROLS & FRAUD QUESTIONNAIRE**

Item	Done	Ref
<p>1. <b>Which of the following controls does the trustee have in place? Y / N</b></p> <ul style="list-style-type: none"> <li>• Bank reconciliation Frequency Annually Y</li> <li>• Two signatories for all transactions N</li> <li>• Internet transaction protections i.e. security tokens N</li> <li>• Use of one share trading account N</li> </ul>	<input checked="" type="checkbox"/>	<b>B</b>
<p>2. <b>Do you use online share trading e.g. via Comsec or similar provider?</b> N</p> <p>If yes, document how do all trustees confirm or validate transactions? E.g. minutes</p>	<input checked="" type="checkbox"/>	
<p>3. <b>Where there is more than one trustee how do you ensure transactions are occurring for the benefit of all members?</b>  Document how all trustees are involved in investment decision making? E.g. discussions and minutes</p>	<input checked="" type="checkbox"/>	<b>A16 Minutes</b>
<p>4. <b>Does any person other than a trustee of the fund have permission to enter into transactions on behalf of the fund i.e. sign cheques, move investments?</b> N</p> <p>If yes, what method of confirming or validating transactions is used?</p>	<input checked="" type="checkbox"/>	
<p>5. <b>Does the fund use a portfolio service to manage investment reporting?</b> N</p> <p>If yes, is an audit report on the provider's internal controls available?</p> <p>If no, the auditor will require additional information to confirm the fund's assets ownership and existence.</p>	<input checked="" type="checkbox"/>	

<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

**Review of Fund Documentation**

<b>Item</b>	<b>Done</b>	<b>Ref</b>
1. Is the fund a complying fund? Print and file evidence from ABN register?	<input checked="" type="checkbox"/>	<b>A15</b>
2. Is there an Application for membership for each member? From 1 July 2007 this should include a Trustee Declaration (ATO Form NAT 71089)	<input checked="" type="checkbox"/>	<b>Perm</b>
3. Is there a consent to act as trustee for each member?	<input checked="" type="checkbox"/>	<b>Perm</b>
4. Obtain and review any trustee minutes?	<input checked="" type="checkbox"/>	<b>A16</b>
5. Obtain and review any correspondence from the regulator?	<input type="checkbox"/>	
6. Obtain the trust deed and any amendments. Perform a review of the trust deed Document the fund commencement date? When was the deed last amended? Has the deed been executed properly? Does the fund trust deed require the fund to be operated for the sole purpose of providing retirement benefits and other allowable ancillary purposes? (If no the deed may require an amendment, seek legal advice) Does the fund trust deed allow the trustee to accept all contributions allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed allow the trustee to pay all benefits allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed place any limitations on the fund's investments? (If yes, note this restriction on the work program)	<input checked="" type="checkbox"/>	<b>A14</b>
7. Obtain and review the fund's investment strategy	<input checked="" type="checkbox"/>	<b>A13</b>
8. Clearly document any issues arising from the above which will affect the audit	<input type="checkbox"/>	

Fund: Karydis Family Superannuation Fund	Prepared by: BO	Reviewed by: TW	
Year: 30 June 2018	Date: 09/01/2019	Date: 14.01.19	

**Risks associated with Trustees and Investments**

	Yes	No	Comments
<b>Trustee/s:</b>			
Related	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Arm's length	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>Investment Profile:</b>			
Listed shares	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Pooled Superannuation Trust (PST)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Cash Management Trust (CMT)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Listed property trusts	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Other listed trusts	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Unlisted shares	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Unlisted managed trusts – geared?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Family or related trusts – geared?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Other	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Documentation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Appears well supported

**Risk Assessment:**

Very high	<input type="checkbox"/>	No materiality	Extended testing
High	<input type="checkbox"/>	No materiality	Intermediate level of testing
Medium	<input type="checkbox"/>	Materiality	Medium testing
Low	<input type="checkbox"/>	Materiality	Low level testing
Very low	<input checked="" type="checkbox"/>	Materiality	Basic testing

**Risk**

	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Very High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Very Low	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basic	Low	Medium	Intermediate	Extended
	Testing %			

**Justification of Assessment**

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**Materiality**

Balance Sheet Materiality is normally determined based on a figure of between 5% and 10% of assets. A material individual asset holding exceeds 10% of the asset class.

Profit and Loss Materiality is determined based on no more than 10% of investment income. A material balance exceeds 10% of the balance.

Financial statements and reports for the year ended  
30 June 2018

Karydis Family Superannuation Fund

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Prepared for: James Karydis and Shirley Karydis



# Karydis Family Superannuation Fund

## Reports Index

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Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Members Statement

Contributions Breakdown

Transfer Balance Account Summary

# Karydis Family Superannuation Fund

## Statement of Financial Position

As at 30 June 2018

	Note	2018	2017
		\$	\$
<b>Assets</b>			
<b>Other Assets</b>			
Sundry Debtors		7,301.36	943.58
Bank - ANZ V2S Account 252 099 561		125.60	519.52
<b>Total Other Assets</b>		<u>7,426.96</u>	<u>1,463.10</u>
<b>Total Assets</b>		<u>7,426.96</u>	<u>1,463.10</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		7,426.96	1,463.10
<b>Total Liabilities</b>		<u>7,426.96</u>	<u>1,463.10</u>
Statement of Financial Position Does Not Balance		0.00	0.00
Consisting of			
Current year profit/loss not allocated to members		0.00	0.00
Member Data Clearing Account		0.00	0.00
Pension Data Clearing Account		0.00	0.00
Pension Clearing Account		0.00	0.00
Contribution clearing a/c		0.00	0.00

## Karydis Family Superannuation Fund

# Operating Statement

For the year ended 30 June 2018

	Note	2018	2017
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		5.08	4.44
Other Investment Income		0.00	340.00
<b>Contribution Income</b>			
Personal Concessional		50,000.00	62,422.00
Personal Non Concessional		3,064.00	0.00
<b>Total Income</b>		<u>53,069.08</u>	<u>62,766.44</u>
<b>Expenses</b>			
Accountancy Fees		1,991.00	1,815.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		275.00	275.00
<b>Member Payments</b>			
Pensions Paid		43,642.22	57,952.99
<b>Total Expenses</b>		<u>46,167.22</u>	<u>60,301.99</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>6,901.86</u>	<u>2,464.45</u>
Income Tax Expense	5	6,901.86	9,209.10
<b>Benefits accrued as a result of operations</b>		<u>0.00</u>	<u>(6,744.65)</u>

## Karydis Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

#### a. Measurement of Investments

The fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

#### b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

#### c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

##### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

## Karydis Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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### Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

### Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

### Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

### Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

## d. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

## e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

### Note 2: Liability for Accrued Benefits

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	0.00	6,598.08
Benefits accrued as a result of operations	(220.14)	(6,744.65)
Current year member movements	220.14	146.57
Liability for accrued benefits at end of year	<u>0.00</u>	<u>0.00</u>

### Note 3: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

## Karydis Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

	2018 \$	2017 \$
Vested Benefits	0.00	0.00

### Note 4: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

### Note 5: Income Tax Expense

The components of tax expense comprise	2018 \$	2017 \$
Current Tax	7,122.00	9,209.10
Prior Year Over/Under Provision for Income Tax	(220.14)	0.00
Income Tax Expense	6,901.86	9,209.10

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	1,035.28	369.60
Less:		
Tax effect of:		
Non Taxable Contributions	459.60	0.00
Exempt Pension Income	0.00	0.30
Add:		
Tax effect of:		
SMSF Non-Deductible Expenses	0.00	146.85
Pension Payments	6,546.33	8,692.95
Rounding	(0.01)	0.00
Income Tax on Taxable Income or Loss	7,122.00	9,209.10
Less credits:		
Other Adjustments		7,746.00

**Karydis Family Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2018

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Current Tax or Refund

7,122.00

9,209.10

## Karydis Family Superannuation Fund

# Trustees Declaration

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The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....  
James Karydis

Trustee

.....  
Shirley Karydis

Trustee

26 July 2018



# Karydis Family Superannuation Fund

## Transfer Balance Account Summary

For The Period 01 July 2017 - 30 June 2018

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
<b>James Karydis</b>	<b>Below Cap</b>									
KARJAM00001P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00002P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00003P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00004P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00005P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00006P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00007P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00009P	Account Based	21/06/2018		Pension Commencement	SIS		21,821.11	<b>21,821.11</b>	<b>1,600,000.00</b>	<b>1,578,178.89</b>
<b>Shirley Karydis</b>	<b>Below Cap</b>									
KARSHI00001P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00002P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00003P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00004P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00005P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00006P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00007P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00009P	Account Based	21/06/2018		Pension Commencement	SIS		21,821.11	<b>21,821.11</b>	<b>1,600,000.00</b>	<b>1,578,178.89</b>

## Karydis Family Superannuation Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(31,211.00)	24200/KARJAM00008 A	(Contributions) Karydis, James - Accumulation			26,532.00
					<b>K1</b>
(31,211.00)	24200/KARSHI00008A	(Contributions) Karydis, Shirley - Accumulation			26,532.00
	<b>25000</b>	<b>Interest Received</b>			
(4.44)	25000/ANZ252099561	Bank - ANZ V2S Account 252 099 561			<b>M1</b> 5.08
	<b>26500</b>	<b>Other Investment Income</b>			
(340.00)	26500/00036	Misc income			
1,815.00	30100	Accountancy Fees		1,991.00	<b>N1-1</b>
259.00	30400	ATO Supervisory Levy		259.00	
275.00	30700	Auditor's Remuneration		275.00	<b>N1-2</b>
	<b>41600</b>	<b>Pensions Paid</b>			
28,976.24	41600/KARJAM00007 P	(Pensions Paid) Karydis, James - Pension (PENSION 2017)			
	41600/KARJAM00009 P	(Pensions Paid) Karydis, James - Pension (Account Based Pension 8)		21,821.11	
28,976.75	41600/KARSHI00007P	(Pensions Paid) Karydis, Shirley - Pension (PENSION 2017)			<b>L1</b>
	41600/KARSHI00009P	(Pensions Paid) Karydis, Shirley - Pension (Account Based Pension 8)		21,821.11	
9,209.10	48500	Income Tax Expense		7,122.00	
	48600	Prior Years Under/Over Provision for Income Tax			220.14
(6,744.65)	49000	Profit/Loss Allocation Account			0.00
	<b>50010</b>	<b>Opening Balance</b>			
(3,298.75)	50010/KARJAM00006 P	(Opening Balance) Karydis, James - Pension (PENSION 2016)			0.00
(3,299.33)	50010/KARSHI00006P	(Opening Balance) Karydis, Shirley - Pension (PENSION 2016)			0.00
	<b>52420</b>	<b>Contributions</b>			
(31,211.00)	52420/KARJAM00008 A	(Contributions) Karydis, James - Accumulation			26,532.00
(31,211.00)	52420/KARSHI00008A	(Contributions) Karydis, Shirley - Accumulation			26,532.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
928.95	53100/KARJAM00007 P	(Share of Profit/(Loss)) Karydis, James - Pension (PENSION 2017)			0.00
	53100/KARJAM00008 A	(Share of Profit/(Loss)) Karydis, James - Accumulation		1,130.46	
929.04	53100/KARSHI00007P	(Share of Profit/(Loss)) Karydis, Shirley - Pension (PENSION 2017)			0.00

# Karydis Family Superannuation Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	53100/KARSHI00008A	(Share of Profit/(Loss)) Karydis, Shirley - Accumulation		1,130.46	
	<b>53330</b>	<b>Income Tax</b>			
(77.08)	53330/KARJAM00007 P	(Income Tax) Karydis, James - Pension (PENSION 2017)			0.00
	53330/KARJAM00008 A	(Income Tax) Karydis, James - Accumulation			169.57
(77.10)	53330/KARSHI00007P	(Income Tax) Karydis, Shirley - Pension (PENSION 2017)			0.00
	53330/KARSHI00008A	(Income Tax) Karydis, Shirley - Accumulation			169.57
	<b>53800</b>	<b>Contributions Tax</b>			
4,681.64	53800/KARJAM00007 P	(Contributions Tax) Karydis, James - Pension (PENSION 2017)			0.00
	53800/KARJAM00008 A	(Contributions Tax) Karydis, James - Accumulation		3,750.00	
4,681.64	53800/KARSHI00007P	(Contributions Tax) Karydis, Shirley - Pension (PENSION 2017)			0.00
	53800/KARSHI00008A	(Contributions Tax) Karydis, Shirley - Accumulation		3,750.00	
	<b>54160</b>	<b>Pensions Paid</b>			
28,976.24	54160/KARJAM00007 P	(Pensions Paid) Karydis, James - Pension (PENSION 2017)			0.00
	54160/KARJAM00009 P	(Pensions Paid) Karydis, James - Pension (Account Based Pension 8)		21,821.11	
28,976.75	54160/KARSHI00007P	(Pensions Paid) Karydis, Shirley - Pension (PENSION 2017)			0.00
	54160/KARSHI00009P	(Pensions Paid) Karydis, Shirley - Pension (Account Based Pension 8)		21,821.11	
	<b>56100</b>	<b>Internal Transfers In</b>			
(34,509.75)	56100/KARJAM00007 P	(Internal Transfers In) Karydis, James - Pension (PENSION 2017)			0.00
	56100/KARJAM00009 P	(Internal Transfers In) Karydis, James - Pension (Account Based Pension 8)			21,821.11
(34,510.33)	56100/KARSHI00007P	(Internal Transfers In) Karydis, Shirley - Pension (PENSION 2017)			0.00
	56100/KARSHI00009P	(Internal Transfers In) Karydis, Shirley - Pension (Account Based Pension 8)			21,821.11
	<b>57100</b>	<b>Internal Transfers Out</b>			
3,298.75	57100/KARJAM00006 P	(Internal Transfers Out) Karydis, James - Pension (PENSION 2016)			0.00
31,211.00	57100/KARJAM00008 A	(Internal Transfers Out) Karydis, James - Accumulation		21,821.11	
3,299.33	57100/KARSHI00006P	(Internal Transfers Out) Karydis, Shirley - Pension (PENSION 2016)			0.00
31,211.00	57100/KARSHI00008A	(Internal Transfers Out) Karydis, Shirley - Accumulation		21,821.11	

Karydis Family Superannuation Fund

**Trial Balance**

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>60400</b>	<b>Bank Accounts</b>			
519.52	60400/ANZ252099561	Bank - ANZ V2S Account 252 099 561		125.60 <b>B1-1</b>	
943.58	68000	Sundry Debtors		7,301.36 <b>C1-1</b>	
(1,463.10)	85000	Income Tax Payable/Refundable			7,426.96
				<u>157,761.54</u>	<u>157,761.54</u>

**Current Year Profit/(Loss): 6,901.86**

**Karydis Family Superannuation Fund****Reconciliation of Provision for Tax**

For the year ended

**30/06/2018****RECONCILIATION OF TAX RELATED TO LAST YEAR**

<b>Tax Payable as per Accounts</b>	<b>30/06/2017</b>	1,463.10
Add supervisory levy in respect of last year		259.00

**Relevant payments/(refunds)**

BAS		
Payment		-1,722.10
Prior year Refund		
Prior year Adj		
Tax related to prior years owing		<u>0.00</u>

**DETERMINATION OF NET TAX LIABILITY FOR CURRENT YEAR**

Increase in Tax Provision for FY 17-18 Tax Return		<u>7,122.00</u>
		7,122.00

Less Refundable Credits	Franking Credits		
	Foreign Credits		
	TFN Credits		
			<u>0.00</u>

Instalments relates to 2017-18	Sep-17	-399.00	
	Dec-17	-399.00	
	Mar-18	-399.00	
	Jun-18	0.00	
		<u>-1,197.00</u>	<u>-1,197.00</u>

Balance to be reflected in Financial Statements at year end		<u>5,925.00</u>
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<b>Actual Balance as per Financial Statements at year end</b>	<b><u>7,426.96</u></b>
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**\*Note - Variance due to adjustments made by TW to fix the out of balance in financials**

**Reconciliation of Tax payable per Tax return**

Profit/Loss as per Accounts	6,901.86
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**Less:** Unrealised Market Variation

Non-Concessional Contributions	-3,064.00
--------------------------------	-----------

Transfers In

Accounting Capital Gains

Exempt Pension Income

Rounding

	-0.08
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**Add:**

Fines (not deductible)

Pension	43,642.22
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Taxable Capital Gains

Pension Member Non Deductible Expenses

Taxable Income (Reconciled with A6.2)	<u>47,480.00</u>
---------------------------------------	------------------

Tax at 15%	7,122.00
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Less Refundable Credits	<u>0.00</u>
-------------------------	-------------

<b>Tax Assessed</b>	<b>7,122.00</b>
---------------------	-----------------

Plus Supervisory Levy	259.00
-----------------------	--------

Less Instalments paid	Sep-17	-399.00	
	Dec-17	-399.00	
	Mar-18	-399.00	
	Jun-18		
		<u>-1,197.00</u>	<u>-1,197.00</u>

Tax Payable/(Refund)	<u>6,184.00</u>
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<b>Adjustments made by TW tax to fix the out of balance in financials</b>	<b>-220.14</b>
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Net Tax Payable/(Refundable) as per "Statement of Taxable Income"	<u>5,963.86</u>
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**NOTE: Under ITR prepared under HandiTax, net Tax Payable of \$5,785.00 is reflected.**

Difference of \$178.86 (\$5,963.86 per SOTA - \$5,785.00 per ITR) is due to following:

(1) \$399.00 - June 2018 PAYGI included in SMSF ITR but not recorded in BGL

(2) \$220.14 - Adjustments made in BGL but not included in SMSF ITR

**Karydis Family Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2018

	<b>2018</b>
	<b>\$</b>
Benefits accrued as a result of operations	6,901.86
<b>Less</b>	
Non Taxable Contributions	3,064.00
	<u>3,064.00</u>
<b>Add</b>	
Pension Payments	43,642.22
	<u>43,642.22</u>
SMSF Annual Return Rounding	(0.08)
<b>Taxable Income or Loss</b>	<u>47,480.00</u>
Income Tax on Taxable Income or Loss	7,122.00
<b>CURRENT TAX OR REFUND</b>	<u>7,122.00</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,417.14)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>5,963.86</u>

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*The Australian Business Register*

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

*Electronic funds transfer - direct debit*

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number  Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner,  
trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference  
number

Account Name

I authorise the refund to be deposited directly to the specified account.

Signature

Date

# Self-managed superannuation fund annual return 2018

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

## Section A: Fund information

### 1 Tax file number (TFN)

812 046 269

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

### 2 Name of self-managed superannuation fund (SMSF)

Karydis Family Superannuation Fund

### 3 Australian business number (ABN)

36 259 720 374

### 4 Current postal address

PO Box 163

Hamilton Central

QLD

4007

### 5 Annual return status

Is this an amendment to the SMSF's 2018 return?

 A  N

Is this the first required return for a newly registered SMSF?

 B  N

### 6 SMSF auditor

Auditor's name

Title

Mr

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100 014 140

Auditor's phone number

04 10712708

Use Agent address details?

 N

Postal address

PO Box 3376

RUNDLE MALL

SA

5000

Date audit was completed  A 10/01/2019Was Part B of the audit report qualified?  B  NIf the audit report was qualified, have the reported compliance issues been rectified?  C



**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**B Financial institution details for tax refunds only**

Use Agent Trust Account?

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number (must be six digits)  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

**8 Status of SMSF**

Australian superannuation fund

**A**  Y

Fund benefit structure

**B**  A

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

**C**  Y

**9 Was the fund wound up during the income year?**

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount **A**

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**

Was an actuarial certificate obtained? **D**  Print Y for yes

Did the fund have any other income that was assessable? **E**  Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

**Section B: Income**

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G**  **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M**  Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Net foreign income **D**  Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**

Assessable employer contributions

**R1**

plus Assessable personal contributions

**R2**

plus #No-TFN-quoted contributions

**R3**

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

**Calculation of non-arm's length income**

\* Net non-arm's length private company dividends

**U1**

plus \* Net non-arm's length trust distributions

**U2**

plus \* Net other non-arm's length income

**U3**

\* Other income **S**  Code

\* Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label  
\* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W**  Loss   
(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V**  Loss   
(W less Y)

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text" value="275"/>	<b>H2</b> <input type="text"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="2,250"/>	<b>J2</b> <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/>	<b>L2</b> <input type="text"/>	<input type="text" value="Code"/>
Tax losses deducted	<b>M1</b> <input type="text"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> <input type="text" value="2,525"/>		<b>Y</b> <input type="text" value="0"/>	
(Total A1 to M1)		(Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> <input type="text" value="47,480"/> <input type="text" value="Loss"/>		<b>Z</b> <input type="text" value="2,525"/>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		(N plus Y)	

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text" value="47,480"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	<b>T1</b> <input type="text" value="7,122.00"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text" value="0.00"/>
(an amount must be included even if it is zero)	
Gross tax	<b>B</b> <input type="text" value="7,122.00"/>
(T1 plus J)	

Foreign income tax offset	<b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b>
Rebates and tax offsets	<b>C2</b> <input type="text"/>	
		<b>C</b> <input type="text" value="0.00"/> (C1 plus C2)

**SUBTOTAL 1**  
**T2**   
 (B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b> <input type="text"/>	
Early stage investor tax offset	<b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b> <input type="text"/>	
		<b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

**SUBTOTAL 2**  
**T3**   
 (T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	<b>E1</b> <input type="text"/>	<b>Refundable tax offsets</b>
No-TFN tax offset	<b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b> <input type="text"/>	
Exploration credit tax offset	<b>E4</b> <input type="text"/>	
		<b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5**   
 (T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**

Credit for interest on early payments – amount of interest

**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)

**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets).

**I**

(unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax payable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years

**U**

Net capital losses carried forward to later income years

**V**

Net capital losses brought forward from prior years

Non-Collectables   
Collectables

Net capital losses carried forward to later income years

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.  
 Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.

Title	Mr	Member'sTFN	480 505 604	MemberNumber	1
Familyname	Karydis			Account status	0 Code
First given name	James				
Other given names					
Date of birth	06/12/1943	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	1.00
Employer contributions	A
ABN of principal employer	A1
Personal contributions	B 26,532.00
CGT small business retirement exemption	C
CGT small business 15-year exemption amount	D
Personal injury election	E
Spouse and child contributions	F
Other third party contributions	G
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M

**Other transactions**

Accumulation phase account balance	S1	0.00	
Retirement phase account balance - Non CDBIS	S2	0.00	
Retirement phase account balance - CDBIS	S3	0.00	
TRISCount			
TOTAL CONTRIBUTIONS	N	26,532.00	
Allocated earnings or losses	O	4,711.00	Loss L
Inward rollovers and transfers	P		
Outward rollovers and transfers	Q		
Lump Sum payment	R1		Code
Income stream payment	R2	21,821.00	Code M
CLOSING ACCOUNT BALANCE	S	1.00	S1 plus S2 plus S3
Accumulation phase value	X1		
Retirement phase value	X2		

See the Privacy note in the Declaration.

Title	Mrs	Member'sTFN	479 772 072	MemberNumber	2
Familyname	Karydis			Account status	0 Code
First given name	Shirley				
Other given names					
Date of birth	14/05/1949	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	1.00
Employer contributions	A
ABN of principal employer	A1
Personal contributions	B 26,532.00
CGT small business retirement exemption	C
CGT small business 15-year exemption amount	D
Personal injury election	E
Spouse and child contributions	F
Other third party contributions	G
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M

**Other transactions**

Accumulation phase account balance	S1	0.00
Retirement phase account balance - Non CDBIS	S2	0.00
Retirement phase account balance - CDBIS	S3	0.00
TRISCount		

TOTAL CONTRIBUTIONS	N	26,532.00	
Allocated earnings or losses	O	4,711.00	Loss L
Inward rollovers and transfers	P		
Outward rollovers and transfers	Q		
Lump Sum payment	R1		Code
Income stream payment	R2	21,821.00	Code M
CLOSING ACCOUNT BALANCE	S	1.00	S1 plus S2 plus S3

Accumulation phase value	X1
Retirement phase value	X2

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	A	
Unlisted trusts	B	
Insurance policy	C	
Other managed investments	D	

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

**Limited recourse borrowing arrangements**

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
(Sum of labels A to T)

15d In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements **V1**

Permissible temporary borrowings **V2**

Other borrowings **V3**

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**



Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains H [ ]

Total TOFA losses I [ ]

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2017-18 income year, write 2018). A [ ]

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2018. B [ ]

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2018 for each election. C [ ]

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018. D [ ]

Section K: Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

[Signature box]

Date Day Month Year 10/01/2019

Preferred trustee or director contact details:

Title Mr [ ]

Familyname Karydis [ ]

First given name James [ ]

Other given names [ ]

Area code Number Phone number 07 32529477 [ ]

Email address [ ]

Non-individual trustee name (if applicable) [ ]

ABN of non-individual trustee [ ]

Time taken to prepare and complete this annual return Hrs [ ]

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2018 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date

Day Month Year

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number



## Tax Agent Portal

A6-5

User ID PCHQN7s

06 Dec 2018 10:03:48 (EDST)

<b>Current client</b> THE KARYDIS FAMILY SUPERANNUATION FUND	<b>TFN</b> 812046269	<b>ABN</b> 36259720374
<b>Represented by</b> MCA (QLD) ACCOUNTANTS PTY LTD		
<b>Account name</b> THE KARYDIS FAMILY SUPERANNUATION FUND	<b>Number</b> 812046269/00551	<b>Description</b> Income Tax Account

## Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2017 To 6 December 2018

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		OPENING BALANCE			\$0.00
10 Sep 2018	07 Sep 2018	Payment received		\$1,722.10	\$1,722.10 CR
11 Sep 2018	02 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,722.10		\$0.00
01 Oct 2018	01 Oct 2018	General interest charge (GIC) calculated from 01 Jul 18 to 30 Sep 18	\$28.71		\$28.71
01 Oct 2018	01 Oct 2018	Remission of general interest charge (GIC)		\$28.71	\$0.00
06 Dec 2018		CLOSING BALANCE			\$0.00



## Tax Agent Portal

User ID PCHQN7s

06 Dec 2018 10:05:27 (EDST)

<b>Current client</b> THE KARYDIS FAMILY SUPERANNUATION FUND	<b>TFN</b> 812046269	<b>ABN</b> 36259720374
<b>Represented by</b> MCA (QLD) ACCOUNTANTS PTY LTD		
<b>Account name</b> THE KARYDIS FAMILY SUPERANNUATION FUND	<b>Number</b> 36259720374	<b>Description</b> Integrated Client Account

## Itemised account - by Tax Office processed date

- !INFORMATION: The input details on the screen have not changed.

Opening balance	\$0.00
Closing balance	\$0.00
Estimated general interest charge	\$0.00
Total payable if paid on	\$0.00

Transactions processed by the Tax Office during the period:

From 1 July 2017 To 6 December 2018

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		Opening balance			\$0.00
05 Nov 2017		Self assessed amount(s) for the period ended 30 Sep 17	\$0.00		
	30 Oct 2017	- pay as you go income tax instalment	\$399.00		\$399.00
25 Nov 2017	24 Nov 2017	General interest charge calculated from 28 Oct 17 to 24 Nov 17	\$2.48		\$401.48
25 Nov 2017	25 Nov 2017	Remission of general interest charge		\$2.48	\$399.00
05 Dec 2017	04 Dec 2017	Payment received		\$399.00	\$0.00
06 Jan 2018	05 Jan 2018	General interest charge calculated from 25 Nov 17 to 05 Jan 18	\$0.85		\$0.85
06 Jan 2018	06 Jan 2018	Remission of general interest charge		\$0.85	\$0.00
04 Mar 2018		Self assessed amount(s) for the period ended 31 Dec 17	\$0.00		
	28 Feb 2018	- pay as you go income tax instalment	\$399.00		\$399.00
06 Mar 2018	05 Mar 2018	Payment received		\$399.00	\$0.00
24 Mar 2018	23 Mar 2018	General interest charge calculated from 24 Feb 18 to 23 Mar 18	\$0.47		\$0.47
24 Mar 2018	24 Mar 2018	Remission of general interest charge		\$0.47	\$0.00
06 May 2018		Self assessed amount(s) for the period ended 31 Mar 18	\$0.00		
	30 Apr 2018	- pay as you go income tax instalment	\$399.00		\$399.00
26 May 2018	25 May 2018	General interest charge calculated from 28 Apr 18 to 25 May 18	\$2.50		\$401.50
26 May 2018	26 May 2018	Remission of general interest charge		\$2.50	\$399.00
31 May 2018	30 May 2018	Payment received		\$399.00	\$0.00
16 Jun 2018	15 Jun 2018	General interest charge calculated from 26 May 18 to 15 Jun 18	\$0.38		\$0.38
16 Jun 2018	16 Jun 2018	Remission of general interest charge		\$0.38	\$0.00
05 Aug 2018		Self assessed amount(s) for the period ended 30 Jun 18	\$0.00		
	30 Jul 2018	- pay as you go income tax instalment	\$399.00		\$399.00
25 Aug 2018	24 Aug 2018	General interest charge calculated from 28 Jul 18 to 24 Aug 18	\$2.55		\$401.55

25 Aug 2018	25 Aug 2018	Remission of general interest charge	\$2.55	\$399.00
10 Sep 2018	07 Sep 2018	Payment received	\$399.00	\$0.00
29 Sep 2018	28 Sep 2018	General interest charge calculated from 25 Aug 18 to 28 Sep 18	\$1.27	\$1.27
29 Sep 2018	29 Sep 2018	Remission of general interest charge	\$1.27	\$0.00
04 Nov 2018		Self assessed amount(s) for the period ended 30 Sep 18	\$0.00	
	29 Oct 2018	- pay as you go income tax instalment	\$406.00	\$406.00
06 Nov 2018	05 Nov 2018	Payment received	\$406.00	\$0.00
24 Nov 2018	23 Nov 2018	General interest charge calculated from 27 Oct 18 to 23 Nov 18	\$0.69	\$0.69
24 Nov 2018	24 Nov 2018	Remission of general interest charge	\$0.69	\$0.00
06 Dec 2018		Closing balance		\$0.00



## Tax Agent Portal

**PAYG Instalments report 2018**

**Tax Agent** 25454874  
**Last Updated** 01/12/2018

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
812046269	THE KARYDIS FAMILY SUPERANNUATION FUND	399.00	399.00	399.00	399.00	1,596.00

**Total No of Clients: 1**



**Tax Agent Portal**

**PAYG Instalments report 2017**

**Tax Agent** 52865005  
**Last Updated** 26/08/2017

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
812046269	THE KARYDIS FAMILY SUPERANNUATION FUND	2,582.00	2,582.00	2,582.00	0.00	7,746.00

**Total No of Clients: 1**



**Australian Government**  
**Australian Taxation Office**

**Agent name:** MCA (QLD)  
ACCOUNTANTS PTY LTD

**Client name:** THE KARYDIS FAMILY  
SUPERANNUATION FUND

**ABN:** 36259720374

## Activity statement

<b>Account</b>	Activity statement – 001 – THE KARYDIS FAMILY SUPERANNUATION FUND
<b>Period</b>	Jul 2017 – Sep 2017
<b>Document ID</b>	35058560376
<b>Date Lodged</b>	30 October 2017
<b>Payment due</b>	30 October 2017
<b>Receipt ID</b>	Unavailable

### PAYG income tax instalment

Label	Description	Reported Value	Owed to ATO	Owed by ATO
5A	Owed to ATO		\$399.00	
5B	Owed by ATO			\$0.00
T4	Reason for variation			
T7	Instalment amount	\$399.00 Based on the notional tax \$ 1,534.80 from the 2016 assessment.		
T8	Estimated tax for year	\$0.00		
T9	Varied amount payable for quarter	\$0.00 T9 is an ATO estimate only		

### Amount owing to ATO

**\$399.00**

### BPAY®

**Bill code** 75556  
**Reference number** 362597203748460

Telephone & Internet Banking – BPAY®  
® Registered to BPAY Pty Ltd, ABN 69 079 137 518  
Contact your financial institution to make this payment from your cheque or savings account. For more information see [www.bpay.com.au](http://www.bpay.com.au).

### Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number (PRN)** 362597203748460



\*171 362597203748460





**Australian Government**  
**Australian Taxation Office**

**Agent name:** MCA (QLD)  
ACCOUNTANTS PTY LTD

**Client name:** THE KARYDIS FAMILY  
SUPERANNUATION FUND

**ABN:** 36259720374

## Activity statement

<b>Account</b>	Activity statement – 001 – THE KARYDIS FAMILY SUPERANNUATION FUND
<b>Period</b>	Oct 2017 – Dec 2017
<b>Document ID</b>	35094312362
<b>Date Lodged</b>	28 February 2018
<b>Payment due</b>	28 February 2018
<b>Receipt ID</b>	Unavailable

### PAYG income tax instalment

Label	Description	Reported Value	Owed to ATO	Owed by ATO
5A	Owed to ATO		\$399.00	
5B	Owed by ATO			\$0.00
T4	Reason for variation			
T7	Instalment amount	\$399.00 Based on the notional tax \$ 1,534.80 from the 2016 assessment.		
T8	Estimated tax for year	\$0.00		
T9	Varied amount payable for quarter	\$0.00 T9 is an ATO estimate only		

### Amount owing to ATO

**\$399.00**

### BPAY®

**Bill code** 75556  
**Reference number** 362597203748460

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® Registered to BPAY Pty Ltd, ABN 69 079 137 518

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### Australia Post

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**Payment reference number (PRN)** 362597203748460



\*171 362597203748460



**Australian Government**  
**Australian Taxation Office**

**Agent name:** MCA (QLD)  
ACCOUNTANTS PTY LTD

**Client name:** THE KARYDIS FAMILY  
SUPERANNUATION FUND

**ABN:** 36259720374

## Activity statement

<b>Account</b>	Activity statement – 001 – THE KARYDIS FAMILY SUPERANNUATION FUND
<b>Period</b>	Jan 2018 – Mar 2018
<b>Document ID</b>	35129281126
<b>Date Lodged</b>	30 April 2018
<b>Payment due</b>	30 April 2018
<b>Receipt ID</b>	Unavailable

### PAYG income tax instalment

Label	Description	Reported Value	Owed to ATO	Owed by ATO
5A	Owed to ATO		\$399.00	
5B	Owed by ATO			\$0.00
T4	Reason for variation			
T7	Instalment amount	\$399.00 Based on the notional tax \$ 1,534.80 from the 2016 assessment.		
T8	Estimated tax for year	\$0.00		
T9	Varied amount payable for quarter	\$0.00 T9 is an ATO estimate only		

### Amount owing to ATO

**\$399.00**

### BPAY®

**Bill code** 75556  
**Reference number** 362597203748460

Telephone & Internet Banking – BPAY®  
® Registered to BPAY Pty Ltd, ABN 69 079 137 518

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### Australia Post

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**Payment reference number (PRN)** 362597203748460



\*171 362597203748460



**Australian Government**  
**Australian Taxation Office**

**Agent name:** MCA (QLD)  
ACCOUNTANTS PTY LTD

**Client name:** THE KARYDIS FAMILY  
SUPERANNUATION FUND

**ABN:** 36259720374

## Activity statement

<b>Account</b>	Activity statement – 001 – THE KARYDIS FAMILY SUPERANNUATION FUND
<b>Period</b>	Apr 2018 – Jun 2018
<b>Document ID</b>	35164402465
<b>Date Lodged</b>	30 July 2018
<b>Payment due</b>	30 July 2018
<b>Receipt ID</b>	Unavailable

### PAYG income tax instalment

Label	Description	Reported Value	Owed to ATO	Owed by ATO
5A	Owed to ATO		\$399.00	
5B	Owed by ATO			\$0.00
T4	Reason for variation			
T7	Instalment amount	\$399.00 Based on the notional tax \$ 1,534.80 from the 2016 assessment.		
T8	Estimated tax for year	\$0.00		
T9	Varied amount payable for quarter	\$0.00 T9 is an ATO estimate only		

### Amount owing to ATO

**\$399.00**

### BPAY®

**Bill code** 75556  
**Reference number** 362597203748460

Telephone & Internet Banking – BPAY®  
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### Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number (PRN)** 362597203748460



\*171 362597203748460

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A7</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

### Annual Return Checklist

	Y	N	N/A
<b>SECTION A</b>			
<b>PRIOR YEAR TAX RETURN CONSIDERATIONS</b>			
Has last year's tax reconciliation been checked for reversing timing differences (e.g. accruals and prepayments)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for recurring timing differences that may need to be considered in the current year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for losses carried forward to the current year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SMSF INFORMATION</b>			
Have you checked the name and contact details of the auditor of the SMSF including their SMSF auditor number (SAN) at Item 6?  Tony Boys SAN 100014140 Marjon Muizer SAN 100015012	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)</b>			
Have all balance sheet items been reviewed from a tax perspective and adjustments made where required (e.g. prepayments, deferred income etc.)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all movements in provisions been appropriately adjusted?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the sundry creditors account been reviewed for non-deductible expenses and assessable income (e.g. provisions, accruals and unearned income)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the sundry debtors account been reviewed for prepayments and accrued income (e.g. interest receivable)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>STATEMENT OF FINANCIAL PERFORMANCE (PROFIT AND LOSS)</b>			
Have expense items been reviewed for non-deductible amounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have penalties (excluding General Interest Charge (GIC)) paid to the ATO been treated as non-deductible and interest received from the ATO brought to account as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the entity derived income which is exempt from tax (e.g. member non-concessional contributions or non-taxable roll-overs)? If so, is there an adjustment in the reconciliation statement?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any non-deductible accrued audit fees? ( <i>Income Tax Ruling IT2625</i> )	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If accrued audit fees were adjusted last year has this adjustment been reversed where appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are management fees/consultancy fees paid to related entities commercially realistic (i.e. arm's length) and supported by appropriate documentation?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

	Y	N	N/A
<b>SECTION B: FUND INCOME</b>			
<b>CAPITAL GAINS</b>			
Did the fund have a Capital Gains Tax (CGT) event(s) during the year? If so, the amount of the net capital gain should be shown at Label A.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has the fund checked for eligibility of the one third of capital gain discount in accordance with Division 115 of the <i>Income Tax Assessment Act (1997)</i> ?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have you reviewed the capital gains tax calculation for correctness?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>RENT, LEASING AND HIRING INCOME</b>			
Has the gross rental income and other leasing/hiring income received by the fund from Australian sources been included as assessable income for the year? If so, return that amount Label B.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>INTEREST</b>			
Has all gross interest income received during the financial year from investments from Australian sources been included as assessable income for the year? If so, return that amount at Label C.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>DIVIDENDS</b>			
Have all dividends received from Australian public companies, and all imputation credits received, been included in assessable income for the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the 45 day holding period rule been considered (or 90 day rule for preference share dividends)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received any private company dividends during the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If so, has an opinion been formed that it would be reasonable not to treat the private company dividends as being non-arm's length income for tax purposes? If so, the amount of any franked dividend, unfranked dividend or franking credit should be respectively disclosed at Labels K, J and L. Refer to section 295-550 of the <i>Income Tax Assessment Act (1997)</i> and <i>Taxation ruling TR2006/7</i> .	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If the private company dividend is regarded as non-arm's length income, has the amount of grossed-up dividend, net of related expenses, been included at Label U in section B of the return? A tax rate of 45% is imposed.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>GROSS FOREIGN INCOME</b>			
Did the und derive any foreign source assessable income during the year? If so, the gross amount of this income should be shown at Label D1.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Check to ensure that any foreign income included at Label D1 for the year has been grossed up for any foreign tax offset and included as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are credits available for such foreign taxes actually paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

	Y	N	N/A
<b>NET FOREIGN INCOME</b>			
Did the fund incur any foreign source losses in the year (other than CGT losses) and/or deductible expenses to the extent to which they relate to assessable foreign income? If so such an amount should be applied against the gross foreign income. The resulting foreign source income or loss should be disclosed at label D.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>EMPLOYER CONTRIBUTIONS</b>			
Have the gross amount of all employer contributions (including those made under effective salary sacrifice arrangements) been included as assessable income for the year? If so, disclose that amount at Label R1.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have all employer contributions included as assessable income been received by the fund as at the end of the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>PERSONAL CONTRIBUTIONS</b>			
Where the fund receives personal superannuation contributions from a member, has the trustee received a written notice from a member under section 290-170 of the <i>Income Tax Assessment Act (1997)</i> stating the member's intention to claim a deduction for their contributions by the time that the fund lodges its annual return for the year? Has the fund also issued an acknowledgement that such a notice has been received by that time? Both of these conditions must be met before a deduction will be available for the personal superannuation contributions.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>PARTNERSHIP DISTRIBUTIONS</b>			
Has the gross amount of the fund's share of distributions received from a partnership been included as assessable income for the year? (All distributions of partnership income or loss should be disclosed at Label I other than the fund's share of a capital gain which should be disclosed at Label A and partnership income which is non-arm's-length income which should be shown at Label U).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>TRUST DISTRIBUTIONS</b>			
Has the amount of the fund's share of net income received from a trust been included as assessable income for the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from discretionary trusts?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If it does constitute non-arm's length income has the amount (net of related expenses) been included at Label U of section B? (A tax rate of 45% is imposed).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from a fixed trust in which the fund obtained its investment as part of a non-arm's length arrangement? (If the distribution received exceeds what might otherwise have been expected had the parties been dealing with each other at arm's length it will be regarded as non-arm's length income subject to tax at 45%. Such an amount should be disclosed at Lave U2 of Item 11 of the return).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>EXEMPT CURRENT PENSION INCOME</b>			
Did the fund pay retirement phase superannuation income stream benefits (e.g. pensions) to a member during the year? If so, the fund's income may be wholly or partly exempt under the ECPI rules.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the exempt current pension income been calculated according the actuarial certificate's percentage and included in Label Y of the return?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A7</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

	Y	N	N/A
<b>SECTION C: DEDUCTIONS AND NON-DEDUCTIBLE EXPENSES</b>			
<b>GENERAL</b>			
If the fund derived both assessable and exempt income, have deductions been apportioned, as appropriate, in accordance with <i>Taxation Ruling TR 93/17</i> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>INTEREST</b>			
Has the fund claimed a deduction for interest expense on funds borrowed to the extent that they were applied for the purpose of earning assessable income? Australian sources disclose at Label A and overseas sources disclose at Label B.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
As superannuation funds are generally prohibited from borrowing money, does the borrowing come under one the following exceptions? That is: <ul style="list-style-type: none"> <li>90 day borrowing to make payment to a member</li> <li>seven day borrowing to cover settlement of securities transactions</li> <li>limited recourse borrowing arrangement for the SMSF to purchase a single acquirable asset and the rights of the lender is limited to that asset.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>CAPITAL WORKS DEDUCTIONS</b>			
Has the fund claimed a building allowance write-off for capital expenditure incurred on capital works under Division 43 of the <i>Income Tax Assessment Act (1997)</i> to the extent that such capital works were used to earn assessable income during the year? If so, disclose at Label D.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the correct rate of write-off been used?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>DEDUCTIONS FOR DECLINE IN VALUE OF DEPRECIATION ASSETS</b>			
Has the fund claimed a deduction for the decline in value of its depreciating assets to the extent that such depreciating assets were used to earn assessable income? If so, disclose at Label E.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have the correct depreciation rates been used? ( <i>Taxation Ruling TR 2017/2</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>DEATH AND DISABILITY PREMIUMS</b>			
Does the fund have a 'whole of life' insurance policy for death and disability cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 30% of the premium paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the fund have an endowment policy for death and disability cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 10% of the premium paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the fund have other insurance policies that provide death or disability superannuation benefits?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, is any deduction claimed required to be supported by an actuary's certificate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>INVESTMENT EXPENSES</b>			
Have all relevant investment expenses been claimed to the extent they relate to the derivation of assessable income during the year? Such expenses include investment advice fees, actuarial fees, accounting fees and certain legal costs. Such amounts should be disclosed at Label I.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A7</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

	Y	N	N/A
<b>TAX LOSSES DEDUCTED</b>			
Is the fund claiming a tax loss from an earlier year? Note the fund's tax losses brought forward must be first deducted against the amount of any net exempt income.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SECTION D: INCOME TAX CALCULATION STATEMENT</b>			
Have all foreign income tax offsets claimable been included as a non-refundable tax offset?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Is the fund entitled to claim an early stage investor tax offset for the year or does the fund have an amount of unused tax offset carried forward?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have all franking credits tax offsets claimable by the fund been included as a refundable tax offset?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have all PAYG instalments paid during the year been included as a credit at Label K?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did the fund pay the Supervisory Levy of \$259? Was there a Supervisory Levy adjustment upon the winding up of the fund or a Supervisory Levy adjustment because it is a new fund?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>SECTION E: LOSSES</b>			
Does the fund have tax losses or capital losses available to carry forward to later years? If so, it must complete a Losses Schedule if the amount of its unused revenue or unused capital losses is greater than \$100,000.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SECTION I: TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)</b>			
Have you considered the application of the Taxation of Financial Arrangements (TOFA) rules to the SMSF, and whether there has been a TOFA gain or loss? (Note the TOFA rules only apply to a SMSF with the value of the SMSF's assets of \$100 million or more if the SMSF has elected to have the TOFA rules apply to it).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SECTION J: OTHER INFORMATION</b>			
Have the trustees of the SMSF made, revoking or varying a family trust election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have the trustees of the SMSF made or revoking an interposed entity election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>ADMINISTRATION AND SUBSTANTIATION</b>			
Do you have all bank statements on hand?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A8</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

## **FINANCIAL STATEMENT CHECKLIST**

<b>Item</b>	<b>Done</b>	<b>Ref</b>
<b>ACCOUNTS</b>		<b>A</b>
1. Ensure all figures used in accounts are referenced either to work done, or noted that figure is accepted and on what basis.	<input checked="" type="checkbox"/>	
2. Ensure the financial statements are reporting using market value.	<input checked="" type="checkbox"/>	
3. Ensure prior year figures agree to prior year final signed and audited accounts.	<input checked="" type="checkbox"/>	
4. Ensure accounts balance.	<input checked="" type="checkbox"/>	
5. Ensure all related party transactions have been disclosed.	<input checked="" type="checkbox"/>	
<b>CASH AT BANK</b>		<b>B</b>
1. Ensure all bank statements are available for review.	<input checked="" type="checkbox"/>	
2. Vouch ownership of the bank accounts from the bank statement to the Fund.	<input checked="" type="checkbox"/>	
3. Agree balance confirmed to reconciliation performed.	<input checked="" type="checkbox"/>	
4. Ensure that the bank account did not go into overdraft during the year (if into overdraft note the cause and time period).	<input checked="" type="checkbox"/>	
<b>ACCOUNTS RECEIVABLE</b>		<b>C</b>
1. Agree receivable to supporting documentation, for nature and taken up correctly.	<input checked="" type="checkbox"/>	
2. If the receivable amount is from a related party, ensure the amount taken up reflects normal commercial terms.	<input checked="" type="checkbox"/>	
3. Agree receivable to subsequent receipt.	<input checked="" type="checkbox"/>	
4. Vouch prior year receivable as received during the year, or else re-accrue or adjust against income/expense item.	<input checked="" type="checkbox"/>	
5. If amount not received, evaluate the recoverability of receivable.	<input checked="" type="checkbox"/>	
<b>INVESTMENTS</b>	<b>N/A</b>	<b>D / E</b>
1. Sight original certificates and confirm correct ownership. Ensure the investment is held in the name of the fund and is held separate from assets of the trustee, employers and related parties.	<input type="checkbox"/>	
2. Agree the value of the investment held at year end with quoted market prices.	<input type="checkbox"/>	
3. Ensure the investment is in accordance with the fund's investment strategy.	<input type="checkbox"/>	
4. Agree applications and redemptions of investments to investment statement and bank.	<input type="checkbox"/>	
5. <b>Units in Unlisted Unit trusts</b>	<b>N/A</b>	
(5A) Confirm Fund's holding in the unit trust. Ensure that the revenue belongs to the Fund.	<input type="checkbox"/>	
(5B) Reconcile funds holding of units to unit trust register and unit trust certificates.	<input type="checkbox"/>	
(5C) Review copies of unit trust financial statements and ensure the unit trust assets have been valued at Market Value.	<input type="checkbox"/>	
6. <b>Loans to Associated Entities (in house loans)</b>	<b>N/A</b>	
(6A) Sight original loan agreement.	<input type="checkbox"/>	

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A8</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

Item	Done	Ref
(6B) Ensure that loan agreement is on normal commercial terms (i.e. includes loan term, interest rates, penalty rates if loan is in default, the parties to the loan etc).	<input type="checkbox"/>	
(6C) Agree the value of the investment held at year end with loan repayment schedule.	<input type="checkbox"/>	
(6D) Confirm that the investment is in the name of the trustee and that the documentation clearly identifies that the investment is an asset of the fund.	<input type="checkbox"/>	
(6E) Is the loan within the allowable 5% limit permitted for in-house assets? If no, a written plan in accordance with section 82 of the SIS Act is required.	<input type="checkbox"/>	
<b>7. Real Estate Properties</b>	N/A	
(7A) Complete property searches or view the original titles for all real estate investments owned by the fund.	<input type="checkbox"/>	
(7B) Ensure that each property is owned by the trustee and is correctly and appropriately recorded as an investment of the fund. This may involve viewing a declaration of trust or similar documentation.	<input type="checkbox"/>	
(7C) Check that there are no registered encumbrances, or if so, the related liabilities are correctly reflected in the financial statements and are permitted by the SIS Act and Regs.	<input type="checkbox"/>	
(7D) Assess the valuation of the property to determine if appropriate – property valuer, trustee valuation, online service provider, real estate agent.	<input type="checkbox"/>	
(7E) Consider the lease term and rental amount to determine if conditions are on commercial basis (market rental).	<input type="checkbox"/>	
<b>AMOUNTS OWING TO OTHER PERSONS</b>		<b>G</b>
<b>Limited Recourse Borrowing Arrangements</b>	N/A	
1. Confirm limited recourse nature of the borrowing directly with the lender e.g. sight full loan agreement.	<input type="checkbox"/>	
2. Is there a security (bare/custodian) trust deed in place?	<input type="checkbox"/>	
3. Is the asset under the LRBA purchased in the name of the trustee of the security trustee (NOT the trustee of the superannuation fund)?	<input type="checkbox"/>	
4. Has the property under the LRBA had improvements? If the improvements result in the asset becoming a different asset, the SIS Act will have been breached.	<input type="checkbox"/>	
<b>SUNDRY CREDITORS</b>	N/A	<b>F</b>
1. Ensure there was no borrowings or debts in contravention of the SIS Act or Regulations.	<input type="checkbox"/>	
2. Vouch payment of liability subsequent to year end.	<input type="checkbox"/>	
<b>INCOME</b>		<b>M</b>
1. Review statements to ensure no TFN tax withheld, and if so ensure treated correctly (i.e. to be treated as rebateable credit in the tax return).	<input checked="" type="checkbox"/>	
2. Ensure any foreign tax credits are treated correctly (lesser of actual foreign credit or 15% foreign income).	<input type="checkbox"/>	N/A
3. For any foreign income received, ensure amount is recorded in \$AUD and that if foreign currency transactions occur, that they are converted at the appropriate currency rates and accounted for correctly.	<input type="checkbox"/>	N/A

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A8</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

<b>Item</b>	<b>Done</b>	<b>Ref</b>
<b>Distributions Received</b>	N/A	
4. Review investment statements from fund managers to ensure all distributions recognised.	<input type="checkbox"/>	
5. Ensure any discounted capital gains (as part of distribution) have been treated correctly for a fund (i.e. 1/3 discount no 50% discount).	<input type="checkbox"/>	
6. Ensure any deferred tax, tax free, tax exempt etc. components have been treated correctly.	<input type="checkbox"/>	
<b>Partnership Distributions Received</b>	N/A	
7. Review Partnership Agreement to ensure income is distributed accordingly.	<input type="checkbox"/>	
8. Review Partnership accounts to confirm distribution.	<input type="checkbox"/>	
9. Review Partnership in tax return.	<input type="checkbox"/>	
<b>Dividends Received</b>	N/A	
10. Review dividend statements or published rates or registry details and ensure franked amount, unfranked amount and franking credit components have been treated correctly.	<input type="checkbox"/>	
11. Ensure for any private companies – satisfied dividends are treated appropriately for NALI purposes.	<input type="checkbox"/>	
<b>Interest Received</b>	N/A	
12. If SMSF derives interest income from loans – ensure interest in accordance with loan agreement and loan is not with a related party.	<input type="checkbox"/>	
<b>Rent Received</b>	N/A	
13. Review rental agreement or statement from real estate agent to ensure all rental income recognised.	<input type="checkbox"/>	
14. Ensure all income is recognised per the bank statement or that income has been accrued as receivable.	<input type="checkbox"/>	
15. Vouch rental payments to lease agreements to ensure correct rental amount is being charged (ensure to include any annual rent increases).	<input type="checkbox"/>	
16. Does the Fund's turnover (i.e. rental from commercial properties) require the Fund to be GST registered?	<input type="checkbox"/>	
<b>ACCOUNTING GAINS/LOSSES</b>	N/A	<b>D</b>
1. Review calculation of the movement in net market value to ensure performed correctly.	<input type="checkbox"/>	
2. Ensure change in MV calc only includes unit linked investments and not interest bearing investments.	<input type="checkbox"/>	
3. Ensure any tax deferred amounts from managed funds are adjusted against the cost base.	<input type="checkbox"/>	
4. Ensure that if investment held for less than 12 months, that any capital gain is not discounted.	<input type="checkbox"/>	
5. Ensure any losses are offset against any capital gains prior to any discounts being applied.	<input type="checkbox"/>	
6. (6A) Was the CGT Relief applied at 30/06/2017?	<input type="checkbox"/>	

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>	<b>A8</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19

Item	Done	Ref
(6B) If Yes, was the gain deferred?	<input type="checkbox"/>	
(6C) If Yes, has the deferred gain been applied with the sale of the asset (parcel of shares)?	<input type="checkbox"/>	
<b>CONTRIBUTIONS</b>		<b>K</b>
1. Obtain listing of Contributions received and dissect by Member, Member Deemed, Award and employer, noting the dates of receipt.	<input checked="" type="checkbox"/>	
2. Ensure that if there are in-specie contributions, that the amount is at market value and the asset is permitted to be transferred to the fund in accordance with SIS Section 66.	<input type="checkbox"/>	N/A
3. Are there any members over 65? If so have they worked at least 40 hours in a 30 day consecutive period (i.e. work test declaration).	<input checked="" type="checkbox"/>	
<b>Concessional Contributions</b>	N/A	
4. Confirm the contributions received with the sponsoring employer (i.e. confirmation letter).	<input type="checkbox"/>	
5. If the Fund is employing a contribution reserve – ensure the appropriate ATO form NAT 74851 is on file.	<input type="checkbox"/>	
<b>Employer Concessional Contributions</b>	N/A	
6. Confirm contributions received with expected contributions from SuperStream messages.	<input type="checkbox"/>	
7. Ensure contributions are in accordance with the superannuation guarantee rates.	<input type="checkbox"/>	
8. Are there any members over 75? Are the contributions employer mandated and in line with SGC?	<input type="checkbox"/>	
<b>Personal Concessional Contributions</b>		
9. Are the members claiming a deduction for personal contributions? If so ensure there is a signed section 290-170 Notice of Intention to deduct form on file.	<input checked="" type="checkbox"/>	
10. Confirm the S290-170 notice signed and dated prior to lodgement of the personal return or the end of the financial year after the contribution was made.	<input checked="" type="checkbox"/>	
11. Ensure the fund has acknowledged the S290-170 notice.	<input checked="" type="checkbox"/>	
<b>Non-Concessional Contributions</b>		
12. Has the member elected to use the three year averaging provisions? If so, is the member less than 65 years of age?	<input type="checkbox"/>	N/A
13. Is the member's TSB greater than \$1.6M? If Yes, the contribution cannot be accepted.	<input type="checkbox"/>	N/A
(13A) Is the member's balance between \$1.4M-\$1.6M – as reduced bring forward amounts are available.	<input type="checkbox"/>	N/A
14. Is the contribution a permissible downsizing contribution?	<input checked="" type="checkbox"/>	
15. <b>Small Business CGT Contributions</b>	N/A	
(15A) Ensure that if the Small Business CGT election has been used that the notice has been received by the fund.	<input type="checkbox"/>	
(15B) Was the payment made to the member within 2 years of the CGT event?		

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

Item	Done	Ref
(15C) Was the payment contribution made within 30 days of the receipt by the member?	<input type="checkbox"/>	
<b>ROLLOVERS/TRANSFERS IN</b>	N/A	J
1. Have preserved and unpreserved components remained the same from the rollover fund?	<input type="checkbox"/>	
<b>EXCESS CONTRIBUTIONS TAX</b>	N/A	J
1. Check contribution tax assessment notice issued by ATO to ensure that penalty tax is calculated correctly.	<input type="checkbox"/>	
<b>Excess Concessional Contributions</b>	N/A	
2. Ensure the amount elected per the release authority is the amount released by the fund and treated as non-taxable.	<input type="checkbox"/>	
<b>Excess Non-Concessional Contributions</b>	N/A	
3. Was the amount of funds released at least one of the following: <ul style="list-style-type: none"> <li>The amount of excess non-concessional contributions tax stated in the release authority form.</li> <li>The amount the member nominated</li> <li>The total value of the member's superannuation balance in the fund (excluding any defined benefit interest).</li> </ul>	<input type="checkbox"/>	
<b>PENSIONS PAID</b>		L
1. If first year of pension, sight Trustee minute confirming member's request for pension, and Trustee acknowledgment and agreement to pay.	<input checked="" type="checkbox"/>	
2. <b>Account Based Pension</b>		
(2A) Ensure members have been advised of the minimum and maximum pension limits for the year.	<input checked="" type="checkbox"/>	
(2B) Ensure the pension has been paid at least annually and within minimum and maximum limits set.	<input checked="" type="checkbox"/>	
(2C) Is the member in receipt of a non-commutable (transition to retirement) pensions?	<input type="checkbox"/>	N/A
(2D) If yes, ensure the member did not withdraw more than 10% of their account balance. (If member is not receiving a non-commutable (transition to retirement) pension, their maximum pension is their remaining account balance).	<input type="checkbox"/>	N/A
(2E) If pension commenced after 1 July 2007, calculate the tax free proportion. Ensure this proportion is applied to any pension payments (particularly less than 60 years of age).	<input checked="" type="checkbox"/>	
3. <b>Account Based Pension taking a Lump Sum</b>	N/A	
(3A) Did the member make a request in accordance with ITAR 995-1.03 for their pension to be treated as a lump sum prior to the first?	<input type="checkbox"/>	
(3B) Does the member have an Unrestricted Non Preserved Component? If yes, can be treated as a lump sum?	<input type="checkbox"/>	
(3C) Is the member under age 60?	<input type="checkbox"/>	
(3D) If yes, has a PAYG lump sum payment summary been prepared?	<input type="checkbox"/>	

Fund: Karydis Family Superannuation Fund	Prepared by: BO	Reviewed by: TW	
Year: 30 June 2018	Date: 09/01/2019	Date: 14.01.19	

Item	Done	Ref
<b>4. Transfer Balance Account Reporting</b>		
(4A) If pension commenced during the year, has the appropriate TBAR reporting been completed in the required timeframe?	<input checked="" type="checkbox"/>	
(4B) If any commutation of an income stream – has the appropriate TBAR reporting been completed in the required timeframe?	<input type="checkbox"/>	N/A
(4C) If member was in receipt of a TRIS – has the member notified the Trustee when they have satisfied a condition of release?	<input type="checkbox"/>	N/A
(4D) Has the appropriate TBAR reporting been completed?	<input checked="" type="checkbox"/>	
<b>Benefits Paid</b>	N/A	
5. For any death or disability benefits, ensure that corresponding Group Life recovery is booked (where applicable).	<input type="checkbox"/>	
6. If death benefit paid — sight death certificate.	<input type="checkbox"/>	
<b>EXPENSES</b>		<b>N</b>
1. Ensure that if expenses are paid by employer or member on behalf of the Fund that the expenses are either reimbursed to the member/employer, or the amounts are treated as a concessional or non-concessional contribution.	<input checked="" type="checkbox"/>	
<b>GST</b>	N/A	
2. A) No GST claim for:		
a. Fees for general legal advice		
b. Fees for the preparation of a tax return or BAS		
c. Audit fees		
d. Residential property expenses, such as insurance, agent fees etc.		
B) Reduced GST can be claimed for:		
a. Actuarial fees		
b. Administration fees		
c. Investment management fees and charges	<input type="checkbox"/>	
<b>Borrowing</b>	N/A	
3. If there is a limited recourse borrowing arrangement in place, ensure that no expenses for the improvement of the asset. Repairs and maintenance expenses are permitted.	<input type="checkbox"/>	
<b>Life Insurance</b>	N/A	
4. If fund pays insurance for members, ensure policy is registered in the name of the trustee.	<input type="checkbox"/>	
5. Does the insurance policy have a TPD component?		
NOTE: TPD policy is for 'any occupation', premiums are 100% tax deductible.		
TPD policy is for 'own occupation', premiums are 67% tax deductible.		
TPD policy is for 'own occupation' and is also bundled with death cover, premiums are 80% tax deductible.	<input type="checkbox"/>	

<b>MCA Chartered Accountants</b>	<b>Superannuation Fund Checklist</b>			<b>AS</b>
<b>Fund:</b> Karydis Family Superannuation Fund	<b>Prepared by:</b> BO	<b>Reviewed by:</b> TW		
<b>Year:</b> 30 June 2018	<b>Date:</b> 09/01/2019	<b>Date:</b> 14.01.19		

<b>Item</b>	<b>Done</b>	<b>Ref</b>
<b>Division 293 Tax</b>	N/A	
6. If member has elected to have the superannuation fund pay the ATO directly, ensure the amount released by the fund is treated as non-taxable.	<input type="checkbox"/>	
<b>TAXATION</b>		<b>A6</b>
1. Have the small business CGT exemptions been utilised? If yes, ensure amount rolled into fund is not counted towards the non-concessional limit and amount does not exceed the CGT cap.	<input type="checkbox"/>	N/A
2. Ensure franking credits from dividends have been taken up correctly and that fund has held the share for the required period to qualify for the franking credit.	<input type="checkbox"/>	N/A
3. Ensure foreign credits are taken up correctly, noting that the foreign tax credits allowed to be claimed is the lesser of the credit or 15% of the foreign income.	<input type="checkbox"/>	N/A
4. Ensure income from assets used to pay pension is not assessable and an actuarial certificate has been obtained to apportion the income where assets are not segregated. Ensure the non-assessable pension income proportion has been correctly applied to income, but no taxable contributions.	<input checked="" type="checkbox"/>	
5. If fund has exempt current pension income, ensure expenses are apportioned between deductible and non-deductible expenses.	<input checked="" type="checkbox"/>	
6. Ensure that tax has been calculated for ordinary income at 15%, unless the fund has received a notice advising it is non-complying for taxation purposes.	<input checked="" type="checkbox"/>	
7. Confirm that PAYG instalments and TFN credits paid by the fund during the period have been correctly identified and applied against the current tax liability.	<input checked="" type="checkbox"/>	
<b>MEMBER BALANCES</b>		<b>J</b>
1. Review member statements as follows:		
(1A) Ensure opening balance correct and accuracy of all calculations (do add check, review of interest calc and tax calc, ensure admin.expenses and insurance premiums are correctly apportioned between member accounts).	<input checked="" type="checkbox"/>	
(1B) Review employer and member contributions to individual member accounts.	<input checked="" type="checkbox"/>	
(1C) Ensure any Concessional, Non-Concessional and Gov Co-contributions correctly recorded.	<input checked="" type="checkbox"/>	

**Carry Forward – Shareholding Confirmation**

Share type:	N/A		
Holder number:			
Postcode:			
Registry:			
Confirmed holding in name of S/Fund			

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

**COMPLIANCE CHECKLIST**

SIS Ref		N/A	Yes	No	Comments
<b>Planning</b>					
s 17A	Does the fund comply with SMSF rules: <ul style="list-style-type: none"> <li>Single member – trustee is a company with 1 director who must also be the member</li> <li>2-4 members – trustee is a company where all members are directors OR trustees are individuals where all members are trustees</li> </ul>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 19	Has the fund elected to be a 'regulated fund' with the Tax Office (check on the Tax Office website)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A15
s 106	Did the Trustee become aware of an event that would have significant adverse event?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 103	Has the Trustee kept minutes and retained them for at least 10 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A16
s 35B, 35D	Has the fund kept appropriate accounting records for at least 5 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A4
s 126K	Have you ensured the individual Trustees or directors of the corporate trustee are not disqualified persons (check trustee representation letter)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A9
s 62	Have you reviewed the Trust Deed to ensure the fund is maintained for the 'sole' purpose of providing benefits to fund members on retirement or dependents on death of members? Review the following: <ul style="list-style-type: none"> <li>Trust deed</li> <li>Character and purpose of the fund's investments – do not provide financial assistance, is not running a business, are not made available for private use.</li> <li>Benefit payments to ensure no preserved benefits are paid before a condition of release is met</li> </ul>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A14
s 52B(2)(d)	Has money and assets of the fund been kept separate to money and assets of the Trustee personally (check assets are in the name of the fund)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 52B(2)(e)	Has the Trustee entered into a contract which would prevent or hinder the Trustee from properly performing the Trustee's functions and powers?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

SIS Ref		N/A	Yes	No	Comments
<b>Investments</b>					
Reg 4.09	Does the investment strategy consider:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	<ul style="list-style-type: none"> <li>Risks involved and the expected returns</li> <li>Investment objectives</li> <li>Liquidity of the investment</li> <li>Cash flow requirements of the fund</li> <li>Diversification</li> <li>Ability of the Fund to discharge liabilities</li> </ul>				
<b>Loans to Members</b>					
s 65	Did the fund loan money to, or provide financial assistance to a member or relative of a member of the fund?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	If so, is there a loan agreement in place and is the loan on normal commercial terms (interest charged, nominated period, default interest)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Arms length</b>					
s 109	Were all transactions completed on a commercial basis?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arms length purchases or sales of assets were completed at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length lease arrangements have written contracts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensure any non-arm's length lease arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length loan arrangements have written contracts and a repayment schedule?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the terms, repayments and interest rates for any non-arm's length loan arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the realisation of any investments, shares issued and units allocated for any transactions with non-arm's length entities were at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Borrowings</b>					
s 67	Did the Fund carry any borrowings during the year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Was the borrowing for the purpose of covering settlement of securities transactions as listed in s67(3)(a) (not exceeding 7 days and 10% of the value of the fund assets).	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 67(2)	Was the borrowing for the purpose of benefit payments (not exceeding 90 days and 10% of the value of fund assets)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 67(2A)	Was the borrowing for the purpose of paying surcharge or an advance instalment (not exceeding 90 days and 10% of the value of fund assets)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by:

TW

Year: 30 June 2018

Date: 09/01/2019

Date:

14.01.19

SIS Ref		N/A	Yes	No	Comments
s 67(4A)	Was the borrowing for the purpose of acquiring an instalment warrant:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Does the Trust Deed all for the fund to borrow?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Has a bare trust (custodian, security or holding trust) been created for the asset?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Was a declaration of trust prepared when the asset was acquired?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is there a loan agreement in place between the lender and the fund (can be a related party, must be on commercial terms).	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have trustee minutes been put to place acknowledging that the instalment warrant conditions have been complied with?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is the asset acquired under the instalment warrant a permitted asset that the fund is able to acquire?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Acquisition of Assets From Members</b>				
s 66	Did the fund acquire any assets from a related party of the fund – listed securities and business real property must be acquire at market value.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>In-house assets (IHAs)</b>				
	NOTE: Funds can purchase an in-house asset as long as it is acquired at market value and the acquisition of the asset would not exceed the allowable in-house asset level of the Fund (5% market value ratio).				
s 85	Have you ensured the Trustee has not entered into a scheme that would result in an artificial reduction of the market value ratio of the fund's in-house assets and the artificial reduction would avoid application of the in-house rules?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not re-invest earnings on in-house assets?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not make any additional investments into a related unit trust?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Liens security</b>				
Reg 13.14	Have you ensured the Trustee has NOT used fund assets for the purpose of security (other than as described in R.13.15)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reg 13.15	If the Trustee has provided a charge over the assets of the fund, is this in accordance with the limited circumstances described in R13.15?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Risk Management Statements</b>				
Reg 13.15	Has the Trustee of the fund directly undertaken a derivatives transaction and in doing so, provided a charge over the assets of the fund as required by the approved exchange that is trading in derivatives on the Trustee's behalf?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	If yes, has the fund prepared a Derivatives Risk Management Statement (DRS)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

SIS Ref	N/A	Yes	No	Comments
<b>Reserves</b>				
Reg 5.03	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the fund maintain reserves?
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, has the trustee credited (or debited) the investment return to the reserve account, taken into consideration:
				a) The return on investments; and
				b) The extent to which costs of the fund exceed the costs charged to the member's account; and
				c) The level of the reserves
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are the investment returns being allocated to members in a manner that is fair and reasonable?
<b>Payment of Benefits</b>				
Reg 6.17	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Have preserved and restricted non preserved components only been paid in cash on retirement (no intention to become gainfully employed on a part time or full time basis) OR the member attained age 65?
<b>Contributions</b>				
Reg 7.04	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Contributions were accepted by the fund in respect of members under age 65.
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Where member has reached 65 but not 75, contributions only been accepted where:
				• The contributions are mandated employer contributions; OR
				• The member is employed for at least 40 hours in a 30 days consecutive period during the year (work-test)
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Where member has reached age 75, the contributions are under an award and are mandatory contributions.
<b>Minimum Benefit to be Maintained</b>				
Reg 5.08	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Have minimum benefits been maintained for Accumulation Fund members (the sum of member financed benefits plus member's mandated employer financed benefits. These include employer contributions, roll-overs and transferred benefits.

	Member's name	Date of birth	Age as at 30 June 2018
1.	James Karydis	06/12/1943	74
2.	Shirley Karydis	14/05/1949	69
3.			
4.			

Fund: Karydis Family Superannuation Fund

Prepared by: BO

Reviewed by: TW

Year: 30 June 2018

Date: 09/01/2019

Date: 14.01.19

SIS Ref		N/A	Yes	No	Comments
<b>Accounts</b>					
s 35B	Have the accounts been prepared that include a statement of financial position and an operating statement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A4
s 35C(1)	Has the Trustee provided the auditor any document requested by the auditor relevant to preparing the audit report within 14 days of such request?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>Lodgement of ATO/Tax Return</b>					
s 35D	Has the Trustee lodged or caused to be lodged with the ATO within the prescribed period a return in the approved format including all such information required by the form?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Has the Fund's supervisory levy and tax liability been paid?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records in relation to income received, deductions claimed for administrative and operating expenses and sales/purchases of assets for Capital Gains Tax purposes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records of the tax file numbers of members?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>If a Breach Has or May Occur</b>					
s 129	If a breach as occurred, the Trustee must be notified of the breach in writing. It should set out the problem, what the Trustee is required to do and the time frame in which a reply from the Trustee is required.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Karydis Family Superannuation Fund  
Trustee Representation Letter  
For The Year Ended 30 June 2018

---

The Audit Partner  
Anthony W Boys

Dear Sir,

In connection with your examination of the financial reports of the Karydis Family Superannuation Fund as at 30 June 2018, and for the year then ended, the following representations are made which are true to the best of our knowledge and belief.

(1) Fund Books/Records/Minutes

All financial books, records and related data have been made available to you, including minutes of trustees' meetings and trust deed.

(2) Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

(3) Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets appearing in the statement of Financial Position.
- b) No assets of the fund have been pledged to secure liabilities of the fund or of others.

(4) Investments

- a) Investments are carried in the books at market value at 30 June 2018.
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.

(5) Trust Deed

The fund is being conducted in accordance with its trust deed.

(6) Superannuation Legislation

The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations, and relevant prescribed requirements.

- a) The trustees have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed.
- b) Any vacancy among the trustees is filled in accordance with the trust deed.
- c) The trustees have complied with all the trustee standards set out in the Regulations and the covenant prescribed by SIS section 52.

(7) Investment Standards

The trustees have complied with all the Investment Standards set out in the Superannuation Industry (Supervision) Regulations.

(8) Subsequent Events

No events or transactions have occurred since 30 June 2018 or are pending, which have a material effect upon the fund's state of affairs at that date, or which are of significance in relation to the fund's affairs as to require mention in notes to the financial statements in order to ensure they are not misleading as to the state of affairs or results of operations.

Yours Faithfully

.....  
James Karydis - Trustee

.....  
Date

.....  
Shirley Karydis - Trustee

.....  
Date



## MINUTES OF THE MEETING OF THE TRUSTEES KARYDIS FAMILY SUPERANNUATION FUND

**Venue:** 28 Whitehorse Road, Carseldine Qld 4034

**Date:** 01/07/2016

**Trustees:** James Karydis  
Shirley Karydis

**Present:** James Karydis  
Shirley Karydis

**Chair:** James Karydis

The trustees have resolved that the following Investment Strategy be adopted, regularly reviewed, and implemented for the Karydis Family Superannuation Fund.

### **Investment Strategy**

As per Regulation 4.09 of the Superannuation Industry Supervision (SIS) Regulations, this investment strategy has been formulated by the trustees with specific regard to:

- the risk and likely return from its investments having regard to the objectives of the fund and its cash flow requirements;
- the composition of the fund's investments as a whole, including the extent to which they are diverse or involve exposure of the fund to risks from inadequate diversification;
- the liquidity of the fund's investments, having regard to its expected cash flow requirements;
- the ability of the fund to discharge its existing and prospective liabilities;
- whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

### **Investment Objectives:**

The investment objectives of the Fund are as follows:

- To target a total annual real return of 3% per annum above the Australian inflation rate. For example, if the Australian inflation rate for the financial year is 3%, the return objective for the year would be 6%.
- To preserve the capital of the fund as much as possible through the investment cycle, whilst paying out income streams to members in the pension phase of the fund.



## Cash Flow Requirements:

As the members of the fund are all in the Pension phase, the cash flow requirements of the fund will include pension payments and the expenses of the fund. This is estimated in total to be approximately 5% of the value of the fund at the start of the financial year.

## Composition of Investments:

### Asset Allocation:

The trustees will invest in a diversified portfolio of assets from across three broad types of investments, according to the trustee's assessment of risk and likely returns from each asset at any point in time, and taking into account the objectives and cash flow requirements of the fund:

- **Defensive assets:** these are highly secure with a very low risk of capital loss such as Cash and Term Deposits.
- **Moderately Defensive assets:** these are defensive assets with fixed income characteristics, however with added price and/or default risks of varying degrees. This includes Government bonds, investment grade corporate bonds & subordinated debt, mortgage trusts etc.
- **Risk assets:** these offer the highest potential returns but also the highest volatility and risk of permanent capital loss. This includes Australian and international equities, property trusts, direct property, commodities, currencies, collectibles, and derivatives.

Diversification between asset classes and within each asset class will reduce concentration and underperformance risk.

The trustees will use an active strategic approach to allocating to the different types of assets to take advantage of positive market conditions where they exist, but also to attempt to actively manage risk in negative market conditions (particularly in Risk assets).

However this is managed within the framework of the following asset allocation limits, and long-term benchmarks:

	Benchmark	Min	Max
<b>Defensive Assets</b>	30%	10%	100%
<b>Moderately Defensive Assets</b>	45%	0 %	60%
<b>Risk Assets</b>	25%	0 %	30%

Further to this, the trustees will limit investment in the various Risk assets to the following maximum limits:

	<b>Maximum fund investment</b>
<b>Equities</b>	<b>30%</b>
<b>Property</b>	<b>30%</b>
<b>Collectibles</b>	<b>10%</b>
<b>Commodities</b>	<b>5%</b>
<b>Currencies</b>	<b>5%</b>

Exposure to any asset class includes both Australian and International based assets, and can be either via direct investments (either listed on an exchange or not), managed investments, or via derivative contracts (either exchange traded or over-the-counter). Derivative exposures are calculated as:

- *“Buy to open” options & warrants*: Market value of the position.
- *“Sell to open” options*: The profit or loss of the open position plus any cash margin covering the position.
- *All futures & CFD contracts to open*: The profit or loss of the open position plus any cash margin covering the position.

#### Investment Selection:

The trustees will draw on a range of research sources to generate individual investment ideas.

The trustees will invest in a portfolio of medium to long-term core positions that it considers to be of high asset quality, and are priced at or below what it considers ‘fair value’. Given all the members are in the pension phase, the income yield potential of each investment will be a key consideration.

This is combined with some shorter-term trading opportunities (predominantly in Risk assets) based on shorter-term indicators of price appreciation potential.

#### **Liquidity to meet cash flow requirements**

As the members are all in the Pension phase, the cash flow requirements of the fund (as stated above) are approximately 5% per annum of the fund assets.

The trustees will maintain a sufficient cash balance in the fund’s bank account to meet its outgoing cash flow requirements when they fall due.

Further to this, the trustees will also ensure that the liquidity of the vast majority of underlying individual investments is sufficient such that any unexpected cash flow requirements can easily be met by selling assets.

### Ability of the fund to discharge its existing and prospective liabilities

As the members of the fund are in the Pension phase, the existing and prospective liabilities of the fund will include:

- pension liabilities paid on a regular basis; and
- expenses that are paid on a semi regular basis; and
- death benefits from the unexpected death of a member where a death benefit nomination requires benefit payments to beneficiaries.

The composition and liquidity of all investments will ensure that all existing and prospective liabilities of the fund can easily be met.

### Insurance for members

The trustees have considered if the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

Based on a needs analysis by the trustees, and taking into account the members age and any other insurance the members may already hold, the trustees have concluded that it should hold the following insurance cover for the members:

Member	Insurance Type	Amount
James	Death	
	Total & Permanent Disablement	
	Income Protection	
Shirley	Death	
	Total & Permanent Disablement	
	Income Protection	

Signed :

.....  
**James Karydis**  
*Trustee*

.....  
**Shirley Karydis**  
*Trustee*

Date : ..... / ..... / .....

### Ability of the fund to discharge its existing and prospective liabilities

As the members of the fund are in the Pension phase, the existing and prospective liabilities of the fund will include:

- pension liabilities paid on a regular basis; and
- expenses that are paid on a semi regular basis; and
- death benefits from the unexpected death of a member where a death benefit nomination requires benefit payments to beneficiaries.

The composition and liquidity of all investments will ensure that all existing and prospective liabilities of the fund can easily be met.

### Insurance for members

The trustees have considered if the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

Based on a needs analysis by the trustees, and taking into account the members age and any other insurance the members may already hold, the trustees have concluded that it should hold the following insurance cover for the members:

Member	Insurance Type	Amount
James	Death	
	Total & Permanent Disablement	
	Income Protection	
Shirley	Death	
	Total & Permanent Disablement	
	Income Protection	

Signed :

  
James Karydis  
Trustee

  
Shirley Karydis  
Trustee

Date : 3/18/18

(2) A14

THE  
KARYDIS  
FAMILY  
SUPERANNUATION  
FUND  
...000...



## Super Fund Lookup

# THE KARYDIS FAMILY SUPERANNUATION FUND

ABN:	36 259 720 374 <a href="#">View record on ABN Lookup</a>
ABN Status:	Active from 15 Jun 2004
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO BOX 163 HAMILTON QLD 4007 AUSTRALIA
Status:	Complying

Previous fund name	From	To
The Trustee for KARYDIS FAMILY SUPERANNUATION FUND	15 Jun 2004	06 Mar 2009

ABN last updated: 27 Mar 2017

Record extracted: 06 Dec 2018

## 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 [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

## 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.

**Karydis Family Superannuation Fund****Minutes of a meeting of the Trustee(s)**held on / / 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034

---

<b>PRESENT:</b>	James Karydis and Shirley Karydis
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2018.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2018.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Mca (Qld) Accountants Pty Ltd</p> <p>act as tax agents of the Fund for the next financial year.</p>

**Karydis Family Superannuation Fund**

**Minutes of a meeting of the Trustee(s)**

held on     /     / 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034

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**TRUSTEE STATUS:** Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:** It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**PAYMENT OF BENEFITS:** The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:** All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....  
James Karydis

Chairperson



## AUDITOR ENGAGEMENT LETTER

To: The Trustees of the Karydis Family Superannuation Fund

### Scope

You have requested that we audit the financial report of the Karydis Family Superannuation Fund, which comprises the balance sheet as at 30 June 2018, the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

**Other Matters under the *Corporations Act 2001***

*Independence*

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

.....  
A.W. Boys  
Registered Company Auditor 67793  
Dated

Acknowledged on behalf of the Karydis Family Superannuation Fund by

\_\_\_\_\_  
Trustee – James Karydis

\_\_\_\_\_  
Date

\_\_\_\_\_  
Trustee – Shirley Karydis

\_\_\_\_\_  
Date

29 June 2018

Mr James & Mrs Shirley Karydis  
Karydis Family Superannuation Fund  
28 Whitehorse Road  
CARSELDINE QLD 4034

Dear James & Shirley,

**RE: KARYDIS FAMILY SUPERANNUATION FUND**

The purpose of this letter is to provide you with further information regarding our fees and to set out our understanding of the terms of this engagement and the nature of the services we will provide for the year ended 30 June 2018.

**SCOPE OF OUR WORK**

We will perform the following services:

- Preparation of financial statements
- Preparation of income tax returns
- General advice on various tax and accounting issues

Our procedures will be limited to those related to the above services, and accordingly (except where indicated above):

- no audit or review will be performed, and therefore no assurance will be expressed;
- our engagement cannot be relied upon to disclose fraud or other irregularities or errors. However, we will inform you if any such matters do come to our attention in the course of our engagement.

**TIMING OF YOUR WORK**

**We advise in order to meet Australian Tax Office deadline requirements we require your work to be forwarded no later than 31 January every year. We will contact you in the near future with respect to providing you with a check list of the information we will require.**

**INFORMATION TO BE PROVIDED BY YOU**

Under this engagement, you will be responsible for providing all information required to enable us to prepare your financial accounts and taxation returns as efficiently and quickly as possible.

## **OUR FEES**

Our fees, which will be billed as work progresses, are based on the time taken by staff assigned to the engagement plus direct out of pocket expenses. Our hourly charge rate is as follows:

Tony Micalizzi	\$330 per hour plus GST
Taneile White	\$210 per hour plus GST
Peter Foo	\$140 per hour plus GST
Courtney Henderson	\$140 per hour plus GST
Susan Scully	\$100 per hour plus GST
Beverley Cope	\$70 per hour plus GST

**This quotation is conditional upon receiving the required information to a satisfactory standard. Should this not be the case, we reserve the right to amend this quotation at a later date.**

## **CHANGE ORDER**

In the event that you do not provide all of the information required to complete your work, or if we find that we are required to complete work beyond the scope of our quotation, we will furnish you with a Change Order which will specify the additional cost of our services. We will not commence that work until you have signed and returned the Change Order to us.

## **CLIENT SERVICE**

Our main objective is to assist our clients maintain and increase profitability. Our staff are available to you at any time should you have any queries or require advice on a business-related matter.

Your file is being managed by Taneile White.

We are committed to providing high quality client service. If you have any concerns or queries about the service you are receiving, please contact the director in charge of your file immediately. We will look into the matter promptly and thoroughly, to address any problems.

We value your comments and would be pleased to hear from you in relation to our service.

We thank you for the opportunity to be of service to you.

We draw your attention to the fact the firm is covered by a Limitation of Liability Scheme as prescribed by the relevant state professional standards legislation.

Please contact our office if you wish to discuss any of the issues addressed in this letter or require additional information.

Yours sincerely

**MCA Chartered Accountants**

A handwritten signature in black ink, appearing to read 'T White', written in a cursive style.

**Taneile White**  
**Director**

F:\HSoft\Doc\DocBase\Clients\KARY0032\2018\WP\KARY0032\_A18\_MCA Engagement\_2018.doc

I understand and acknowledge the terms of your engagement.

---

Name: James Karydis  
Date: 29 June 2018

# **2018** Workpapers

Section B - E

Assets

# ANZ V2 PLUS STATEMENT

Account Number: 2520-99561

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
01 JUL	OPENING BALANCE			520.49
01 OCT	QUARTERLY INTEREST		1.84	522.33
	TOTALS AT END OF PAGE	\$0.00	\$1.84	
	TOTALS AT END OF PERIOD	\$0.00	\$1.84	\$522.33

### This Statement Includes

Interest Paid	\$1.84
---------------	--------

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

You'll find ANZ ATMs in various locations throughout the Asia Pacific region.

See the ANZ Personal Banking Account Fees and Charges booklet for more information.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorization and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Product Terms and Conditions, and Fees and Charges booklets which can be found at [www.anz.com](http://www.anz.com) or by calling **13 28 33**.



# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 78

01 JULY 2017 TO 30 SEPTEMBER 2017

THE TRUSTEES  
THE KARYDIS FAMILY SUPPERANNUATION FUND  
PO BOX 829  
TOOWONG DC QLD 4066

5007182001

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

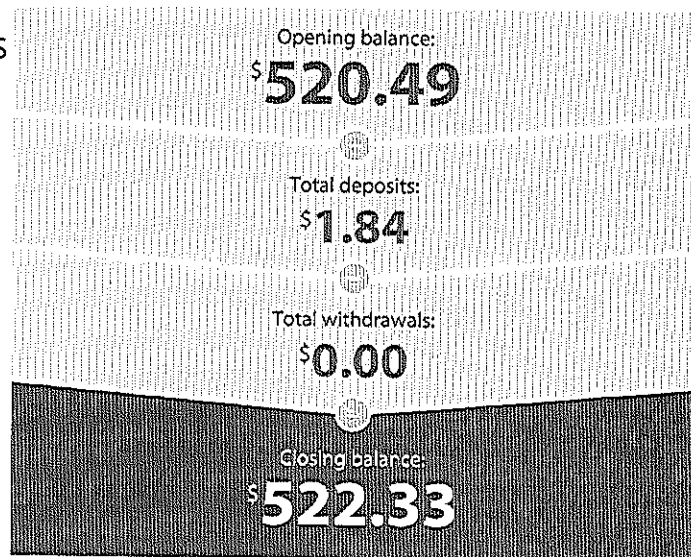
JAMES KARYDIS & SHIRLEY KARYDIS  
ATF  
THE KARYDIS FAMILY  
SUPERANNUATION FUND

### Branch Number (BSB)

014-141

### Account Number

2520-99561



### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

### NEED TO GET IN TOUCH?

	OR		OR	
Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800		ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>		V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007



# ANZ V2 PLUS STATEMENT

Account Number: 2520-99561

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 OCT</b>	<b>OPENING BALANCE</b>			<b>522.33</b>
04 DEC	ANZ INTERNET BANKING BILLPAY TAX OFFICE PAYMENTS 223560	399.00		123.33
<b>2018</b>				
01 JAN	QUARTERLY INTEREST		1.51	124.84
	<b>TOTALS AT END OF PAGE</b>	<b>\$399.00</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$399.00</b>	<b>\$1.51</b>	<b>\$124.84</b>

### This Statement Includes

Interest Paid	\$1.51
---------------	--------

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 79

01 OCTOBER 2017 TO 31 DECEMBER 2017

THE TRUSTEES  
THE KARYDIS FAMILY SUPPERANNUATION FUND  
PO BOX 829  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

JAMES KARYDIS & SHIRLEY KARYDIS  
ATF  
THE KARYDIS FAMILY  
SUPERANNUATION FUND

### Branch Number (BSB)

014-141

### Account Number

2520-99561



### Notice something different?

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### NEED TO GET IN TOUCH?

	OR		OR	
Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800		ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>		V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007



# ANZ V2 PLUS STATEMENT

Account Number: 2520-99561

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
01 JAN	<b>OPENING BALANCE</b>			<b>124.84</b>
01 APR	<b>QUARTERLY INTEREST</b>		0.76	125.60
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.76</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.76</b>	<b>\$125.60</b>

### This Statement Includes

Interest Paid	\$0.76
---------------	--------

Interest rate at date of statement issue 1.50% p.a

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# ANZ V2 PLUS STATEMENT

Account Number: 2520-99561

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 APR</b>	<b>OPENING BALANCE</b>			<b>125.60</b>
20 JUN	DEPOSIT		25,000.00	25,125.60
20 JUN	DEPOSIT		25,000.00	50,125.60
20 JUN	WITHDRAWAL	25,000.00		25,125.60
20 JUN	WITHDRAWAL	25,000.00		125.60
01 JUL	QUARTERLY INTEREST		0.76	126.36
	<b>TOTALS AT END OF PAGE</b>	<b>\$50,000.00</b>	<b>\$50,000.76</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$50,000.00</b>	<b>\$50,000.76</b>	<b>\$126.36</b>

### This Statement Includes

Interest Paid	\$0.76
Yearly Summary	Financial Year to 30/06
Interest Paid	\$5.08

Interest rate at date of statement issue 1.50% p.a  
How to read this statement: This statement covers transactions on your account for the quarter ending 30 June 2018.  
Interest shown as paid on 1 July 2018 will be reported to the Australian Taxation Office for the 2019 income year.  
If you have any difficulty reading this statement please contact the V2 PLUS Service Centre 13 28 33.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

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If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Product Terms and Conditions, and Fees and Charges booklets which can be found at [www.anz.com](http://www.anz.com) or by calling **13 28 33**.



# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 81

01 APRIL 2018 TO 30 JUNE 2018

THE TRUSTEES  
THE KARYDIS FAMILY SUPPERANNUATION FUND  
PO BOX 829  
TOOWONG DC QLD 4066

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

JAMES KARYDIS & SHIRLEY KARYDIS  
ATF  
THE KARYDIS FAMILY  
SUPERANNUATION FUND

Branch Number (BSB)

014-141

Account Number

2520-99561

Opening balance:

\$ **125.60**

Total deposits:

\$ **50,000.76**

Total withdrawals:

\$ **50,000.00**

Closing balance:

\$ **126.36**

### Notice something different?

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### NEED TO GET IN TOUCH?



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Lost/Stolen Cards: 1800 033 844  
Fax: 1800 671 800

OR



ANZ Internet Banking  
[www.anz.com](http://www.anz.com)

OR



V2 PLUS Service Centre  
Locked Bag 3000, Collins St West  
MELBOURNE VIC 8007

# Karydis Family Superannuation Fund General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
Sundry Debtors (68000)					
01/07/2017	Opening Balance				943.58 DR
21/06/2018	Record pension		7,301.36		8,244.94 DR
30/06/2018	To Allocate Debtor's balance to pension A/c			943.58	7,301.36 DR
			<b>7,301.36</b>	<b>943.58</b>	<b>7,301.36 DR</b>

**Total Debits: 7,301.36**

**Total Credits: 943.58**

# **2018** Workpapers

Section F - I

Liabilities

# **2018** Workpapers

Section J - L

Members' Fund



# Karydis Family Superannuation Fund

## Members Summary Report

As at 30 June 2018

Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
<b>James Karydis (Age: 74)</b>											
KARJAM00001P - ABP - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARJAM00002P - ABP - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARJAM00003P - ABP - Tax Free: 14.24%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARJAM00004P - ABP - Tax Free: 15.32%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARJAM00005P - Pension 2016 - Tax Free: 33.12%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARJAM00006P - PENSION 2016 - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARJAM00007P - PENSION 2017 - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARJAM00008A - Accumulation											
0.00	26,532.00	0.00	(1,130.46)	0.00	0.00	3,750.00	(169.57)	21,821.11	0.00	0.00	0.00

**Karydis Family Superannuation Fund**  
**Members Summary Report**

As at 30 June 2018

Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
KARJAM00009P - Account Based Pension 8 - Tax Free: 7.02%											
0.00	0.00	21,821.11	0.00	0.00	21,821.11	0.00	0.00	0.00	0.00	0.00	0.00
<b>0.00</b>	<b>26,532.00</b>	<b>21,821.11</b>	<b>(1,130.46)</b>	<b>0.00</b>	<b>21,821.11</b>	<b>3,750.00</b>	<b>(169.57)</b>	<b>21,821.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Shirley Karydis (Age: 69)											
KARSHI00001P - ABP - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARSHI00002P - ABP - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARSHI00003P - ABP - Tax Free: 16.73%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARSHI00004P - ABP - Tax Free: 15.31%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARSHI00005P - Pension 2016 - Tax Free: 33.13%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARSHI00006P - PENSION 2016 - Tax Free: 0.00%											
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARSHI00007P - PENSION 2017 - Tax Free: 0.00%											

**Karydis Family Superannuation Fund**  
**Members Summary Report**

As at 30 June 2018

Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KARSHI00008A - Accumulation											
0.00	26,532.00	0.00	(1,130.46)	0.00	0.00	3,750.00	(169.57)	21,821.11	0.00	0.00	0.00
KARSHI00009P - Account Based Pension 8 - Tax Free: 7.02%											
0.00	0.00	21,821.11	0.00	0.00	21,821.11	0.00	0.00	0.00	0.00	0.00	0.00
<b>0.00</b>	<b>26,532.00</b>	<b>21,821.11</b>	<b>(1,130.46)</b>	<b>0.00</b>	<b>21,821.11</b>	<b>3,750.00</b>	<b>(169.57)</b>	<b>21,821.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3,881.22</b>	<b>53,064.00</b>	<b>43,642.22</b>	<b>(2,020.36)</b>	<b>0.00</b>	<b>43,642.22</b>	<b>7,500.00</b>	<b>(311.75)</b>	<b>43,642.22</b>	<b>0.00</b>	<b>0.00</b>	<b>4,094.39</b>

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 30/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARJAM00001P  
 Account Start Date: 02/07/2012  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

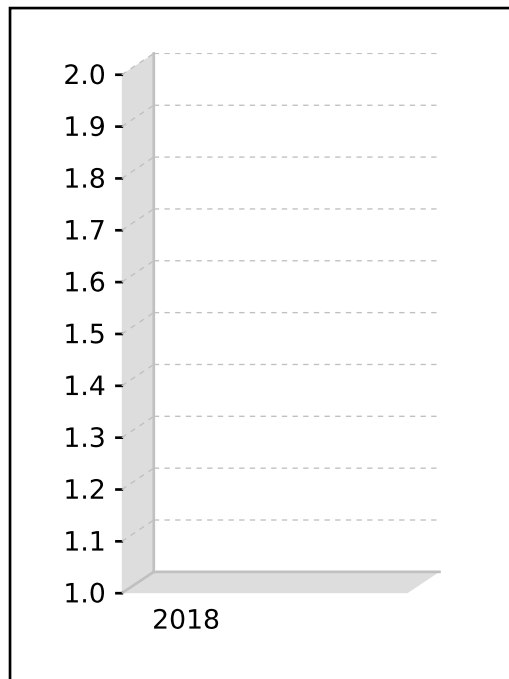
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (0.00%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 30/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARJAM00002P  
 Account Start Date: 02/07/2012  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

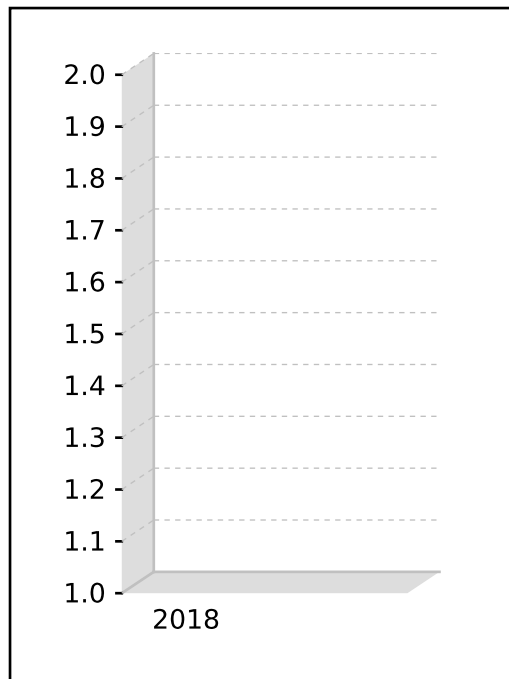
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 30/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARJAM00003P  
 Account Start Date: 29/05/2014  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

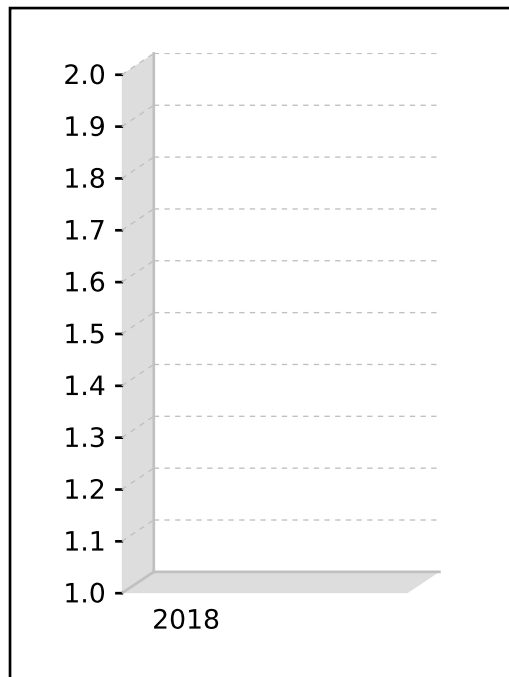
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (14.24%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 15/06/2004  
 Date Left Fund: 30/06/2018  
 Member Code: KARJAM00004P  
 Account Start Date: 29/06/2015  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

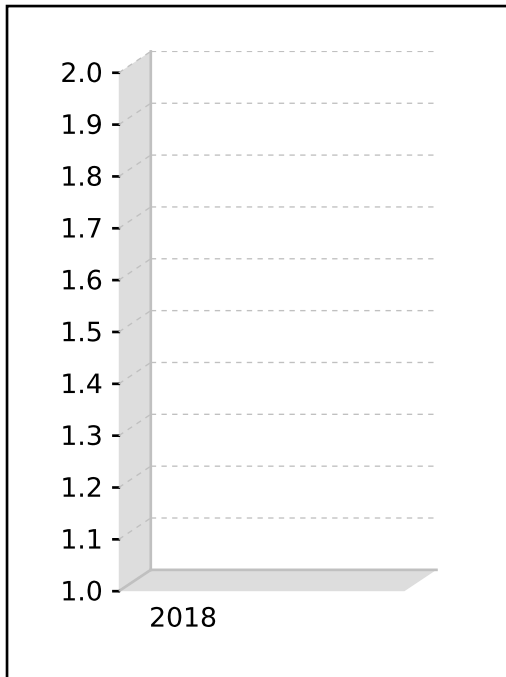
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (15.32%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

**Your Details**

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 15/06/2004  
 Date Left Fund: 30/06/2018  
 Member Code: KARJAM00005P  
 Account Start Date 01/07/2015  
 Account Phase: Retirement Phase  
 Account Description: Pension 2016

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

**Your Balance**

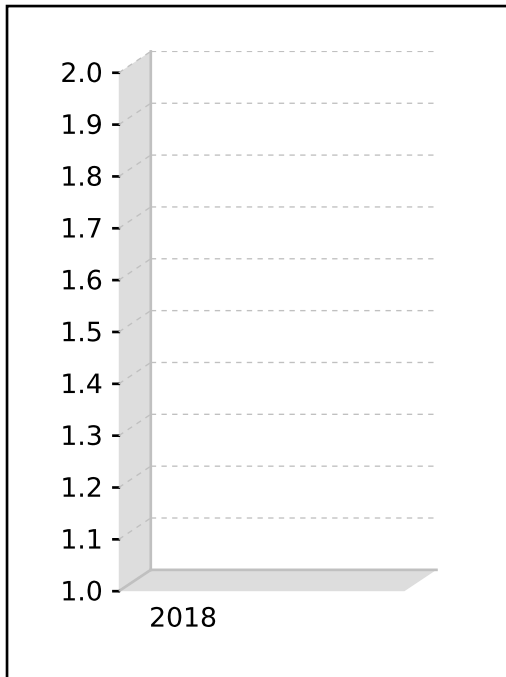
**Total Benefits**

Preservation Components

Preserved (0.01)  
 Unrestricted Non Preserved 0.01  
 Restricted Non Preserved

Tax Components

Tax Free (33.12%) (1,050.63)  
 Taxable 1,050.63



**Your Detailed Account Summary**

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2018 0.00



# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 30/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARJAM00006P  
 Account Start Date 30/06/2016  
 Account Phase: Retirement Phase  
 Account Description: PENSION 2016

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

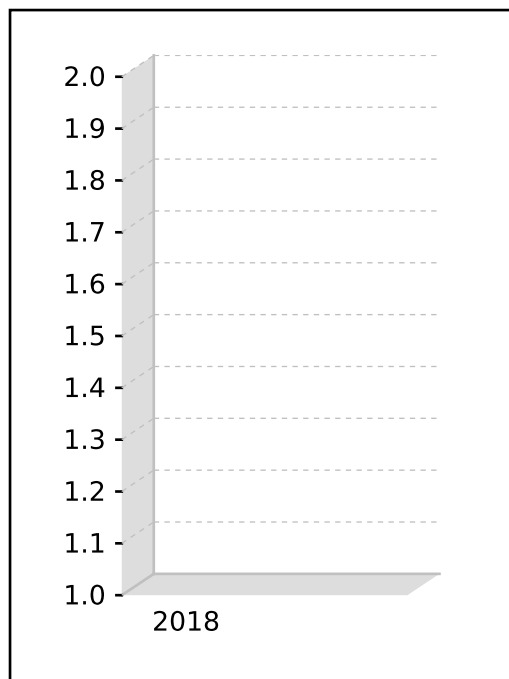
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018

0.00

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 30/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARJAM00007P  
 Account Start Date 29/06/2017  
 Account Phase: Retirement Phase  
 Account Description: PENSION 2017

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

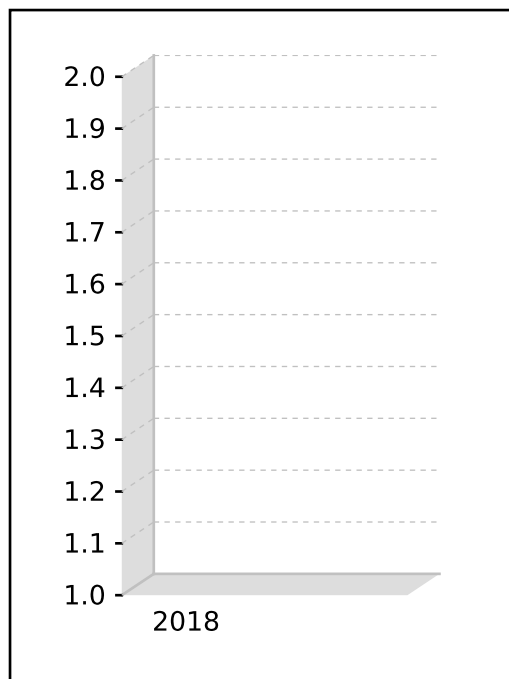
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: KARJAM00008A  
 Account Start Date 15/06/2004  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits

### Your Balance

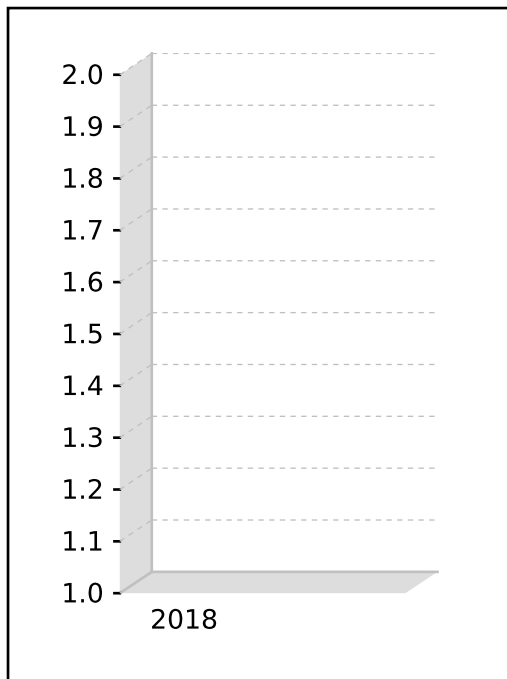
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	25,000.00
Personal Contributions (Non Concessional)	1,532.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(1,130.46)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,750.00
Income Tax	(169.57)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	21,821.11
Closing balance at 30/06/2018	0.00

# Members Statement

James Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 06/12/1943  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date:  
 Date Left Fund: 30/06/5201  
 Member Code: KARJAM00009P  
 Account Start Date 21/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 8

Nominated Beneficiaries N/A  
 Vested Benefits

### Your Balance

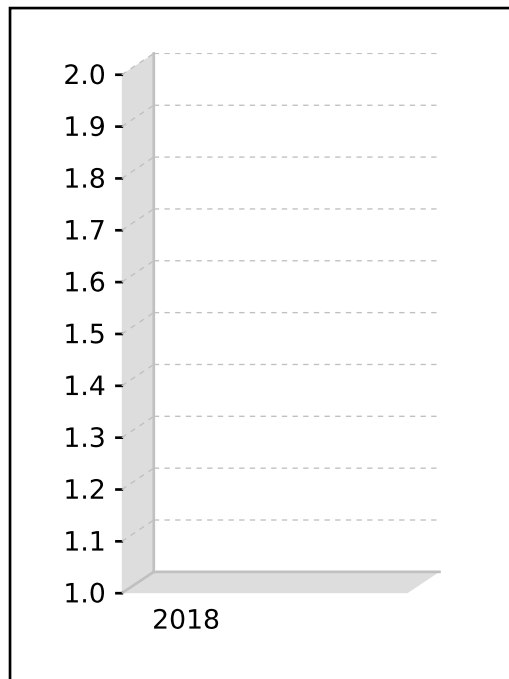
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (7.02%) 0.16  
 Taxable (0.16)



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	21,821.11
<u>Decreases to Member account during the period</u>	
Pensions Paid	21,821.11
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 20/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00001P  
 Account Start Date: 02/07/2012  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

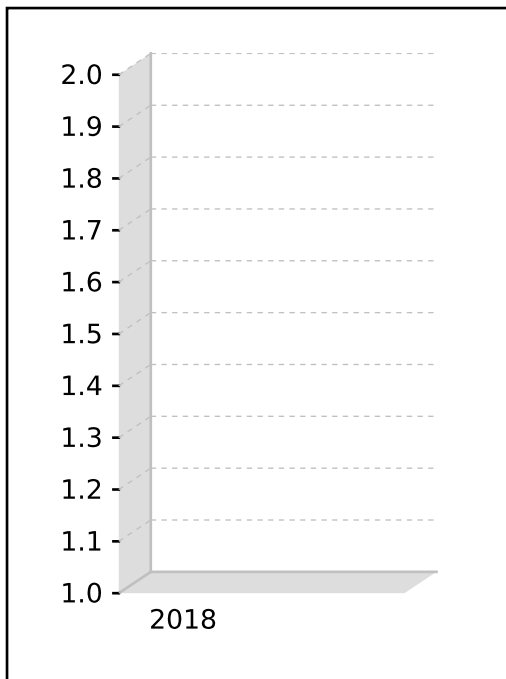
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 20/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00002P  
 Account Start Date: 02/07/2012  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

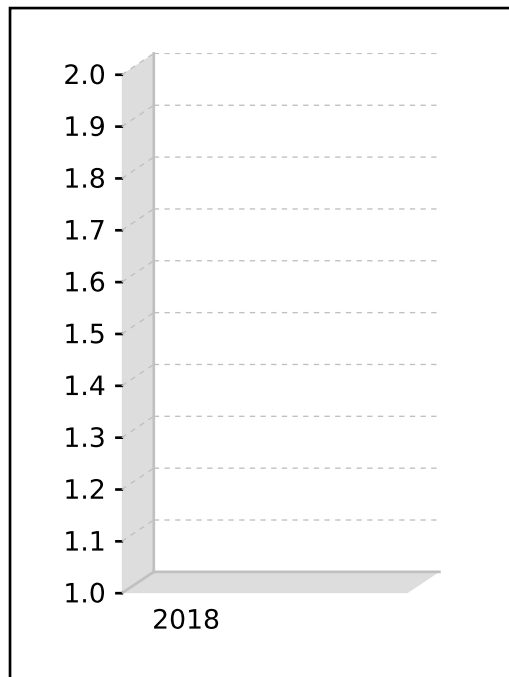
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 20/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00003P  
 Account Start Date 29/05/2014  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

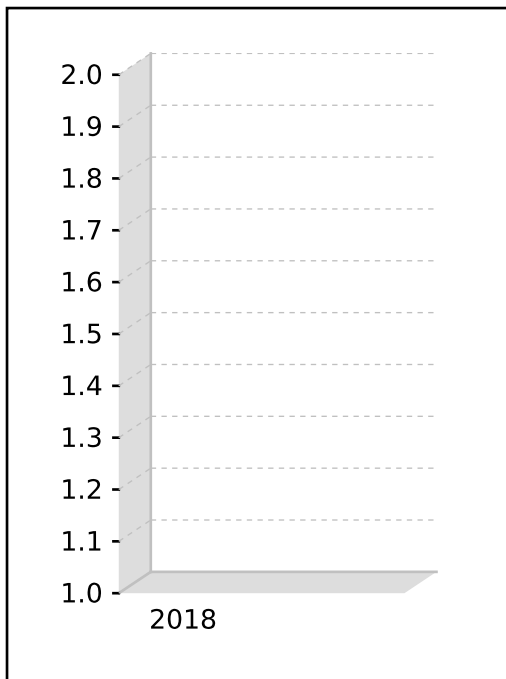
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (16.73%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 15/06/2004  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00004P  
 Account Start Date: 29/06/2015  
 Account Phase: Retirement Phase  
 Account Description: ABP

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

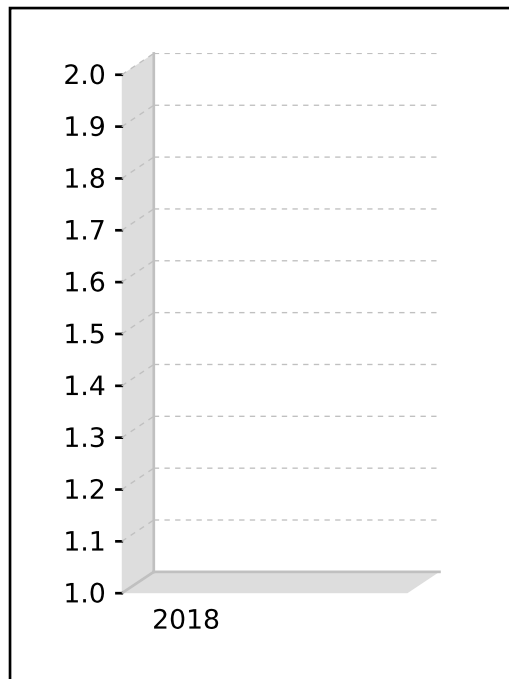
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (15.31%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00



# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 15/06/2004  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00005P  
 Account Start Date 01/07/2015  
 Account Phase: Retirement Phase  
 Account Description: Pension 2016

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

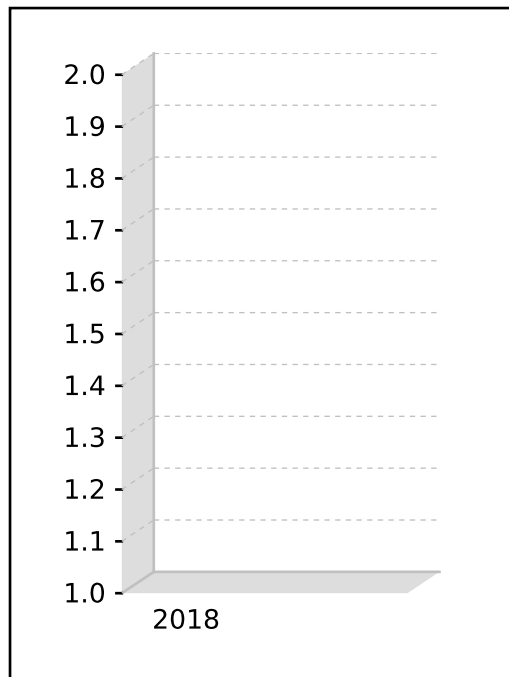
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (33.13%) (1,050.56)  
 Taxable 1,050.56



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 20/06/2000  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00006P  
 Account Start Date 30/06/2016  
 Account Phase: Retirement Phase  
 Account Description: PENSION 2016

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

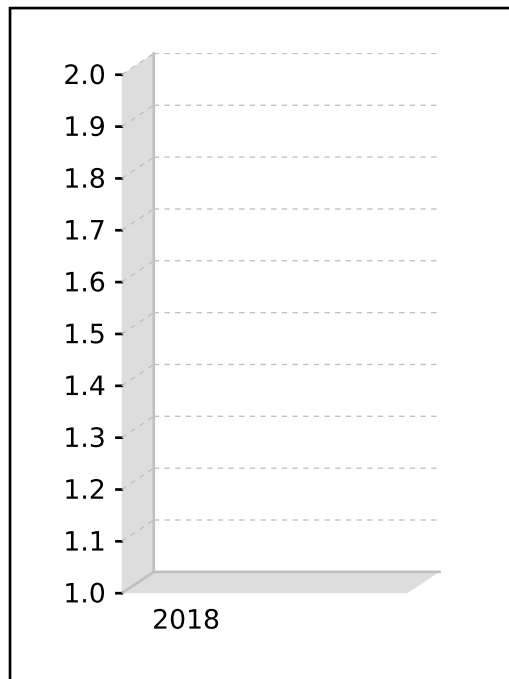
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date: 15/06/2004  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00007P  
 Account Start Date: 29/06/2017  
 Account Phase: Retirement Phase  
 Account Description: PENSION 2017

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

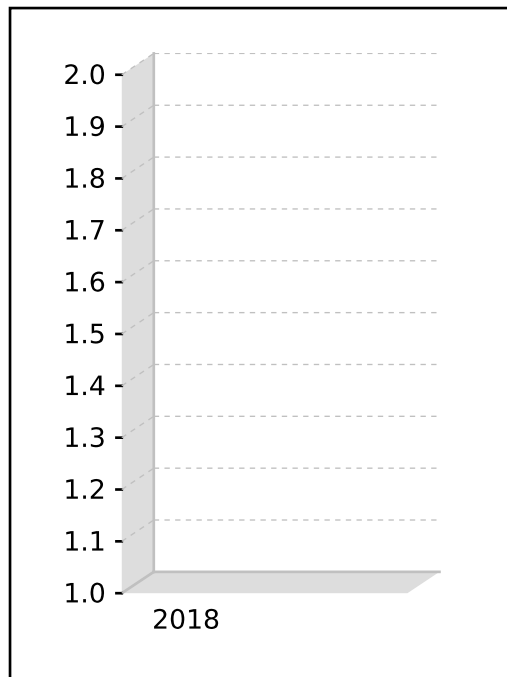
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: KARSHI00008A  
 Account Start Date 15/06/2004  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits

### Your Balance

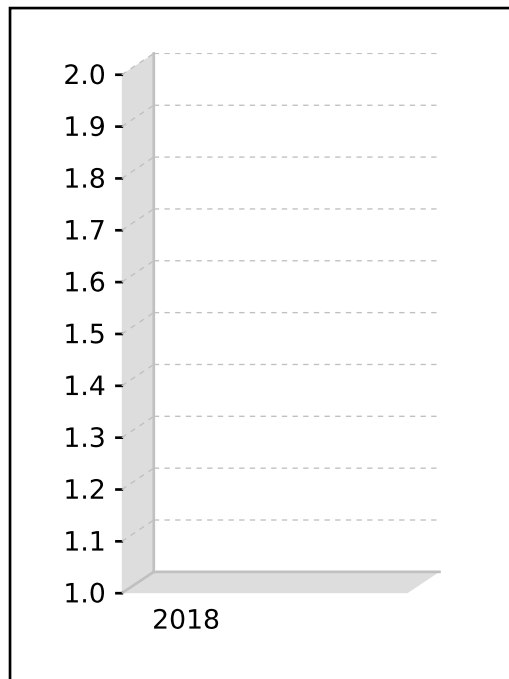
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	25,000.00
Personal Contributions (Non Concessional)	1,532.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(1,130.46)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,750.00
Income Tax	(169.57)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	21,821.11
Closing balance at 30/06/2018	0.00

# Members Statement

Shirley Karydis  
 28 Whitehorse Rd  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 14/05/1949  
 Age: 69  
 Tax File Number: Provided  
 Date Joined Fund: 15/06/2004  
 Service Period Start Date:  
 Date Left Fund: 30/06/2018  
 Member Code: KARSHI00009P  
 Account Start Date 21/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 8

Nominated Beneficiaries N/A  
 Vested Benefits

### Your Balance

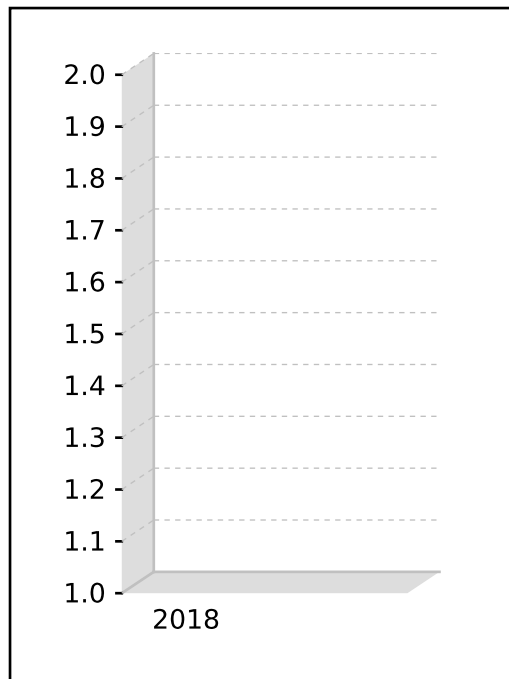
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (7.02%) 0.16  
 Taxable (0.16)



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	21,821.11
<u>Decreases to Member account during the period</u>	
Pensions Paid	21,821.11
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	0.00

# Karydis Family Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2017 - 30 June 2018

### Summary

Member	D.O.B	Age (at 30/06/2017)	Total Super Balance (at 30/06/2017)*1	Concessional	Non-Concessional	Other	Reserves	Total
Karydis, James	06/12/1943	73 *2	0.00	25,000.00	1,532.00	0.00	0.00	26,532.00
Karydis, Shirley	14/05/1949	68 *2	0.00	25,000.00	1,532.00	0.00	0.00	26,532.00
<b>All Members</b>				<b>50,000.00</b>	<b>3,064.00</b>	<b>0.00</b>	<b>0.00</b>	<b>53,064.00</b>

\*1 Total Super Balance is per individual across funds within a firm.

\*2 Members aged 65 to 74 must meet work test to accept non-mandated contribution e.g. salary sacrifice, member contributions.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Karydis, James	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	1,532.00	100,000.00	98,468.00 Below Cap
Karydis, Shirley	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	1,532.00	100,000.00	98,468.00 Below Cap

### NCC Bring Forward Caps

Member	Bring Forward Cap	2015	2016	2017	2018	Total	Current Position
Karydis, James	N/A	6,323.25	0.00	0.00	1,532.00	N/A	Bring Forward Not Triggered
Karydis, Shirley	N/A	6,323.25	0.00	0.00	1,532.00	N/A	Bring Forward Not Triggered

### Karydis, James

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other
20/10/2017	To Record Accountancy Fees	Personal - Non-Concessional		1,133.00							
31/12/2017	To Record PAYG Installment for 2nd	Personal - Non-Concessional		199.50							

31/03/2018	Dec-17 To Record PAYG Installment for 3rd Quarter ending March - 18	Personal - Non- Concessional		199.50							
20/06/2018	CREDIT 01T010	Personal - Concessional	25,000.00								
<b>Total - Karydis, James</b>			<b>25,000.00</b>	<b>1,532.00</b>	<b>0.00</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Karydis, Shirley**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non- Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non- Concessional	Other
20/10/2017	To Record Accountancy Fees	Personal - Non- Concessional		1,133.00							
31/12/2017	To Record PAYG Installment for 2nd Quarter ending Dec- 17	Personal - Non- Concessional		199.50							
31/03/2018	To Record PAYG Installment for 3rd Quarter ending March - 18	Personal - Non- Concessional		199.50							
20/06/2018	CREDIT 01T010	Personal - Concessional	25,000.00								
<b>Total - Karydis, Shirley</b>			<b>25,000.00</b>	<b>1,532.00</b>	<b>0.00</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for all members</b>			<b>50,000.00</b>	<b>3,064.00</b>	<b>0.00</b>	<b>0.00</b>					

## BACK OFFIS – JOB SUMMARY

Entity	Description	Required Work	Notes
			<ul style="list-style-type: none"> <li>• There is a small difference in the bank account opening balance of \$0.97. This difference is interest received and should be recorded to account 25000.</li> <li>• The debtor of \$943.58 should be treated as a pension and cleared AFTER 20.06.18.</li> <li>• Any expenses paid by members e.g. accounting fees and PAYG tax instalments, are treated as non-concessional contributions, split 50/50 between James and Shirley.</li> <li>• James and Shirley contributed \$25K member contributions. Work test declaration and s290-170 notices need to be completed for both members.</li> <li>• James and Shirley commenced pension 20.06.18 (after contributions were received). Pension commencement and documentation to be processed and prepared by MCA (after the accounts have been processed and any queries resolved).</li> </ul>
NB: Tony Boys is auditing this fund			

Please review the matter budget and be sure to code your timesheet entries to the appropriate debtor and milestones.

Milestone	Due Date
Queries to Manager	10/01/2019
File to MCA Manager for review	17/01/2019
File to MCA Manager for final review	24/01/2019

Thank you for your assistance and please do not hesitate to contact the manager of this job for any further information.



09 January 2019

The Trustee  
 Karydis Family Superannuation Fund  
 28 Whitehorse Road  
 CARSELDINE QLD 4034

Dear Sir,

We confirm that we, as members of the above fund, have paid the following contributions to the Karydis Family Superannuation Fund during the 2017-2018 year as **Member Contributions**, and that we will not be claiming deductions in our personal income tax returns for these contributions.

For James Karydis	\$1,532	Non-Concessional
-------------------	---------	------------------

For Shirley Karydis	\$1,532	Non-Concessional
---------------------	---------	------------------

We confirm that the following contribution was received by the Karydis Family Superannuation Fund as **Member Contributions**, and that James and Shirley Karydis will be claiming a deduction in their personal income tax return, as confirmed by the s290-170 Deduction Notice:

For James Karydis	\$25,000	Concessional
-------------------	----------	--------------

For Shirley Karydis	\$25,000	Concessional
---------------------	----------	--------------

Yours faithfully

.....  
**James Karydis**  
 Member

.....  
**Shirley Karydis**  
 Member

## **WORK TEST DECLARATION**

---

I, James Karydis, of 28 Whitehorse Road, Carseldine Qld 4034 confirm that I was gainfully employed for at least 40 hours in a continuous 30 day period during the 2018 financial year before my superannuation contributions were made during the year.

And I make this solemn declaration conscientiously believing the same to be true and correct.

Declared and signed this        day of        20

---

James Karydis

## **WORK TEST DECLARATION**

---

I, Shirley Karydis, of 28 Whitehorse Road, Carseldine Qld 4034 confirm that I was gainfully employed for at least 40 hours in a continuous 30 day period during the 2018 financial year before my superannuation contributions were made during the year.

And I make this solemn declaration conscientiously believing the same to be true and correct.

Declared and signed this        day of        20

---

Shirley Karydis

# Notice of intent to claim or vary a deduction for personal super contributions

## Section A: Your details

### 1 Tax file number (TFN)

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

 Title: 

Family name

First given name

Other given names

### 3 Date of birth

### 4 Current postal address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

## Section B: Super fund's details

### 6 Fund name

### 7 Fund Australian business number (ABN)

### 8 Member account number

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**>** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

---

**Karydis Family Superannuation Fund**  
**Deductions Notice Letter**

---

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that

**James Karydis**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$25,000

for contributions paid in the year ended 30 June 2018. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

---

James Karydis

Date: 30 / 06 / 2018

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2017 to 30 June 2018 is: \$25,000.00

---

James Karydis

Date: 30 / 06 / 2018

# Notice of intent to claim or vary a deduction for personal super contributions

## Section A: Your details

### 1 Tax file number (TFN)

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

Family name

First given name

Other given names

### 3 Date of birth

### 4 Current postal address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

## Section B: Super fund's details

### 6 Fund name

### 7 Fund Australian business number (ABN)

### 8 Member account number

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

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#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**>** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$



---

**Karydis Family Superannuation Fund**  
**Deductions Notice Letter**

---

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that

**Shirley Karydis**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$25,000

for contributions paid in the year ended 30 June 2018. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

---

James Karydis

Date: 30 / 06 / 2018

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2017 to 30 June 2018 is: \$25,000.00

---

Shirley Karydis

Date: 30 / 06 / 2018

## Karydis Family Superannuation Fund

## Pension Summary Report

As at 30/06/2018

Member Name : Karydis, James

Member Age : 73 (Date of Birth : 06/12/1943)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KARJAM 00001P	Account Based Pension	02/07/2012	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARJAM 00002P	Account Based Pension	02/07/2012	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARJAM 00003P	Account Based Pension	29/05/2014	14.24%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARJAM 00004P	Account Based Pension	29/06/2015	15.32%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARJAM 00005P	Account Based Pension	01/07/2015	33.12%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARJAM 00006P	Account Based Pension	30/06/2016	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARJAM 00007P	Account Based Pension	29/06/2017	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARJAM 00009P	Account Based Pension	21/06/2018	7.02%	0.00%	\$0.00	N/A	\$21,821.11	\$0.00	\$21,821.11	NIL
					\$0.00	\$0.00	\$21,821.11	\$0.00	\$21,821.11	\$0.00

Member Name : Karydis, Shirley

Karydis Family Superannuation Fund

**Pension Summary Report**

As at 30/06/2018

**Member Age** : 68 (Date of Birth : 14/05/1949)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KARSHIO0001P	Account Based Pension	02/07/2012	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARSHIO0002P	Account Based Pension	02/07/2012	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARSHIO0003P	Account Based Pension	29/05/2014	16.73%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARSHIO0004P	Account Based Pension	29/06/2015	15.31%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARSHIO0005P	Account Based Pension	01/07/2015	33.13%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARSHIO0006P	Account Based Pension	30/06/2016	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARSHIO0007P	Account Based Pension	29/06/2017	0.00%	5.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
KARSHIO0009P	Account Based Pension	21/06/2018	7.02%	0.00%	\$0.00	N/A	\$21,821.11	\$0.00	\$21,821.11	NIL
					<b>\$0.00</b>	<b>\$0.00</b>	<b>\$21,821.11</b>	<b>\$0.00</b>	<b>\$21,821.11</b>	<b>\$0.00</b>

**Total :**

					<b>\$0.00</b>	<b>\$0.00</b>	<b>\$43,642.22</b>	<b>\$0.00</b>	<b>\$43,642.22</b>	<b>\$0.00</b>
--	--	--	--	--	---------------	---------------	--------------------	---------------	--------------------	---------------

08 January 2019

Shirley Karydis  
Karydis Family Superannuation Fund  
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 21/06/2018 with \$21,821.11 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

This balance contains:  
a Taxable Balance of: \$20,289.11; and  
a Tax Free Balance of: \$1,532.00.  
Tax Free proportion: 7.02%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$0.00 and will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Shirley Karydis  
28 Whitehorse Rd, Carseldine, Queensland 4034

08 January 2019

James Karydis  
Karydis Family Superannuation Fund  
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 21/06/2018 with \$21,821.11 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

This balance contains:  
a Taxable Balance of: \$20,289.11; and  
a Tax Free Balance of: \$1,532.00.  
Tax Free proportion: 7.02%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$0.00 and will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
James Karydis  
28 Whitehorse Rd, Carseldine, Queensland 4034

**Karydis Family Superannuation Fund****Minutes of a Meeting of the Trustee(s)****held on 08 January 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034**

---

- PRESENT:** James Karydis and Shirley Karydis
- PENSION COMMENCEMENT:** Shirley Karydis wishes to commence a new Account Based Pension with a commencement date of 21/06/2018.
- The Pension Account Balance used to support this pension will be \$21,821.11, consisting of:
- Taxable amount of \$20,289.11; and
  - Tax Free amount of \$1,532.00
  - Tax Free proportion: 7.02%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
  - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
  - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate
  - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
  - The fund's trust deed provides for payment of this pension to the member
  - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- REVERSIONARY:** The pension does not have a reversionary beneficiary.
- PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$0.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
James Karydis  
Chairperson

**Karydis Family Superannuation Fund****Minutes of a Meeting of the Trustee(s)****held on 08 January 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034**

---

- PRESENT:** James Karydis and Shirley Karydis
- PENSION COMMENCEMENT:** James Karydis wishes to commence a new Account Based Pension with a commencement date of 21/06/2018.
- The Pension Account Balance used to support this pension will be \$21,821.11, consisting of:
- Taxable amount of \$20,289.11; and
  - Tax Free amount of \$1,532.00
  - Tax Free proportion: 7.02%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
  - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
  - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate
  - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
  - The fund's trust deed provides for payment of this pension to the member
  - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- REVERSIONARY:** The pension does not have a reversionary beneficiary.
- PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$0.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
James Karydis  
Chairperson

08 January 2019

Karydis Family Superannuation Fund  
Shirley Karydis  
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund  
Commencement of Account Based Pension**

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that Shirley Karydis has advised their intention to commence a new Account Based Pension on 21/06/2018. The pension does not have a reversionary beneficiary.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$0.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
James Karydis

.....  
Shirley Karydis



08 January 2019

Karydis Family Superannuation Fund  
James Karydis  
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund  
Commencement of Account Based Pension**

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that James Karydis has advised their intention to commence a new Account Based Pension on 21/06/2018. The pension does not have a reversionary beneficiary.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$0.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
James Karydis

.....  
Shirley Karydis

08 January 2019

Shirley Karydis  
Karydis Family Superannuation Fund  
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 21/06/2018 with \$21,821.11 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

This balance contains:  
a Taxable Balance of: \$20,289.11; and  
a Tax Free Balance of: \$1,532.00.  
Tax Free proportion: 7.02%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$0.00 and will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Shirley Karydis  
28 Whitehorse Rd, Carseldine, Queensland 4034

**Karydis Family Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on 08 January 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034

---

- PRESENT:** James Karydis and Shirley Karydis
- PENSION COMMENCEMENT:** Shirley Karydis wishes to commence a new Account Based Pension with a commencement date of 21/06/2018.
- The Pension Account Balance used to support this pension will be \$21,821.11, consisting of:
- Taxable amount of \$20,289.11; and
  - Tax Free amount of \$1,532.00
  - Tax Free proportion: 7.02%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
  - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
  - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate
  - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
  - The fund's trust deed provides for payment of this pension to the member
  - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- REVERSIONARY:** The pension does not have a reversionary beneficiary.
- PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$0.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
 James Karydis  
 Chairperson

08 January 2019

Karydis Family Superannuation Fund  
Shirley Karydis  
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund  
Commencement of Account Based Pension**

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that Shirley Karydis has advised their intention to commence a new Account Based Pension on 21/06/2018. The pension does not have a reversionary beneficiary.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$0.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
James Karydis

.....  
Shirley Karydis

# **2018** Workpapers

Section M

Income

# Karydis Family Superannuation Fund

## Investment Income Report

As at 30 June 2018

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
<b>Bank Accounts</b>												
Bank - ANZ V2S Account 252 099 561	5.08			5.08	0.00	0.00	0.00	5.08	B1-1		0.00	0.00
	<b>5.08</b>			<b>5.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5.08</b>			<b>0.00</b>	<b>0.00</b>
	<b>5.08</b>			<b>5.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5.08</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **5.08**Net Capital Gain **0.00****Total Assessable Income 5.08**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

# **2018** Workpapers

## Section N Expenses

**MCA (Qld) Accountants Pty Ltd trading as  
MCA Chartered Accountants**  
A.B.N. 38 142 374 883  
PO Box 163 Hamilton Central Qld 4007  
Phone (07) 3252 9477 Fax (07) 3252 9677

Karydis Family Superannuation Fund  
28 Whitehorse Road  
CARSELDINE QLD 4034

**Tax Invoice**  
**007637**

Ref: KARY0032  
20 October, 2017

Description	Amount
Attending to the preparation of the Financial Statements and Income Tax Return for the fund for the year ended 30 June 2017 including attending to the audit of the fund.	1,890.00
<i>GST</i>	189.00
Attending to the Actuarial Certificate for the year ended 30 June 2017.	170.00
<i>GST</i>	17.00
<b>Terms: Seven Days</b>	<b>Amount Due: \$ 2,266.00</b>

**Less: Audit Fees = \$ 275.00** N1-2  
**Net = \$1,991.00**

*Please detach the portion below and forward with your payment*

<b>Direct Debit Details</b>	<b>BSB:</b> 034 111	<b>Remittance Advice</b>				Invoice: 007637
	<b>Account No:</b> 391 206	Karydis Family Superannuation Fund				Ref: KARY0032
Westpac Bank Call your bank, credit union or building society to make this payment from cheque, savings or credit card account.	Cheque <input type="checkbox"/>	Mastercard <input type="checkbox"/>	Bankcard <input type="checkbox"/>	Visa <input type="checkbox"/>	20 October, 2017	Amount Due: \$ 2,266.00
	Card Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder .....	Signature .....	Expiry Date .....				



**SUPER AUDITS****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:** 10 September 2018

**Recipient:** Karydis Family Super Fund

**Address:** C/- PO Box 163, HAMILTON Qld. 4007

**Description of Services**

Statutory audit of the Karydis Family Super Fund for the financial year ending 30 June 2017.

**Fee:** \$250.00

**GST:** \$25.00

**Total:** \$275.00

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.

# **2018** Workpapers

Section O

Other Matters

## Karydis Family Superannuation Fund

## Transaction Listing Report

For the Period 01/07/2017 to 30/06/2018

Date	Reference	Description	Account	Unit	Debit	Credit
30/06/2018		To Allocate	Sundry / 68000	0.00	0.00	943.58
			Pension / 94930	0.00	943.58	0.00
30/06/2018		To record Super	ATO / 30400	0.00	259.00	0.00
			Income / 85000	0.00	0.00	259.00
30/06/2018	13		Income / 85000	0.00	220.14	0.00
			Prior Years / 48600	0.00	0.00	220.14
30/06/2018		Create Entries -	Income / 48500	0.00	0.00	38.86
			Income / 85000	0.00	38.86	0.00
21/06/2018	11	System	(Pensions / 54160/KA	0.00	21,821.11	0.00
			Profit/Loss / 49000	0.00	0.00	21,821.11
21/06/2018	11	System	(Pensions / 54160/KA	0.00	21,821.11	0.00
			Profit/Loss / 49000	0.00	0.00	21,821.11
21/06/2018	9	New Pension	(Internal / 56100/KA	0.00	0.00	21,821.11
			(Internal / 57100/KA	0.00	21,821.11	0.00
21/06/2018	10	New Pension	(Internal / 56100/KA	0.00	0.00	21,821.11
			(Internal / 57100/KA	0.00	21,821.11	0.00
21/06/2018	11	Record pension	(Pensions / 41600/KA	0.00	21,821.11	0.00
			(Pensions / 41600/KA	0.00	21,821.11	0.00
			Pension / 94930	0.00	0.00	50,943.58
			Sundry / 68000	0.00	7,301.36	0.00
20/06/2018		Create Entries -	Profit/Loss / 49000	0.00	0.00	1,130.46
			(Share of / 53100/KA	0.00	1,130.46	0.00
20/06/2018	200618	WITHDRAWAL	Bank - ANZ / 60400/AN	0.00	0.00	25,000.00

Date	Reference	Description	Account	Unit	Debit	Credit
			Pension / 94930	0.00	25,000.00	0.00
20/06/2018		Create Entries -	(Income / 53330/KA	0.00	0.00	169.57
			Profit/Loss / 49000	0.00	169.57	0.00
20/06/2018	200618	WITHDRAWAL	Bank - ANZ / 60400/AN	0.00	0.00	25,000.00
			Pension / 94930	0.00	25,000.00	0.00
20/06/2018		Create Entries -	(Income / 53330/KA	0.00	0.00	169.57
			Profit/Loss / 49000	0.00	169.57	0.00
20/06/2018	200618	System	Profit/Loss / 49000	0.00	21,250.00	0.00
			(Contributi / 53800/KA	0.00	3,750.00	0.00
			(Contributi / 52420/KA	0.00	0.00	25,000.00
20/06/2018	200618	System	Profit/Loss / 49000	0.00	21,250.00	0.00
			(Contributi / 53800/KA	0.00	3,750.00	0.00
			(Contributi / 52420/KA	0.00	0.00	25,000.00
20/06/2018		Create Entries -	Income / 48500	0.00	7,160.86	0.00
			Income / 85000	0.00	0.00	7,160.86
20/06/2018	200618	CREDIT 01T010	Bank - ANZ / 60400/AN	0.00	25,000.00	0.00
			(Contributi / 24200/KA	0.00	0.00	25,000.00
20/06/2018		Create Entries -	Profit/Loss / 49000	0.00	0.00	1,130.46
			(Share of / 53100/KA	0.00	1,130.46	0.00
20/06/2018	200618	CREDIT 01T010	Bank - ANZ / 60400/AN	0.00	25,000.00	0.00
			(Contributi / 24200/KA	0.00	0.00	25,000.00
01/04/2018	010418	To Record	Bank - ANZ / 60400/AN	0.00	0.00	0.76
			Bank - ANZ / 25000/AN	0.00	0.00	0.76
31/03/2018		To Record PAYG	Income / 85000	0.00	399.00	0.00
			(Contributi / 24200/KA	0.00	0.00	199.50
			(Contributi / 24200/KA	0.00	0.00	199.50
31/03/2018		System	Profit/Loss / 49000	0.00	199.50	0.00

Date	Reference	Description	Account	Unit	Debit	Credit
			(Contributi / 52420/KA	0.00	0.00	199.50
31/03/2018		System	Profit/Loss / 49000	0.00	199.50	0.00
			(Contributi / 52420/KA	0.00	0.00	199.50
01/01/2018	010118	To Record	Bank - ANZ / 60400/AN	0.00	1.51	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.51
31/12/2017		To Record PAYG Income	/ 85000	0.00	399.00	0.00
			(Contributi / 24200/KA	0.00	0.00	199.50
			(Contributi / 24200/KA	0.00	0.00	199.50
31/12/2017		System	Profit/Loss / 49000	0.00	199.50	0.00
			(Contributi / 52420/KA	0.00	0.00	199.50
31/12/2017		System	Profit/Loss / 49000	0.00	199.50	0.00
			(Contributi / 52420/KA	0.00	0.00	199.50
04/12/2017	041217	To Record PAYG	Bank - ANZ / 60400/AN	0.00	0.00	399.00
			Income / 85000	0.00	399.00	0.00
20/10/2017		System	Profit/Loss / 49000	0.00	1,133.00	0.00
			(Contributi / 52420/KA	0.00	0.00	1,133.00
20/10/2017		System	Profit/Loss / 49000	0.00	1,133.00	0.00
			(Contributi / 52420/KA	0.00	0.00	1,133.00
20/10/2017		To Record	Accountan / 30100	0.00	2,266.00	0.00
			(Contributi / 24200/KA	0.00	0.00	1,133.00
			(Contributi / 24200/KA	0.00	0.00	1,133.00
20/10/2017		To Allocate	Auditor's / 30700	0.00	275.00	0.00
			Accountan / 30100	0.00	0.00	275.00
01/10/2017	011017	To Record	Bank - ANZ / 60400/AN	0.00	1.84	0.00
			Bank - ANZ / 25000/AN	0.00	0.00	1.84
01/07/2017	010717	Fund ledger	(Opening / 50010/KA	0.00	3,653.16	0.00
			(Opening / 50010/KA	0.00	0.00	354.41

Date	Reference	Description	Account	Unit	Debit	Credit
			(Internal / 57100/KA	0.00	0.00	3,653.16
			(Internal / 57100/KA	0.00	354.41	0.00
			(Opening / 50010/KA	0.00	3,654.02	0.00
			(Opening / 50010/KA	0.00	0.00	354.69
			(Internal / 57100/KA	0.00	0.00	3,654.02
			(Internal / 57100/KA	0.00	354.69	0.00
			(Contributi / 52420/KA	0.00	31,211.00	0.00
			(Share of / 53100/KA	0.00	0.00	928.95
			(Contributi / 53800/KA	0.00	0.00	4,681.64
			(Income / 53330/KA	0.00	77.08	0.00
			(Pensions / 54160/KA	0.00	0.00	28,976.24
			(Internal / 56100/KA	0.00	3,298.75	0.00
			(Contributi / 52420/KA	0.00	31,211.00	0.00
			(Share of / 53100/KA	0.00	0.00	929.04
			(Contributi / 53800/KA	0.00	0.00	4,681.64
			(Income / 53330/KA	0.00	77.10	0.00
			(Pensions / 54160/KA	0.00	0.00	28,976.75
			(Internal / 56100/KA	0.00	3,299.33	0.00
			Income / 85000	0.00	7,746.00	0.00
			Income / 85000	0.00	0.00	7,746.00
01/07/2017	010717	SF Migration	(Internal / 57100/KA	0.00	0.00	31,211.00
			(Internal / 56100/KA	0.00	31,211.00	0.00
01/07/2017	010717	SF Migration	(Internal / 57100/KA	0.00	0.00	31,211.00
			(Internal / 56100/KA	0.00	31,211.00	0.00
01/07/2017	010717	To Record	Bank - ANZ / 60400/AN	0.00	0.00	0.97
			Bank - ANZ / 25000/AN	0.00	0.00	0.97

# Create Entries Report

For the period 21 June 2018 to 30 June 2018

## Create Entries Financial Year Summary 01 July 2017 - 30 June 2018

Total Profit	Amount
Income	53,069.08
Less Expense	46,167.22
<b>Total Profit</b>	<b>6,901.86</b>

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	6,901.86
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	(40,578.22)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(0.08)
<b>Taxable Income</b>	<b>47,480.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>7,122.00</b>

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(2,519.92)
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>(2,519.92)</b>

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	7,122.00
Tax Adjustments	(220.14)
Member Specific Income Tax	(7,500.00)
<b>Total Income Tax Expense Allocation</b>	<b>(598.14)</b>

Calculation of Non Deductible Expense Percentage(s)	Amount
---	--------

Calculation of Non Deductible Expense Percentage(s)	Amount
<b>General Expense Calculation</b>	
Total Member Contributions	53,064.00
Gross Interest	5.00
<b>Total Assessable Income (A)</b>	<b>53,069.00</b>
Total Assessable Income	53,069.00
Exempt Pension Income	0.00
<b>Total Income (B)</b>	<b>53,069.00</b>
Non Deductible Gen Exp% = 1-(A/B)	
<b>Non Deductible General Expense Percentage</b>	<b>0.000%</b>
<b>Investment Expense Calculation</b>	
Gross Interest	5.00
<b>Total Investment Income (B)</b>	<b>5.00</b>
Less Non-Assessable Investment Income	0.00
<b>Total Investment Assessable Income (A)</b>	<b>5.00</b>
Non Deductible Inv Exp% = 1-(A/B)	
<b>Non-Deductible Investment Expense Percentage</b>	<b>0.000%</b>



## Final Segment 1 from 21 June 2018 to 30 June 2018

### Pool Name Deemed Segregation

Total Profit	Amount
Income	0.00
Less Expense	43,901.22
<b>Total Profit</b>	<b>(43,901.22)</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(43,901.22)
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	(43,642.22)
Add SMSF Non Deductible Expenses	259.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
<b>Taxable Income</b>	<b>0.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>(38.86)</b>

Member Weighted Balance Summary	Weighting%	Amount
James Karydis(KARJAM00001P)	0.00	0.00
James Karydis(KARJAM00002P)	0.00	0.00
James Karydis(KARJAM00003P)	0.00	0.00
James Karydis(KARJAM00004P)	0.00	0.00
James Karydis(KARJAM00005P)	0.00	0.00
James Karydis(KARJAM00006P)	0.00	0.00
James Karydis(KARJAM00007P)	0.00	0.00
James Karydis(KARJAM00008A)	0.00	0.00
James Karydis(KARJAM00009P)	0.00	0.00
Shirley Karydis(KARSHI00001P)	0.00	0.00
Shirley Karydis(KARSHI00002P)	0.00	0.00
Shirley Karydis(KARSHI00003P)	0.00	0.00
Shirley Karydis(KARSHI00004P)	0.00	0.00
Shirley Karydis(KARSHI00005P)	0.00	0.00
Shirley Karydis(KARSHI00006P)	0.00	0.00
Shirley Karydis(KARSHI00007P)	0.00	0.00
Shirley Karydis(KARSHI00008A)	0.00	0.00
Shirley Karydis(KARSHI00009P)	0.00	0.00

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(259.00)
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00

Total

(259.00)

Allocation to Members	Weighting%	Amount
James Karydis(KARJAM00001P)	0.00	0.00
James Karydis(KARJAM00002P)	0.00	0.00
James Karydis(KARJAM00003P)	0.00	0.00
James Karydis(KARJAM00004P)	0.00	0.00
James Karydis(KARJAM00005P)	0.00	0.00
James Karydis(KARJAM00006P)	0.00	0.00
James Karydis(KARJAM00007P)	0.00	0.00
James Karydis(KARJAM00008A)	0.00	0.00
James Karydis(KARJAM00009P)	0.00	0.00
Shirley Karydis(KARSHI00001P)	0.00	0.00
Shirley Karydis(KARSHI00002P)	0.00	0.00
Shirley Karydis(KARSHI00003P)	0.00	0.00
Shirley Karydis(KARSHI00004P)	0.00	0.00
Shirley Karydis(KARSHI00005P)	0.00	0.00
Shirley Karydis(KARSHI00006P)	0.00	0.00
Shirley Karydis(KARSHI00007P)	0.00	0.00
Shirley Karydis(KARSHI00008A)	0.00	0.00
Shirley Karydis(KARSHI00009P)	0.00	0.00

Accumulation Weighted Balance Summary	Weighting%	Amount
James Karydis(KARJAM00001P)	0.00	0.00
James Karydis(KARJAM00002P)	0.00	0.00
James Karydis(KARJAM00003P)	0.00	0.00
James Karydis(KARJAM00004P)	0.00	0.00
James Karydis(KARJAM00005P)	0.00	0.00
James Karydis(KARJAM00006P)	0.00	0.00
James Karydis(KARJAM00007P)	0.00	0.00
James Karydis(KARJAM00008A)	0.00	0.00
James Karydis(KARJAM00009P)	0.00	0.00
Shirley Karydis(KARSHI00001P)	0.00	0.00
Shirley Karydis(KARSHI00002P)	0.00	0.00
Shirley Karydis(KARSHI00003P)	0.00	0.00
Shirley Karydis(KARSHI00004P)	0.00	0.00
Shirley Karydis(KARSHI00005P)	0.00	0.00
Shirley Karydis(KARSHI00006P)	0.00	0.00
Shirley Karydis(KARSHI00007P)	0.00	0.00
Shirley Karydis(KARSHI00008A)	0.00	0.00
Shirley Karydis(KARSHI00009P)	0.00	0.00

**Income Tax Expense Available for Allocation**

	Amount
Income Tax on Taxable Income or Loss	(38.86)
Tax Adjustments	(220.14)
<b>Total Income Tax Expense Allocation</b>	<u><b>(259.00)</b></u>

Allocation to Members	Weighting%	Amount
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Allocation to Members	Weighting%	Amount
James Karydis(KARJAM00001P)	0.00	0.00
James Karydis(KARJAM00002P)	0.00	0.00
James Karydis(KARJAM00003P)	0.00	0.00
James Karydis(KARJAM00004P)	0.00	0.00
James Karydis(KARJAM00005P)	0.00	0.00
James Karydis(KARJAM00006P)	0.00	0.00
James Karydis(KARJAM00007P)	0.00	0.00
James Karydis(KARJAM00008A)	0.00	0.00
James Karydis(KARJAM00009P)	0.00	0.00
Shirley Karydis(KARSHI00001P)	0.00	0.00
Shirley Karydis(KARSHI00002P)	0.00	0.00
Shirley Karydis(KARSHI00003P)	0.00	0.00
Shirley Karydis(KARSHI00004P)	0.00	0.00
Shirley Karydis(KARSHI00005P)	0.00	0.00
Shirley Karydis(KARSHI00006P)	0.00	0.00
Shirley Karydis(KARSHI00007P)	0.00	0.00
Shirley Karydis(KARSHI00008A)	0.00	0.00
Shirley Karydis(KARSHI00009P)	0.00	0.00

**Calculation of daily member weighted balances**

**James Karydis (KARJAM00001P)**

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**James Karydis (KARJAM00002P)**

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**James Karydis (KARJAM00003P)**

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**James Karydis (KARJAM00004P)**

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**James Karydis (KARJAM00005P)**

Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**Calculation of daily member weighted balances****James Karydis (KARJAM00006P)**Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**James Karydis (KARJAM00007P)**Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**James Karydis (KARJAM00008A)**Member Balance

01/07/2017	50010	Opening Balance	21,821.11	21,821.11
21/06/2018	57100	Internal Transfers Out	(21,821.11)	(21,821.11)
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**James Karydis (KARJAM00009P)**Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
21/06/2018	56100	Internal Transfers In	21,821.11	21,821.11
21/06/2018	54160	Pensions Paid	(21,821.11)	(21,821.11)
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**Shirley Karydis (KARSHI00001P)**Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**Shirley Karydis (KARSHI00002P)**Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**Shirley Karydis (KARSHI00003P)**Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

**Shirley Karydis (KARSHI00004P)**Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

## Calculation of daily member weighted balances

### Shirley Karydis (KARSHI00005P)

#### Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

### Shirley Karydis (KARSHI00006P)

#### Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

### Shirley Karydis (KARSHI00007P)

#### Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

### Shirley Karydis (KARSHI00008A)

#### Member Balance

01/07/2017	50010	Opening Balance	21,821.11	21,821.11
21/06/2018	57100	Internal Transfers Out	(21,821.11)	(21,821.11)
<b>Total Amount (Weighted)</b>				<b>0.00</b>

### Shirley Karydis (KARSHI00009P)

#### Member Balance

01/07/2017	50010	Opening Balance	0.00	0.00
21/06/2018	56100	Internal Transfers In	21,821.11	21,821.11
21/06/2018	54160	Pensions Paid	(21,821.11)	(21,821.11)
<b>Total Amount (Weighted)</b>				<b>0.00</b>

## Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

## Foreign Tax Offset Calculations

Segment 21 June 2018 to 30 June 2018

Claimable FTO - Deemed Segregation	0.00
<b>Claimable FTO</b>	<b>0.00</b>
<b>Total Claimable Foreign Credits for the Year</b>	<b>0.00</b>
<b>Foreign Tax Offset (Label C1)</b>	0.00
<b>Applied/Claimed FTO</b>	0.00
<b>Allocations of Foreign Tax Offset to Members</b>	
James Karydis(KARJAM00001P) - 0.00 %	0.00
James Karydis(KARJAM00002P) - 0.00 %	0.00
James Karydis(KARJAM00003P) - 0.00 %	0.00
James Karydis(KARJAM00004P) - 0.00 %	0.00
James Karydis(KARJAM00005P) - 0.00 %	0.00
James Karydis(KARJAM00006P) - 0.00 %	0.00
James Karydis(KARJAM00007P) - 0.00 %	0.00
James Karydis(KARJAM00008A) - 0.00 %	0.00
James Karydis(KARJAM00009P) - 0.00 %	0.00
Shirley Karydis(KARSHI00001P) - 0.00 %	0.00
Shirley Karydis(KARSHI00002P) - 0.00 %	0.00
Shirley Karydis(KARSHI00003P) - 0.00 %	0.00
Shirley Karydis(KARSHI00004P) - 0.00 %	0.00
Shirley Karydis(KARSHI00005P) - 0.00 %	0.00
Shirley Karydis(KARSHI00006P) - 0.00 %	0.00
Shirley Karydis(KARSHI00007P) - 0.00 %	0.00
Shirley Karydis(KARSHI00008A) - 0.00 %	0.00
Shirley Karydis(KARSHI00009P) - 0.00 %	0.00
<b>Total Foreign Tax Offset Allocated to Members</b>	0.00

# Karydis Family Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
<b>Contributions (24200)</b>								
<u>(Contributions) Karydis, James - Accumulation (KARJAM00008A)</u>								
20/10/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record Accountancy Fees		(1,133.00)	(1,133.00)
31/12/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record PAYG Installment for 2nd Quarter ending Dec-17		(199.50)	(1,332.50)
31/03/2018	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record PAYG Installment for 3rd Quarter ending March - 18		(199.50)	(1,532.00)
20/06/2018	Bank Data Service	21/12/2018	reception@mcaqld.co m.au	Bank Statement	CREDIT 01T010		(25,000.00)	(26,532.00)
							(26,532.00)	(26,532.00)
<u>(Contributions) Karydis, Shirley - Accumulation (KARSHI00008A)</u>								
20/10/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record Accountancy Fees		(1,133.00)	(1,133.00)
31/12/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record PAYG Installment for 2nd Quarter ending Dec-17		(199.50)	(1,332.50)
31/03/2018	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record PAYG Installment for 3rd Quarter ending March - 18		(199.50)	(1,532.00)
20/06/2018	Bank Data Service	21/12/2018	reception@mcaqld.co m.au	Bank Statement	CREDIT 01T010		(25,000.00)	(26,532.00)
							(26,532.00)	(26,532.00)
<b>Interest Received (25000)</b>								
<u>Bank - ANZ V2S Account 252 099 561 (ANZ252099561)</u>								
01/07/2017	reception@mcaqld.co m.au	20/12/2018		Bank Statement	To Record Interest		(0.97)	(0.97)
01/10/2017	reception@mcaqld.co m.au	20/12/2018		Bank Statement	To Record Interest		(1.84)	(2.81)
01/01/2018	reception@mcaqld.co m.au	20/12/2018		Bank Statement	To Record Interest		(1.51)	(4.32)
01/04/2018	Bank Data Service	20/12/2018	reception@mcaqld.co m.au	Bank Statement	To Record Interest		(0.76)	(5.08)

# Karydis Family Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
							(5.08)	(5.08)
<b>Accountancy Fees (30100)</b>								
<u>Accountancy Fees (30100)</u>								
20/10/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record Accountancy Fees		2,266.00	2,266.00
20/10/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Allocate Audit Fees		(275.00)	1,991.00
							1,991.00	1,991.00
<b>ATO Supervisory Levy (30400)</b>								
<u>ATO Supervisory Levy (30400)</u>								
30/06/2018	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To record Super levy		259.00	259.00
							259.00	259.00
<b>Auditor's Remuneration (30700)</b>								
<u>Auditor's Remuneration (30700)</u>								
20/10/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Allocate Audit Fees		275.00	275.00
							275.00	275.00
<b>Pensions Paid (41600)</b>								
<u>(Pensions Paid) Karydis, James - Pension (Account Based Pension 8) (KARJAM00009P)</u>								
21/06/2018	taneile@mcaqld.com.au	08/01/2019	taneile@mcaqld.com.au	General Journal	Record pension		21,821.11	21,821.11
							21,821.11	21,821.11
<u>(Pensions Paid) Karydis, Shirley - Pension (Account Based Pension 8) (KARSHI00009P)</u>								
21/06/2018	taneile@mcaqld.com.au	08/01/2019	taneile@mcaqld.com.au	General Journal	Record pension		21,821.11	21,821.11
							21,821.11	21,821.11



**Karydis Family Superannuation Fund**  
**General Ledger - Audit View**

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
<b><u>Income Tax Expense (48500)</u></b>								
<u>Income Tax Expense (48500)</u>								
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Income Tax Expense - 20/06/2018		7,160.86	7,160.86
30/06/2018	Taneile White	09/01/2019		System Journal	Create Entries - Income Tax Expense - 30/06/2018		(38.86)	7,122.00
							7,122.00	7,122.00
<b><u>Prior Years Under/Over Provision for Income Tax (48600)</u></b>								
<u>Prior Years Under/Over Provision for Income Tax (48600)</u>								
30/06/2018	taneile@mcaqld.com.au	09/01/2019		General Journal			(220.14)	(220.14)
							(220.14)	(220.14)
<b><u>Profit/Loss Allocation Account (49000)</u></b>								
<u>Profit/Loss Allocation Account (49000)</u>								
20/10/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		1,133.00	1,133.00
20/10/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		1,133.00	2,266.00
31/12/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		199.50	2,465.50
31/12/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		199.50	2,665.00
31/03/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		199.50	2,864.50
31/03/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		199.50	3,064.00
20/06/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		21,250.00	24,314.00
20/06/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		21,250.00	45,564.00
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 20/06/2018		(1,130.46)	44,433.54
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 20/06/2018		(1,130.46)	43,303.08
20/06/2018	Taneile White	08/01/2019		System Journal			169.57	43,472.65

# Karydis Family Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
					Allocation - 20/06/2018			
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Income Tax Expense Allocation - 20/06/2018		169.57	43,642.22
21/06/2018	SYSTEM	08/01/2019		System Journal	System Member Journals		(21,821.11)	21,821.11
21/06/2018	SYSTEM	08/01/2019		System Journal	System Member Journals		(21,821.11)	0.00
							0.00	0.00
<b>Opening Balance (50010)</b>								
<u>(Opening Balance) Karydis, James - Pension (PENSION 2016) (KARJAM00006P)</u>								
01/07/2017	Opening Balance				Opening Balance			(3,298.75)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		3,653.16	354.41
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(354.41)	0.00
							3,298.75	0.00
<u>(Opening Balance) Karydis, Shirley - Pension (PENSION 2016) (KARSHI00006P)</u>								
01/07/2017	Opening Balance				Opening Balance			(3,299.33)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		3,654.02	354.69
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(354.69)	0.00
							3,299.33	0.00
<b>Contributions (52420)</b>								
<u>(Contributions) Karydis, James - Accumulation (KARJAM00008A)</u>								
01/07/2017	Opening Balance				Opening Balance			(31,211.00)
01/07/2017		20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		31,211.00	0.00

**Karydis Family Superannuation Fund**  
**General Ledger - Audit View**

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
	taneile@mcaqld.com.au							
20/10/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		(1,133.00)	(1,133.00)
31/12/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		(199.50)	(1,332.50)
31/03/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		(199.50)	(1,532.00)
20/06/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		(25,000.00)	(26,532.00)
							4,679.00	(26,532.00)
<u>(Contributions) Karydis, Shirley - Accumulation (KARSHI00008A)</u>								
01/07/2017	Opening Balance				Opening Balance			(31,211.00)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		31,211.00	0.00
20/10/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		(1,133.00)	(1,133.00)
31/12/2017	SYSTEM	21/12/2018		System Journal	System Member Journals		(199.50)	(1,332.50)
31/03/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		(199.50)	(1,532.00)
20/06/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		(25,000.00)	(26,532.00)
							4,679.00	(26,532.00)
<b>Share of Profit/(Loss) (53100)</b>								
<u>(Share of Profit/(Loss)) Karydis, James - Pension (PENSION 2017) (KARJAM00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			928.95
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(928.95)	0.00
							(928.95)	0.00
<u>(Share of Profit/(Loss)) Karydis, James - Accumulation (KARJAM00008A)</u>								
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 20/06/2018		1,130.46	1,130.46

# Karydis Family Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
							1,130.46	1,130.46
<u>(Share of Profit/(Loss)) Karydis, Shirley - Pension (PENSION 2017) (KARSHI00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			929.04
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(929.04)	0.00
							(929.04)	0.00
<u>(Share of Profit/(Loss)) Karydis, Shirley - Accumulation (KARSHI00008A)</u>								
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Profit/Loss Allocation - 20/06/2018		1,130.46	1,130.46
							1,130.46	1,130.46
<b>Income Tax (53330)</b>								
<u>(Income Tax) Karydis, James - Pension (PENSION 2017) (KARJAM00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			(77.08)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		77.08	0.00
							77.08	0.00
<u>(Income Tax) Karydis, James - Accumulation (KARJAM00008A)</u>								
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Income Tax Expense Allocation - 20/06/2018		(169.57)	(169.57)
							(169.57)	(169.57)
<u>(Income Tax) Karydis, Shirley - Pension (PENSION 2017) (KARSHI00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			(77.10)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		77.10	0.00
							77.10	0.00

**Karydis Family Superannuation Fund**  
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For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
<u>(Income Tax) Karydis, Shirley - Accumulation (KARSHI00008A)</u>								
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Income Tax Expense Allocation - 20/06/2018		(169.57)	(169.57)
							(169.57)	(169.57)
<b>Contributions Tax (53800)</b>								
<u>(Contributions Tax) Karydis, James - Pension (PENSION 2017) (KARJAM00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			4,681.64
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(4,681.64)	0.00
							(4,681.64)	0.00
<u>(Contributions Tax) Karydis, James - Accumulation (KARJAM00008A)</u>								
20/06/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		3,750.00	3,750.00
							3,750.00	3,750.00
<u>(Contributions Tax) Karydis, Shirley - Pension (PENSION 2017) (KARSHI00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			4,681.64
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(4,681.64)	0.00
							(4,681.64)	0.00
<u>(Contributions Tax) Karydis, Shirley - Accumulation (KARSHI00008A)</u>								
20/06/2018	SYSTEM	21/12/2018		System Journal	System Member Journals		3,750.00	3,750.00
							3,750.00	3,750.00
<b>Pensions Paid (54160)</b>								
<u>(Pensions Paid) Karydis, James - Pension (PENSION 2017) (KARJAM00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			28,976.24

**Karydis Family Superannuation Fund**  
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Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(28,976.24)	0.00
							(28,976.24)	0.00
<u>(Pensions Paid) Karydis, James - Pension (Account Based Pension 8) (KARJAM00009P)</u>								
21/06/2018	SYSTEM	08/01/2019		System Journal	System Member Journals		21,821.11	21,821.11
							21,821.11	21,821.11
<u>(Pensions Paid) Karydis, Shirley - Pension (PENSION 2017) (KARSHI00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			28,976.75
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(28,976.75)	0.00
							(28,976.75)	0.00
<u>(Pensions Paid) Karydis, Shirley - Pension (Account Based Pension 8) (KARSHI00009P)</u>								
21/06/2018	SYSTEM	08/01/2019		System Journal	System Member Journals		21,821.11	21,821.11
							21,821.11	21,821.11
<b>Internal Transfers In (56100)</b>								
<u>(Internal Transfers In) Karydis, James - Pension (PENSION 2017) (KARJAM00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			(34,509.75)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		3,298.75	(31,211.00)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	SF Migration internal transfer		31,211.00	0.00
							34,509.75	0.00
<u>(Internal Transfers In) Karydis, James - Pension (Account Based Pension 8) (KARJAM00009P)</u>								
21/06/2018	taneile@mcaqld.com.au	08/01/2019		General Journal	New Pension Member		(21,821.11)	(21,821.11)

# Karydis Family Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
							(21,821.11)	(21,821.11)
<u>(Internal Transfers In) Karydis, Shirley - Pension (PENSION 2017) (KARSHI00007P)</u>								
01/07/2017	Opening Balance				Opening Balance			(34,510.33)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		3,299.33	(31,211.00)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	SF Migration internal transfer		31,211.00	0.00
							34,510.33	0.00
<u>(Internal Transfers In) Karydis, Shirley - Pension (Account Based Pension 8) (KARSHI00009P)</u>								
21/06/2018	taneile@mcaqld.com.au	08/01/2019		General Journal	New Pension Member		(21,821.11)	(21,821.11)
							(21,821.11)	(21,821.11)
<b>Internal Transfers Out (57100)</b>								
<u>(Internal Transfers Out) Karydis, James - Pension (PENSION 2016) (KARJAM00006P)</u>								
01/07/2017	Opening Balance				Opening Balance			3,298.75
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(3,653.16)	(354.41)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		354.41	0.00
							(3,298.75)	0.00
<u>(Internal Transfers Out) Karydis, James - Accumulation (KARJAM00008A)</u>								
01/07/2017	Opening Balance				Opening Balance			31,211.00
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	SF Migration internal transfer		(31,211.00)	0.00
21/06/2018	taneile@mcaqld.com.au	08/01/2019		General Journal	New Pension Member		21,821.11	21,821.11

# Karydis Family Superannuation Fund

## General Ledger - Audit View

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
							(9,389.89)	21,821.11
<u>(Internal Transfers Out) Karydis, Shirley - Pension (PENSION 2016) (KARSHI00006P)</u>								
01/07/2017	Opening Balance				Opening Balance			3,299.33
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(3,654.02)	(354.69)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		354.69	0.00
							(3,299.33)	0.00
<u>(Internal Transfers Out) Karydis, Shirley - Accumulation (KARSHI00008A)</u>								
01/07/2017	Opening Balance				Opening Balance			31,211.00
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	SF Migration internal transfer		(31,211.00)	0.00
21/06/2018	taneile@mcaqld.com.au	08/01/2019		General Journal	New Pension Member		21,821.11	21,821.11
							(9,389.89)	21,821.11
<b>Bank Accounts (60400)</b>								
<u>Bank - ANZ V2S Account 252 099 561 (ANZ252099561)</u>								
01/07/2017	Opening Balance				Opening Balance			519.52
01/07/2017	reception@mcaqld.com.au	20/12/2018		Bank Statement	To Record Interest		0.97	520.49
01/10/2017	reception@mcaqld.com.au	20/12/2018		Bank Statement	To Record Interest		1.84	522.33
04/12/2017	reception@mcaqld.com.au	20/12/2018		Bank Statement	To Record PAYG Instalment for Quarter ending Sept 17		(399.00)	123.33
01/01/2018	reception@mcaqld.com.au	20/12/2018		Bank Statement	To Record Interest		1.51	124.84
01/04/2018	Bank Data Service	20/12/2018	reception@mcaqld.com.au	Bank Statement	To Record Interest		0.76	125.60



# Karydis Family Superannuation Fund

## General Ledger - Audit View

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Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
20/06/2018	Bank Data Service	21/12/2018	reception@mcaqld.co m.au	Bank Statement	CREDIT 01T010		25,000.00	25,125.60
20/06/2018	Bank Data Service	21/12/2018	reception@mcaqld.co m.au	Bank Statement	CREDIT 01T010		25,000.00	50,125.60
20/06/2018	Bank Data Service	08/01/2019	taneile@mcaqld.com.au	Bank Statement	WITHDRAWAL 01T010		(25,000.00)	25,125.60
20/06/2018	Bank Data Service	21/12/2018	reception@mcaqld.co m.au	Bank Statement	WITHDRAWAL 01T010		(25,000.00)	125.60
							(393.92)	125.60
<b>Sundry Debtors (68000)</b>								
<u>Sundry Debtors (68000)</u>								
01/07/2017	Opening Balance				Opening Balance			943.58
21/06/2018	taneile@mcaqld.com.au	08/01/2019	taneile@mcaqld.com.au	General Journal	Record pension		7,301.36	8,244.94
30/06/2018	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Allocate Debtor's balance to pension A/c		(943.58)	7,301.36
							6,357.78	7,301.36
<b>Income Tax Payable/Refundable (85000)</b>								
<u>Income Tax Payable/Refundable (85000)</u>								
01/07/2017	Opening Balance				Opening Balance			(1,463.10)
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		7,746.00	6,282.90
01/07/2017	SF Migration - taneile@mcaqld.com.au	20/12/2017		General Journal	Fund ledger balance forward at 01/07/2017		(7,746.00)	(1,463.10)
04/12/2017	reception@mcaqld.co m.au	20/12/2018		Bank Statement	To Record PAYG Instalment for Quarter ending Sept 17		399.00	(1,064.10)
31/12/2017	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record PAYG Installment for 2nd Quarter ending Dec-17		399.00	(665.10)
31/03/2018	reception@mcaqld.co m.au	21/12/2018	reception@mcaqld.co m.au	General Journal	To Record PAYG Installment for 3rd Quarter ending March - 18		399.00	(266.10)

**Karydis Family Superannuation Fund**  
**General Ledger - Audit View**

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Transaction Date	Transaction Source	Processed Date	Last Modified By	Transaction Type	Description	Units	Amount \$	Balance \$
20/06/2018	Taneile White	08/01/2019		System Journal	Create Entries - Income Tax Expense - 20/06/2018		(7,160.86)	(7,426.96)
30/06/2018	reception@mcaqld.com.au	21/12/2018	reception@mcaqld.com.au	General Journal	To record Super levy		(259.00)	(7,685.96)
30/06/2018	taneile@mcaqld.com.au	09/01/2019		General Journal			220.14	(7,465.82)
30/06/2018	Taneile White	09/01/2019		System Journal	Create Entries - Income Tax Expense - 30/06/2018		38.86	(7,426.96)
							(5,963.86)	(7,426.96)
<b><u>Pension Data Clearing Account (94930)</u></b>								
<u>Pension Data Clearing Account (94930)</u>								
20/06/2018	Bank Data Service	21/12/2018	reception@mcaqld.com.au	Bank Statement	WITHDRAWAL 01T010		25,000.00	25,000.00
20/06/2018	Bank Data Service	08/01/2019	taneile@mcaqld.com.au	Bank Statement	WITHDRAWAL 01T010		25,000.00	50,000.00
21/06/2018	taneile@mcaqld.com.au	08/01/2019	taneile@mcaqld.com.au	General Journal	Record pension		(50,943.58)	(943.58)
30/06/2018	reception@mcaqld.com.au	21/12/2018	reception@mcaqld.com.au	General Journal	To Allocate Debtor's balance to pension A/c		943.58	0.00
							0.00	0.00