

Client Name: **Kerola Super Fund**



Year / Period Ended: **30/06/2023**

**SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST**

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

(All other work papers as per Class account codes)

**BEFORE commencing the job have you considered the following?**

	Y/N	N/A	Comments
1	✓		
2	✓		

**AFTER completing the job have you considered the following?**

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

**Balance Sheet**

13	✓		
14	✓		
15	✓		

**ITR**

16		✓	
17		✓	
18		✓	
19	✓		
20	✓		

**Pre-Manager Review Check**

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

**Additional SMSF Matters**

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

**Pre - Audit Check**

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

Prepared by: MA Initials: \_\_\_\_\_ Date: 4/08/2023  
 Reviewed by: \_\_\_\_\_ Initials: \_\_\_\_\_ Date: \_\_\_\_\_

**Value Add Ideas:**

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

**Kerola Super Fund**  
**Detailed Trial Balance as at 30 June 2023**

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
<b>INCOME</b>				
		Interest - Cash and Cash Equivalents		
-	270.86	NAB Term Deposit 126054434	-	-
-	205.28	<b>I1</b> NAB Term Deposit 129092823	-	5,345.33 ✓
-	1,204.19	<b>I2</b> NAB Term Deposit 138891141	-	11,279.46 ✓
Interest - Cash At Bank				
-	3.69	<b>I3</b> Business Cash Maximiser Acc 125514806	-	102.71 ✓
-	-	<b>I4</b> ATO Interest Payments	-	3.36 ✓
<b>EXPENSE</b>				
		Pensions Paid - Ms Lea Kerola		
19,010.00	-	<b>E1</b> ABP - 86.59% Tax Free	18,490.00 ✓	-
3,011.80	-	<b>E2</b> Accountancy Fee	2,915.00 ✓	-
56.00	-	<b>E3</b> Filing Fees	59.00 ✓	-
259.00	-	SMSF Supervisory Levy	259.00	-
<b>INCOME TAX</b>				
<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>				
-	20,652.78	Profit & Loss Clearing Account	-	4,992.14
<b>ASSETS</b>				
		Cash and Cash Equivalents		
204,711.61	-	<b>A1</b> NAB Term Deposit 129092823	204,711.61 ✓	-
460,000.00	-	<b>A2</b> NAB Term Deposit 138891141	460,000.00 ✓	-
Cash At Bank				
9,696.49	-	<b>A3</b> Business Cash Maximiser Acc 125514806	7,933.99 ✓	-
65,233.55	-	<b>A4</b> Business Cheque Acc 125514793	62,003.91 ✓	-
<b>LIABILITIES</b>				
<b>MEMBER ENTITLEMENTS</b>				
		Ms Lea Kerola		
-	739,641.65	ABP - 86.59% Tax Free	-	734,649.51
<u>761,978.45</u>	<u>761,978.45</u>		<u>756,372.51</u>	<u>756,372.51</u>

**Kerola Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Tax Return Ref.	Amount
<b><u>Income</u></b>		
<b>Section B</b>		
Total Gross Interest	C	16,730.00
Total Exempt Current Pension Income	Y	(16,730.00)
<b>Total Assessable Income</b>		<b>0.00</b>
<b><u>Deductions</u></b>		
<b>Section C</b>		
Total Deductions		0.00
<b>Taxable Income or Loss</b>	(V - N) O	<b>0.00</b>
<b><u>Income Tax Calculation Statement</u></b>		
<b>Section D</b>		
Gross Tax		
<b>Total Gross Tax</b>		<b>0.00</b>
Rebates and Offsets	C	0.00
<b>SUBTOTAL</b>		<b>0.00</b>
Total Eligible Credits		0.00
<b>Net Tax Payable</b>		<b>0.00</b>
Total Supervisory Levy	L	259.00
<b>Total Amount Due / (Refundable)</b>		<b>259.00</b>

# Annual Pension Review Statement

## For the Financial Year 2023 / 2024

### 1. Fund Details

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

### 2. Member Details

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

### 3. Pension Details

Pension Account	ABP - 86.59% Tax Free
Pension Type	Account Based
Start Date	7 December 2012
Reversionary Beneficiary	Not recorded
Purchase Price	0.00
Account Balance	734,649.51
Date of Balance	30 June 2023
Tax Free Proportion	86.59%

### Income Stream Requirements

Minimum Pension	44,080.00
Maximum Pension*	Not Applicable

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

### Pension Payment Details

Payment Frequency	Yearly
Selected Amount Strategy	Minimum
Selected Amount	44,080.00

### 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 financial year in accordance with the above. I understand it is the Trustee's responsibility to ensure that the member draws an income stream in accordance with the relevant legislation.

Signature \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Transactions: Business Cash Maximiser Acc 125514806 - Kerola Super Fund

Date Range: 01/07/2022 to 30/06/2023

**Business Cash Maximiser Acc 125514806**

	<b>Date</b>	<b>Narrative</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>	<b>Quantity</b>
Business Cash Maximiser Acc 125514806						
	01/07/2022	Opening Balance	\$	0.00 \$	0.00 Cr	
	30/09/2022	Credit interest	\$	5.13 \$	5.13 Cr	
	31/10/2022	Credit interest	\$	6.54 \$	11.67 Cr	
	30/11/2022	Credit interest	\$	8.28 \$	19.95 Cr	
	30/12/2022	Credit interest	\$	8.85 \$	28.80 Cr	
	31/01/2023	Credit interest	\$	9.44 \$	38.24 Cr	
	28/02/2023	Credit interest	\$	9.12 \$	47.36 Cr	
	31/03/2023	Credit interest	\$	14.14 \$	61.50 Cr	
	28/04/2023	Credit interest	\$	14.12 \$	75.62 Cr	
	31/05/2023	Credit interest	\$	16.66 \$	92.28 Cr	
	30/06/2023	Credit interest	\$	10.43 \$	102.71 Cr	
Total Business Cash Maximiser Acc 125514806		\$	0.00 \$	102.71 \$	102.71 Cr	
Total Business Cash Maximiser Acc 125514806		\$	<b>0.00 \$</b>	<b>102.71 \$</b>	<b>102.71 Cr</b>	

**Kerola Super Fund**  
**Pension Withdrawal Limits**  
**For the Period 1 July 2022 to 30 June 2023**

**Ms Lea Kerola**  
**YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
ABP - 86.59% Tax Free	18,490.00	OK!	18,490.00	OK!	18,490.00	-	-	86.59%

**Totals**

Gross Drawdowns	18,490.00	0.00	18,490.00	0.00	18,490.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	18,490.00	0.00	18,490.00	0.00	18,490.00			

Footnotes:

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

**Pension Payments**

ABP - 86.59% Tax Free

Date	Gross Amount	PAYG	Net Amount	Description
12/06/2023	18,490.00	0.00	18,490.00	INTERNET TRANSFER ONLINE P8732574297 Transfer KEROLASUPER
<b>Totals:</b>	<b>18,490.00</b>	<b>0.00</b>	<b>18,490.00</b>	

Kerola Super Fund  
 PO Box 487  
 CALOUNDRA  
 QLD 4551  
 Australia

**Tax Invoice**  
**I020007**  
  
**Date**  
 6 September 2022

total=2414.50+220+280.50=\$2,915 ✓

**Description**

Preparation of Financial Statements for your Self Managed Superannuation Fund (SMSF), in respect of the year ended 30 June 2022.

Attending to the preparation of necessary trustee resolutions, member statements and other secretarial and administrative matters as required by regulatory authorities, on behalf of the fund.

Preparation of a 2022 Income Tax Return for the fund, including completion of all required taxation schedules.

Estimating the income tax position of the fund for the year ended 30 June 2022.

Electronic lodgement of the fund income tax return and all associated schedules with the Australian Taxation Office.

Audit of your superannuation fund in respect of the financial year ended 30 June 2022, including collation of all required audit documentation, liaison with SMSF auditor on your behalf, preparation of an Independent Audit Report outlining the fund's compliance with relevant superannuation laws and regulations, and payment of all audit outlays on your behalf.

Discussions, correspondence and advice to you as required in relation to SMSF matters.

Subtotal	2,195.00
GST	219.50
<b>Total</b>	<b>2,414.50</b>
<b>Amount Due</b>	<b>0.00</b>

**Due Date: 20 September 2022**

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

**PAYMENT ADVICE**

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

Cheque     Visa     Mastercard

Card No.           CCV    Expiry Date .....

Cardholder ..... Signature .....

**Customer** Kerola Super Fund  
**Invoice No.** I020007  
**Amount Due** 0.00  
**Due Date** 20 September 2022

Kerola Super Fund  
 PO Box 487  
 CALOUNDRA  
 QLD 4551  
 Australia

**Tax Invoice**  
**I022550**  
  
**Date**  
 14 June 2023

**Description**

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

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

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

**Due Date: 28 June 2023**

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

## PAYMENT ADVICE

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

<b>Customer</b>	Kerola Super Fund
<b>Invoice No.</b>	I022550
<b>Amount Due</b>	0.00
<b>Due Date</b>	28 June 2023

Cheque     Visa     Mastercard

Card No.                      CCV    Expiry Date .....

Cardholder ..... Signature .....







ASIC

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

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

## INVOICE STATEMENT

Issue date 09 Dec 22

KEROLA PTY LTD

ACN 154 711 976

Account No. 22 154711976

## Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

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

*Transaction details are listed on the back of this page*

## Inquiries

www.asic.gov.au/invoices

1300 300 630

## Please pay

Immediately	\$0.00
By 09 Feb 23	\$59.00

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC

Australian Securities &amp; Investments Commission

## PAYMENT SLIP

KEROLA PTY LTD

ACN 154 711 976

Account No: 22 154711976



22 154711976

<b>TOTAL DUE</b>	<b>\$59.00</b>
Immediately	\$0.00
By 09 Feb 23	\$59.00

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291547119761



\*814 129 0002291547119761 83

Inquires 1300 300 630

Issue date 09 Dec 22

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 05810314

## Check this statement carefully

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

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

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

ACN 154 711 976

FOR **KEROLA PTY LTD**

REVIEW DATE: 09 December 22

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

### 1 Registered office

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

### 2 Principal place of business

SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

### 3 Officeholders

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

### 4 Company share structure

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

### 5 Members

These details continue on the next page

KEROLA PTY LTD ACN 154 711 976

Page 1 of 2

## Company statement continued

Name: LEA MIRJAM KEROLA

Address: UNIT 16 5 CANBERRA TERRACE CALOUNDRA QLD 4551

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

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

## End of company statement

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

## Additional company information

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

### 6 Contact address for ASIC use only

Registered agent name: INITIATIVE ACCOUNTING GROUP

Registered agent number: 22813

Address: SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

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

6 mths 2.75%  
→ 9.3.23



24 August 2022



002/5298  
KEROLA PTY LTD ATF KEROLA SUPER FUND  
PO BOX 487  
CALOUNDRA QLD 4551

total interest=660.79+2791.65+1892.89=\$5,345.33 ✓



Hi The Trustee

## YOUR NAB TERM DEPOSIT WILL MATURE SOON

We're writing to remind you that your NAB Term Deposit will mature on 9 September 2022 and to confirm your maturity instructions.

NAB Term Deposit account 12-909-2823	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$204,711.61 ✓
Term	9 months
Current term interest rate p.a.	0.43%
Interest frequency	At maturity
Interest	\$660.79
Start date	9 December 2021
Maturity date	9 September 2022

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 4-484



12 September 2022



002/1527

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



Hi The Trustee

## HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Your NAB Term Deposit matured on 9 September 2022. Following your instructions we:

- Reinvested \$204,711.61 into a new NAB Term Deposit, and paid you an interest amount of \$660.79 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 16 September 2022.

NAB Term Deposit account 12-909-2823	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$204,711.61
Term	6 months
Interest rate p.a.	2.75%
Interest frequency	At maturity
Interest	\$2,791.65
Start date	9 September 2022
Maturity date	9 March 2023

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 4-484



10 March 2023



002/2146

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



Hi The Trustee

## HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Your NAB Term Deposit matured on 9 March 2023. Following your instructions we:

- Reinvested \$204,711.61 into a new NAB Term Deposit, and paid you an interest amount of \$2,791.65 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 16 March 2023.

NAB Term Deposit account 12-909-2823	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$204,711.61
Term	90 days
Interest rate p.a.	3.75%
Interest frequency	At maturity
Interest	\$1,892.89
Start date	9 March 2023
Maturity date	7 June 2023

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 4-484



8 June 2023



002/1582

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

Hi The Trustee

## HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Your NAB Term Deposit matured on 7 June 2023. Following your instructions we:

- Reinvested \$204,711.61 into a new NAB Term Deposit, and paid you an interest amount of \$1,892.89 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 14 June 2023.

NAB Term Deposit account 12-909-2823	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$204,711.61
Term	90 days
Interest rate p.a.	4.27%
Interest frequency	At maturity
Interest	\$2,155.37
Start date	7 June 2023
Maturity date	5 September 2023



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4-484



17 August 2022



002/5380  
KEROLA PTY LTD ATF KEROLA SUPER FUND  
PO BOX 487  
CALOUNDRA QLD 4551

total interest=957.81+10321.65=\$11,279.46 ✓

Hi The Trustee

## YOUR NAB TERM DEPOSIT WILL MATURE SOON

We're writing to remind you that your NAB Term Deposit will mature on 2 September 2022 and to confirm your maturity instructions.

NAB Term Deposit account 13-889-1141	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$460,000.00 ✓
Term	10 months
Current term interest rate p.a.	0.25%
Interest frequency	At maturity
Interest	\$957.81
Start date	2 November 2021
Maturity date	2 September 2022

rolled over for  
9 months at 2.6.23  
3.00%

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From overseas: +61 3 8641 9083  
4-484

2 March 2023



002/1712

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

4 months - 4.40%  
→ 2.10.23

Hi The Trustee

## HERE ARE THE DETAILS OF YOUR NAB TERM DEPOSIT

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

NAB Term Deposit account 13-889-1141	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$460,000.00
Term	9 months
Interest rate p.a.	3.00%
Interest frequency	At maturity
Interest	\$10,321.65
Start date	2 September 2022
Maturity date	2 June 2023



### What you've instructed us to do at maturity

**Term Deposit \$460,000.00**  
To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions  
**Interest \$10,321.65**  
To be paid to account 084-484 12-551-4806



### Important Information

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply  
We will send you a reminder letter before your NAB Term Deposit matures  
At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at [nab.com.au/termdeposits](http://nab.com.au/termdeposits)

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



5 June 2023



002/1532  
KEROLA PTY LTD ATF KEROLA SUPER FUND  
PO BOX 487  
CALOUNDRA QLD 4551



Hi The Trustee

# HERE ARE THE DETAILS OF YOUR NEW NAB TERM DEPOSIT

Your NAB Term Deposit matured on 2 June 2023. Following your instructions we:

- Reinvested \$460,000.00 into a new NAB Term Deposit, and paid you an interest amount of \$10,321.65 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 9 June 2023.

NAB Term Deposit account 13-889-1141	
Account name	Kerola Pty Ltd ATF Kerola Super Fund
Amount	\$460,000.00
Term	4 months
Interest rate p.a.	4.40%
Interest frequency	At maturity
Interest	\$6,765.16
Start date	2 June 2023
Maturity date	2 October 2023



Transaction Listing

Last Statement Date: 31 March 2023

KEROLA PTY LTD ATF KEROLA SUPE  
PO BOX 487  
CALOUNDRA QLD 4551 ✓

Account Balance Summary

Opening Balance	\$14,168.24	CR
Total Credits	\$12,255.75	
Total Debits	\$18,490.00	
<b>Closing Balance</b>	<b>\$7,933.99</b>	<b>CR</b>

Transaction Listing starts 28 April 2023  
Transaction Listing ends 30 June 2023

Outlet Details

CALOUNDRA  
SHOP B1, STOCKLAND SHOPPING CENTRE  
47 BOWMAN RD

Account Details

KEROLA PTY LTD ATF KEROLA SUPE  
BSB Number 084-484  
Account Number 12-551-4806 ✓

Transaction Details

Date	Particulars	Debits	Credits	Balance
28 April 2023	INTEREST		\$14.12	\$14,182.36 CR
31 May 2023	INTEREST		\$16.66	\$14,199.02 CR
2 June 2023	TD INTEREST		\$10,321.65	\$24,520.67 CR
7 June 2023	TD INTEREST		\$1,892.89	\$26,413.56 CR
12 June 2023	INTERNET TFR	\$18,490.00		\$7,923.56 CR
30 June 2023	INTEREST		\$10.43	\$7,933.99 CR ✓

Important

- This provisional list is NOT A STATEMENT of account.
- It may include transactions which appear on previous statements.
- It may NOT include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the Bank.


**NAB Business  
Cash Maximiser**

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

**Account Balance Summary**

Opening balance	\$11,320.22 Cr
Total credits	\$2,848.02
Total debits	\$0.00
<b>Closing balance</b>	<b>\$14,168.24 Cr</b>

**Statement starts 1 October 2022**
**Statement ends 31 March 2023**


002/001016

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

**Outlet Details**

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

**Lending Investment & Insurance Enquiries**

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

**Account Details**

 KEROLA PTY LTD ATF KEROLA SUPER FUND  
 BUS CASH MAXIMISER

 BSB number 084-484  
 Account number 12-551-4806

**For Your Information**

*We will be changing how often we send you paper statements. This is to align with NAB's goal to be a more sustainable organisation and to make your banking experience as simple as possible. For more information or to keep your current frequency, please visit [nab.com.au/businessstatements](http://nab.com.au/businessstatements).*

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2022	Brought forward			11,320.22 Cr
3 Oct 2022	As At 03/10/2022 Your Variable Cr Interest Rate Is 0.600% When Your Balance Is \$10,000 or More			11,320.22 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			11,320.22 Cr
21 Oct 2022	As At 21/10/2022 Your Variable Cr Interest Rate Is 0.850% When Your Balance Is \$10,000 or More			11,320.22 Cr
31 Oct 2022	Interest.....		6.54	11,326.76 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%			11,326.76 Cr
18 Nov 2022	As At 18/11/2022 Your Variable Cr Interest Rate Is 0.950% When Your Balance Is \$10,000 or More			11,326.76 Cr
30 Nov 2022	Interest.....		8.28	11,335.04 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			11,335.04 Cr
30 Dec 2022	Interest.....		8.85	11,343.89 Cr
31 Jan 2023	Interest.....		9.44	11,353.33 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is 9.720% As At 17/02/2023 Your Variable Cr Interest Rate Is 1.200% When Your Balance Is \$10,000 or More			11,353.33 Cr
28 Feb 2023	Interest.....		9.12	11,362.45 Cr
9 Mar 2023	T/D Interest From A/C 12-909-2823.....		2,791.65	14,154.10 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is 9.970% As At 17/03/2023 Your Variable Cr Interest Rate Is 1.300% When Your Balance Is \$10,000 or More			14,154.10 Cr
31 Mar 2023	Interest.....		14.14	14,168.24 Cr



**NAB Business  
Cash Maximiser**

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



002/010386



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

**Account Balance Summary**

Opening balance	\$9,696.49	Cr
Total credits	\$1,623.73	
Total debits	\$0.00	
<b>Closing balance</b>	<b>\$11,320.22</b>	<b>Cr</b>

**Statement starts 1 July 2022**

**Statement ends 30 September 2022**

**Outlet Details**

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

**Account Details**

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

**Lending Investment & Insurance Enquiries**

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

**For Your Information**

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**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			9,696.49 Cr
1 Jul 2022	As At 01/07/2022 Your Variable Cr Interest Rate Is 0.200% When Your Balance Is \$10,000 or More *****			
	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2021/22 Tax Return			
	Credit Interest Paid - 2021/22 Financial Year	3.69		
	Resident Withholding Tax - 2021/22 Financial Year	0.00		
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			9,696.49 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is 7.720% As At 15/07/2022 Your Variable Cr Interest Rate Is 0.300% When Your Balance Is \$10,000 or More			9,696.49 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			9,696.49 Cr
19 Aug 2022	As At 19/08/2022 Your Variable Cr Interest Rate Is 0.600% When Your Balance Is \$10,000 or More			9,696.49 Cr
2 Sep 2022	T/D Interest From A/C 13-889-1141 .....		957.81	10,654.30 Cr
9 Sep 2022	T/D Interest From A/C 12-909-2823 .....		660.79	11,315.09 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			11,315.09 Cr
30 Sep 2022	Interest.....		5.13	11,320.22 Cr

273778/04/N4010386/S017508/1035015



### NAB Business Everyday Account

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



002/001140  
KEROLA PTY LTD ATF KEROLA SUPER FUND  
PO BOX 487  
CALOUNDRA QLD 4551 ✓

### Account Balance Summary

Opening balance	\$62,220.55	Cr
Total credits	\$3.36	
Total debits	\$220.00	
<b>Closing balance</b>	<b>\$62,003.91</b>	<b>Cr</b>

Statement starts 1 April 2023  
Statement ends 30 June 2023

### Outlet Details

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

### Account Details

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

### Lending Investment & Insurance Enquiries

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

### For Your Information

*Ransomware is a type of malicious software cybercriminals use to target businesses. Scammers may use convincing emails containing a virus to lock your computer, then they demand funds, threaten to leak data and disrupt your business. Always backup your files and remain vigilant about emails containing links or attachments, especially if they are unsolicited. Make sure you regularly update your devices and anti-virus software. Learn how to spot and protect your business from ransomware at nab.com.au/ransomware*

### Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2023	Brought forward			62,220.55 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220%			62,220.55 Cr
23 May 2023	ATO007000017622083 ATO 012721.....		3.36	62,223.91 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is 10.470%			62,223.91 Cr
19 Jun 2023	Internet Transfer Invoice I022550.....	220.00		62,003.91 Cr ✓

### Summary of Government Charges

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

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

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

### Explanatory Notes

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

181/892140857 / E-1140 S-2092 I-4183



## NAB Business Everyday Account

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



002/001016

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

### Account Balance Summary

Opening balance	\$62,220.55	Cr
Total credits	\$0.00	
Total debits	\$0.00	
<b>Closing balance</b>	<b>\$62,220.55</b>	<b>Cr</b>

Statement starts 31 December 2022

Statement ends 31 March 2023

### Outlet Details

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

### Lending Investment & Insurance Enquiries

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

### Account Details

KEROLA PTY LTD ATF KEROLA SUPER FUND  
BUSINESS EVERYDAY AC

BSB number 084-484  
Account number 12-551-4793

### Transaction Details

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			62,220.55 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is	9.720%		62,220.55 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is	9.970%		62,220.55 Cr

### Summary of Government Charges

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

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

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### NAB Business Everyday Account

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



002/000002



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

### Account Balance Summary

Opening balance	\$62,819.05	Cr
Total credits	\$0.00	
Total debits	\$598.50	
<b>Closing balance</b>	<b>\$62,220.55</b>	<b>Cr</b>

Statement starts **1 October 2022**

Statement ends **30 December 2022**

### Outlet Details

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

### Account Details

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

### Lending Investment & Insurance Enquiries

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

### For Your Information

*Changes to your Terms and Conditions*  
As of 3 March 2023, the NAB Business Products Terms and Conditions are being updated and can be viewed at [nab.com.au/businessstc](http://nab.com.au/businessstc).  
Cheque usage has declined significantly over the years, with customers moving to more convenient, secure and digital payment methods. As a result, cheque books will no longer be available for newly opened NAB business transaction accounts after 3 March 2023. Additionally, if you already have an account and a cheque book wasn't requested, going forward cheque books will not be available. There is no change if you have an existing cheque book with your account, as you will still receive cheque books when required.

### Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Oct 2022	Brought forward			62,819.05 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			62,819.05 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%			62,819.05 Cr
14 Dec 2022	Internet Bpay Tax Office Payments			
	551009321594361721 .....	259.00		
	Internet Transfer Invoice I020918 .....	280.50		
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			62,279.55 Cr
23 Dec 2022	Internet Bpay Asic			
	2291547119761 .....	59.00		
				62,220.55 Cr

364/78/05/M000002/5000004/1000007



**NAB Business Everyday Account**

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



002/010386



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

**Account Balance Summary**

Opening balance	\$65,233.55	Cr
Total credits	\$0.00	
Total debits	\$2,414.50	
<b>Closing balance</b>	<b>\$62,819.05</b>	<b>Cr</b>

**Statement starts 1 July 2022**  
**Statement ends 30 September 2022**

**Outlet Details**

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

**Lending Investment & Insurance Enquiries**

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

**Account Details**

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

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			65,233.55 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is 7.720%			65,233.55 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			65,233.55 Cr
8 Sep 2022	Internet Transfer Invoice I020007 .....	2,414.50		62,819.05 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			62,819.05 Cr

**Summary of Government Charges**

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

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

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273/78/04/M010386/S017507/1035013



## Income tax 551

Date generated	01 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

4 results found - from 01 May 2022 to 01 August 2023 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Nov 2022	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$259.00		\$259.00 DR
15 Dec 2022	14 Dec 2022	Payment received		\$259.00	\$0.00
18 May 2023	15 May 2023	Interest for early payment of Income Tax		\$3.36	\$3.36 CR
18 May 2023	23 May 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$3.36		\$0.00