INITIATIVE

A	SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST	Y/N	N/A	Comments / Notes
	Trial Balance (Referenced to WP's)	· · ·	H/A	
	Points of Review/Notes for Next Year (Manager Notes)			
<u>В</u> С				1
	Interview Notes / Query Sheets	~	– –	-
D	Tax Reconciliation Statement		~	
E	Journal Sheets		~	_
E	Allocation of Tax & Earnings	~		
	If tax payable has Payment Slip been attached	~		
н	Ensure SF register docs are scanned and return register	~		
I .	Client Reports (MYOB etc.)		~	
J	Other		~	
	(All other work papers as per Class account codes)			
RE co	mmencing the job have you considered the following?	Y/N	N/A	Comments
1	Has client checklist been prepared/reviewed - is further info required?	~		
2	Have last years WPs, F/S and ITR been reviewed?	~		
<u>R</u> com	pleting the job have you considered the following?			
	Pal	Y/N	N/A	W/P Ref
3	Can you explain material variations in income/expenses/financial ratios to LY?	~		
4	Has WP been prepared for any unusual account balances?	~		
5	Member contributions identified?		~	
6	Deductibility considered?		~	
7	Confirmed all DRP's etc recorded?		~	
8		~	•	
	Movement of NMV recorded for all investments?			
9	Are accounting and audit fees reconciled?		I	<u> </u>
10	Have you checked client ICA/IT accounts and GIC on portal?	~		
	Expenses paid by members recorded?		~	
12	Tax journals entered/allocated?	~		
	Balance Sheet			
13	Bank Reconciliations Completed?	~		
14	Has WP been prepared for ALL Balance Sheet account balances with activity?	~		
5	Holding statements sighted and correct for all investments?	~		
		<u> </u>		· · · · · ·
	ITR			
6	Tax Reconciliation Items Identified?		~	
6 7	Carried forward tax and capital losses applied?		ž	<u>├ </u>
18				
	Have PAYG, Franking credits etc been claimed?		•	
19	Is the completed ITR free of errors?	~		
20	Have you completed the collation instructions?	~		
	Pre-Manager Review Check	Y/N	N/A	Comments
21	Are client query responses documented in WP's & Checklist updated for next year?	~	L	
22	Have you documented points to be carried forward for next year?	~		
23	Have you prepared all notes, minutes, agreements, resolutions (if required)?	~		
24	Has Points of Review/Notes for Next Year been prepared (ref B)	~		
25	Has a cover letter and required minutes been prepared?	~		
26	Have all material findings been communicated in cover letter?	~		
27	Any items that need to be addressed re current record keeping/bookkeeping?		~	1
28	Have you contributed at least one Value Add idea?	~		
		~		1
39 30	Have you updated all Dropbox file names to correct conventions for all clients? Have you updated the job description?	~		-
50	nave you upuated the JUU DESCRIPTION.	·		4
	Additional SUCE Nattors	Y/N	N/A	Comments
	Additional SMSF Matters	Y/N	N/A	comments
31	Ensure Contribution do not exceed contribution caps		~	
32	Are benefits paid over the minimum amount requirements?	~		
33	Have all audit/compliance issues been addressed?	~		
34	Have all required annual minutes been prepared?	~		
35	Have additional minutes been prepared for all material/unusual events?	~		
36	Has Investment Strategy been prepared /updated/copy reprinted?	~		
37	Are trustee details correct in F/S and ITR?	~		1
38	Are Binding Death Nominations required (need updating every 3 years)		~	1
90 19				1
19 10	Have Trustee's minuted their consideration of taking out life insurance (2013 FY Onwards) Has Payment Slip been attached?		↓ •	-
		~	l	┫────
41	Does the client have to pass the work test to contribute to super?			-
42	Was the fund maintained solely for retirement or retirement related purposes?	~	<u> </u>	
43	Did the Fund loan monies or give financial assistance to members or relatives?		~	
14	Did the Fund purchase asset from related parties?		~	
45	Has the appropriate reserving strategy documentation been prepared?		~	
16	Do you need to prepare a Request to Adjust Concessional Contributions form in Class?		~	
17	Did the Fund borrow monies during the year?		~	
	Do you need to include a Title Search?		~	
18	If a member has a pension, and they or spouse had money in accumulation mode, do you need an actuarial cerfificate?		~	
	Does the fund have any investments that need a 'Third party not related' minute?		~	
19			~	1
19 i0	Do you have a rental statement or market value rent valuation if there is a rental?		~	
49 50 51	•		· · ·	
19 i0 i1 i2	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered?		-	
19 i0 i1 i2	•	~	•	
9 0 11 2	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report?			Comments
9 0 1 2 3	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check	Y/N	N/A	Comments
19 60 61 62 63	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file?		N/A	Comments
19 i0 i1 i2 i3 i3 i3 i4	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct?	Y/N	N/A	Comments
19 60 61 62 63 63 63 64 65	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums	Y/N	N/A	Comments
19 60 61 62 63 63 63 64 65	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct?	Y/N	N/A	Comments
49 50 51 52 53 53 54 55 56	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums	Y/N	N/A	Comments
19 60 61 62 63 63 64 65 66 67	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums WPs to include copies of evidence of existence and valuation of all assets @ 30.0une WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions	Y/N	N/A	Comments
9 0 1 2 3 3 4 5 6 7 8	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums WPs to include copies of evidence of existence and valuation of all assets © 30.0µme WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions Copy of original bank statements showing account owner in WPs to verify ownership by SF	Y/N	N/A	Comments
19 10 11 12 13 13 14 15 16 17 18 19 19 10 11 12 13 13 14 15 16 16 17 16 16 16 16 16 16 16 16 16 16	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums WPs to include copies of evidence of existence and valuation of all assets @ 30June WPs to include In Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions Copy of original bank statements showing account owner in WPs to verify ownership by SF Evidence of Deduction for personal super contributions' approved ATO form	Y/N	N/A	Comments
9 0 11 2 3 3 44 5 6 7 8 9	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums WPs to include copies of evidence of existence and valuation of all assets © 30.0µme WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions Copy of original bank statements showing account owner in WPs to verify ownership by SF	Y/N V	N/A	Comments
9 0 11 2 3 3 44 5 6 7 8 9	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums WPs to include copies of evidence of existence and valuation of all assets @ 30.0.une WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions Copy of original bank statements showing account owner in WPs to verify ownership by SF Evidence of Deduction for personal super contributions' approved ATO form Do we have a current ASIC statement for the Corporate trustee of the SMSF?	Y/N V V V V	N/A	
19 10 11 12 13 13 14 15 16 17 18 19 19 10 11 12 13 13 14 15 16 16 17 16 16 16 16 16 16 16 16 16 16	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums WPs to include copies of evidence of existence and valuation of all assets @ 30June WPs to include lank statements showing account owner in WPs to verify ownership by SF Evidence of 'Deduction for personal super contributions' approved ATO form Do we have a current ASIC statement for the Corporate trustee of the SMSF? Prepared by: MA	Y/N V/N V V V V Initials:	N/A	
48 49 50 51 52 53 53 54 55 56 57 58 59 60	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered? Have you checked the exceptions report? Pre - Audit Check Is there a SIGNED engagement letter on file? Have you checked to ensure Financial Statements Audit Reports are correct? WPs to include 3rd party confirmations of insurance premiums WPs to include copies of evidence of existence and valuation of all assets @ 30.0.une WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions Copy of original bank statements showing account owner in WPs to verify ownership by SF Evidence of Deduction for personal super contributions' approved ATO form Do we have a current ASIC statement for the Corporate trustee of the SMSF?	Y/N V V V V	N/A	

Taxation planning

- 2
- Benchmarking Super co-contribution Salary sacrificing 3 4
- 5

- Government Grants/Rebates Cash Flow/Budget preparation Management Assistance/reviews Asset Protection 6 7 8

- Assistance in Refinancing
- 9 10 11 12 13 14 15 16
- Improved bookkeeping/tax compliance Automation of account procedures Risk & general Insurance needs

- Superannuation/retirement issues Investment planning/review Indirect taxes (eg. FBT, Payroll Tax, GST) Business Succession issues

Year / Period Ended:

Client Name:

30/06/2023

Kerola Super Fund

Detailed Trial Balance as at 30 June 2023

Prior Year			Current Year	r
Debits	Credits	- Description	Debits	Credits
		INCOME		
		Interest - Cash and Cash Equivalents		
-	270.86	NAB Term Deposit 126054434	-	-
-	205.28	11 NAB Term Deposit 129092823	-	5,345.33
-	1,204.19	NAB Term Deposit 138891141	-	11,279.46
		Interest - Cash At Bank		
-	3.69	 Business Cash Maximiser Acc 125514806 	-	102.7
-	-	ATO Interest Payments	-	3.30
		EXPENSE		
		Pensions Paid - Ms Lea Kerola		
19,010.00	-	E1 ABP - 86.59% Tax Free	18,490.00 🗸	-
3,011.80	-	E2 Accountancy Fee	2,915.00 🗸	-
56.00	-	E3 Filing Fees	59.00 🗸	-
259.00	-	SMSF Supervisory Levy	259.00	-
		INCOME TAX		
		PROFIT & LOSS CLEARING ACCOUNT		
-	20,652.78	Profit & Loss Clearing Account	-	4,992.14
		ASSETS		
		Cash and Cash Equivalents		
204,711.61	-	A1 NAB Term Deposit 129092823	204,711.61 🗸	-
460,000.00	-	A2 NAB Term Deposit 138891141	460,000.00 🧹	-
		Cash At Bank		
9,696.49	-	A3 Business Cash Maximiser Acc	7,933.99 🧹	-
65,233.55	-	125514806 A4 Business Cheque Acc 125514793	62,003.91 🏑	-
		LIABILITIES		
	720 044 05	Ms Lea Kerola		794 040 5
-	739,641.65	ABP - 86.59% Tax Free	-	734,649.5
761,978.45	761,978.45		756,372.51	756,372.5
761,978.45	761,978.45	· · ·	756,372.51	756,372

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

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

Annual Pension Review Statement For the Financial Year 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

Business Cash Maximiser Acc 125514806

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

	Date	Narrative	Debit	Credit	Balance	e	Quantity
Business Cash Maximis	ser 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 Ma	aximiser Acc 125514	1806 \$	0.00	\$ 102.71	\$ 102.71	Cr	
Total Business Cash Maxim	niser Acc 125514806	5 \$	0.00	\$ 102.71	\$ 102.71	Cr	

13

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 PAYG Tax Net Drawdowns	18,490.00 0.00 18.490.00	0.00 0.00 0.00	18,490.00 0.00 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 F Date 12/06/2023	Gross Amount 18,490.00	PAYG 0.00	Net Amount 18,490.00		TRANSFER	ONLINE Transfer
Totals:	18,490.00	0.00	18,490.00	_		



Kerola Super Fund PO Box 487 CALOUNDRA QLD 4551 Australia Tax Invoice 1020007

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.

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

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 A	DVICE	Customer Invoice No.	Kerola Super Fund I020007
Direct Deposit Details:	BSB 064-406 Account No. 10620281 (Please use Invoice No. as Reference)	Amount Due Due Date	0.00 20 September 2022
Cheque Visa	Mastercard		
Card No.		сси	Expiry Date
Cardholder	Signature		



Kerola Super Fund PO Box 487 CALOUNDRA QLD 4551 Australia Tax Invoice 1022550

> **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.

200.00	Subtotal
20.00	GST
220.00	Total
0.00	Amount Due

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 A	DVICE	Customer Invoice No.	Kerola Super Fund 1022550
Direct Deposit Details:	BSB 064-406 Account No. 10620281 (Please use Invoice No. as Reference)	Amount Due Due Date	0.00 28 June 2023
Cheque Visa	Mastercard		
Card No.		сси	Expiry Date
Cardholder	Signature		



Kerola Pty Ltd PO Box 487 CALOUNDRA QLD 4551 Tax Invoice 1020918

Date 13 December 2022

Description

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

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

Subtotal	255.00
GST	25.50
Total	280.50
Amount Due	0.00

Due Date: 27 December 2022

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

PAYMENT A	DVICE	Customer Invoice No.	Kerola Pty Ltd I020918
Direct Deposit Details:	BSB 064-406 Account No. 10620281 (Please use Invoice No. as Reference)	Amount Due Due Date	0.00 27 December 2022
Cheque Visa	Mastercard		
Card No.		сси	Expiry Date
Cardholder	Signature		

www.asic.gov.au/invoices

Inquiries

1300 300 630



Australian Securities & Investments Commission

ABN 86 768 265 615

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

ASIC

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
TOTAL DUE	\$59.00

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

Transaction details are listed on the back of this page

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 & Investments Commission

Account No: 22 154711976

PAYMENT SLIP KEROLA PTY LTD

ACN 154 711 976

22 154711976

 TOTAL DUE
 \$59.00

 Immediately
 \$0.00

 By 09 Feb 23
 \$59.00

Payment options are listed on the back of this payment slip





*814 129 0002291547119761 83

Inquires 1300 300 630

Issue date 09 Dec 22

Company Statement CORPORATE KEY: 05810314 Extract of particulars - s346A(1) Corporations Act 2001 Check this statement carefully ACN 154 711 976 You are legally obligated to ensure that all your company details FOR **KEROLA PTY LTD** 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**. REVIEW DATE: 09 December 22 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 Phone if you've already Use your agent. go to www.asic.gov.au/changes notified ASIC of changes but log in to our online services and make the required updates they are not shown correctly - first time users will need to use the corporate key provided on this in this statement. Ph: 1300 300 630 company statement **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 LEA MIRJAM KEROLA Name: Born: **KAJAANI FINLAND** 18/12/1947 Date of birth: UNIT 16 5 CANBERRA TERRACE CALOUNDRA QLD 4551 Address: Office(s) held: DIRECTOR, APPOINTED 09/12/2011 4 Company share structure Total amount unpaid Total amount paid Share class Shares description Number issued on these shares on these shares ORD **ORDINARY SHARES** 2 \$2.00 \$0.00 5 Members

Company statement continued

Name:	LEA MIRJAM KEROLA		
Address:	UNIT 16 5 CANBERRA TERRA	CE CALOUNDRA QLD 45	51
Share Class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

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

End of company statement

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

Additional company information

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

6	Contact address for ASIC use only	
	Registered agent name:	INITIATIVE ACCOUNTING GROUP
	Registered agent number:	22813
	Address:	SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575
	Registered agent name: Registered agent number:	22813

6 m thes 2,75% -7 9.3.23



A1 |1

24 August 2022

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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	

12 September 2022

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



 $A1^{\leq}$

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

10 March 2023



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				

2

8 June 2023



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				

17 August 2022



հվերակին հայուսուսուսություններ 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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2 March 2023

002/1712 KEROLA PTY LTD ATF KEROLA SUPER FUND **PO BOX 487** CALOUNDRA QLD 4551

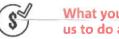
4 mths - 4.40 72 -72.10.23

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			



conditions

What you've instructed us to do at maturity

Important Information

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 will apply

Interest \$10,321.65 To be paid to account 084-484 12-551-4806

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

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 you 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

A2

5 June 2023



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			

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Transaction Listing

Outlet Details

CALOUNDRA

47 BOWMAN RD

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

SHOP B1, STOCKLAND SHOPPING CENTRE

Last Statement Date: 31 March 2023

Account Balance Summ	ary		
Opening Balance		\$14,168.24	CR
Total Credits		\$12,255.75	
Total Debits		\$18,490.00	
Closing Balance		\$7,933.99	CR
Transaction Listing starts	28 April 2023		
Transaction Listing ends	30 June 2023		

Account Details

KEROLA PTY LTD AT	FF KEROLA SUPE	
BSB Number	084-484	
Account Number	12-551-4806	√

Transaction Deta	uils		·	
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

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- .
- 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.

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002/001016 KEROLA PTY LTD ATF KEROLA SUPER FUND PO BOX 487 CALOUNDRA QLD 4551

Account	Balance	Summary
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Opening balance	\$11,320.22	Cr
Total credits	\$2,848.02	
Total debits	\$0.00	
Closing balance	\$14,168.24	Cr

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Statement starts 1 October 2022 Statement ends 31 March 2023

Outlet Details

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

Lending Investment & Insurance Enquiries

BankerCaloundraPers4484CTelephone number(07)54370800

For Your Information

Account Details

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

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.

Transaction Details

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



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

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002/010386 **In July III July In July**

Account Balance Summary

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

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

BankerCaloundra Pers 4484 CTelephone number(07) 5437 0800

For Your Information

Account Details

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

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.

Transaction Details

Date	Particulars Debits	Credits	Balance
1 Jul 2022	Brought forward		9,696.49 C
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		
		3.69	
	0	0.00	
	If You Have Any Queries, Please Call The Account Enquiries		
	Number On The Top Of This Statement.	***	0.000.40.00
15 3-1 2022		111111	9,696.49 C
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%		
10 4 0000	When Your Balance Is \$10,000 or More		9,696.49 Ci
•	Please Note From Today Your Dr Interest Rate Is 8.220%		9,696.49 Ci
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 Ci
1	T/D Interest From A/C 13-889-1141		10,654.30 Ci
9 Sep 2022	T/D Interest From A/C 12-909-2823	660.79	11,315.09 Ci
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%		11,315.09 Ci
30 Sep 2022	Interest	5.13	11,320.22 Ci



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

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Account Balance Summary

Closing balance	\$62,003.91	\mathbf{Cr}
Total debits	\$220.00	
Total credits	\$3.36	
Opening balance	\$62,220.55	Cr

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Statement starts 1 April 2023 Statement ends 30 June 2023

Outlet Details

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

Lending Investment & Insurance Enquiries

Banker		Calo	undra	Pers	4484	С
Telephone	number	(07)	5437	0800		

For Your Information

Account Details

KEROLA PTY LTD A BUSINESS EVERYDA		SUPER	FUND
BSB number	084-484		
Account number	12-551-4793	1	

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 10.2209	%		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 10.4709	%		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
	#0.00	* 0.00
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or abolished for all states & territories ef on this statement applies to debits pro	fective 1/7/2005. Ar	ny amount shown
For further information on any applic charges, please refer to the NAB's "A Please retain this statement for taxatio	Guide to Fees & C	

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.



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Account Balance Su	Immary	
Opening balance Total credits Total debits	\$62,220.55 \$0.00 \$0.00	
Closing balance	\$62,220.55	
	Opening balance Total credits Total debits	Total credits\$0.00Total debits\$0.00

Account Details

BSB number Account number

BUSINESS EVERYDAY AC

Statement starts 31 December 2022 Statement ends 31 March 2023

KEROLA PTY LTD ATF KEROLA SUPER FUND

084-484

12-551-4793

Outlet Details

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

Lending Investment & Insurance Enquiries

BankerCaloundraPers4484CTelephone number(07)54370800

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 From 1 July to date Last year to 30 June Government S0.00 \$0.00 Bank Account Debit (BAD) 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.

090/892140857 / E-1016 S-1724 4-3447



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

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Account Balance Summary

Opening balance	\$62,819.05	Cr
Total credits	\$0.00	
Total debits	\$598.50	
Closing balance	\$62,220.55	Cr

Statement starts 1 October 2022 Statement ends 30 December 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

For Your Information

Account Details

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

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/businesstc. 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 8.97	'0%		62,819.05 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.22	.0%		62,819.05 Cr
14 Dec 2022	Internet Bpay Tax Office Payments			
	551009321594361721	259.00		
	Internet Transfer Invoice I020918	280.50		62,279.55 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.47	'0%		62,279.55 Cr
23 Dec 2022	Internet Bpay Asic			
	2291547119761	59.00		62,220.55 Cr



Account Balance Summary

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

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

BankerCaloundra Pers 4484 CTelephone number(07) 5437 0800

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			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	t Charges		
	From 1 July to date	Last year to 30 June	
Government			
Withholding tax	\$0.00	\$0.00	
Bank Account Debit (BAD) tax	\$0.00	\$0.00	
Bank Accounts Debits (BAD) Tax of abolished for all states & territories	effective 1/7/2005. A	ny 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

Account Details

BSB number Account number

BUSINESS EVERYDAY AC

KEROLA PTY LTD ATF KEROLA SUPER FUND

084-484

12-551-4793

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.



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		<mark>(\$3.36</mark>)	\$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