

Client Name: **Ryan Jamieson Superannuation Fund**
 Year / Period Ended: **30/06/2023**



SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

	Y/N	N/A	Comments / Notes
A	✓		Trial Balance (Referenced to WPs)
B		✓	Points of Review/Notes for Next Year (Manager Notes)
C		✓	Interview Notes / Query Sheets
D	✓		Tax Reconciliation Statement
E		✓	Journal Sheets
F		✓	Allocation of Tax & Earnings
G		✓	If tax payable has Payment Slip been attached
H		✓	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)

BEFORE commencing 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?

AFTER completing the job have you considered the following?

P&L

	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 DRPs etc recorded?
8		✓	Movement of NMV recorded for all investments?
9	✓		Are accounting and audit fees reconciled?
10	✓		Have you checked client ICA/IT accounts and GIC on portal?
11	✓		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?
15	✓		Holding statements sighted and correct for all investments?

ITR

16	✓		Tax Reconciliation Items Identified?
17			Carried forward tax and capital losses applied?
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 WPs & Checklist updated for next year?
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?
28		✓	Have you contributed at least one Value Add idea?
29	✓		Have you updated all Dropbox file names to correct conventions for all clients?
30	✓		Have you updated the job description?

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?
38		✓	Are Binding Death Nominations required (need updating every 3 years)
39	✓		Have Trustee's minuted their consideration of taking out life insurance (2013 FY Onwards)
40		✓	Has Payment Slip been attached?
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?
43		✓	Did the Fund loan monies or give financial assistance to members or relatives?
44		✓	Did the Fund purchase asset from related parties?
45		✓	Has the appropriate reserving strategy documentation been prepared?
46		✓	Do you need to prepare a Request to Adjust Concessional Contributions form in Class?
47		✓	Did the Fund borrow monies during the year?
48		✓	Do you need to include a Title Search?
49		✓	If a member has a pension, and they or spouse had money in accumulation mode, do you need an actuarial certificate?
50		✓	Does the fund have any investments that need a Third party not related minute?
51		✓	Do you have a rental statement or market value rent valuation if there is a rental?
52		✓	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered?
53	✓		Have you checked the exceptions report?

Pre - Audit Check

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

Prepared by: <u>ER</u>	Initials: _____	Date: _____
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 |

Ryan Jamieson Superannuation Fund

Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
-	- I1	Contributions - Employer Mr Peter Ryan	-	3,307.50 ✓
-	102,264.78 I2	Contributions - Member - Personal Non-Concessional Dr Alison Jamieson	-	106,439.00 ✓
-	102,264.78	Mr Peter Ryan	-	106,439.00 ✓
-	- I3	Contributions - Government Co-Contributions Mr Peter Ryan	-	500.00 ✓
-	11.44 I4	Interest - Cash At Bank NAB Business Cash Maximiser Account 114261364	-	457.02 ✓
EXPENSE				
4,504.72	- E1	Insurance Premiums - Dr Alison Jamieson Accumulation	5,657.19 ✓	-
2,266.00	- E2	Accountancy Fee	2,605.90 ✓	-
-	- E3	Audit Insurance	320.00 ✓	-
550.00	- E4	Auditor Fee	575.92 ✓	-
120.00	- E5	Bank Fees - Cash At Bank NAB Business Everyday Account 554188842	120.00 ✓	-
350.41	- E6	Borrowing Expenses	439.52 ✓	-
276.00	- E7	Filing Fees	290.00 ✓	-
205,380.00	- E8	Interest Paid - Limited Recourse Borrowing Arrangement LRBA Loan - P J Ryan Consulting Pty Ltd ACN. 060 963 260	213,255.00 ✓	-
-	-	SMSF Supervisory Levy	777.00	-
INCOME TAX				
976.65	-	Income Tax Expense	-	-
PROFIT & LOSS CLEARING ACCOUNT				
-	9,882.78	Profit & Loss Clearing Account	-	6,898.01
ASSETS				
1,849.59	- A1	Other Assets Borrowing Costs	1,410.07 ✓	-
70.00	- A2	Units In Unlisted Unit Trusts Ordinary Units - The 49 ESP Unit Trust	70.00 ✓	-
3,500,000.00	- A3	RP Units - The 49 ESP Trust	3,500,000.00 ✓	-
56,272.63	- A4	Cash At Bank NAB Business Cash Maximiser Account 114261364	49,572.46 ✓	-
2,389.65	- A5	NAB Business Everyday Account 554188842	2,631.33 ✓	-
2,200.00	- A6	Sundry Assets Formation Expenses	2,200.00 ✓	-
259.00	-	Unsettled Trades - Acquisitions - Sundry Liabilities ATO ITA Account	-	-
LIABILITIES				
-	259.00 L1	Sundry Liabilities ATO ITA Account	- ✓	-
-	3,150,000.00 L2	Limited Recourse Borrowing Arrangement LRBA Loan - P J Ryan Consulting Pty	-	3,150,000.00 ✓

Ryan Jamieson Superannuation Fund

Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		Ltd ACN. 060 963 260		
		MEMBER ENTITLEMENTS		
		Dr Alison Jamieson		
-	223,331.60	Accumulation	-	208,399.34
		Mr Peter Ryan		
-	189,450.27	Accumulation	-	197,484.52
<u>3,777,464.65</u>	<u>3,777,464.65</u>		<u>3,779,924.39</u>	<u>3,779,924.39</u>

Ryan Jamieson Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Tax Return Ref.	Amount
Income		
Section B		
Total Gross Interest	C	457.00
Total Assessable Employer Contributions	R1	3,307.00
Total Assessable Contributions	R	3,307.00
Total Assessable Income		3,764.00
Deductions		
Section C		
Total Interest Expenses within Australia	A	213,255.00
Total Death or Disability Premiums	F	5,657.00
Total Approved Auditor Fee	H	575.00
Total Investment Expenses	I	120.00
Total Management and Administration Expenses	J	3,655.00
Total Other Deductions	L	777.00
Total Deductions		224,039.00
Taxable Income or Loss	(V - N) O	-220,275.00
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

Ryan Jamieson SF

Transactions: Mr Peter Ryan - Ryan Jamieson Superannuation Fund

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

Mr Peter Ryan

	Date	Narrative	Debit	Credit	Balance	Quantity
Mr Peter Ryan	01/07/2022	Opening Balance	\$	0.00 \$	0.00 Cr	
	23/01/2023	Super P Ryan	\$	661.50 \$	661.50 Cr	
	08/05/2023	Super	\$	1,323.00 \$	1,984.50 Cr	
	01/06/2023	Super	\$	1,102.50 \$	3,087.00 Cr	
	28/06/2023	Super	\$	220.50 \$	3,307.50 Cr	
Total Mr Peter Ryan			\$ 0.00 \$	3,307.50 \$	3,307.50 Cr	
Total Mr Peter Ryan			\$ 0.00 \$	3,307.50 \$	3,307.50 Cr	

Ryan Jamieson SF

Transactions: Personal Non-Concessional - Ryan Jamieson Superannuation Fund

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

Personal Non-Concessional

	Date	Narrative	Debit	Credit	Balance	Quantity
Dr Alison Jamieson						
	01/07/2022	Opening Balance	\$	0.00	\$ 0.00	Cr
	30/06/2023	Contribution Allocation	\$	106,439.00	\$ 106,439.00	Cr
Total Dr Alison Jamieson			\$ 0.00	\$ 106,439.00	\$ 106,439.00	Cr
Mr Peter Ryan						
	01/07/2022	Opening Balance	\$	0.00	\$ 0.00	Cr
	30/06/2023	Contribution Allocation	\$	106,439.00	\$ 106,439.00	Cr
Total Mr Peter Ryan			\$ 0.00	\$ 106,439.00	\$ 106,439.00	Cr
Total Personal Non-Concessional			\$ 0.00	\$ 212,878.00	\$ 212,878.00	Cr

Superannuation remittance advice

Provider: RYAN JAMIESON SUPERANNUATION FUND
 Tax file number: 788 985 442
 Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Peter Ryan	SMSF11419511998 4	478 959 102	28/12/1955	7028960143400	2022	\$500.00

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	08 March 2023	\$500.00 CR
Total payment amount			\$500.00 CR

Ryan Jamieson SF

Transactions: NAB Business Cash Maximiser Account 114261364 - Ryan Jamieson Superannuation Fund

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

NAB Business Cash Maximiser Account 114261364

	Date	Narrative	Debit	Credit	Balance	Quantity
NAB Business Cash Maximiser Account 114261364						
	01/07/2022	Opening Balance	\$	0.00 \$	0.00 Cr	
	29/07/2022	Interest	\$	10.72 \$	10.72 Cr	
	31/08/2022	Interest	\$	18.72 \$	29.44 Cr	
	16/09/2022	Interest	\$	24.97 \$	54.41 Cr	
	31/10/2022	Interest	\$	29.29 \$	83.70 Cr	
	30/11/2022	Interest	\$	37.08 \$	120.78 Cr	
	30/12/2022	Interest	\$	39.61 \$	160.39 Cr	
	31/01/2023	Interest	\$	42.28 \$	202.67 Cr	
	28/02/2023	Interest	\$	39.96 \$	242.63 Cr	
	31/03/2023	Interest	\$	52.19 \$	294.82 Cr	
	28/04/2023	Interest	\$	49.27 \$	344.09 Cr	
	31/05/2023	Interest	\$	58.13 \$	402.22 Cr	
	30/06/2023	Interest	\$	54.80 \$	457.02 Cr	
	Total NAB Business Cash Maximiser Account 114261364		\$	0.00 \$	457.02 \$	457.02 Cr
	Total NAB Business Cash Maximiser Account 114261364		\$	0.00 \$	457.02 \$	457.02 Cr



Superannuation

Annual Statement

1 July 2022 to 30 June 2023

Life Insured : Alison Jamieson	Commencement date : 21/07/2021
Policy number : 1879040	
Adviser : Trustmost	
Adviser number : 19962	
Policy Owner : Ryan Jamieson Superannuation Fund	
Issuer : TAL Life Limited	
AFSL : 237848	ABN : 70 050 109 450

Insurance Benefits as at 30 June 2023

Alison Jamieson's Benefits	\$
Death Sum Insured	2000000.00

Summary

	\$
Withdrawal Value as at 01/07/2022	0.00
Total Premiums and Rollovers	5657.19 ✓
Total Insurance Premiums	(5657.19)
Withdrawal Value as at 30/06/2023	0.00
Total Policy Fees (included in total insurance premiums paid)	92.40

TAL Life Limited
 ABN 70 050 109 450 / AFSL 237848
 GPO Box 5260, Sydney NSW 2001
 Level 15, 363 George Street
 Sydney NSW 2000

Customer Service
 P: 1300 209 066
 E: customerservice@tal.com.au

tal.com.au

AUDIT SHIELD SERVICE

Ryan Jamieson Superannuation Fund
 42 Brolga Ln
 DULONG QLD 4560

Tax Receipt

TAI-24421731
 Ref: JAMI0002
 18 August 2022

Details

Expiry Date: 31 July 2023 at 4p.m.
 Level of Cover: \$ 10,000.00
 Turnover Category: Self-Managed Super Fund

Payment

Fee for Audit Shield service participation:	\$ 290.91
GST Added:	\$ 29.09
Amount Paid:	\$ 320.00 ✓
Paid Date:	*18 August 2022

* Participation in the Audit Shield service is active the **next business day** upon receipt of payment.

Name of Entities / Individuals to be covered:

Ryan Jamieson Superannuation Fund

Whitehouse Audit

A.B.N. 34 145 414 731

9 Mavis Court, PO Box 161, HIGHFIELDS QLD 4352

Phone: (07) 46324255 Fax (07) 46385409

Website: www.waudit.com.au

TAX INVOICE

Ryan Jamieson Superannuation Fund
42 Brolga Lane
DULONG QLD 4560

Invoice No: 032763

Reference: JAMRF1AU

Date Issued: 25 July, 2022

Description	Amount
Audit of the Superannuation Funds Financial Accounts, Income Tax Return, Regulatory Return and associated documentation for the year ended 30 June 2021.	500.00
Land Title Search Extracts.	23.56
GST	52.36
Invoice Amount Due: \$	
575.92	

-----Please attach this Remittance with your payment-----

Whitehouse Audit Pty Ltd - Remittance Advice (Invoice: 032763, Client Ref: JAMRF1AU, Date Issued: 25 July, 2022)	
* Please enter the last 6 digits of your invoice number as your reference BSB 184 446 Acc no: 3044-40407 Bank - Macquarie	Date Due 25/07/2022
VISIT OUR SECURE ONLINE PAYMENT PAGE: http://waudit.com.au/pay/	Invoice Amount Due 575.92

Liability Limited by a scheme approved under Professional Standards Legislation
Thank you for your payment - should you require a receipt please contact administration to request one.

Ryan Jamieson SF

Transactions: NAB Business Everyday Account 554188842 - Ryan Jamieson Superannuation Fund

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

NAB Business Everyday Account 554188842

	Date	Narrative	Debit	Credit	Balance	Quantity
NAB Business Everyday Account 554188842						
	01/07/2022	Opening Balance		\$ 0.00	\$ 0.00	Cr
	29/07/2022	Bank Fee	\$ 10.00		\$ 10.00	Dr
	31/08/2022	Bank Fee	\$ 10.00		\$ 20.00	Dr
	30/09/2022	Bank Fee	\$ 10.00		\$ 30.00	Dr
	31/10/2022	Bank Fee	\$ 10.00		\$ 40.00	Dr
	30/11/2022	Bank Fee	\$ 10.00		\$ 50.00	Dr
	30/12/2022	Bank Fee	\$ 10.00		\$ 60.00	Dr
	31/01/2023	Bank Fee	\$ 10.00		\$ 70.00	Dr
	28/02/2023	Bank Fee	\$ 10.00		\$ 80.00	Dr
	28/03/2023	Bank Fee	\$ 10.00		\$ 90.00	Dr
	28/04/2023	Bank Fee	\$ 10.00		\$ 100.00	Dr
	31/05/2023	Bank Fee	\$ 10.00		\$ 110.00	Dr
	30/06/2023	Bank Fee	\$ 10.00		\$ 120.00	Dr
	Total NAB Business Everyday Account 554188842		\$ 120.00	\$ 0.00	\$ 120.00	Dr
	Total NAB Business Everyday Account 554188842		\$ 120.00	\$ 0.00	\$ 120.00	Dr



ASIC

Australian Securities & Investments Commission

ABN 86 768 265 615

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

INVOICE STATEMENT

Issue date 24 Feb 23

DULONG PTY LTD

ACN 639 335 667

Account No. 22 639335667

Summary

Opening Balance	\$0.00
New items	\$290.00
Payments & credits	\$0.00
TOTAL DUE	\$290.00

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

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 24 Apr 23	\$290.00

If you have already paid please ignore this invoice statement.

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



ASIC

Australian Securities & Investments Commission

PAYMENT SLIP

DULONG PTY LTD

ACN 639 335 667

Account No: 22 639335667



22 639335667

TOTAL DUE	\$290.00
Immediately	\$0.00
By 24 Apr 23	\$290.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296393356672



*814 129 0002296393356672 54

Inquires 1300 300 630

Issue date 26 Feb 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 92176543

Check this statement carefully

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

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

ACN 639 335 667
FOR DULONG PTY LTD

REVIEW DATE: 24 February 23

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



To make changes to company details or amend incorrect information

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



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.

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 GROUP SUITE 2 10 LAKE KAWANA BOULEVARD BIRTINYA QLD 4575

2 Principal place of business

42 BROLGA LANE DULONG QLD 4560

3 Officeholders

Name: PETER JOHN RYAN
Born: LAE PAPUA NEW GUINEA
Date of birth: 28/12/1955
Address: 42 BROLGA LANE DULONG QLD 4560
Office(s) held: DIRECTOR, APPOINTED 24/02/2020; SECRETARY, APPOINTED 24/02/2020

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD	12	\$12.00	\$0.00

5 Members

These details continue on the next page

DULONG PTY LTD ACN 639 335 667

Company statement continued

Name: PETER JOHN RYAN

Address: 42 BROLGA LANE DULONG QLD 4560

Share Class	Total number held	Fully paid	Beneficially held
ORD	12	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

Interest Rate = 4.77% + 2% (per loan agreement) = 6.77%

Interest Expense = 3,150,000 x 0.0677 = \$213,255 ✓

Division 7A – benchmark interest rate

Find the benchmark interest rate and calculator and decision tool for Division 7A loans made by private companies.

On this page

- [Benchmark interest rates](#)
- [Substituted accounting period](#)
- [Division 7A calculator and decision tool](#)

Benchmark interest rates

Under Division 7A of Part III of the *Income Tax Assessment Act 1936*, the 'benchmark interest rate' for an income year is the 'Indicator Lending Rates – Bank variable housing loans interest rate'. This is the 'Housing loans; Banks; Variable; Standard; Owner-occupier' rate last published by the [Reserve Bank of Australia](http://www.rba.gov.au/statistics/tables/?anchor=interest-rates#interest-rates) (<http://www.rba.gov.au/statistics/tables/?anchor=interest-rates#interest-rates>). **before** the start of the income year. The benchmark interest rate for an income year does not change if the Reserve Bank of Australia later revises its published rate **after** the start of the income year.

Current and past benchmark interest rates

These rates apply to private companies with an income year ending 30 June.

A private company that meets certain requirements may adopt an income year ending on a date other than 30 June – a [substituted accounting period](#). Those companies will need to determine the relevant rate.

Feedback

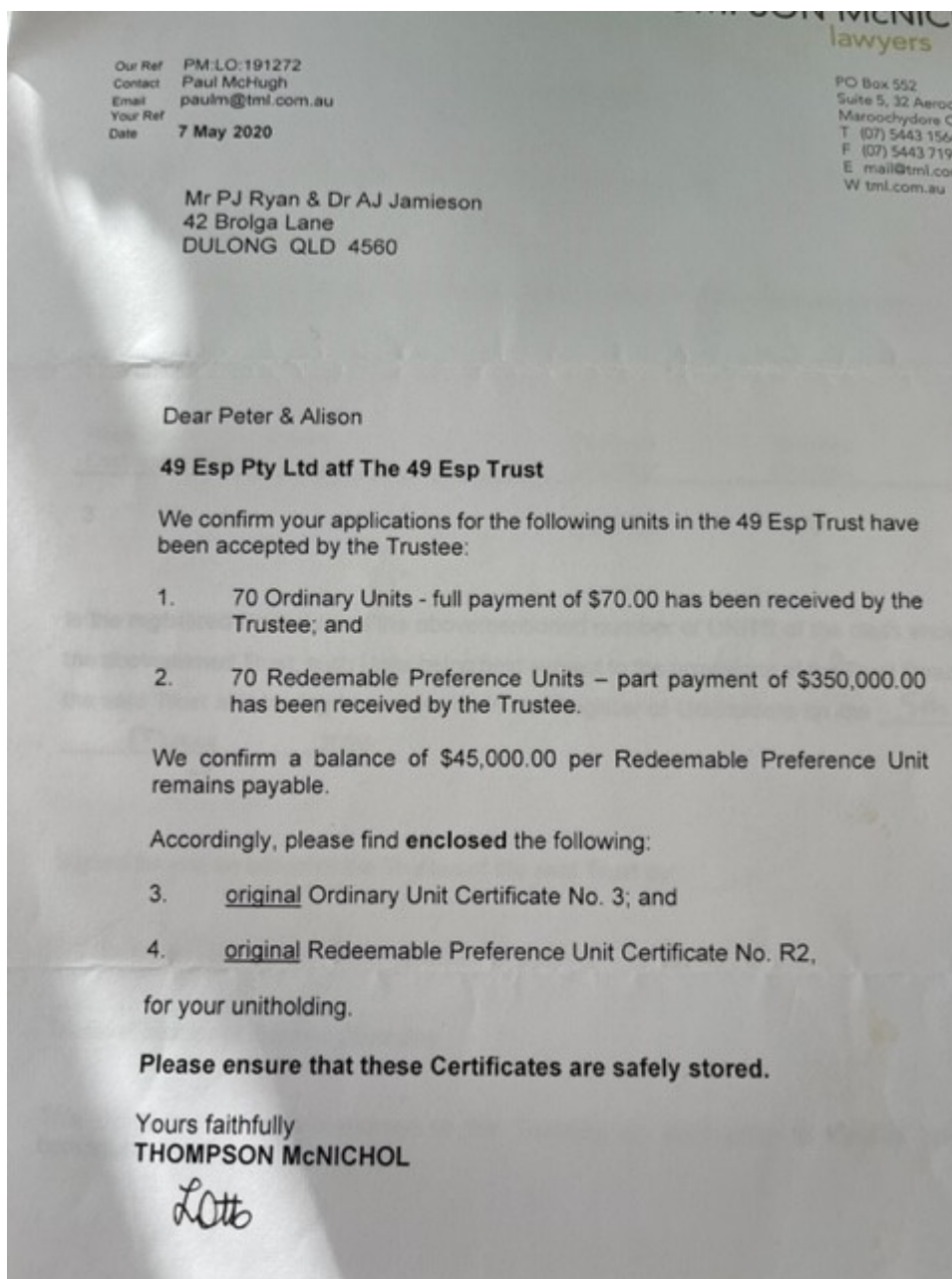
Benchmark interest rates – 2019 to 2024 income years

Income year ended 30 June	Rate	ATO reference
2024	8.27%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 7 June 2023.
2023	4.77%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2022.
2022	4.52%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2021.
2021	4.52%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2020.
2020	5.37%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 4 June 2019. Note: Annual Taxation Determinations for the benchmark interest rate are no longer published.
2019	5.20%	TD 2018/14 (/law/view/document?docid=TXD/TD201814/NAT/ATO/00001) .

2980		Borrowing Costs		2980		
Client Name: Ryan Jamieson Superannuation Fund		Preparer: ER		Date: 08-Nov-23		
Client ABN: 0		Reviewer: -		Date: 00-Jan-00		
Year Ending: 30 June 2023				GO TO INDEX		
Borrowing Cost Summary						
Prior year Carried Forward Borrowing Costs balance	\$	1,849.59		<p style="color: red; font-size: small;">Instructions: 1) Ensure the current year is showing in cell B4 (from the Home Page). 2) For each loan, enter the a) period; b) date incurred; and c) borrowing costs amount. NB: A) If you enter ALL (prior-year and current-year) loans below, this spreadsheet will calculate the prior-year expense and carried-forward balance. However, if for any reason your prior-year accounts amounts were different, simply enter each amount into the prior-year expense cells (i.e. replace the formula) in column H as needed. B) When a loan schedule has finished/expired, delete it from this worksheet.</p>		
add Current Year Borrowing Costs	\$	-				
less Write off of Borrowing Costs (amount expensed)	\$	439.52	✓			
= Borrowing Costs Carried Forward to next year	\$	1,410.07	✓			
<p>For more information about borrowing costs, see this ATO website: www.ato.gov.au/General/Property/In-detail/Rental-properties/Rental-properties---claiming-borrowing-e</p>						
(Prior-year and) Current Year Borrowing Cost Amortisation Schedules						
Loan Name/Description:	Bare trust set up fees			Year	Expense	Balance
Loan Period (months):	60			2022	350.41	1,849.59
Date Incurred (i.e. start of loan period):	13/09/2021			2023	439.52	1,410.07
Borrowing Costs:	\$2,200.00			2024	440.72	969.35
Date loan repaid (ONLY if paid out early in this FY):				2025	439.52	529.83
				2026	439.52	90.31
				2027	90.31	-
				TOTAL \$	2,200.00	
Loan Name/Description:				Year	Expense	Balance
Loan Period (months):					-	-
Date Incurred (i.e. start of loan period):					-	-
Borrowing Costs:					-	-
Date loan repaid (ONLY if paid out early in this FY):					-	-
					-	-
					-	-
				TOTAL \$	-	-
Loan Name/Description:				Year	Expense	Balance
Loan Period (months):					-	-
Date Incurred (i.e. start of loan period):					-	-
Borrowing Costs:					-	-
Date loan repaid (ONLY if paid out early in this FY):					-	-
					-	-
					-	-
				TOTAL \$	-	-
Loan Name/Description:				Year	Expense	Balance
Loan Period (months):					-	-
Date Incurred (i.e. start of loan period):					-	-
Borrowing Costs:					-	-
Date loan repaid (ONLY if paid out early in this FY):					-	-
					-	-
					-	-
				TOTAL \$	-	-
Loan Name/Description:				Year	Expense	Balance
Loan Period (months):					-	-
Date Incurred (i.e. start of loan period):					-	-
Borrowing Costs:					-	-
Date loan repaid (ONLY if paid out early in this FY):					-	-
					-	-
					-	-
				TOTAL \$	-	-

	2023	2022
Bank Accounts		
49 ESP Pty Ltd	54,086	6,101
Total Bank Accounts	54,086	6,101
Total Cash & Cash Equivalents	54,086	6,101
	2023	2022
3. Inventory		
Work in progress	12,982,828	6,975,748
Total Inventory	12,982,828	6,975,748
	2023	2022
4. Issued Units		
Ordinary Units		
Ordinary Units - KSL Trust	140	140
Ordinary Units - Pease Training International Pty Ltd	70	70
Ordinary Units - Ryan Jamieson Super Fund	70	70
Total Ordinary Units	280	280
Redeemable Preference Units		
RP Units - Dulong Pty Ltd as trustee for the Dulong Bare Trust	3,500,000	3,500,000
RP Units - Pease Training International Pty Ltd	3,500,000	3,500,000
Total Redeemable Preference Units	7,000,000	7,000,000
Total Issued Units	7,000,280	7,000,280

Ordinary units = $\$70 / 70 = \$1 / \text{unit}$
Preference units = $\$3.5\text{mil} / 70 = \$50,000 / \text{unit}$



**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	\$50,775.83	Cr
Total credits	\$296.63	
Total debits	\$1,500.00	
Closing balance	\$49,572.46	Cr

Statement starts 31 December 2022**Statement ends 30 June 2023**

/006281

RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560**Outlet Details**Maroochydhore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydhore Qld 4558**Lending Investment & Insurance Enquiries**Banker Mike Conrad
Telephone number (07) 2103 0603**Account Details**RYAN JAMIESON SUPERANNUATION FUND
BUS CASH MAXIMISERBSB number 084-801
Account number 11-426-1364**Transaction Details**

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			50,775.83 Cr
3 Jan 2023	As At 03/01/2023 Your Variable Cr Interest Rate Is 0.950% When Your Balance Is \$10,000 or More			50,775.83 Cr
31 Jan 2023	Interest.....		42.28	50,818.11 Cr
8 Feb 2023	Online L1433091206 transfer to 8842 Ryan Jam Sup.....	1,500.00		49,318.11 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			49,318.11 Cr
28 Feb 2023	Interest.....		39.96	49,358.07 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			49,358.07 Cr
31 Mar 2023	Interest.....		52.19	49,410.26 Cr
28 Apr 2023	Interest.....		49.27	49,459.53 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220%			49,459.53 Cr
31 May 2023	Interest.....		58.13	49,517.66 Cr
2 Jun 2023	As At 02/06/2023 Your Variable Cr Interest Rate Is 1.350% When Your Balance Is \$10,000 or More			49,517.66 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is 10.470%			49,517.66 Cr
30 Jun 2023	Interest.....		54.80	49,572.46 Cr

181/825183-451 / E-6281 S-145-49 F-29097

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			50,626.16 Cr
31 Aug 2022	Interest.....		18.72	50,644.88 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%	8.720%		50,644.88 Cr
30 Sep 2022	Interest.....		24.97	50,669.85 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%	8.970%		50,669.85 Cr
21 Oct 2022	As At 21/10/2022 Your Variable Cr Interest Rate Is 0.850%	0.850%		50,669.85 Cr
	When Your Balance Is \$10,000 or More			50,669.85 Cr
31 Oct 2022	Interest.....		29.29	50,699.14 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%	9.220%		50,699.14 Cr
18 Nov 2022	As At 18/11/2022 Your Variable Cr Interest Rate Is 0.950%	0.950%		50,699.14 Cr
	When Your Balance Is \$10,000 or More			50,699.14 Cr
30 Nov 2022	Interest.....		37.08	50,736.22 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%	9.470%		50,736.22 Cr
30 Dec 2022	Interest.....		39.61	50,775.83 Cr

Summary of Government Charges

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

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

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.


**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	\$56,272.63	Cr
Total credits	\$160.39	
Total debits	\$5,657.19	
Closing balance	\$50,775.83	Cr

Statement starts 1 July 2022
Statement ends 30 December 2022

002/002802


 RYAN JAMIESON SUPERANNUATION FUND
 42 BROLGA LANE
 DULONG QLD 4560

Outlet Details

 Maroochydore
 Tenancy GD129, Sunshine Plaza
 154-164 Horton Parade, Maroochydore Qld 4558

Lending Investment & Insurance Enquiries

 Banker Mike Conrad
 Telephone number (07) 2103 0603

Account Details

 RYAN JAMIESON SUPERANNUATION FUND
 BUS CASH MAXIMISER

 BSB number 084-801
 Account number 11-426-1364

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/business.

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 Jul 2022	Brought forward			56,272.63 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	11.44		
	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.			
	*****			56,272.63 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			56,272.63 Cr
21 Jul 2022	1879040-C2782732 Tal Life Limited			
	245397.....	5,657.19		50,615.44 Cr
29 Jul 2022	Interest.....		10.72	50,626.16 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			50,626.16 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			50,626.16 Cr
	Carried forward			50,626.16 Cr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			1,577.33 Cr
	Sweet Meadows.....		1,102.50	
	Internet Bpay Tax Office Payments			
	551007889854427621.....	259.00		2,420.83 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is 10.470%			2,420.83 Cr
28 Jun 2023	Online L7315514688 P Ryan Super			
	Sweet Meadows.....		220.50	2,641.33 Cr
30 Jun 2023	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Withdrawal	1	\$0.00	\$0.00
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees.....	10.00		2,631.33 Cr

Summary of Government Charges

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

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

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NAB Business Everyday Account

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/006281

RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Account Balance Summary

Opening balance	\$274.33 Cr
Total credits	\$2,646.00
Total debits	\$289.00
Closing balance	\$2,631.33 Cr

Statement starts 1 April 2023

Statement ends 30 June 2023

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Lending Investment & Insurance Enquiries

Banker Mike Conrad
Telephone number (07) 2103 0603

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC

BSB number 084-801
Account number 55-418-8842

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			274.33 Cr
28 Apr 2023	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		264.33 Cr
8 May 2023	P Ryan Super Sweet Meadows 128594.....		1,323.00	1,587.33 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220%			1,587.33 Cr
31 May 2023	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Deposit	1	\$0.00	\$0.00
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		1,577.33 Cr
1 Jun 2023	Online N9315772585 Super - Pryan Carried forward			1,577.33 Cr

181825183451 / E-6281 S-144550 F-29099

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			284.33 Cr
	Electronic Withdrawal 2	\$0.00		
	Transaction Fees		\$0.00	
	Flat Monthly Fee		\$10.00	
	Less Free Eligible Trans.(max 30)		\$0.00	
	Total Fees Charged		\$10.00	
	Account Fees	10.00		274.33 Cr

Summary of Government Charges

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

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

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NAB Business Everyday Account

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



/005541

RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Account Balance Summary

Opening balance	\$538.73	Cr
Total credits	\$2,661.50	
Total debits	\$2,925.90	
Closing balance	\$274.33	Cr

Statement starts 31 December 2022
Statement ends 31 March 2023

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC
BSB number 084-801
Account number 55-418-8842

Lending Investment & Insurance Enquiries

Banker Mike Conrad
Telephone number (07) 2103 0603

Transaction Details

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			538.73 Cr
23 Jan 2023	P Ryan Dec super Sweet Meadows 128594.....		661.50	1,200.23 Cr
31 Jan 2023	TRANSACTION SUMMARY QUANTITY U/COST FEE Electronic Deposit 1 \$0.00 \$0.00 Transaction Fees \$0.00 Flat Monthly Fee \$10.00 Less Free Eligible Trans.(max 30) \$0.00 Total Fees Charged \$10.00			
	Account Fees	10.00		1,190.23 Cr
8 Feb 2023	Online L1433091206 transfer to 8842 Ryan Jam Sup.....		1,500.00	
	Internet Transfer Initiative 1021311	2,325.40		364.83 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is 9.720%			364.83 Cr
28 Feb 2023	TRANSACTION SUMMARY QUANTITY U/COST FEE Electronic Deposit 1 \$0.00 \$0.00 Electronic Withdrawal 1 \$0.00 \$0.00 Transaction Fees \$0.00 Flat Monthly Fee \$10.00 Less Free Eligible Trans.(max 30) \$0.00 Total Fees Charged \$10.00			
	Account Fees	10.00		354.83 Cr
9 Mar 2023	ATO006000017644067 ATO 012721.....		500.00	
	Internet Bpay Asic 2296393356672	290.00		564.83 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is 9.970%			564.83 Cr
28 Mar 2023	Internet Transfer InitiativAc1021459.....	280.50		284.33 Cr
31 Mar 2023	TRANSACTION SUMMARY QUANTITY U/COST FEE Carried forward			284.33 Cr

090825183451 / E-5541 S-11516 F-23031

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			558.73 Cr
	Account Fees	10.00		548.73 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			548.73 Cr
30 Dec 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		538.73 Cr

Summary of Government Charges

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

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

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Explanatory Notes

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NAB Business Everyday Account
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002/002802



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Account Balance Summary

Table with 2 columns: Description, Amount. Rows include Opening balance (\$945.73 Cr), Total credits (\$0.00), Total debits (\$407.00), and Closing balance (\$538.73 Cr).

Statement starts 1 October 2022
Statement ends 30 December 2022

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC
BSB number 084-801
Account number 55-418-8842

Lending Investment & Insurance Enquiries

Banker Mike Conrad
Telephone number (07) 2103 0603

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/businessetc.
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

Table with 5 columns: Date, Particulars, Debits, Credits, Balance. Includes transaction entries for Oct 2022 and Nov 2022, including transaction summaries and fees.

36477205/M002802/S005041/ID101081

**NAB Business Everyday Account**

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

Account Balance Summary

Opening balance	\$2,389.65 Cr
Total credits	\$0.00
Total debits	\$1,443.92
Closing balance	\$945.73 Cr

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

002/012973



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC

BSB number 084-801
Account number 55-418-8842

Lending Investment & Insurance Enquiries

Banker Mike Conrad
Telephone number (07) 2103 0603

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			2,389.65 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is 7.720%			2,389.65 Cr
26 Jul 2022	Internet Transfer WhitehouseAud32763.....	575.92		1,813.73 Cr
29 Jul 2022	TRANSACTION SUMMARY QUANTITY U/COST FEE			
	Electronic Withdrawal 1 \$0.00		\$0.00	
	Transaction Fees		\$0.00	
	Flat Monthly Fee		\$10.00	
	Less Free Eligible Trans.(max 30)		\$0.00	
	Total Fees Charged		\$10.00	
	Account Fees	10.00		1,803.73 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			
	Internet Bpay Tax Office Payments			
	551007889854427621.....	518.00		1,285.73 Cr
17 Aug 2022	Internet Transfer InitiatTAI24421731.....	320.00		965.73 Cr
31 Aug 2022	TRANSACTION SUMMARY QUANTITY U/COST FEE			
	Electronic Withdrawal 2 \$0.00		\$0.00	
	Transaction Fees		\$0.00	
	Flat Monthly Fee		\$10.00	
	Less Free Eligible Trans.(max 30)		\$0.00	
	Total Fees Charged		\$10.00	
	Account Fees	10.00		955.73 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			955.73 Cr
30 Sep 2022	TRANSACTION SUMMARY QUANTITY U/COST FEE			
	Transaction Fees		\$0.00	
	Flat Monthly Fee		\$10.00	
	Less Free Eligible Trans.(max 30)		\$0.00	
	Total Fees Charged		\$10.00	
	Account Fees	10.00		945.73 Cr

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Ryan Jamieson Superannuation Fund
Statement of Financial Position
as at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	69,418.00	57,150.17
Other Assets Formation Expenses	6B	2,200.00	2,200.00
Units In Unlisted Unit Trusts	6C	3,500,070.00	3,500,070.00
Other Assets			
Unsettled Trades		-	(3,150,000.00)
Deferred Tax Assets		976.65	1,494.30
Total Assets		<u>3,572,664.65</u>	<u>410,914.47</u>
Liabilities			
Borrowings			
		<u>3,150,000.00</u>	<u>-</u>
Total Liabilities		<u>3,150,000.00</u>	<u>-</u>
Net Assets Available to Pay Benefits		<u>422,664.65</u>	<u>410,914.47</u>
<i>Represented by:</i>			
Liability for Accrued Benefits			
	2		
Dr Alison Jamieson		247,095.50	230,198.31
Mr Peter Ryan		175,569.15	180,716.16
Total Liability for Accrued Benefits		<u>422,664.65</u>	<u>410,914.47</u>

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



Australian Government
Australian Taxation Office

Agent INITIATIVE ACCOUNTING PTY LTD
Client RYAN JAMIESON
SUPERANNUATION FUND
ABN 59 645 858 768
TFN 788 985 442

Income tax 551

Date generated	07 November 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

9 results found - from 07 November 2021 to 07 November 2023 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Mar 2022	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$259.00 DR
1 Apr 2022	1 Jul 2021	General interest charge			\$259.00 DR
26 Jul 2022	1 Dec 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$518.00 DR
26 Jul 2022	1 Apr 2022	General interest charge			\$518.00 DR
15 Aug 2022	12 Aug 2022	Payment received		\$518.00	\$0.00
15 Aug 2022	15 Aug 2022	General interest charge			\$0.00
22 Feb 2023	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
1 Jun 2023	1 Jun 2023	General interest charge			\$259.00 DR
2 Jun 2023	1 Jun 2023	Payment received		\$259.00	\$0.00

SCHEDULE ONE

TERMS OF LOAN AGREEMENT

Item Description Terms

1	Asset	70 REDEEMABLE PREFERENCE UNIT @ \$50,000 PER UNIT IN THE 49 ESP TRUST
2	Monies (Loan Amount)	\$3,150,000
3	Interest Rate	<p>The "Interest Rate" in the first year of the Loan shall be set to the interest rate published by the Reserve Bank of Australia as the Indicator Lending Rate for banks providing standard variable housing loans for investments in May in the year immediately preceding the Commencement Date ("RBA Rate"), and adding 2% (two percent).</p> <p>The Interest Rate shall be varied annually on the anniversary of the Commencement Date ("Review Date"), by taking the RBA Rate as published in May in the year immediately preceding the anniversary of the Commencement Date, and adding 2% (two percent).</p>
4	Repayment Terms	The Borrower shall pay to the Lender the Interest in arrears, the Other Monies as shall be demanded by the Lender at such time and a portion of the Monies unpaid, on a monthly basis, provided the Loan Term does not exceed 7 years in total.
5	Commencement Date	11 January 2021

SMSF LIMITED RECOURSE LOAN AGREEMENT

THIS DEED IS DATED:

PARTIES:

LENDER:

Peter John Ryan and Alison Jamieson of 42 Brolga Lane, DULONG, QLD 4560 as Director for P J Ryan Consulting Pty Ltd A.C.N. 060 963 260

BORROWER:

Alison Jamieson and Peter John Ryan of 42 Brolga Lane, DULONG, QLD 4560 as Trustees of Ryan Jamieson Superannuation Fund

HOLDING TRUSTEE:

DULONG PTY LTD - ACN 639 335 667 of 42 Brolga Lane, DULONG, QLD 4560

MEMBERS

Peter John Ryan and Alison Jamieson of 42 Brolga Lane, DULONG, QLD 4560

RECITALS:

- A. The Borrower wishes to borrow the Monies shown at **Item 2 of Schedule One** (the "**Monies**").
- B. The Borrower intends to apply the Monies for the purpose of acquiring the Single Acquirable Asset the asset shown at **Item 1 of Schedule One** ("the **Asset**") and any further Approved Purpose (collectively, the "**Purpose**") of the Borrower's Lender.
- C. In order to comply with sections 67A and 67B of the *Superannuation Industry (Supervision) Act 1993* (SISA), the Borrower sought the consent of the Holding Trustee to hold the Asset on Bare Trust for the Borrower.
- D. The Holding Trustee has consented to hold the Asset on Bare Trust for the Borrower.
- E. The Borrower has requested the Lender to lend the Monies to the Borrower for the Purpose, with the Borrower having recourse rights against the Borrower and Holding Trustee limited to the Asset ("**Limited Recourse**").
- F. The Lender has consented to lend the Monies to the Borrower for the Purpose, subject to the Limited Recourse available against the Asset, and excluding any other rights of indemnity against the balance of assets held by the Borrower as required for a complying borrowing arrangement under sections 67A and 67B of the SISA.
- G. The terms shown in the Recitals collectively are to be known as the "**Borrowing Arrangement**", to which the parties resolve to be bound to on and following the Commencement Date shown at **Item 5 of Schedule One** (the "**Commencement Date**").

OPERATIVE PARTS:

1. The Loan Agreement

- 1.1 The Lender agrees to the Borrowing Arrangement on the terms shown in the Lender's Agreement, in exchange for the "Borrower's Promises", the "Holding Trustee's Promises" and the Member Declarations.
- 1.2 The Borrower and Holding Trustee acknowledge the Promises of each is consideration for the Lender's Agreement.