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# **Workpapers - 2022 Financial Year**

## **My Penguin SMSF**

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 12 January 2023

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## Lead Schedule

2022 Financial Year

| Code  | Workpaper                                | CY Balance    | LY Balance    | Change   | Status    |
|-------|--|---------------|---------------|----------|-----------|
| 24200 | Contributions                            | (\$37,026.18) | (\$24,979.30) | 48.23%   | Completed |
| 24700 | Changes in Market Values of Investments  | (\$54,601.38) |               | 100%     | Completed |
| 24800 | Changes in Market Values of Other Assets | \$86.41       | \$457.02      | (81.09)% | Completed |
| 25000 | Interest Received                        | (\$4.84)      | (\$0.34)      | 1323.53% | Completed |
| 28000 | Property Income                          | (\$20,153.00) | (\$6,963.00)  | 189.43%  | Completed |
| 30100 | Accountancy Fees                         | \$550.00      | \$538.00      | 2.23%    | Completed |
| 30400 | ATO Supervisory Levy                     |               | \$259.00      | 100%     | Completed |
| 30700 | Auditor's Remuneration                   | \$550.00      | \$450.00      | 22.22%   | Completed |
| 30800 | ASIC Fees                                | \$332.00      | \$328.00      | 1.22%    | Completed |
| 31500 | Bank Charges                             | \$180.00      |               | 100%     | Completed |
| 37500 | Investment Expenses                      | \$223.56      | \$210.00      | 6.46%    | Completed |
| 39000 | Life Insurance Premiums                  | \$464.35      | \$388.92      | 19.39%   | Completed |
| 41960 | Property Expenses - Council Rates        | \$1,188.75    |               | 100%     | Completed |
| 42010 | Property Expenses - Interest on Loans    | \$8,245.14    | \$6,373.04    | 29.38%   | Completed |
| 42060 | Property Expenses - Repairs Maintenance  | \$12,998.20   |               | 100%     | Completed |
| 42100 | Property Expenses - Strata Levy Fees     | \$969.77      | \$969.77      | 0%       | Completed |

| Code  | Workpaper  | CY Balance     | LY Balance     | Change   | Status    |
|-------|--|----------------|----------------|----------|-----------|
| 42110 | Property Expenses - Sundry Expenses                      | \$834.73       |                | 100%     | Completed |
| 42150 | Property Expenses - Water Rates                          | \$106.55       |                | 100%     | Completed |
| 42160 | Borrowing Expenses                                       | \$1,904.71     | \$300.00       | 534.9%   | Completed |
| 48500 | Income Tax Expense                                       | \$9,783.03     | \$3,319.05     | 194.75%  | Completed |
| 49000 | Profit/Loss Allocation Account                           | \$73,368.20    | \$18,349.84    | 299.83%  | Completed |
| 50000 | Members  | (\$233,676.33) | (\$160,308.13) | 45.77%   | Completed |
| 60400 | Bank Accounts  | \$17,556.93    | \$12,695.56    | 38.29%   | Completed |
| 64100 | Borrowing Expenses                                       | \$6,591.45     | \$1,116.16     | 490.55%  | Completed |
| 68000 | Sundry Debtors   | \$25,975.90    |                | 100%     | Completed |
| 77250 | Real Estate Properties<br>(Australian - Non Residential) | \$445,022.31   | \$286,911.44   | 55.11%   | Completed |
| 81120 | Limited Recourse Borrowing Arrangements                  |                | (\$138,070.06) | 100%     | Completed |
| 84000 | GST Payable/Refundable                                   | (\$146.00)     | (\$184.00)     | (20.65)% | Completed |
| 85000 | Income Tax Payable /Refundable                           | (\$11,040.00)  | (\$2,243.05)   | 392.19%  | Completed |
| 85500 | Limited Recourse Borrowing Arrangements                  | (\$248,958.26) |                | 100%     | Completed |
| 86000 | PAYG Payable   | (\$226.00)     |                | 100%     | Completed |
| 88000 | Sundry Creditors   | (\$1,100.00)   |                | 100%     | Completed |
| 89000 | Deferred Tax Liability/Asset                             |                | \$82.08        | 100%     | Completed |

| Code | Workpaper             | CY Balance | LY Balance | Change | Status    |
|------|-----------------------|------------|------------|--------|-----------|
| A    | Financial Statements  |            |            |        | Completed |
| B    | Permanent Documents   |            |            |        | Completed |
| C    | Other Documents       |            |            |        | Completed |
| D    | Pension Documentation |            |            |        | Completed |
| E    | Estate Planning       |            |            |        | Completed |

# 24200 - Contributions

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description  | CY Balance        | LY Balance        | Change |
|--------------|--|-------------------|-------------------|--------|
| THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulation) | (\$37,026.18)     | (\$24,979.30)     | 48.23% |
| <b>TOTAL</b> |  | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |  | (\$37,026.18)     | (\$24,979.30)     |        |

## Supporting Documents

- Contributions Breakdown Report [Report](#)
- Notice of intent\_Craig\_Signed.pdf [THECRA00001A](#)

## Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

## My Penguin SMSF

# Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

### Summary

| Member                 | D.O.B    | Age<br>(at 30/06/2021) | Total Super Balance<br>(at 30/06/2021) *1 | Concessional     | Non-Concessional | Other       | Reserves    | Total            |
|------------------------|----------|------------------------|---|------------------|------------------|-------------|-------------|------------------|
| Theodore, Craig Harold | Provided | 40                     | 160,308.13                                | 37,026.18        | 0.00             | 0.00        | 0.00        | 37,026.18        |
| <b>All Members</b>     |          |                        |   | <b>37,026.18</b> | <b>0.00</b>      | <b>0.00</b> | <b>0.00</b> | <b>37,026.18</b> |

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

### Contribution Caps

| Member                 | Contribution Type                    | Contributions | Cap        | Current Position     |
|------------------------|--------------------------------------|---------------|------------|----------------------|
| Theodore, Craig Harold | Concessional                         | 37,026.18     | 62,477.44  | 25,451.26 Below Cap  |
|                        | (5 year carry forward cap available) |               |            |                      |
|                        | Non-Concessional                     | 0.00          | 110,000.00 | 110,000.00 Below Cap |

### Carry Forward Unused Concessional Contribution Cap

| Member                           | 2017 | 2018      | 2019      | 2020       | 2021       | 2022       | Current Position    |
|----------------------------------|------|-----------|-----------|------------|------------|------------|---------------------|
| Theodore, Craig Harold           |      |           |           |            |            |            |                     |
| Concessional Contribution Cap    | N/A  | 25,000.00 | 25,000.00 | 25,000.00  | 25,000.00  | 27,500.00  |                     |
| Concessional Contribution        | N/A  | 0.00      | 0.00      | 15,043.26  | 24,979.30  | 37,026.18  |                     |
| Unused Concessional Contribution | N/A  | 0.00      | 25,000.00 | 9,956.74   | 20.70      | 0.00       |                     |
| Cumulative Carry Forward Unused  | N/A  | N/A       | 0.00      | 25,000.00  | 34,956.74  | 34,977.44  |                     |
| Maximum Cap Available            | N/A  | 25,000.00 | 25,000.00 | 50,000.00  | 59,956.74  | 62,477.44  | 25,451.26 Below Cap |
| Total Super Balance              | N/A  | 0.00      | 0.00      | 143,291.59 | 141,958.29 | 160,308.13 |                     |

### NCC Bring Forward Caps

| Member                 | Bring Forward Cap | 2019 | 2020 | 2021 | 2022 | Total | Current Position            |
|------------------------|-------------------|------|------|------|------|-------|-----------------------------|
| Theodore, Craig Harold | N/A               | 0.00 | 0.00 | 0.00 | 0.00 | N/A   | Bring Forward Not Triggered |

**Theodore, Craig Harold**

| Date       | Transaction Description  | Ledger Data       |              |                |       | SuperStream Data |              |          |              |             |       |
|------------|--|-------------------|--------------|----------------|-------|------------------|--------------|----------|--------------|-------------|-------|
|            |  | Contribution Type | Concessional | Non-Concession | Other | Reserves         | Contribution | Employer | Concessional | Non-Concess | Other |
| 08/07/2021 | Deposit Automatic Data P<br>Adp202107081021868   | Employer          | 1,250.03     |                |       |                  |              |          |              |             |       |
| 06/08/2021 | Deposit Automatic Data P<br>Adp202108061038926   | Employer          | 1,292.22     |                |       |                  |              |          |              |             |       |
| 08/09/2021 | Deposit Automatic Data P<br>Adp202109081056979   | Employer          | 1,447.74     |                |       |                  |              |          |              |             |       |
| 08/10/2021 | Deposit Automatic Data P<br>Adp202110081074526   | Employer          | 1,603.26     |                |       |                  |              |          |              |             |       |
| 29/10/2021 | Deposit Quicksuper Quickspr3074422950  | Employer          | 801.64       |                |       |                  |              |          |              |             |       |
| 08/11/2021 | Deposit Automatic Data P<br>Adp202111081092123   | Employer          | 801.63       |                |       |                  |              |          |              |             |       |
| 10/11/2021 | Deposit Quicksuper Quickspr3082009165  | Employer          | 801.63       |                |       |                  |              |          |              |             |       |
| 08/12/2021 | Deposit Quicksuper Quickspr3101024502  | Employer          | 801.63       |                |       |                  |              |          |              |             |       |
| 08/12/2021 | Deposit Quicksuper Quickspr3101024503  | Employer          | 801.63       |                |       |                  |              |          |              |             |       |
| 10/12/2021 | Deposit-Osko Payment 2719778<br>Craig Theodore<br>Smsf Additional Contributions<br>Smsf Additional Contributions | Employer          | 10,000.00    |                |       |                  |              |          |              |             |       |
| 22/12/2021 | Deposit Quicksuper Quickspr3110547   | Employer          | 801.63       |                |       |                  |              |          |              |             |       |

|            |   |                         |          |
|------------|---|-------------------------|----------|
|            | 162   |                         |          |
| 07/01/2022 | Deposit Quicksuper<br>Quickspr311942776<br>2  | Employer                | 801.63   |
| 17/01/2022 | Deposit Quicksuper<br>Quickspr312533548<br>5  | Employer                | 801.63   |
| 02/02/2022 | Deposit Quicksuper<br>Quickspr313618661<br>2  | Employer                | 801.63   |
| 17/02/2022 | Deposit Quicksuper<br>Quickspr314686852<br>8  | Employer                | 879.73   |
| 02/03/2022 | Deposit Quicksuper<br>Quickspr315609919<br>5  | Employer                | 879.73   |
| 21/03/2022 | Deposit Quicksuper<br>Quickspr316891281<br>5  | Employer                | 879.73   |
| 30/03/2022 | Deposit Quicksuper<br>Quickspr317543578<br>1  | Employer                | 879.73   |
| 14/04/2022 | Deposit Quicksuper<br>Quickspr318602199<br>2  | Employer                | 879.73   |
| 02/05/2022 | Deposit Quicksuper<br>Quickspr319708319<br>2  | Employer                | 879.73   |
| 11/05/2022 | Deposit Quicksuper<br>Quickspr320388812<br>2  | Employer                | 439.87   |
| 27/06/2022 | Deposit-Osko<br>Payment 2390796<br>Craig Theodore<br>Smsf Contributions<br>Smsf Contributions<br>[Contribution] | Personal - Concessional | 8,500.00 |



**Total - Theodore, Craig Harold**

37,026.18      0.00      0.00      0.00

0.00      0.00      0.00

**Total for All Members**

37,026.18      0.00      0.00      0.00

# My Penguin SMSF Deductions Notice Letter

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MY PENGUIN PTY LTD as trustee for My Penguin SMSF acknowledges that

## **Craig Harold Theodore**

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

\$8500.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.



Craig Harold Theodore

**SIGN HERE**

**DATE HERE**

Date: 29 / 6 / 22

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

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

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

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

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ \_\_\_\_\_

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Craig Harold Theodore

Date:     /     /

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

## Section A: Your details

### 1 Tax file number (TFN)

PROVIDED

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

### 2 Name

Title: MR

Family name

THEODORE

First given name

CRAIG HAROLD

Other given names

### 3 Date of birth PROVIDED

### 4 Current postal address

5/1A SOMME PARADE

Suburb/town/locality

EDITHVALE

State/territory

VIC

(Australia only)

Postcode

3196

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code) 0408842737

## Section B: Super fund's details

### 6 Fund name

MY PENGUIN SMSF

### 7 Fund Australian business number (ABN) 67104278721

### 8 Member account number THECRA00001A

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

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

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

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

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

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

## Section D: Declaration

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

#### INTENTION TO CLAIM A TAX DEDUCTION

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

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

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

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

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

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

Name (Print in BLOCK LETTERS)

Signature

**SIGN HERE**

Date

**DATE HERE**

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

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

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

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

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

## Declaration

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

**!** Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

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

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

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

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

Name (Print in BLOCK LETTERS)

Signature

Date

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

# 24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description                             | CY Balance        | LY Balance        | Change |
|--------------|---|-------------------|-------------------|--------|
| 24700        | Changes in Market Values of Investments | (\$54,601.38)     |                   | 100%   |
| <b>TOTAL</b> |   | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |   | (\$54,601.38)     |                   |        |

## Supporting Documents

- Market Movement [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)

## Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

My Penguin SMSF

# Market Movement Report

As at 30 June 2022

| Investment  | Date              | Description     | Unrealised  |                          |                 |              | Realised          |                   |                      | Total            |
|---|-------------------|-----------------|-------------|--------------------------|-----------------|--------------|-------------------|-------------------|----------------------|------------------|
|   |                   |                 | Units       | Accounting Cost Movement | Market Movement | Depreciation | Balance           | Consideration     | Accounting Cost Base |                  |
| 12MLBCC - 1/2 Malibu Circuit, Carrum Downs VIC, Australia |                   |                 |             |                          |                 |              |                   |                   |                      |                  |
|   | 01/07/2021        | Opening Balance | 1.00        | 0.00                     | 0.00            | 0.00         | 244,911.44        | 0.00              | 0.00                 | 0.00             |
|   | 27/07/2021        | Instalment      | 0.00        | 435.00                   | 0.00            | 0.00         | 245,346.44        | 0.00              | 0.00                 | 0.00             |
|   | 16/09/2021        | Disposal        | (1.00)      | (245,846.44)             | 0.00            | 0.00         | (500.00)          | 300,447.82        | 245,846.44           | 54,601.38        |
|   | 10/12/2021        | Instalment      | 0.00        | 500.00                   | 0.00            | 0.00         | 0.00              | 0.00              | 0.00                 | 0.00             |
|   | <b>30/06/2022</b> |                 | <b>0.00</b> | <b>(244,911.44)</b>      | <b>0.00</b>     | <b>0.00</b>  | <b>0.00</b>       | <b>300,447.82</b> | <b>245,846.44</b>    | <b>54,601.38</b> |
| 7/107WELSSRD - Lot 7, 107 Wells Road, Chelsea             |                   |                 |             |                          |                 |              |                   |                   |                      |                  |
|   | 01/07/2021        | Opening Balance | 1.00        | 0.00                     | 0.00            | 0.00         | 42,000.00         | 0.00              | 0.00                 | 0.00             |
|   | 17/12/2021        | Instalment      | 0.00        | 403,022.31               | 0.00            | 0.00         | 445,022.31        | 0.00              | 0.00                 | 0.00             |
|   | <b>30/06/2022</b> |                 | <b>1.00</b> | <b>403,022.31</b>        | <b>0.00</b>     | <b>0.00</b>  | <b>445,022.31</b> | <b>0.00</b>       | <b>0.00</b>          | <b>0.00</b>      |
| <b>Total Market Movement</b>                              |                   |                 |             |                          | <b>0.00</b>     |              |                   |                   |                      | <b>54,601.38</b> |
|   |                   |                 |             |                          |                 |              |                   |                   |                      | <b>54,601.38</b> |

**Capital Gains Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

|  | Total            | Discounted       | Indexed     | Other       | Notional    |
|--|------------------|------------------|-------------|-------------|-------------|
| <b>Losses available to offset</b>                    |                  |                  |             |             |             |
| Carried forward from prior losses                    | 547.22           |                  |             |             |             |
| Carried forward from prior losses - Collectables     | 0.00             |                  |             |             |             |
| Current year capital losses                          | 0.00             |                  |             |             |             |
| Current year capital losses - Collectables           | 0.00             |                  |             |             |             |
| <b>Total Losses Available</b>                        | <b>547.22</b>    |                  |             |             |             |
| <b>Total Losses Available - Collectables</b>         | <b>0.00</b>      |                  |             |             |             |
| <b>Capital Gains</b>                                 |                  |                  |             |             |             |
| Capital gains from disposal of assets                | 54,601.38        | 54,601.38        | 0.00        | 0.00        | 0.00        |
| Capital gains from disposal of assets - Collectables | 0.00             | 0.00             | 0.00        | 0.00        | 0.00        |
| Capital gains from trust distributions               | 0.00             | 0.00             | 0.00        | 0.00        | 0.00        |
| <b>Capital Gains Before Losses applied</b>           | <b>54,601.38</b> | <b>54,601.38</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| <b>Losses and discount applied</b>                   |                  |                  |             |             |             |
| Losses applied                                       | 547.22           | 547.22           | 0.00        | 0.00        | 0.00        |
| Losses applied - Collectables                        | 0.00             | 0.00             | 0.00        | 0.00        | 0.00        |
| Capital gains after losses applied                   | 54,054.16        | 54,054.16        | 0.00        | 0.00        | 0.00        |
| Capital gains after losses applied - Collectables    | 0.00             | 0.00             | 0.00        | 0.00        | 0.00        |
| CGT Discount applied                                 | 18,018.05        |                  |             |             |             |
| CGT Discount applied - Collectables                  | 0.00             |                  |             |             |             |



My Penguin SMSF

# Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

|   | Total            | Discounted | Indexed | Other | Notional |
|---|------------------|------------|---------|-------|----------|
| <b>Net Capital Gain</b>   |                  |            |         |       |          |
| Net capital gain  | 36,036.11        |            |         |       |          |
| Net capital gain - Collectables   | 0.00             |            |         |       |          |
| <b>Total Net Capital Gain (11A)</b>   | <b>36,036.11</b> |            |         |       |          |
| <b>Net Capital Losses Carried Forward to later income</b>                   |                  |            |         |       |          |
| Net Capital Losses Carried Forward to later income years                    | 0.00             |            |         |       |          |
| Net Capital Losses Carried Forward to later income years - Collectables     | 0.00             |            |         |       |          |
| <b>Total Net Capital Losses Carried Forward to later income years (14V)</b> | <b>0.00</b>      |            |         |       |          |

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

# Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

| Investment   |                        | Accounting Treatment |                   |                   |                          | Tax Treatment      |                   |                   |               |                          |             |              |
|--|------------------------|----------------------|-------------------|-------------------|--------------------------|--------------------|-------------------|-------------------|---------------|--------------------------|-------------|--------------|
| Purchase Contract Date                                       | Disposal Contract Date | Units                | Cost              | Proceeds          | Accounting Profit/(Loss) | Adjusted Cost Base | Reduced Cost Base | Indexed Cost Base | Indexed Gains | Discounted Gains (Gross) | Other Gains | Capital Loss |
| <b>Real Estate Properties (Australian - Non Residential)</b> |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |             |              |
| 12MLBCC - 1/2 Malibu Circuit, Carrum Downs VIC, Australia    |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |             |              |
| 27/02/2020   | 16/09/2021             | 1.00                 | 245,846.44        | 300,447.82        | 54,601.38                | 245,846.44         | 245,846.44        | 0.00              | 0.00          | 54,601.38                | 0.00        | 0.00         |
|  |                        | <b>1.00</b>          | <b>245,846.44</b> | <b>300,447.82</b> | <b>54,601.38</b>         | <b>245,846.44</b>  | <b>245,846.44</b> | <b>0.00</b>       | <b>0.00</b>   | <b>54,601.38</b>         | <b>0.00</b> | <b>0.00</b>  |
|  |                        | <b>1.00</b>          | <b>245,846.44</b> | <b>300,447.82</b> | <b>54,601.38</b>         | <b>245,846.44</b>  | <b>245,846.44</b> | <b>0.00</b>       | <b>0.00</b>   | <b>54,601.38</b>         | <b>0.00</b> | <b>0.00</b>  |
|  |                        | <b>1.00</b>          | <b>245,846.44</b> | <b>300,447.82</b> | <b>54,601.38</b>         | <b>245,846.44</b>  | <b>245,846.44</b> | <b>0.00</b>       | <b>0.00</b>   | <b>54,601.38</b>         | <b>0.00</b> | <b>0.00</b>  |

# 24800 - Changes in Market Values of Other Assets

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                              | CY Balance        | LY Balance        | Change   |
|--------------|--|-------------------|-------------------|----------|
| 24800        | Changes in Market Values of Other Assets | \$86.41           | \$457.02          | (81.09)% |
| <b>TOTAL</b> |  | <b>CY Balance</b> | <b>LY Balance</b> |          |
|              |  | \$86.41           | \$457.02          |          |

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

My Penguin SMSF  
**General Ledger**

As at 30 June 2022

| Transaction Date  | Description        | Units | Debit        | Credit | Balance \$      |
|---|--------------------|-------|--------------|--------|-----------------|
| <b>Changes in Market Values of Other Assets (24800)</b> |                    |       |              |        |                 |
| <u>Changes in Market Values of Other Assets (24800)</u> |                    |       |              |        |                 |
| 01/07/2021  | Balance adjustment |       | 86.41        |        | 86.41 DR        |
|   |                    |       | <b>86.41</b> |        | <b>86.41 DR</b> |
| <b>Total Debits:</b>                                    | <b>86.41</b>       |       |              |        |                 |
| <b>Total Credits:</b>                                   | <b>0.00</b>        |       |              |        |                 |

# 25000 - Interest Received

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                              | CY Balance        | LY Balance        | Change   |
|--------------|--|-------------------|-------------------|----------|
| WBC485482    | Westpac DIY Super Working Account 485482 | (\$4.84)          | (\$0.34)          | 1323.53% |
| <b>TOTAL</b> |  | <b>CY Balance</b> | <b>LY Balance</b> |          |
|              |  | (\$4.84)          | (\$0.34)          |          |

## Supporting Documents

- Interest Reconciliation Report [Report](#)

## Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

# Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

| Date   | Payment Amount | Gross Interest | TFN Withheld | Foreign Income | Foreign Credits |
|--|----------------|----------------|--------------|----------------|-----------------|
| <b>Bank Accounts</b>                               |                |                |              |                |                 |
| WBC485482 Westpac DIY Super Working Account 485482 |                |                |              |                |                 |
| 30/07/2021   | 0.14           | 0.14           |              |                |                 |
| 31/08/2021   | 0.19           | 0.19           |              |                |                 |
| 30/09/2021   | 0.77           | 0.77           |              |                |                 |
| 29/10/2021   | 1.28           | 1.28           |              |                |                 |
| 30/11/2021   | 1.43           | 1.43           |              |                |                 |
| 31/12/2021   | 0.50           | 0.50           |              |                |                 |
| 31/01/2022   | 0.12           | 0.12           |              |                |                 |
| 28/02/2022   | 0.08           | 0.08           |              |                |                 |
| 31/03/2022   | 0.09           | 0.09           |              |                |                 |
| 29/04/2022   | 0.08           | 0.08           |              |                |                 |
| 31/05/2022   | 0.08           | 0.08           |              |                |                 |
| 30/06/2022   | 0.08           | 0.08           |              |                |                 |
|  | 4.84           | 4.84           |              |                |                 |
|  | <b>4.84</b>    | <b>4.84</b>    |              |                |                 |
| <b>TOTAL</b>                                       | <b>4.84</b>    | <b>4.84</b>    |              |                |                 |

**Tax Return Reconciliation**

|                | Totals | Tax Return Label |
|----------------|--------|------------------|
| Gross Interest | 4.84   | 11C              |

# 28000 - Property Income

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description                                     | CY Balance        | LY Balance        | Change  |
|--------------|---|-------------------|-------------------|---------|
| 12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | (\$14,033.00)     | (\$6,963.00)      | 101.54% |
| 7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | (\$6,120.00)      |                   | 100%    |
| <b>TOTAL</b> |   | <b>CY Balance</b> | <b>LY Balance</b> |         |
|              |   | (\$20,153.00)     | (\$6,963.00)      |         |

## Supporting Documents

○ General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date   | Description   | Units | Debit | Credit           | Balance \$          |
|--|---|-------|-------|------------------|---------------------|
| <b>Property Income (28000)</b>                                   |   |       |       |                  |                     |
| <u>1/2 Malibu Circuit, Carrum Downs VIC, Australia (12MLBCC)</u> |   |       |       |                  |                     |
| 01/07/2021   | Deposit Online 2777317 Pymt Craig Theo                                |       |       | 633.00           | 633.00 CR           |
| 09/07/2021   | Deposit-Osko Payment 2333468 Steen Electrical Pty Ltd                 |       |       | 6,000.00         | 6,633.00 CR         |
| 12/08/2021   | Deposit-Osko Payment 2362948 Steen Electrical Pty Ltd steen rent 12/8 |       |       | 6,000.00         | 12,633.00 CR        |
| 02/06/2022   | Deposit Online 2200566 Pymt My Penguin Officelease                    |       |       | 1,400.00         | 14,033.00 CR        |
|  |   |       |       | <b>14,033.00</b> | <b>14,033.00 CR</b> |
| <u>Lot 7, 107 Wells Road, Chelsea (7/107WELSSRD)</u>             |   |       |       |                  |                     |
| 04/01/2022   | Deposit CBA Factory Lease   |       |       | 1,020.00         | 1,020.00 CR         |
| 01/02/2022   | Deposit CBA Factory Lease   |       |       | 1,020.00         | 2,040.00 CR         |
| 01/03/2022   | Deposit CBA Factory Lease   |       |       | 1,020.00         | 3,060.00 CR         |
| 01/04/2022   | Deposit CBA Factory Lease   |       |       | 1,020.00         | 4,080.00 CR         |
| 02/05/2022   | Deposit CBA Factory Lease   |       |       | 1,020.00         | 5,100.00 CR         |
| 01/06/2022   | Deposit CBA Factory Lease   |       |       | 1,020.00         | 6,120.00 CR         |
|  |   |       |       | <b>6,120.00</b>  | <b>6,120.00 CR</b>  |

**Total Debits: 0.00**

**Total Credits: 20,153.00**



# 30100 - Accountancy Fees

2022 Financial Year

---

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description      | CY Balance        | LY Balance        | Change |
|--------------|------------------|-------------------|-------------------|--------|
| 30100        | Accountancy Fees | \$550.00          | \$538.00          | 2.23%  |
| <b>TOTAL</b> |                  | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                  | \$550.00          | \$538.00          |        |

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                | Description         | Units | Debit         | Credit | Balance \$       |
|---------------------------------|---------------------|-------|---------------|--------|------------------|
| <b>Accountancy Fees (30100)</b> |                     |       |               |        |                  |
| <u>Accountancy Fees (30100)</u> |                     |       |               |        |                  |
| 30/06/2022                      | 2021 SH fee accrual |       | 550.00        |        | 550.00 DR        |
|                                 |                     |       | <b>550.00</b> |        | <b>550.00 DR</b> |

**Total Debits: 550.00**

**Total Credits: 0.00**

# 30400 - ATO Supervisory Levy

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description          | CY Balance        | LY Balance        | Change |
|--------------|----------------------|-------------------|-------------------|--------|
| 30400        | ATO Supervisory Levy |                   | \$259.00          | 100%   |
| <b>TOTAL</b> |                      | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                      |                   | \$259.00          |        |

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

My Penguin SMSF  
**General Ledger**

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------|-------|-------|--------|------------|
|                  |             |       |       |        | 0.00 DR    |

Total Debits: 0.00

Total Credits: 0.00

# 30700 - Auditor's Remuneration

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description            | CY Balance        | LY Balance        | Change |
|--------------|------------------------|-------------------|-------------------|--------|
| 30700        | Auditor's Remuneration | \$550.00          | \$450.00          | 22.22% |
| <b>TOTAL</b> |                        | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                        | \$550.00          | \$450.00          |        |

## Supporting Documents

- General Ledger [Report](#)
- Invoice X21757.pdf [30700](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                      | Description   | Units | Debit         | Credit | Balance \$       |
|---------------------------------------|---|-------|---------------|--------|------------------|
| <b>Auditor's Remuneration (30700)</b> |   |       |               |        |                  |
| Auditor's Remuneration (30700)        |   |       |               |        |                  |
| 10/11/2021                            | Withdrawal-Osko Payment 1406786<br>Superhelp Australia Pty Ltd Baretrust Inv-0210<br>Baretrust Inv-0210 |       | 550.00        |        | 550.00 DR        |
|                                       |   |       | <b>550.00</b> |        | <b>550.00 DR</b> |

**Total Debits: 550.00**

**Total Credits: 0.00**

Invoice Date 30 Sep 2022  
Invoice Number X21757  
Due Date 14 Oct 2022

SuperHelp Australia Pty Ltd  
Attention: Sandra  
PO Box 1906  
MACQUARIE CENTRE NSW 2113

## TAX INVOICE

| Description   | Amount        |
|---|---------------|
| Preparation of SMSF Audit on behalf of the following Superannuation Fund:<br><br>My Penquin SMSF for the year ended 30 June 2021. |               |
| Subtotal  | 500.00        |
| Total GST 10%   | 50.00         |
| Invoice Total AUD   | 550.00        |
| Total Net Payments AUD  | 0.00          |
| <b>Amount Due AUD</b>   | <b>550.00</b> |

## Payment Advice



### DIRECT CREDIT (EFT)

Account Name: **Gold Group Consulting**  
BSB: **484 799** Account No.: **20423 2240**  
Please quote the invoice number(s) as a reference.



### by mail

Detach this section and mail your cheque to:

Gold Group Consulting  
PO Box 428  
Southport QLD 4215  
Australia

Client: SuperHelp Australia Pty Ltd

Invoice No : X21757  
Amount Due: \$ 550.00  
Due Date: 14 Oct 2022



CHARTERED ACCOUNTANTS - SINCE 1969



# 30800 - ASIC Fees

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description | CY Balance        | LY Balance        | Change |
|--------------|-------------|-------------------|-------------------|--------|
| 30800        | ASIC Fees   | \$332.00          | \$328.00          | 1.22%  |
| <b>TOTAL</b> |             | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |             | \$332.00          | \$328.00          |        |

## Supporting Documents

- General Ledger [Report](#)
- ASIC Invoices.pdf [30800](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date         | Description                              | Units | Debit         | Credit | Balance \$       |
|--------------------------|--|-------|---------------|--------|------------------|
| <b>ASIC Fees (30800)</b> |  |       |               |        |                  |
| ASIC Fees (30800)        |  |       |               |        |                  |
| 13/12/2021               | Withdrawal Online 7698273 Bpay Asic asic |       | 56.00         |        | 56.00 DR         |
| 07/03/2022               | Withdrawal Online 7089669 Bpay Asic asic |       | 276.00        |        | 332.00 DR        |
|                          |  |       | <b>332.00</b> |        | <b>332.00 DR</b> |

**Total Debits: 332.00**

**Total Credits: 0.00**



ASIC

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

page 1 of 2

THEODORE AT MALIBU PTY LTD  
U 5  
1A SOMME PDE EDITHVALE VIC 3196

## INVOICE STATEMENT

Issue date 26 Feb 21

THEODORE AT MALIBU PTY LTD

ACN 639 393 365

Account No. 22 639393365

## Summary

|                    |                 |
|--------------------|-----------------|
| Opening Balance    | \$0.00          |
| New items          | \$273.00        |
| Payments & credits | \$0.00          |
| <b>TOTAL DUE</b>   | <b>\$273.00</b> |

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

Transaction details are listed on the back of this page

## Please pay

Immediately **\$0.00**  
By 26 Apr 21 **\$273.00**

If you have already paid please ignore this invoice statement.

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



ASIC

Australian Securities &amp; Investments Commission

## PAYMENT SLIP

THEODORE AT MALIBU PTY LTD

**TOTAL DUE** **\$273.00**  
**Immediately** **\$0.00**  
**By 26 Apr 21** **\$273.00**

Payment options are listed on the back of this payment slip



Billier Code: 17301  
Ref: 2296393933652

ACN 639 393 365

Account No: 22 639393365



22 639393365

\*814 129 0002296393933652 92



# 31500 - Bank Charges

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description  | CY Balance        | LY Balance        | Change |
|--------------|--------------|-------------------|-------------------|--------|
| 31500        | Bank Charges | \$180.00          |                   | 100%   |
| <b>TOTAL</b> |              | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |              | \$180.00          |                   |        |

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date            | Description | Units | Debit         | Credit | Balance \$       |
|-----------------------------|-------------|-------|---------------|--------|------------------|
| <b>Bank Charges (31500)</b> |             |       |               |        |                  |
| <u>Bank Charges (31500)</u> |             |       |               |        |                  |
| 17/01/2022                  | Service Fee |       | 30.00         |        | 30.00 DR         |
| 17/02/2022                  | Service Fee |       | 30.00         |        | 60.00 DR         |
| 17/03/2022                  | Service Fee |       | 30.00         |        | 90.00 DR         |
| 17/04/2022                  | Service Fee |       | 30.00         |        | 120.00 DR        |
| 17/05/2022                  | Service Fee |       | 30.00         |        | 150.00 DR        |
| 17/06/2022                  | Service Fee |       | 30.00         |        | 180.00 DR        |
|                             |             |       | <b>180.00</b> |        | <b>180.00 DR</b> |
| <b>Total Debits:</b>        |             |       | <b>180.00</b> |        |                  |
| <b>Total Credits:</b>       |             |       | <b>0.00</b>   |        |                  |

# 37500 - Investment Expenses

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description         | CY Balance        | LY Balance        | Change |
|--------------|---------------------|-------------------|-------------------|--------|
| 976066363    | Investment Expenses | \$223.56          | \$210.00          | 6.46%  |
| <b>TOTAL</b> |                     | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                     | \$223.56          | \$210.00          |        |

## Supporting Documents

- General Ledger [Report](#)
- Quickbooks\_Invoice\_225018123739\_2021\_09\_2021-09-05T08-26-05.pdf [976066363](#)
- Quickbooks\_Invoice\_225018306910\_2021\_10\_2021-10-05T13-18-30.pdf [976066363](#)
- Quickbooks\_Invoice\_225019884377\_2022\_06\_2022-06-05T05-50-20.pdf [976066363](#)
- Quickbooks\_Invoice\_225018492935\_2021\_11\_2021-11-05T09-11-58.pdf [976066363](#)
- Quickbooks\_Invoice\_225019674970\_2022\_05\_2022-05-05T06-29-33.pdf [976066363](#)
- Quickbooks\_Invoice\_225018678294\_2021\_12\_2021-12-05T06-27-56.pdf [976066363](#)
- Quickbooks\_Invoice\_225019245454\_2022\_03\_2022-03-05T06-20-28.pdf [976066363](#)
- Quickbooks\_Invoice\_225018867526\_2022\_01\_2022-01-05T05-31-12.pdf [976066363](#)
- Quickbooks\_Invoice\_225019053015\_2022\_02\_2022-02-05T04-43-59.pdf [976066363](#)
- Quickbooks\_Invoice\_225017755973\_2021\_07\_2021-07-05T08-27-02.pdf [976066363](#)
- Quickbooks\_Invoice\_225019465050\_2022\_04\_2022-04-05T04-35-52.pdf [976066363](#)
- Quickbooks\_Invoice\_225017938738\_2021\_08\_2021-08-05T16-02-58.pdf [976066363](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                       | Description  | Units | Debit         | Credit | Balance \$       |
|--|--|-------|---------------|--------|------------------|
| <b>Investment Expenses (37500)</b>     |  |       |               |        |                  |
| <u>Investment Expenses (976066363)</u> |  |       |               |        |                  |
| 20/07/2021                             | Payment By Authority To Intuit*quickbook T1-d72370e-0    |       | 18.63         |        | 18.63 DR         |
| 20/08/2021                             | Payment By Authority To Intuit*quickbook T1-dfdccc9-0    |       | 18.63         |        | 37.26 DR         |
| 20/09/2021                             | Payment By Authority To Intuit*quickbook T1-e6c02fa-0    |       | 18.63         |        | 55.89 DR         |
| 20/10/2021                             | Payment By Authority To Intuit*quickbook T1-eb2fa44-0    |       | 18.63         |        | 74.52 DR         |
| 22/11/2021                             | Payment By Authority To Intuit*quickbook T1-edd44c1-0    |       | 18.63         |        | 93.15 DR         |
| 20/12/2021                             | Payment By Authority To Intuit* quickbook T1-f13b459-0   |       | 18.63         |        | 111.78 DR        |
| 20/01/2022                             | Payment By Authority To Intuit*quickbook T1-f507fd1-0    |       | 18.63         |        | 130.41 DR        |
| 21/02/2022                             | Payment By Authority To Intuit*quickbook T1-f7e3f4d-0    |       | 18.63         |        | 149.04 DR        |
| 21/03/2022                             | Payment By Authority To Intuit*quickbook -faa145b-0      |       | 18.63         |        | 167.67 DR        |
| 20/04/2022                             | Payment By Authority To Intuit*quickbook T1-fd6a124-0    |       | 18.63         |        | 186.30 DR        |
| 20/05/2022                             | Payment By Authority To Intuit*quickbook T1-1001c022-0   |       | 18.63         |        | 204.93 DR        |
| 20/06/2022                             | Payment By Authority To Intuit* *quickbook T1-102c49d1-0 |       | 18.63         |        | 223.56 DR        |
|  |  |       | <b>223.56</b> |        | <b>223.56 DR</b> |

**Total Debits: 223.56**

**Total Credits: 0.00**





## Tax invoice and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225019245454  
**Total:** \$20.00  
**Date:** 5/03/2022

### Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

### Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

### Direct Debit information

**Collection date:** On or after 19/03/2022  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

### Tax reporting information

**Period for monthly subscription fees:** 5/03/2022 - 5/04/2022  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).





# Tax Invoice

and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225018123739  
**Total:** \$20.00  
**Date:** 5/09/2021

## Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

## Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

## Direct Debit information

**Collection date:** On or after 19/09/2021  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

## Tax reporting information

**Period for monthly subscription fees:** 5/09/2021 - 5/10/2021  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).



# Tax invoice

and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225018867526  
**Total:** \$20.00  
**Date:** 5/01/2022

## Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

## Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

## Direct Debit information

**Collection date:** On or after 19/01/2022  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

## Tax reporting information

**Period for monthly subscription fees:** 5/01/2022 - 5/02/2022  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).





# Tax Invoice

and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225018306910  
**Total:** \$20.00  
**Date:** 5/10/2021

## Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

## Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

## Direct Debit information

**Collection date:** On or after 19/10/2021  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

## Tax reporting information

**Period for monthly subscription fees:** 5/10/2021 - 5/11/2021  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).



# Tax invoice

and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225019053015  
**Total:** \$20.00  
**Date:** 5/02/2022

## Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

## Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

## Direct Debit information

**Collection date:** On or after 19/02/2022  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

## Tax reporting information

**Period for monthly subscription fees:** 5/02/2022 - 5/03/2022  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).







# Tax invoice

and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225019884377  
**Total:** \$20.00  
**Date:** 5/06/2022

## Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

## Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

## Direct Debit information

**Collection date:** On or after 19/06/2022  
**BSB number:** 033152  
**Payment account ending:** 5482  
**Name on the account:** Craig Theodore

## Tax reporting information

**Period for monthly subscription fees:** 5/06/2022 - 5/07/2022  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).





# Tax Invoice

and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225017755973  
**Total:** \$20.00  
**Date:** 5/07/2021

## Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

## Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

## Direct Debit information

**Collection date:** On or after 19/07/2021  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

## Tax reporting information

**Period for monthly subscription fees:** 5/07/2021 - 5/08/2021  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).



## Tax invoice and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225018492935  
**Total:** \$20.00  
**Date:** 5/11/2021

### Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

### Payment details

| Item                           | Qty | Unit price | Amount  |
|--------------------------------|-----|------------|---------|
| QuickBooks Online Simple Start | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):          |     |            | \$1.82  |

**Total invoice:** **\$20.00**

### Direct Debit information

**Collection date:** On or after 19/11/2021  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

### Tax reporting information

**Period for monthly subscription fees:** 5/11/2021 - 5/12/2021  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).



## Tax invoice and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225019465050  
**Total:** \$20.00  
**Date:** 5/04/2022

### Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

### Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

### Direct Debit information

**Collection date:** On or after 19/04/2022  
**BSB number:** 033152  
**Payment account ending:** 5482  
**Name on the account:** Craig Theodore

### Tax reporting information

**Period for monthly subscription fees:** 5/04/2022 - 5/05/2022  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).





## Tax invoice and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225019674970  
**Total:** \$20.00  
**Date:** 5/05/2022

### Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

### Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

### Direct Debit information

**Collection date:** On or after 19/05/2022  
**BSB number:** 033152  
**Payment account ending:** 5482  
**Name on the account:** Craig Theodore

### Tax reporting information

**Period for monthly subscription fees:** 5/05/2022 - 5/06/2022  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).







# Tax Invoice

and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225017938738  
**Total:** \$20.00  
**Date:** 5/08/2021

## Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

## Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

## Direct Debit information

**Collection date:** On or after 19/08/2021  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

## Tax reporting information

**Period for monthly subscription fees:** 5/08/2021 - 5/09/2021  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).



## Tax invoice and Direct Debit advance notice

Intuit Australia Pty Limited  
Level 34-35, 1 O'Connell Street  
Sydney NSW 2000  
Australia  
Intuit ABN: 28163072704

**Invoice number:** 225018678294  
**Total:** \$20.00  
**Date:** 5/12/2021

### Bill to

Craig Theodore  
My Penguin SMSF  
1/2 Malibu Circuit  
Carrum Downs, VIC 3201  
AU  
**Company ID:** 9130348239960466

### Payment details

| Item                                  | Qty | Unit price | Amount  |
|---------------------------------------|-----|------------|---------|
| <b>QuickBooks Online Simple Start</b> | 1   | \$18.18    | \$18.18 |
| GST - Standard (10%):                 |     |            | \$1.82  |

**Total invoice:** **\$20.00**

### Direct Debit information

**Collection date:** On or after 19/12/2021  
**BSB number:** 033152  
**Payment account ending:** 8886  
**Name on the account:** Craig Theodore

### Tax reporting information

**Period for monthly subscription fees:** 5/12/2021 - 5/01/2022  
**Total without tax:** \$18.18  
**Total GST - Standard (10%):** \$1.82  
**Total tax:** \$1.82

(1) For subscriptions, your payment method on file will be automatically charged monthly/annually at the then-current list price until you cancel. If you have a discount it will apply to the then-current list price until it expires. To cancel your subscription at any time, go to Account & Settings and cancel the subscription. (2) For one-time services, your payment method on file will reflect the charge in the amount referenced in this invoice. Terms, conditions, pricing, features, service, and support options are subject to change without notice.

Amounts are shown in AUD. All dates and times are Pacific Standard Time (PST).

# 39000 - Life Insurance Premiums

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description  | CY Balance        | LY Balance        | Change |
|--------------|--|-------------------|-------------------|--------|
| THECRA00001A | (Life Insurance Premiums) Theodore, Craig Harold - Accumulation (Accumulation) | \$464.35          | \$388.92          | 19.39% |
| <b>TOTAL</b> |  | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |  | \$464.35          | \$388.92          |        |

## Supporting Documents

- General Ledger [Report](#)
- PLANSCHEDULE.737982.17986.110039149.pdf [THECRA00001A](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date   | Description  | Units | Debit         | Credit | Balance \$       |
|--|--|-------|---------------|--------|------------------|
| <b>Life Insurance Premiums (39000)</b>   |  |       |               |        |                  |
| (Life Insurance Premiums) Theodore, Craig Harold - Accumulation (THECRA00001A) |  |       |               |        |                  |
| 05/10/2021   | Payment By Authority To Neos Life<br>110039149/5860127 |       | 464.35        |        | 464.35 DR        |
|  |  |       | <b>464.35</b> |        | <b>464.35 DR</b> |
| <b>Total Debits:</b>   | <b>464.35</b>  |       |               |        |                  |
| <b>Total Credits:</b>  | <b>0.00</b>  |       |               |        |                  |

## Your NEOS Protection Plan Schedule

This schedule forms part of the NEOS Benefit Fund Rules. It shows the important details of your plan as at the plan commencement date shown below.

### Your plan details

|                        |                 |
|------------------------|-----------------|
| Plan number            | 110039149       |
| Plan commencement date | 05/10/2018      |
| Plan owner(s)          | My Penguin SMSF |
| State register         | VIC             |

### Your payment details

|                   |  |
|-------------------|--|
| Premium frequency | Yearly                                       |
| Yearly premium    | \$464.35                                     |
| Payment method    | Direct debit                                 |
| Account number    | 485482                                       |
| Premium due date  | 05/10/2021                                   |
|                   | <i>Your premium will be deducted yearly.</i> |

### Insured person details

|               |                |
|---------------|----------------|
| Name          | Craig Theodore |
| Date of birth | 01/10/1980     |
| Gender        | Male           |



**neoslifelife.com.au**

GPO Box 239, Sydney NSW 2001

**e:** [customerservice@neoslifelife.com.au](mailto:customerservice@neoslifelife.com.au) **t:** 1300 090 188

## Your cover details

|   |   |
|---|---|
| Cover                                       | <b>Stand alone TPD Cover</b>  |
| Ownership                                   | Super   |
| Sum insured                                 | \$578,812   |
| Yearly premium                              | \$464.35  |
| Premium type                                | Stepped   |
| TPD definition                              | Super   |
| Optional benefits                           | Indexation Benefit  |
| Commencement date                           | 05/10/2018  |
| Expiry date                                 | 04/10/2079  |
| Occupation class                            | WCA   |
| Special conditions, loadings and exclusions | No claim shall be payable under the insured benefits where the condition or event giving rise to the claim results directly or indirectly from any disease, condition or disorder of the lumbar spine its intervertebral discs, joints, nerve roots, spinal cord or supportive musculature and ligaments, or any treatment/surgery/complications thereof. |
| Premium category                            | Standard  |

# 41960 - Property Expenses - Council Rates

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                                     | CY Balance        | LY Balance        | Change |
|--------------|---|-------------------|-------------------|--------|
| 12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | \$1,188.75        |                   | 100%   |
| <b>TOTAL</b> |   | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |   | \$1,188.75        |                   |        |

## Supporting Documents

- General Ledger [Report](#)
- SettlementStatement2.pdf [12MLBCC](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

My Penguin SMSF  
**General Ledger**

As at 30 June 2022

| Transaction Date  | Description  | Units | Debit           | Credit | Balance \$         |
|---|--|-------|-----------------|--------|--------------------|
| <b>Property Expenses - Council Rates (41960)</b>          |  |       |                 |        |                    |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia (12MLBCC) |  |       |                 |        |                    |
| 16/09/2021  | Electronic Property Settlement Sale Funds<br>Pexa216468554D06F01 |       | 1,188.75        |        | 1,188.75 DR        |
|   |  |       | <b>1,188.75</b> |        | <b>1,188.75 DR</b> |

**Total Debits: 1,188.75**

**Total Credits: 0.00**



**STEEN PROPERTY INVESTMENTS PTY LTD FROM THEODORE AT MALIBU PTY LTD  
PROPERTY: UNIT 1/2 MALIBU CIRCUIT , CARRUM DOWNS**

**STATEMENT OF ADJUSTMENTS**

**DATE OF SETTLEMENT: 09/09/2021**

|   | <b>VENDOR</b>  | <b>PURCHASER</b>       |
|---|----------------|------------------------|
| <b>Frankston City Council - Rates, Charges &amp; Levies \$1,188.95</b><br>Annually<br>Paid to 30/06/2022<br>Purchaser allows 294 days |                | 957.67                 |
| <b>South East Water - Drainage \$26.39 Quarterly</b><br>Paid to 30/09/2021<br>Purchaser allows 21 days                                |                | 6.02                   |
| <b>South East Water - Parks &amp; Gardens \$80.20 Annually</b><br>Paid to 30/06/2022<br>Purchaser allows 294 days                     |                | 64.60                  |
| <b>Owners Corporation - Owners Corporation Fees \$1,066.75</b><br>Annually<br>Paid to 30/06/2022<br>Purchaser allows 294 days         |                | 859.25                 |
| <b>RENTAL</b><br>Rent paid to 12/09/2021 at \$6,000.00 Monthly<br>Vendor allows 3 days  | 591.78         |                        |
|   | <hr/> \$591.78 | <hr/> \$1,887.54       |
| <b>Less Vendor's Proportion</b>   |                | 591.78                 |
| <b>PURCHASER TO PAY VENDOR</b>  |                | <hr/> <hr/> \$1,295.76 |

**SETTLEMENT STATEMENT**

|                               |                                 |
|-------------------------------|---------------------------------|
| Purchase Price:               | 300,000.00                      |
| Less Deposit Paid:            | 30,000.00                       |
| Balance:                      | <hr/> 270,000.00                |
| Plus adjustments:             | 1,295.76                        |
| <b>BALANCE DUE TO VENDOR:</b> | <hr/> <hr/> <b>\$271,295.76</b> |

**SETTLEMENT CHEQUES**

|                        |                                 |
|------------------------|---------------------------------|
| Frankston City Council | 1,188.75                        |
| PEXA                   | 117.92                          |
| South East Water       | 106.55                          |
| Owners Corporation     | 1,066.75                        |
|                        | <hr/> 268,815.79                |
| <b>TOTAL CHEQUES:</b>  | <hr/> <hr/> <b>\$271,295.76</b> |

Prepared on: **23 August 2021**  
By: **ROBERTSON CONVEYANCING**  
Our Ref: **AE:2021-2752**  
E. & O. E.

# 42010 - Property Expenses - Interest on Loans

2022 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                                     | CY Balance        | LY Balance        | Change   |
|--------------|---|-------------------|-------------------|----------|
| 12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | \$1,826.49        | \$6,373.04        | (71.34)% |
| 7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | \$6,418.65        |                   | 100%     |
| <b>TOTAL</b> |   | <b>CY Balance</b> | <b>LY Balance</b> |          |
|              |   | \$8,245.14        | \$6,373.04        |          |

## Supporting Documents

- General Ledger [Report](#)
- Related\_Party\_Loan\_amortisation\_schedule\_updated.xlsx [12MLBCC](#)
- LoanAccountStatement.pdf [7/107WELSSRD](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

# My Penguin SMSF General Ledger

As at 30 June 2022

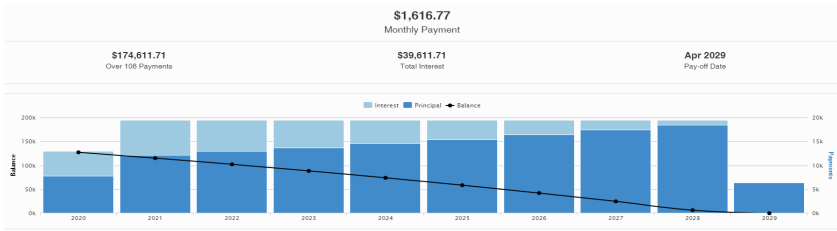
| Transaction Date   | Description        | Units | Debit           | Credit | Balance \$         |
|--|--------------------|-------|-----------------|--------|--------------------|
| <b>Property Expenses - Interest on Loans (42010)</b>             |                    |       |                 |        |                    |
| <u>1/2 Malibu Circuit, Carrum Downs VIC, Australia (12MLBCC)</u> |                    |       |                 |        |                    |
| 01/09/2021   | To accrue Interest |       | 1,826.49        |        | 1,826.49 DR        |
|  |                    |       | <b>1,826.49</b> |        | <b>1,826.49 DR</b> |
| <u>Lot 7, 107 Wells Road, Chelsea (7/107WELSSRD)</u>             |                    |       |                 |        |                    |
| 17/01/2022   | Interest Charged   |       | 1,233.64        |        | 1,233.64 DR        |
| 17/02/2022   | Interest Charged   |       | 1,058.02        |        | 2,291.66 DR        |
| 17/03/2022   | Interest Charged   |       | 953.69          |        | 3,245.35 DR        |
| 17/04/2022   | Interest Charged   |       | 1,052.63        |        | 4,297.98 DR        |
| 17/05/2022   | Interest Charged   |       | 1,017.20        |        | 5,315.18 DR        |
| 17/06/2022   | Interest Charged   |       | 1,103.47        |        | 6,418.65 DR        |
|  |                    |       | <b>6,418.65</b> |        | <b>6,418.65 DR</b> |

**Total Debits: 8,245.14**

**Total Credits: 0.00**

| Year         | Principal           | Interest           | Total Paid          | Balance      |
|--------------|---------------------|--------------------|---------------------|--------------|
| 2020         | \$7,720.94          | \$5,213.22         | \$12,934.16         | \$127,279.06 |
| 2021         | \$12,169.60         | \$7,232.64         | \$19,402.24         | \$115,110.46 |
| 2022         | \$12,211.43         | \$6,489.85         | \$18,701.28         | \$102,109.03 |
| 2023         | \$13,699.58         | \$5,701.66         | \$19,401.24         | \$88,499.45  |
| 2024         | \$14,435.88         | \$4,865.36         | \$19,301.24         | \$73,963.57  |
| 2025         | \$14,423.19         | \$3,978.05         | \$18,401.24         | \$58,540.38  |
| 2026         | \$16,364.71         | \$3,036.53         | \$19,401.24         | \$42,175.67  |
| 2027         | \$17,363.67         | \$2,037.57         | \$19,401.24         | \$24,812.00  |
| 2028         | \$18,423.63         | \$977.63           | \$19,401.24         | \$6,388.37   |
| 2029         | \$6,388.37          | \$79.26            | \$6,467.63          | \$0.00       |
| <b>Total</b> | <b>\$118,000.00</b> | <b>\$39,611.71</b> | <b>\$157,611.71</b> |              |

Loan Amount:  Interest Rate:  %  
 Term:  Yr Start Date:









# Account Statement

Customer Enquiries 13 11 33



Craig Theodore  
5/1A Somme Parade  
EDITHVALE VIC 3196

|                                      |             |                             |              |
|--------------------------------------|-------------|-----------------------------|--------------|
| <b>Borrowers/Guarantors</b>          |             | <b>Loan Account Number:</b> | 3712414      |
| Craig Harold Theodore                |             |                             |              |
| My Penguin SMSF                      |             |                             |              |
| <b>Start Date:</b>                   | 1 July 2021 | <b>End Date:</b>            | 30 June 2022 |
| <b>Opening Rate:</b>                 | 4.95%       | <b>Closing Rate:</b>        | 5.70%        |
| <b>Monthly Repayment:</b>            | \$1,643.94  | <b>Account Status:</b>      | Current      |
| <b>Default Rate</b> (if applicable): | 11.70%      | <b>Payment Frequency:</b>   | Monthly      |
| <b>BPAY Biller Code:</b>             | 64956       | <b>BPAY CRN:</b>            | 37124146     |

Account Summary as at 30 June 2022

| Opening Balance | + | Interest Charged | + | Other Debits | - | Total Credits | = | Closing Balance |
|-----------------|---|------------------|---|--------------|---|---------------|---|-----------------|
| \$0.00          |   | \$6,418.65       |   | \$295,280.00 |   | \$52,740.39   |   | \$248,958.26    |

### Get online today!

Access your statements online. Simply log on to Liberty Online to view.  
To setup an online account in minutes, please visit [activate.liberty.com.au](https://activate.liberty.com.au).

### Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to [service@liberty.com.au](mailto:service@liberty.com.au).



# Account Statement

Customer Enquiries 13 11 33

**Get online today!**

Access your statements online. Simply log on to Liberty Online to view.  
To setup an online account in minutes, please visit [activate.liberty.com.au](http://activate.liberty.com.au).

| Date          | Transaction                         | Debit               | Credit              | Balance      |
|---------------|-------------------------------------|---------------------|---------------------|--------------|
| 17/06/22      | Direct Debit Repayment              |                     | -\$1,643.94         | \$248,958.26 |
| 17/06/22      | Service Fee                         | \$30.00             |                     | \$250,602.20 |
| 17/06/22      | Interest Charged                    | \$1,103.47          |                     | \$250,572.20 |
| 17/05/22      | Direct Debit Repayment              |                     | -\$1,599.29         | \$249,468.73 |
| 17/05/22      | Service Fee                         | \$30.00             |                     | \$251,068.02 |
| 17/05/22      | Interest Charged                    | \$1,017.20          |                     | \$251,038.02 |
| 17/04/22      | Service Fee                         | \$30.00             |                     | \$250,020.82 |
| 17/04/22      | Interest Charged                    | \$1,052.63          |                     | \$249,990.82 |
| 14/04/22      | Direct Debit Repayment              |                     | -\$1,599.29         | \$248,938.19 |
| 17/03/22      | Direct Debit Repayment              |                     | -\$1,599.29         | \$250,537.48 |
| 17/03/22      | Service Fee                         | \$30.00             |                     | \$252,136.77 |
| 17/03/22      | Interest Charged                    | \$953.69            |                     | \$252,106.77 |
| 17/02/22      | Direct Debit Repayment              |                     | -\$1,599.29         | \$251,153.08 |
| 17/02/22      | Service Fee                         | \$30.00             |                     | \$252,752.37 |
| 17/02/22      | Interest Charged                    | \$1,058.02          |                     | \$252,722.37 |
| 17/01/22      | Direct Debit Repayment              |                     | -\$42,000.00        | \$251,664.35 |
| 17/01/22      | Direct Debit Repayment              |                     | -\$1,599.29         | \$293,664.35 |
| 17/01/22      | Service Fee                         | \$30.00             |                     | \$295,263.64 |
| 17/01/22      | Interest Charged                    | \$1,233.64          |                     | \$295,233.64 |
| 21/12/21      | Settlement Valuation Fee - Reversal |                     | -\$1,100.00         | \$294,000.00 |
| 20/12/21      | SMSF Review Fee                     | \$695.00            |                     | \$295,100.00 |
| 20/12/21      | Establishment Fee                   | \$2,940.00          |                     | \$294,405.00 |
| 20/12/21      | Document Preparation Fee            | \$695.00            |                     | \$291,465.00 |
| 20/12/21      | Application Fee                     | \$795.00            |                     | \$290,770.00 |
| 20/12/21      | Settlement Fee                      | \$595.00            |                     | \$289,975.00 |
| 20/12/21      | Settlement Valuation Fee            | \$1,100.00          |                     | \$289,380.00 |
| 20/12/21      | Property Search Fees                | \$10.00             |                     | \$288,280.00 |
| 17/12/21      | Loan Advance - EFT                  | \$287,170.00        |                     | \$288,270.00 |
| 22/10/21      | Valuation Payment                   | \$1,100.00          |                     | \$1,100.00   |
| <b>Totals</b> |                                     | <b>\$301,698.65</b> | <b>-\$52,740.39</b> |              |

# 42060 - Property Expenses - Repairs Maintenance

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description                    | CY Balance        | LY Balance        | Change |
|--------------|--------------------------------|-------------------|-------------------|--------|
| 7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea | \$12,998.20       |                   | 100%   |
| <b>TOTAL</b> |                                | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                                | \$12,998.20       |                   |        |

## Supporting Documents

- General Ledger [Report](#)
- R&M - PoplaConstructions.pdf [7/107WELSSRD](#)
- R&M - GA\_Tucker\_1001.pdf [7/107WELSSRD](#)
- R&M - Grifco-289.pdf [7/107WELSSRD](#)
- EC7769 - THEODORE.pdf [7/107WELSSRD](#)
- R&M - Mitre10.pdf [7/107WELSSRD](#)
- MelStellPosts.pdf [7/107WELSSRD](#)
- ReecePlumbing.txt [7/107WELSSRD](#)
- R&M - ForkLiftHire.pdf [7/107WELSSRD](#)
- R&M - EverestTimber.pdf [7/107WELSSRD](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

# My Penguin SMSF

## General Ledger

As at 30 June 2022

| Transaction Date                                       | Description  | Units | Debit            | Credit | Balance \$          |
|--|--|-------|------------------|--------|---------------------|
| <b>Property Expenses - Repairs Maintenance (42060)</b> |  |       |                  |        |                     |
| <u>Lot 7, 107 Wells Road, Chelsea (7/107WELSSRD)</u>   |  |       |                  |        |                     |
| 29/11/2021   | Withdrawal-Osko Payment 1466080 Melsteel Steel Invoe374059 Steel Invoe374059 27 Nov 2021 |       | 1,306.55         |        | 1,306.55 DR         |
| 07/12/2021   | Withdrawal-Osko Payment 1198235 Poplar Constructions Pty Ltd Inv197 Inv197               |       | 3,500.00         |        | 4,806.55 DR         |
| 22/12/2021   | Withdrawal-Osko Payment 1924475 Central Timber 10 Pty Ltd Mitre10 Cust40441496           |       | 988.64           |        | 5,795.19 DR         |
| 30/12/2021   | Withdrawal-Osko Payment 1876949 Craig Theodore Westpac Forklifhire Forklifhire           |       | 1,366.60         |        | 7,161.79 DR         |
| 30/12/2021   | Withdrawal-Osko Payment 1957997 Craig Theodore Westpac Grifcodoors Grifcodoors           |       | 262.73           |        | 7,424.52 DR         |
| 30/12/2021   | Withdrawal-Osko Payment 1923118 Craig Theodore Westpac Reeceplumbing Reeceplumbing       |       | 251.53           |        | 7,676.05 DR         |
| 07/03/2022   | Withdrawal-Osko Payment 1981276 Arrival Pty Ltd Mezzaninewindows Inv Ec7769              |       | 538.18           |        | 8,214.23 DR         |
| 10/03/2022   | Withdrawal-Osko Payment 1315661 Everist Timber Pty Ltd Timbermezzanine Order20118916     |       | 924.97           |        | 9,139.20 DR         |
| 23/03/2022   | Withdrawal-Osko Payment 1501930 Gh & Am Tucker Carpenter Invoice3031 Invoice 3031        |       | 910.00           |        | 10,049.20 DR        |
| 10/05/2022   | Withdrawal-Osko Payment 1524916 Mark Wadey Electrical Inv100522 Inv100522                |       | 2,739.00         |        | 12,788.20 DR        |
| 15/06/2022   | Withdrawal-Osko Payment 1549264 Mark Wadey Electrical nv160622 Inv160622                 |       | 210.00           |        | 12,998.20 DR        |
|  |  |       | <b>12,998.20</b> |        | <b>12,998.20 DR</b> |

**Total Debits: 12,998.20**

**Total Credits: 0.00**

# Poplar Constructions Pty Ltd

38 Brindley Street, Dandenong South  
VIC 3175

## Tax Invoice

A.B.N. 66 621 155 404

Invoice No.: 00000197

A.C.N.

Date: 18-Nov-21

Ship Via:

**Bill To:**

Cash Sales

**Ship To:**

My Penguin SMSF  
Craig Theodore  
5/1A Somme Parade  
Edithvale

| DESCRIPTION   | AMOUNT     | CODE |
|---|------------|------|
| Mezzanine steel for Lot 7, 107 Wells Road Chelsea Heights | \$3,850.00 | GST  |

Your Order No:

Customer ABN:

Freight: \$0.00 GST

Shipping Date:

Terms: C.O.D.

GST: \$350.00

Comment:

BSB: 083-266  
Account no:  
71-700-1203

| Code | Rate | GST      | Sale Amount |
|------|------|----------|-------------|
| GST  | 10%  | \$350.00 | \$3,500.00  |

Total Inc GST: \$3,850.00  
Amount Applied: \$0.00

**Balance Due: \$3,850.00**

# G & A Tucker Builders

PO Box 269, Somers Vic 3927

ABN: 95573892817 Reg: DB-U 13521

22/3/22

**Invoice 3031**

Craig Theadore  
M: 0408 842737  
E: Craig@mypenguin.net.au

Job Address – Factory 7  
107 Wells Rd, Chelsea Heights

## **Construction of Pine Framing on Mezzanine**

13 hours \$910 + GST

GST \$ 91

**TOTAL NOW DUE** **\$1,001 inc GST**

## **Payment Details**

Direct Deposit – Account Name: GH & AM Tucker

BSB: 633-000 Bendigo Bank Account No: 133717041



## Order information

Buyer ctheodore1  
Seller e\_garage  
Placed on 20 Dec 2021  
Payment method PayPal  
Paid on 20 Dec 2021

## Delivery address

Craig Theodore  
Unit 5, 1a Somme Parade  
Edithvale, Victoria 3196  
Australia

## Order total

|                    |                    |
|--------------------|--------------------|
| 1 item             | AU \$289.00        |
| Postage            | AU \$10.00         |
| <b>Order total</b> | <b>AU \$299.00</b> |

## Items bought from e\_garage

Order number: 20-08030-15352

| Quantity | Item name                                       | Postage service               | Item price  |
|----------|---|-------------------------------|-------------|
| 1        | Grifco Reflective Beam Kit GPS15 (293472020536) | Australia Post Express Parcel | AU \$289.00 |

## Tax Invoice

### A & D Building Supplies

16 Century Dve, Braeside, Victoria, 3195

ABN: 34 796 148 924

**Tel:** +61 3 9590 9461

**Email:** sales@aandd.com.au

|   |               |   |                    |
|---|---------------|---|--------------------|
| To  |               | Deliver to  |                    |
| CRAIG THEODORE<br>0408 842 737<br>notifications1646615875@ecwid.com |               | Shipped via<br>Payment method Sell on the Go - Placed |                    |
| Invoice No.   | Order No.     | Date  | Customer Reference |
| Order #EC7769   | Order #EC7769 | 07-03-2022  |                    |

THANK YOU FOR YOUR ORDER.

AS PER YOUR QUOTATION:

ENERGY REQUIREMENTS: NONE GIVEN

BAL REQUIREMENTS: NONE GIVEN

UNLESS STATED OTHERWISE ITEMS ON THIS ORDER ARE PROVIDED WITH STANDARD ENERGY RATINGS THAT MAY OR MAY NOT FULFIL THE ENERGY REQUIREMENTS OF YOUR PROJECT. YOU WERE GIVEN AN OPPORTUNITY TO ADVISE US IF YOUR PROJECT INVOLVES AN ENERGY REPORT.

| Sales Line | Details  | Qty | Amount   |
|------------|--|-----|----------|
| 1218       | NEW ESW52 1200H X 1810W CLEAR SLIDING WINDOW MONUMENT SF   | 2   | \$296.00 |
|            | REVEALS: NOT REQUIRED<br>STUD OPENING: MEASUREMENT WITH REVEALS 1240H X 1850W. SUGGESTED STUD OPENING 1260H X 1870W.<br>TO BE USED IN "WET" AREA?: NO<br>TO BE INSTALLED ON WHICH FLOOR?: GROUND FLOOR |     |          |
| ***0102    | SALE   | 1   | \$0.00   |

CONTACT: OVER THE PHONE

TRANSACTION TYPE: SALE FROM STOCK

SALESPERSON: TABATHA

INSTALLATION TYPE: RETROFIT - NO ENERGY or BAL REQUIREMENTS

PICK UP or DELIVERY: Customer Pickup at 16 Century Drive, Mordialloc with paperwork presented

PAYMENT: CASH

\$5000+ Transactions: Payment In Full

|       |          |
|-------|----------|
| Items | \$592.00 |
|-------|----------|

|          |        |
|----------|--------|
| Shipping | \$0.00 |
|----------|--------|

|                 |          |
|-----------------|----------|
| Total incl. GST | \$592.00 |
|-----------------|----------|



# MIGHTY HELPFUL™ MITRE 10

ELSEA HEIGHTS  
RDS  
9781 9555

**Customer Order No : 40441496**

**Charge To**

ALWAYS FULL THROTTLE  
UNIT 5 - 1A SOMME PARADE  
EDITHVALE VIC 3196

**Deliver To**

CRAIG  
107 Wells Rd  
Chelsea Heights Vic 3196

|        |         |        |              |          |      |         |        |          |
|--------|---------|--------|--------------|----------|------|---------|--------|----------|
| Bus Ph | Home Ph | Fax No | Mobile       | Ref No.  | ABN: | Map Ref | Job No | Taken By |
|        |         |        | 0408 842 737 | 40441496 |      |         |        |          |

|          |         |         |             |                  |          |           |          |        |
|----------|---------|---------|-------------|------------------|----------|-----------|----------|--------|
| Date     | Time    | Account | Salesperson | Customer Order # | Comments | Date Reqd | Terminal | Page   |
| 22-12-21 | 08:51am | 426085  | 415 Rocky D |                  |          | 21-12-21  | TERM422  | 1 of 1 |

| Product Code    | Description   | Qty     | Price Inc      | Per          | Disc | Total Inc         | Gst \$        |
|-----------------|---|---------|----------------|--------------|------|-------------------|---------------|
| YT800<br>DELZ1N | Contact: CRAIG<br>Phone: 0408 842 737<br>Earliest: 07/01/2022 06:00AM<br>Latest: 07/01/2022 12:00PM<br>Instructions: DEL-7/01 am<br>YELLOW TONGUE FLOORING GP 3600 X 800 X 19MM<br>DELIVERY ZONE 1 NORMAL | 25<br>1 | 40.50<br>75.00 | Each<br>EACH |      | 1,012.50<br>75.00 | 92.05<br>6.82 |

Weight: 925.0 Kgs

**Total (Inc GST \$98.87) : \$1087.50**



A.B.N 13 006 287 038

# Cash Sale

Tax Invoice No: OE374059

Date: 26/11/21

Page No: 1

Del. Date: 26/11/21

A/C No: SALES

Ship Via:

Order No: THEODORE, CRAI

Sales: ERYN

Cust ABN:



### Sold To

CRAIG THEODORE - 0408 842 737

7/107 WELLS ROAD  
CHELSEA HEIGHTS  
VIC 3196

### Deliver To

7/107 WELLS ROAD  
CHELSEA HEIGHTS  
VIC 3196

| Product Code | Description   | Qty  | Per | Loaded | Deliv | B/O  | Nett Price | Extended |
|--------------|---|------|-----|--------|-------|------|------------|----------|
| SHS1006*     | 100X100X6 SHS<br>2 X 8000MM TO BE CUT TO:<br>3 X 3980MM<br>2 X 1043MM   | 16   | 1   | ----   | ----  | ---- | 68.15      | 1090.40  |
| CUTT         | CUTTING CHARGE<br>TOLERANCE +/- 2MM   | 5    | 1   | ----   | ----  | ---- | 5.00       | 25.00    |
| F15010       | 150X10 FLAT<br>3 X 250MM [TOP PLATE]  | 0.75 | 1   | ----   | ----  | ---- | 45.40      | 34.05    |
| HOLES        | HOLE CHARGE<br>[EACH TOP PLATE TO HAVE 4 OFF 23-24MM<br>HOLES PUNCHED AS PER SUPPLIED DRAWING -<br>TOTAL OF 12 HOLES] | 12   | 1   | ----   | ----  | ---- | 2.80       | 33.60    |
| F10010       | 100X10 FLAT<br>3 X 270MM [BOTTOM PLATE]   | 0.81 | 1   | ----   | ----  | ---- | 26.78      | 21.69    |
| HOLES        | HOLE CHARGE<br>[EACH BOTTOM PLATE TO HAVE 2 OFF 23-24MM<br>HOLES AS PER SUPPLIED DRAWING - TOTAL OF<br>6 HOLES]       | 6    | 1   | ----   | ----  | ---- | 2.80       | 16.80    |
| DEL85        | DELIVERY  | 1    | 1   | ----   | ----  | ---- | 85.00      | 85.00    |

No claims recognised after 7 days from delivery date. Ownership of the goods described herein shall remain the property of Melsteel Pty Ltd until fully paid.

CRANE HIRE : START : \_\_\_\_\_ END : \_\_\_\_\_

PAYMENT DETAILS: CASH / CREDIT CARD / DIRECT DEPOSIT

CHEQ. No. \_\_\_\_\_ BANK: \_\_\_\_\_

**Subtotal (Ex. GST)\$** 1,306.54

**GST \$** 130.66

**TOTAL (Inc. GST)\$** 1,437.20

### Weight K/G

282.77

PICKED:

CHECKED:

### Bank Account Details

**Westpac**  
BSB: 033341 - Acc: 620428

**This is a payment claim made under the Building & Construction Security of Payment Act 2002**

HEAD OFFICE &amp; SALES

132-134 ABBOTT RD, HALLAM, 3803  
P.O. BOX 63 HALLAM 3803

PHONE: 8794 3100

buysteel@melsteel.com.au



# Rentals

## 9580 8888

Registered Proprietor : Empress Oaks Pty. Ltd. A.B.N 78 406 670 935  
125 - 131 Woodlands Drive, Braeside VIC 3195

### TAX INVOICE

Invoice No: 142355

|                             |   |
|-----------------------------|---|
| MY PENGUIN<br>Melbourne VIC | Site: 7/107 Wells Rd<br>Chelsea Heights |
|                             | Invoice Date: 30/12/2021                |
|                             | Order No:                               |
|                             | Contract No. 11146                      |

| Date From         | Date To   | Description  | Value    |
|-------------------|-----------|--|----------|
| 3/01/2022         |           | Collection   | \$200.00 |
| 3/01/2022         |           | Delivery   | \$200.00 |
| 3/01/2022         | 9/01/2022 | TOYOTA 32-8FG25 2500KG 6.0M TSU SS (R 496). \$370.00 per week for 5 days (hire continues...)       | \$370.00 |
|                   |           | 1 x LPGAS BOTTLE RENTAL (LPGBOT)   |          |
| 3/01/2022         | 9/01/2022 | HAULOTTE OPTIMUM SCISSORLIFT 230KG 5.8M (SS 061). \$435.00 per week for 5 days (hire continues...) | \$435.00 |
|                   |           | FLT Waiver - charged at 12% of the hire charge   | \$96.60  |
| <u>Sale Items</u> |           |  |          |
| 3/01/2022         |           | LPGAS (LPGAS)  | \$65.00  |

GST No. 78 406 670 935

EFT Payments to:  
General Equipment Rentals  
BSB: 083-923  
ACC: 50-731-2062  
Forward Remittance to:  
accounts@gerentals.com.au  
PAYMENT TERMS: 7 Days

|              |                   |
|--------------|-------------------|
| Sub-Total    | \$1,366.60        |
| GST at 10%   | \$136.66          |
| <b>TOTAL</b> | <b>\$1,503.26</b> |



# EVERIST TIMBER PTY LTD

ABN 21 105 666 859  
2168 FRANKSTON FLINDERS ROAD  
HASTINGS VIC 3915  
Postal PO BOX 220

Phone: 03 5979 1674 Fax : 03 5979 3365  
Email: info@everisttimber.com.au

## ORDER CONFIRMATION

Date Ordered: 10/03/22 Order No: 20118916  
Date Required: 16/03/22 Page No: 1  
ange

**Invoiced To:**  
G&A TUCKER BUILDERS  
PO BOX 269  
SOMERS VIC

**Delivered To:**  
G&A TUCKER BUILDERS  
FACTORY 1/107 WELLS ROAD  
CHELSEA HEIGHTS

**Customer No:** 4807  
**Cust Order No:** FACTORY 1/107 WELLS ROAD  
**Phone:** 5931 3545  
**Fax:** 5931 3545  
**Mobile:** 0419 360 328  
**Instructions:**

| Product  | Description  | Qty   | GST Ex Unit Price | Uom | GST Ex Line Total | GST   | GST Inc Line Total |
|----------|--|-------|-------------------|-----|-------------------|-------|--------------------|
| FP090045 | FRAMING PINE 90 x 45<br>MGP10<br>44/2.700 6/5.400  | 151.2 | 5.39              | LM  | 814.97            | 81.50 | 896.47             |
|          | COMMENT<br>CLIENT WILL MAKE PAYMENT  | 1     | 0.00              | ea  | 0.00              | 0.00  | 0.00               |
| DELIV    | Delivery Charge  | 1     | 110.00            | ea  | 110.00            | 11.00 | 121.00             |
|          | ***** NOTE *****<br>IF CRANE TRUCK IS REQUESTED FOR DELIVERY<br>PLEASE ADD \$120.00 TO DELIVERY CHARGE<br>**PRICES ONLY VALID IF QUOTATION IS<br>ACCEPTED IN FULL ** |       |                   |     |                   |       |                    |

Please **CHECK and SIGN** Order Form and  
**EMAIL BACK** to Acknowledge Order is Correct.

Signature:.....

BSB: 033 157  
ACCOUNT: 499 242

No claims recognised unless made within 7 days after receipt of goods. In the event of any fault or defect in the material, the liability is limited to the replacement of material only. Claims, Replacement and Warranty are all subject to the conditions and limitations that we have set out in our product warranty.

|                             |                   |
|-----------------------------|-------------------|
| <b>Total Exclusive GST:</b> | <b>\$924.97</b>   |
| <b>GST:</b>                 | <b>\$92.50</b>    |
| <b>Total Inclusive GST:</b> | <b>\$1,017.47</b> |

# 42100 - Property Expenses - Strata Levy Fees

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description                                     | CY Balance        | LY Balance        | Change |
|--------------|---|-------------------|-------------------|--------|
| 12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | \$969.77          | \$969.77          | 0%     |
| <b>TOTAL</b> |   | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |   | \$969.77          | \$969.77          |        |

## Supporting Documents

- General Ledger [Report](#)
- SettlementStatement2.pdf [12MLBCC](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

My Penguin SMSF  
**General Ledger**

As at 30 June 2022

| Transaction Date  | Description  | Units | Debit         | Credit | Balance \$       |
|---|--|-------|---------------|--------|------------------|
| <b>Property Expenses - Strata Levy Fees (42100)</b>       |  |       |               |        |                  |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia (12MLBCC) |  |       |               |        |                  |
| 16/09/2021  | Electronic Property Settlement Sale Funds<br>Pexa216468554D06F01 |       | 969.77        |        | 969.77 DR        |
|   |  |       | <b>969.77</b> |        | <b>969.77 DR</b> |

**Total Debits: 969.77**

**Total Credits: 0.00**

**STEEN PROPERTY INVESTMENTS PTY LTD FROM THEODORE AT MALIBU PTY LTD  
PROPERTY: UNIT 1/2 MALIBU CIRCUIT , CARRUM DOWNS**

**STATEMENT OF ADJUSTMENTS**

**DATE OF SETTLEMENT: 09/09/2021**

|   | <b>VENDOR</b>  | <b>PURCHASER</b>       |
|---|----------------|------------------------|
| <b>Frankston City Council - Rates, Charges &amp; Levies \$1,188.95</b><br>Annually<br>Paid to 30/06/2022<br>Purchaser allows 294 days |                | 957.67                 |
| <b>South East Water - Drainage \$26.39 Quarterly</b><br>Paid to 30/09/2021<br>Purchaser allows 21 days                                |                | 6.02                   |
| <b>South East Water - Parks &amp; Gardens \$80.20 Annually</b><br>Paid to 30/06/2022<br>Purchaser allows 294 days                     |                | 64.60                  |
| <b>Owners Corporation - Owners Corporation Fees \$1,066.75</b><br>Annually<br>Paid to 30/06/2022<br>Purchaser allows 294 days         |                | 859.25                 |
| <b>RENTAL</b><br>Rent paid to 12/09/2021 at \$6,000.00 Monthly<br>Vendor allows 3 days  | 591.78         |                        |
|   | <hr/> \$591.78 | <hr/> \$1,887.54       |
| <b>Less Vendor's Proportion</b>   |                | 591.78                 |
| <b>PURCHASER TO PAY VENDOR</b>  |                | <hr/> <hr/> \$1,295.76 |

**SETTLEMENT STATEMENT**

|                               |                                 |
|-------------------------------|---------------------------------|
| Purchase Price:               | 300,000.00                      |
| Less Deposit Paid:            | 30,000.00                       |
| Balance:                      | <hr/> 270,000.00                |
| Plus adjustments:             | 1,295.76                        |
| <b>BALANCE DUE TO VENDOR:</b> | <hr/> <hr/> <b>\$271,295.76</b> |

**SETTLEMENT CHEQUES**

|                        |                                 |
|------------------------|---------------------------------|
| Frankston City Council | 1,188.75                        |
| PEXA                   | 117.92                          |
| South East Water       | 106.55                          |
| Owners Corporation     | 1,066.75                        |
|                        | <hr/> 268,815.79                |
| <b>TOTAL CHEQUES:</b>  | <hr/> <hr/> <b>\$271,295.76</b> |

Prepared on: **23 August 2021**  
By: **ROBERTSON CONVEYANCING**  
Our Ref: **AE:2021-2752**  
E. & O. E.

# 42110 - Property Expenses - Sundry Expenses

2022 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                    | CY Balance        | LY Balance        | Change |
|--------------|--------------------------------|-------------------|-------------------|--------|
| 7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea | \$834.73          |                   | 100%   |
| <b>TOTAL</b> |                                | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                                | \$834.73          |                   |        |

## Supporting Documents

- General Ledger [Report](#)
- Statement of Account - Purchase (Automated).pdf [7/107WELSSRD](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices



# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                                   | Description  | Units | Debit         | Credit | Balance \$       |
|--|--|-------|---------------|--------|------------------|
| <b>Property Expenses - Sundry Expenses (42110)</b> |  |       |               |        |                  |
| Lot 7, 107 Wells Road, Chelsea (7/107WELSSRD)      |  |       |               |        |                  |
| 17/12/2021   | Loan Advance EFT [Withdrawal-Osko Payment 1042939 Sunnyoaks Conveyancing Trust Accoun 107Wellsrd 107Wellsrd] [Electronic Property Settlement Refund of funds Pexa216977825D11F01] [Welss Road] |       | 834.73        |        | 834.73 DR        |
|  |  |       | <b>834.73</b> |        | <b>834.73 DR</b> |

**Total Debits: 834.73**

**Total Credits: 0.00**

Sunnyoaks Conveyancing

**STATEMENT OF ACCOUNT**

---

Theodore at Malibu PTY LTD Purchase from Popwells Development Pty Ltd | ATF Popwells Unit Trust  
Property: Factory 7, 107 Wells Road, Chelsea

Settlement as at 17 December 2021

**Amounts Required for Settlement**

---

|   |                     |
|---|---------------------|
| Purchase Price  | \$420,000.00        |
| Less Deposit Paid                                     | \$42,000.00         |
| Plus Adjustments                                      | \$834.73            |
| Plus GST  | \$42,083.48         |
| Stamp Duty  | \$22,790.00         |
| Registration Fees                                     | \$1,284.40          |
| Electronic Settlement Fee                             | \$117.92            |
| to Sunnyoaks Conveyancing costs including Archive fee | \$1,210.00          |
| to Sunnyoaks Conveyancing Trust Account fees          | \$120.00            |
| <b>Total</b>  | <b>\$446,440.53</b> |

**Funding**

---

|                                      |                     |
|--------------------------------------|---------------------|
| Amount being provided by your lender | \$287,170.00        |
| <b>Amount required from you</b>      | <b>\$159,270.53</b> |
|                                      | <b>\$446,440.53</b> |

**\$159,709.82 Transferred to Trust. \$439.29 due back to you**

# 42150 - Property Expenses - Water Rates

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                                     | CY Balance        | LY Balance        | Change |
|--------------|---|-------------------|-------------------|--------|
| 12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | \$106.55          |                   | 100%   |
| <b>TOTAL</b> |   | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |   | \$106.55          |                   |        |

## Supporting Documents

- General Ledger [Report](#)
- SettlementStatement2.pdf [12MLBCC](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

My Penguin SMSF  
**General Ledger**

As at 30 June 2022

| Transaction Date  | Description  | Units | Debit         | Credit | Balance \$       |
|---|--|-------|---------------|--------|------------------|
| <b>Property Expenses - Water Rates (42150)</b>            |  |       |               |        |                  |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia (12MLBCC) |  |       |               |        |                  |
| 16/09/2021  | Electronic Property Settlement Sale Funds<br>Pexa216468554D06F01 |       | 106.55        |        | 106.55 DR        |
|   |  |       | <b>106.55</b> |        | <b>106.55 DR</b> |

**Total Debits: 106.55**

**Total Credits: 0.00**

**STEEN PROPERTY INVESTMENTS PTY LTD FROM THEODORE AT MALIBU PTY LTD  
PROPERTY: UNIT 1/2 MALIBU CIRCUIT , CARRUM DOWNS**

**STATEMENT OF ADJUSTMENTS**

**DATE OF SETTLEMENT: 09/09/2021**

|   | <b>VENDOR</b>  | <b>PURCHASER</b>              |
|---|----------------|-------------------------------|
| <b>Frankston City Council - Rates, Charges &amp; Levies \$1,188.95</b><br>Annually<br>Paid to 30/06/2022<br>Purchaser allows 294 days |                | 957.67                        |
| <b>South East Water - Drainage \$26.39 Quarterly</b><br>Paid to 30/09/2021<br>Purchaser allows 21 days                                |                | 6.02                          |
| <b>South East Water - Parks &amp; Gardens \$80.20 Annually</b><br>Paid to 30/06/2022<br>Purchaser allows 294 days                     |                | 64.60                         |
| <b>Owners Corporation - Owners Corporation Fees \$1,066.75</b><br>Annually<br>Paid to 30/06/2022<br>Purchaser allows 294 days         |                | 859.25                        |
| <b>RENTAL</b><br>Rent paid to 12/09/2021 at \$6,000.00 Monthly<br>Vendor allows 3 days  | 591.78         |                               |
|   | <hr/> \$591.78 | <hr/> \$1,887.54              |
| <b>Less Vendor's Proportion</b>   |                | 591.78                        |
| <b>PURCHASER TO PAY VENDOR</b>  |                | <hr/> <b>\$1,295.76</b> <hr/> |

**SETTLEMENT STATEMENT**

|                               |                                 |
|-------------------------------|---------------------------------|
| Purchase Price:               | 300,000.00                      |
| Less Deposit Paid:            | 30,000.00                       |
| Balance:                      | <hr/> 270,000.00                |
| Plus adjustments:             | 1,295.76                        |
| <b>BALANCE DUE TO VENDOR:</b> | <hr/> <b>\$271,295.76</b> <hr/> |

**SETTLEMENT CHEQUES**

|                        |                                 |
|------------------------|---------------------------------|
| Frankston City Council | 1,188.75                        |
| PEXA                   | 117.92                          |
| South East Water       | 106.55                          |
| Owners Corporation     | 1,066.75                        |
|                        | <hr/> 268,815.79                |
| <b>TOTAL CHEQUES:</b>  | <hr/> <b>\$271,295.76</b> <hr/> |

Prepared on: **23 August 2021**  
By: **ROBERTSON CONVEYANCING**  
Our Ref: **AE:2021-2752**  
E. & O. E.

# 42160 - Borrowing Expenses

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description        | CY Balance        | LY Balance        | Change |
|--------------|--------------------|-------------------|-------------------|--------|
| 210          | Borrowing Expenses | \$1,904.71        | \$300.00          | 534.9% |
| <b>TOTAL</b> |                    | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                    | \$1,904.71        | \$300.00          |        |

## Supporting Documents

- General Ledger [Report](#)
- 2022\_Borrowing Expenseses\_WP.xlsx [210](#)
- BorrowingExp\_WP\_2022.xlsx [210](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                  | Description  | Units | Debit           | Credit | Balance \$         |
|-----------------------------------|--|-------|-----------------|--------|--------------------|
| <b>Borrowing Expenses (42160)</b> |  |       |                 |        |                    |
| <u>Borrowing Expenses (210)</u>   |  |       |                 |        |                    |
| 20/12/2021                        | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee] |       | 788.55          |        | 788.55 DR          |
| 30/06/2022                        | To write off BC  |       | 1,116.16        |        | 1,904.71 DR        |
|                                   |  |       | <b>1,904.71</b> |        | <b>1,904.71 DR</b> |

**Total Debits: 1,904.71**

**Total Credits: 0.00**

**Lot 7, 107 Wells Road, Chelsea**

Settlement Date 17.12.2021  
Total Borrowing Cost \$ 7,380.00

| Year End | Days outstanding | Amortisation | Balance     |
|----------|------------------|--------------|-------------|
| 2022     | 195.00           | \$ 788.55    | \$ 6,591.45 |
| 2023     | 365.00           | \$ 1,476.00  | \$ 5,115.45 |
| 2024     | 365.00           | \$ 1,476.00  | \$ 3,639.45 |
| 2025     | 365.00           | \$ 1,476.00  | \$ 2,163.45 |
| 2026     | 365.00           | \$ 1,476.00  | \$ 687.45   |
| 2027     | 170.00           | \$ 687.45    | \$ -        |

|                      |                    |
|----------------------|--------------------|
| Bare Trust Setup     | \$ 550.00          |
| Valuation Payment    | \$ 1,100.00        |
| Property Search Fees | \$ 10.00           |
| SMSF Review Fee      | \$ 695.00          |
| Establishment Fee    | \$ 2,940.00        |
| Document Prep Fee    | \$ 695.00          |
| Application Fee      | \$ 795.00          |
| Settlement Fee       | \$ 595.00          |
| <b>Total</b>         | <b>\$ 7,380.00</b> |



Borrowing Expense WP 6/30/2020

Date paid 3/20/2020

Total amount paid \$ 1,500.00

# of days in 2020FY 102

|               | Deductible       | Balance          |
|---------------|------------------|------------------|
| 2020FY        | \$ 83.84         | \$ 1,416.16      |
| 2021FY        | \$ 300.00        | \$ 1,116.16      |
| <b>2022FY</b> | <b>\$ 300.00</b> | <b>\$ 816.16</b> |
| 2023FY        | \$ 300.00        | \$ 516.16        |
| 2024FY        | \$ 300.00        | \$ 216.16        |
| 2025FY        | \$ 216.16        | \$ -             |

# 48500 - Income Tax Expense

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description        | CY Balance        | LY Balance        | Change  |
|--------------|--------------------|-------------------|-------------------|---------|
| 48500        | Income Tax Expense | \$9,783.03        | \$3,319.05        | 194.75% |
| <b>TOTAL</b> |                    | <b>CY Balance</b> | <b>LY Balance</b> |         |
|              |                    | \$9,783.03        | \$3,319.05        |         |

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                    | CY Balance        | LY Balance        | Change  |
|--------------|--------------------------------|-------------------|-------------------|---------|
| 49000        | Profit/Loss Allocation Account | \$73,368.20       | \$18,349.84       | 299.83% |
| <b>TOTAL</b> |                                | <b>CY Balance</b> | <b>LY Balance</b> |         |
|              |                                | \$73,368.20       | \$18,349.84       |         |

## Supporting Documents

No supporting documents

# 50000 - Members

2022 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description  | Opening Balance        | Contribution Income        | Earnings        | Member Payments        | Tax & Fees            | Closing Balance        | Change |
|--------------|--|------------------------|----------------------------|-----------------|------------------------|-----------------------|------------------------|--------|
| THECRA00001A | Theodore, Craig Harold - Accumulation (Accumulation) | (\$160,308.13)         | (\$37,026.18)              | (\$46,589.40)   | \$464.35               | \$9,783.03            | (\$233,676.33)         | 45.77% |
| <b>TOTAL</b> |  | <b>Opening Balance</b> | <b>Contribution Income</b> | <b>Earnings</b> | <b>Member Payments</b> | <b>Tax &amp; Fees</b> | <b>Closing Balance</b> |        |
|              |  | (\$160,308.13)         | (\$37,026.18)              | (\$46,589.40)   | \$464.35               | \$9,783.03            | (\$233,676.33)         |        |

## Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

## Standard Checklist

- Attach copies of Members Statements

# My Penguin SMSF

## Members Statement

Craig Harold Theodore  
 5/1A Somme Parade  
 Edithvale, Victoria, 3196, Australia

### Your Details

|                            |                    |                          |            |
|----------------------------|--------------------|--------------------------|------------|
| Date of Birth :            | Provided           | Nominated Beneficiaries: | N/A        |
| Age:                       | 41                 | Nomination Type:         | N/A        |
| Tax File Number:           | Provided           | Vested Benefits:         | 233,676.33 |
| Date Joined Fund:          | 27/10/2017         | Total Death Benefit:     | 812,488.33 |
| Service Period Start Date: |                    |                          |            |
| Date Left Fund:            |                    |                          |            |
| Member Code:               | THECRA00001A       |                          |            |
| Account Start Date:        | 27/10/2017         |                          |            |
| Account Phase:             | Accumulation Phase |                          |            |
| Account Description:       | Accumulation       |                          |            |

### Your Balance

|                                |            |
|--------------------------------|------------|
| Total Benefits                 | 233,676.33 |
| <u>Preservation Components</u> |            |
| Preserved                      | 233,676.33 |
| Unrestricted Non Preserved     |            |
| Restricted Non Preserved       |            |
| <u>Tax Components</u>          |            |
| Tax Free                       |            |
| Taxable                        | 233,676.33 |

### Your Detailed Account Summary

|  | This Year  | Last Year  |
|--|------------|------------|
| Opening balance at 01/07/2021                        | 160,308.13 | 141,958.29 |
| <u>Increases to Member account during the period</u> |            |            |
| Employer Contributions                               | 28,526.18  | 15,979.30  |
| Personal Contributions (Concessional)                | 8,500.00   | 9,000.00   |
| Personal Contributions (Non Concessional)            |            |            |
| Government Co-Contributions                          |            |            |
| Other Contributions                                  |            |            |
| Proceeds of Insurance Policies                       |            |            |
| Transfers In   |            |            |
| Net Earnings   | 46,589.40  | (2,921.49) |
| Internal Transfer In                                 |            |            |
| <u>Decreases to Member account during the period</u> |            |            |
| Pensions Paid  |            |            |
| Contributions Tax                                    | 5,553.89   | 3,746.91   |
| Income Tax   | 4,229.14   | (427.86)   |
| No TFN Excess Contributions Tax                      |            |            |
| Excess Contributions Tax                             |            |            |
| Refund Excess Contributions                          |            |            |
| Division 293 Tax                                     |            |            |
| Insurance Policy Premiums Paid                       | 464.35     | 388.92     |
| Management Fees                                      |            |            |
| Member Expenses                                      |            |            |
| Benefits Paid/Transfers Out                          |            |            |
| Superannuation Surcharge Tax                         |            |            |
| Internal Transfer Out                                |            |            |
| Closing balance at 30/06/2022                        | 233,676.33 | 160,308.13 |

# My Penguin SMSF

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Craig Harold Theodore  
Director

My Penguin SMSF

# Members Summary

As at 30 June 2022

| Opening Balances                       | Increases        |              |                  |                    | Decreases     |                   |                 |                                 |                    | Closing Balance |                   |
|--|------------------|--------------|------------------|--------------------|---------------|-------------------|-----------------|---------------------------------|--------------------|-----------------|-------------------|
|  | Contributions    | Transfers In | Net Earnings     | Insurance Proceeds | Pensions Paid | Contributions Tax | Taxes Paid      | Benefits Paid/<br>Transfers Out | Insurance Premiums |                 | Member Expenses   |
| <b>Craig Harold Theodore (Age: 41)</b> |                  |              |                  |                    |               |                   |                 |                                 |                    |                 |                   |
| THECRA00001A - Accumulation            |                  |              |                  |                    |               |                   |                 |                                 |                    |                 |                   |
| 160,308.13                             | 37,026.18        |              | 46,589.40        |                    |               | 5,553.89          | 4,229.14        |                                 | 464.35             |                 | 233,676.33        |
| <b>160,308.13</b>                      | <b>37,026.18</b> |              | <b>46,589.40</b> |                    |               | <b>5,553.89</b>   | <b>4,229.14</b> |                                 | <b>464.35</b>      |                 | <b>233,676.33</b> |
| <b>160,308.13</b>                      | <b>37,026.18</b> |              | <b>46,589.40</b> |                    |               | <b>5,553.89</b>   | <b>4,229.14</b> |                                 | <b>464.35</b>      |                 | <b>233,676.33</b> |

# 60400 - Bank Accounts

2022 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                              | CY Balance        | LY Balance        | Change |
|--------------|--|-------------------|-------------------|--------|
| WBC485482    | Westpac DIY Super Working Account 485482 | \$17,556.93       | \$12,695.56       | 38.29% |
| <b>TOTAL</b> |  | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |  | \$17,556.93       | \$12,695.56       |        |

## Supporting Documents

- Bank Statement Report [Report](#)
- Westpac 485482.pdf [WBC485482](#)

## Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered



# My Penguin SMSF Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / WBC485482  
**Account Name:** Westpac DIY Super Working Account 485482  
**BSB and Account Number:** 033152 485482

|                        |   |                     |   |                      |   |                        |                       |
|------------------------|---|---------------------|---|----------------------|---|------------------------|-----------------------|
| <b>Opening Balance</b> | - | <b>Total Debits</b> | + | <b>Total Credits</b> | = | <b>Closing Balance</b> | <b>Data Feed Used</b> |
| \$ 12,695.56           |   | \$ 395,460.02       |   | \$ 400,321.39        |   | \$ 17,556.93           |                       |

| Date       | Description  | Debit<br>\$ | Credit<br>\$ | Ledger Balance<br>\$ | Statement Balance<br>\$ | Variance<br>\$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2021 | Opening Balance  |             |              | 12,695.56            |                         |                |
| 01/07/2021 | Deposit Online 2777317 Pymt Craig Theo   |             | 696.30       | 13,391.86            |                         |                |
| 01/07/2021 | Withdrawal Online 1793584 Pymt Craigt-Off Smsf Loan  | 1,616.77    |              | 11,775.09            |                         |                |
| 08/07/2021 | Deposit Automatic Data P Adp202107081021868  |             | 1,250.03     | 13,025.12            |                         |                |
| 09/07/2021 | Deposit-Osko Payment 2333468 Steen Electrical Pty Ltd  |             | 6,600.00     | 19,625.12            |                         |                |
| 20/07/2021 | Payment By Authority To Intuit*quickbook T1-d72370e-0  | 20.00       |              | 19,605.12            |                         |                |
| 26/07/2021 | Withdrawal Online 7329626 Bpay Tax Office 4th Qtr Bas  | 184.00      |              | 19,421.12            |                         |                |
| 27/07/2021 | Withdrawal-Osko Payment 1252635 Sunnyoaks Conveyancing - Selling Conveyancing Invoice 21/502 Conveyancing Invoice 21/502 | 435.00      |              | 18,986.12            |                         |                |
| 30/07/2021 | Interest Paid  |             | 0.14         | 18,986.26            |                         |                |
| 02/08/2021 | Withdrawal Online 1469588 Pymt Craigt-Off Smsf Loan  | 1,616.77    |              | 17,369.49            |                         |                |
| 06/08/2021 | Deposit Automatic Data P Adp202108061038926  |             | 1,292.22     | 18,661.71            |                         |                |
| 12/08/2021 | Deposit-Osko Payment 2362948 Steen Electrical Pty Ltd steen rent 12/8  |             | 6,600.00     | 25,261.71            |                         |                |
| 20/08/2021 | Payment By Authority To Intuit*quickbook T1-dfdccc9-0  | 20.00       |              | 25,241.71            |                         |                |
| 31/08/2021 | Interest Paid  |             | 0.19         | 25,241.90            |                         |                |
| 01/09/2021 | Withdrawal Online 1723362 Pymt Craigt-Off Smsf Loan  | 1,616.77    |              | 23,625.13            |                         |                |
| 08/09/2021 | Deposit Automatic Data P Adp202109081056979  |             | 1,447.74     | 25,072.87            |                         |                |

My Penguin SMSF

# Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

| Date       | Description  | Debit<br>\$ | Credit<br>\$ | Ledger Balance<br>\$ | Statement Balance<br>\$ | Variance<br>\$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 16/09/2021 | Electronic Property Settlement Sale Funds<br>Pexa216468554D06F01                                     |             | 298,085.77   | 323,158.64           |                         |                |
| 17/09/2021 | Withdrawal Online 1125857 Pymt Craigt-Off Loanrepaid   | 119,022.14  |              | 204,136.50           |                         |                |
| 17/09/2021 | Withdrawal Online 1150299 Pymt Craigt-Off Deposit Repaid   | 42,000.00   |              | 162,136.50           |                         |                |
| 20/09/2021 | Payment By Authority To Intuit*quickbook T1-e6c02fa-0  | 20.00       |              | 162,116.50           |                         |                |
| 30/09/2021 | Interest Paid  |             | 0.77         | 162,117.27           |                         |                |
| 05/10/2021 | Payment By Authority To Neos Life<br>110039149/5860127   | 464.35      |              | 161,652.92           |                         |                |
| 08/10/2021 | Deposit Automatic Data P Adp202110081074526  |             | 1,603.26     | 163,256.18           |                         |                |
| 18/10/2021 | Withdrawal Online 2555186 Bpay Tax Office 1stqtrgst  | 1,444.00    |              | 161,812.18           |                         |                |
| 20/10/2021 | Payment By Authority To Intuit*quickbook T1-eb2fa44-0  | 20.00       |              | 161,792.18           |                         |                |
| 29/10/2021 | Interest Paid  |             | 1.28         | 161,793.46           |                         |                |
| 29/10/2021 | Deposit Quicksuper Quickspr3074422950  |             | 801.64       | 162,595.10           |                         |                |
| 08/11/2021 | Deposit Automatic Data P Adp202111081092123  |             | 801.63       | 163,396.73           |                         |                |
| 10/11/2021 | Deposit Quicksuper Quickspr3082009165  |             | 801.63       | 164,198.36           |                         |                |
| 10/11/2021 | Withdrawal-Osko Payment 1406786 Superhelp<br>Australia Pty Ltd Baretrust Inv-0210 Baretrust Inv-0210 | 550.00      |              | 163,648.36           |                         |                |
| 22/11/2021 | Payment By Authority To Intuit*quickbook T1-edd44c1-0  | 20.00       |              | 163,628.36           |                         |                |
| 29/11/2021 | Withdrawal-Osko Payment 1466080 Melsteel Steel<br>Invoc374059 Steel Invoe374059 27 Nov 2021          | 1,437.20    |              | 162,191.16           |                         |                |
| 30/11/2021 | Interest Paid  |             | 1.43         | 162,192.59           |                         |                |
| 07/12/2021 | Withdrawal-Osko Payment 1198235 Poplar<br>Constructions Pty Ltd Inv197 Inv197                        | 3,850.00    |              | 158,342.59           |                         |                |
| 08/12/2021 | Deposit Quicksuper Quickspr3101024502  |             | 801.63       | 159,144.22           |                         |                |
| 08/12/2021 | Deposit Quicksuper Quickspr3101024503  |             | 801.63       | 159,945.85           |                         |                |

My Penguin SMSF

# Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

| Date       | Description  | Debit<br>\$ | Credit<br>\$ | Ledger Balance<br>\$ | Statement Balance<br>\$ | Variance<br>\$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 10/12/2021 | Deposit-Osko Payment 2719778 Craig Theodore Smsf<br>Additional Contributions Smsf Additional Contributions |             | 10,000.00    | 169,945.85           |                         |                |
| 10/12/2021 | Withdrawal-Osko Payment 1042939 Sunnyoaks<br>Conveyancing Trust Accoun 107Wellsrd 107Wellsrd               | 159,209.82  |              | 10,736.03            |                         |                |
| 10/12/2021 | Withdrawal-Osko Payment 1050185 Sunnyoaks<br>Conveyancing Trust Accoun 107Wellsrdextra<br>107Wellsrdextra  | 500.00      |              | 10,236.03            |                         |                |
| 13/12/2021 | Withdrawal Online 7698273 Bpay Asic asic   | 56.00       |              | 10,180.03            |                         |                |
| 17/12/2021 | Electronic Property Settlement Refund of funds<br>Pexa216977825D11F01                                      |             | 439.30       | 10,619.33            |                         |                |
| 20/12/2021 | Payment By Authority To Intuit* quickbook T1-f13b459-<br>0   | 20.00       |              | 10,599.33            |                         |                |
| 22/12/2021 | Deposit Quicksuper Quickspr3110547162  |             | 801.63       | 11,400.96            |                         |                |
| 22/12/2021 | Withdrawal-Osko Payment 1924475 Central Timber 10<br>Pty Ltd Mitre10 Cust40441496                          | 1,087.50    |              | 10,313.46            |                         |                |
| 30/12/2021 | Withdrawal-Osko Payment 1876949 Craig Theodore<br>Westpac Forklifhire Forklifhire                          | 1,503.26    |              | 8,810.20             |                         |                |
| 30/12/2021 | Withdrawal-Osko Payment 1923118 Craig Theodore<br>Westpac Reeceplumbing Reeceplumbing                      | 276.68      |              | 8,533.52             |                         |                |
| 30/12/2021 | Withdrawal-Osko Payment 1957997 Craig Theodore<br>Westpac Grifcodoors Grifcodoors                          | 289.00      |              | 8,244.52             |                         |                |
| 31/12/2021 | Interest Paid  |             | 0.50         | 8,245.02             |                         |                |
| 04/01/2022 | Deposit CBA Factory Lease  |             | 1,122.00     | 9,367.02             |                         |                |
| 07/01/2022 | Deposit Quicksuper Quickspr3119427762  |             | 801.63       | 10,168.65            |                         |                |
| 13/01/2022 | Deposit Ato Ato671042787211004   |             | 42,597.00    | 52,765.65            |                         |                |
| 17/01/2022 | Deposit Quicksuper Quickspr3125335485  |             | 801.63       | 53,567.28            |                         |                |
| 17/01/2022 | Payment By Authority To Secure Funding P 3712414   | 1,599.29    |              | 51,967.99            |                         |                |
| 17/01/2022 | Payment By Authority To Secure Funding P 3712414   | 42,000.00   |              | 9,967.99             |                         |                |
| 20/01/2022 | Payment By Authority To Intuit*quickbook T1-f507fd1-0  | 20.00       |              | 9,947.99             |                         |                |

**My Penguin SMSF****Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

| Date       | Description   | Debit<br>\$ | Credit<br>\$ | Ledger Balance<br>\$ | Statement Balance<br>\$ | Variance<br>\$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 31/01/2022 | Interest Paid   |             | 0.12         | 9,948.11             |                         |                |
| 01/02/2022 | Deposit CBA Factory Lease   |             | 1,122.00     | 11,070.11            |                         |                |
| 02/02/2022 | Deposit Quicksuper Quickspr3136186612   |             | 801.63       | 11,871.74            |                         |                |
| 17/02/2022 | Deposit Quicksuper Quickspr3146868528   |             | 879.73       | 12,751.47            |                         |                |
| 17/02/2022 | Payment By Authority To Secure Funding P 3712414  | 1,599.29    |              | 11,152.18            |                         |                |
| 21/02/2022 | Payment By Authority To Intuit*quickbook T1-f7e3f4d-0                                   | 20.00       |              | 11,132.18            |                         |                |
| 28/02/2022 | Interest Paid   |             | 0.08         | 11,132.26            |                         |                |
| 01/03/2022 | Deposit CBA Factory Lease   |             | 1,122.00     | 12,254.26            |                         |                |
| 02/03/2022 | Deposit Quicksuper Quickspr3156099195   |             | 879.73       | 13,133.99            |                         |                |
| 07/03/2022 | Withdrawal-Osko Payment 1981276 Arrival Pty Ltd<br>Mezzaninewindows Inv Ec7769          | 592.00      |              | 12,541.99            |                         |                |
| 07/03/2022 | Withdrawal Online 7089669 Bpay Asic asic  | 276.00      |              | 12,265.99            |                         |                |
| 10/03/2022 | Withdrawal-Osko Payment 1315661 Everist Timber Pty<br>Ltd Timbermezzanine Order20118916 | 1,017.47    |              | 11,248.52            |                         |                |
| 17/03/2022 | Payment By Authority To Secure Funding P 3712414  | 1,599.29    |              | 9,649.23             |                         |                |
| 21/03/2022 | Deposit Quicksuper Quickspr3168912815   |             | 879.73       | 10,528.96            |                         |                |
| 21/03/2022 | Payment By Authority To Intuit*quickbook -faa145b-0                                     | 20.00       |              | 10,508.96            |                         |                |
| 23/03/2022 | Withdrawal-Osko Payment 1501930 Gh & Am Tucker<br>Carpenter Invoice3031 Invoice 3031    | 1,001.00    |              | 9,507.96             |                         |                |
| 30/03/2022 | Deposit Quicksuper Quickspr3175435781   |             | 879.73       | 10,387.69            |                         |                |
| 31/03/2022 | Interest Paid   |             | 0.09         | 10,387.78            |                         |                |
| 01/04/2022 | Deposit CBA Factory Lease   |             | 1,122.00     | 11,509.78            |                         |                |
| 07/04/2022 | Withdrawal Online 4623717 Bpay Tax Office Bas<br>Payment                                | 290.00      |              | 11,219.78            |                         |                |
| 14/04/2022 | Deposit Quicksuper Quickspr3186021992   |             | 879.73       | 12,099.51            |                         |                |

My Penguin SMSF

# Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

| Date       | Description   | Debit<br>\$       | Credit<br>\$      | Ledger Balance<br>\$ | Statement Balance<br>\$ | Variance<br>\$ |
|------------|---|-------------------|-------------------|----------------------|-------------------------|----------------|
| 14/04/2022 | Payment By Authority To Secure Funding P 3712414  | 1,599.29          |                   | 10,500.22            |                         |                |
| 20/04/2022 | Payment By Authority To Intuit*quickbook T1-fd6a124-0   | 20.00             |                   | 10,480.22            |                         |                |
| 29/04/2022 | Interest Paid   |                   | 0.08              | 10,480.30            |                         |                |
| 02/05/2022 | Deposit CBA Factory Lease   |                   | 1,122.00          | 11,602.30            |                         |                |
| 02/05/2022 | Deposit Quicksuper Quickspr3197083192   |                   | 879.73            | 12,482.03            |                         |                |
| 10/05/2022 | Withdrawal-Osko Payment 1524916 Mark Wadey<br>Electrical Inv100522 Inv100522                        | 3,012.90          |                   | 9,469.13             |                         |                |
| 11/05/2022 | Deposit Quicksuper Quickspr3203888122   |                   | 439.87            | 9,909.00             |                         |                |
| 17/05/2022 | Payment By Authority To Secure Funding P 3712414  | 1,599.29          |                   | 8,309.71             |                         |                |
| 20/05/2022 | Payment By Authority To Intuit*quickbook T1-<br>1001c022-0  | 20.00             |                   | 8,289.71             |                         |                |
| 31/05/2022 | Interest Paid   |                   | 0.08              | 8,289.79             |                         |                |
| 01/06/2022 | Deposit CBA Factory Lease   |                   | 1,122.00          | 9,411.79             |                         |                |
| 02/06/2022 | Deposit Online 2200566 Pymt My Penguin Officelease  |                   | 1,540.00          | 10,951.79            |                         |                |
| 15/06/2022 | Withdrawal-Osko Payment 1549264 Mark Wadey<br>Electrical nv160622 Inv160622                         | 231.00            |                   | 10,720.79            |                         |                |
| 17/06/2022 | Payment By Authority To Secure Funding P 3712414  | 1,643.94          |                   | 9,076.85             |                         |                |
| 20/06/2022 | Payment By Authority To Intuit* *quickbook T1-<br>102c49d1-0  | 20.00             |                   | 9,056.85             |                         |                |
| 27/06/2022 | Deposit-Osko Payment 2390796 Craig Theodore Smsf<br>Contributions Smsf Contributions [Contribution] |                   | 8,500.00          | 17,556.85            |                         |                |
| 30/06/2022 | Interest Paid   |                   | 0.08              | 17,556.93            |                         |                |
| 30/06/2022 | CLOSING BALANCE   |                   |                   | 17,556.93            |                         |                |
|            |   | <u>395,460.02</u> | <u>400,321.39</u> |                      |                         |                |

**My Penguin SMSF**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 81120 / RPLOAN

**Account Name:** Related Party Loan

**BSB and Account Number:**

|                        |   |                     |   |                      |   |                        |                       |
|------------------------|---|---------------------|---|----------------------|---|------------------------|-----------------------|
| <b>Opening Balance</b> | - | <b>Total Debits</b> | + | <b>Total Credits</b> | = | <b>Closing Balance</b> | <b>Data Feed Used</b> |
| \$ (138,070.06)        |   |                     |   | \$ 175,512.84        |   | \$ 37,442.78           |                       |

| Date       | Description  | Debit<br>\$ | Credit<br>\$ | Ledger Balance<br>\$ | Statement Balance<br>\$ | Variance<br>\$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2021 | Opening Balance                                      |             |              | (138,070.06)         |                         |                |
| 01/07/2021 | Withdrawal Online 1793584 Pymt Craigt-Off Smsf Loan  |             | 1,616.77     | (136,453.29)         |                         |                |
| 02/08/2021 | Withdrawal Online 1469588 Pymt Craigt-Off Smsf Loan  |             | 1,616.77     | (134,836.52)         |                         |                |
| 01/09/2021 | Withdrawal Online 1723362 Pymt Craigt-Off Smsf Loan  |             | 1,616.77     | (133,219.75)         |                         |                |
| 17/09/2021 | Withdrawal Online 1125857 Pymt Craigt-Off Loanrepaid |             | 119,022.14   | (14,197.61)          |                         |                |
| 17/01/2022 | Payment By Authority To Secure Funding P 3712414     |             | 1,599.29     | (12,598.32)          |                         |                |
| 17/01/2022 | Payment By Authority To Secure Funding P 3712414     |             | 42,000.00    | 29,401.68            |                         |                |
| 17/02/2022 | Payment By Authority To Secure Funding P 3712414     |             | 1,599.29     | 31,000.97            |                         |                |
| 17/03/2022 | Payment By Authority To Secure Funding P 3712414     |             | 1,599.29     | 32,600.26            |                         |                |
| 14/04/2022 | Payment By Authority To Secure Funding P 3712414     |             | 1,599.29     | 34,199.55            |                         |                |
| 17/05/2022 | Payment By Authority To Secure Funding P 3712414     |             | 1,599.29     | 35,798.84            |                         |                |
| 17/06/2022 | Payment By Authority To Secure Funding P 3712414     |             | 1,643.94     | 37,442.78            |                         |                |
| 30/06/2022 | CLOSING BALANCE                                      |             |              | 37,442.78            |                         |                |
|            |  |             | 175,512.84   |                      |                         |                |



Statement Period  
30 June 2021 - 30 July 2021

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$12,695.56 |
| Total Credits   | + \$8,546.47  |
| Total Debits    | - \$2,255.77  |
| Closing Balance | + \$18,986.26 |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION                                  | DEBIT    | CREDIT   | BALANCE          |
|-----------------|--|----------|----------|------------------|
| <b>30/06/21</b> | <b>STATEMENT OPENING BALANCE</b>                         |          |          | <b>12,695.56</b> |
| 01/07/21        | Deposit Online 2777317 Pymt Craig Theo                   |          | 696.30   | 13,391.86        |
| 01/07/21        | Withdrawal Online 1793584 Pymt Craigt-Off<br>Smsf Loan   | 1,616.77 |          | 11,775.09        |
| 08/07/21        | Deposit Automatic Data P<br>Adp202107081021868           |          | 1,250.03 | 13,025.12        |
| 09/07/21        | Deposit-Osko Payment 2333468 Steen<br>Electrical Pty Ltd |          | 6,600.00 | 19,625.12        |
| 20/07/21        | Payment By Authority To Intuit*quickbook<br>T1-d72370e-0 | 20.00    |          | 19,605.12        |
| 26/07/21        | Withdrawal Online 7329626 Bpay Tax Office<br>4th Qtr Bas | 184.00   |          | 19,421.12        |



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION   | DEBIT  | CREDIT | BALANCE          |
|-----------------|---|--------|--------|------------------|
| 27/07/21        | Withdrawal-Osko Payment 1252635<br>Sunnyoaks Conveyancing - Selling<br>Conveyancing Invoice 21/502 Conveyancing<br>Invoice 21/502 | 435.00 |        | 18,986.12        |
| 30/07/21        | Interest Paid   |        | 0.14   | 18,986.26        |
| <b>30/07/21</b> | <b>CLOSING BALANCE</b>  |        |        | <b>18,986.26</b> |

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## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 July 2021 - 31 August 2021

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$18,986.26 |
| Total Credits   | + \$7,892.41  |
| Total Debits    | - \$1,636.77  |
| Closing Balance | + \$25,241.90 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION  | DEBIT    | CREDIT   | BALANCE          |
|-----------------|--|----------|----------|------------------|
| <b>30/07/21</b> | <b>STATEMENT OPENING BALANCE</b>   |          |          | <b>18,986.26</b> |
| 02/08/21        | Withdrawal Online 1469588 Pymt Craigt-Off<br>Smsf Loan                   | 1,616.77 |          | 17,369.49        |
| 06/08/21        | Deposit Automatic Data P<br>Adp202108061038926                           |          | 1,292.22 | 18,661.71        |
| 12/08/21        | Deposit-Osko Payment 2362948 Steen<br>Electrical Pty Ltd steen rent 12/8 |          | 6,600.00 | 25,261.71        |
| 20/08/21        | Payment By Authority To Intuit*quickbook<br>T1-dfdccc9-0                 | 20.00    |          | 25,241.71        |
| 31/08/21        | Interest Paid  |          | 0.19     | 25,241.90        |
| <b>31/08/21</b> | <b>CLOSING BALANCE</b>   |          |          | <b>25,241.90</b> |

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## MORE INFORMATION

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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

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To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 August 2021 - 30 September 2021

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |                |
|-----------------|----------------|
| Opening Balance | + \$25,241.90  |
| Total Credits   | + \$299,534.28 |
| Total Debits    | - \$162,658.91 |
| Closing Balance | + \$162,117.27 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION  | DEBIT      | CREDIT     | BALANCE           |
|-----------------|--|------------|------------|-------------------|
| <b>31/08/21</b> | <b>STATEMENT OPENING BALANCE</b>                                 |            |            | <b>25,241.90</b>  |
| 01/09/21        | Withdrawal Online 1723362 Pymt Craigt-Off<br>Smsf Loan           | 1,616.77   |            | 23,625.13         |
| 08/09/21        | Deposit Automatic Data P<br>Adp202109081056979                   |            | 1,447.74   | 25,072.87         |
| 16/09/21        | Electronic Property Settlement Sale Funds<br>Pexa216468554D06F01 |            | 298,085.77 | 323,158.64        |
| 17/09/21        | Withdrawal Online 1125857 Pymt Craigt-Off<br>Loanrepaid          | 119,022.14 |            | 204,136.50        |
| 17/09/21        | Withdrawal Online 1150299 Pymt Craigt-Off<br>Deposit Repaid      | 42,000.00  |            | 162,136.50        |
| 20/09/21        | Payment By Authority To Intuit*quickbook<br>T1-e6c02fa-0         | 20.00      |            | 162,116.50        |
| 30/09/21        | Interest Paid  |            | 0.77       | 162,117.27        |
| <b>30/09/21</b> | <b>CLOSING BALANCE</b>   |            |            | <b>162,117.27</b> |



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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 September 2021 - 29 October 2021

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |                |
|-----------------|----------------|
| Opening Balance | + \$162,117.27 |
| Total Credits   | + \$2,406.18   |
| Total Debits    | - \$1,928.35   |
| Closing Balance | + \$162,595.10 |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION                                  | DEBIT    | CREDIT   | BALANCE           |
|-----------------|--|----------|----------|-------------------|
| <b>30/09/21</b> | <b>STATEMENT OPENING BALANCE</b>                         |          |          | <b>162,117.27</b> |
| 05/10/21        | Payment By Authority To Neos Life<br>110039149/5860127   | 464.35   |          | 161,652.92        |
| 08/10/21        | Deposit Automatic Data P<br>Adp202110081074526           |          | 1,603.26 | 163,256.18        |
| 18/10/21        | Withdrawal Online 2555186 Bpay Tax Office<br>1stqtrgst   | 1,444.00 |          | 161,812.18        |
| 20/10/21        | Payment By Authority To Intuit*quickbook<br>T1-eb2fa44-0 | 20.00    |          | 161,792.18        |
| 29/10/21        | Interest Paid  |          | 1.28     | 161,793.46        |
| 29/10/21        | Deposit Quicksuper Quickspr3074422950                    |          | 801.64   | 162,595.10        |
| <b>29/10/21</b> | <b>CLOSING BALANCE</b>                                   |          |          | <b>162,595.10</b> |



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## Westpac DIY Super Working Account

Statement Period  
29 October 2021 - 30 November 2021

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |                |
|-----------------|----------------|
| Opening Balance | + \$162,595.10 |
| Total Credits   | + \$1,604.69   |
| Total Debits    | - \$2,007.20   |
| Closing Balance | + \$162,192.59 |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

### TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION   | DEBIT    | CREDIT | BALANCE           |
|-----------------|---|----------|--------|-------------------|
| <b>29/10/21</b> | <b>STATEMENT OPENING BALANCE</b>  |          |        | <b>162,595.10</b> |
| 08/11/21        | Deposit Automatic Data P<br>Adp202111081092123  |          | 801.63 | 163,396.73        |
| 10/11/21        | Deposit Quicksuper Quickspr3082009165   |          | 801.63 | 164,198.36        |
| 10/11/21        | Withdrawal-Osko Payment 1406786 Superhelp<br>Australia Pty Ltd Baretrust Inv-0210 Baretrust<br>Inv-0210 | 550.00   |        | 163,648.36        |
| 22/11/21        | Payment By Authority To Intuit*quickbook<br>T1-edd44c1-0  | 20.00    |        | 163,628.36        |
| 29/11/21        | Withdrawal-Osko Payment 1466080 Melsteel<br>Steel Invoe374059 Steel Invoe374059 27 Nov<br>2021          | 1,437.20 |        | 162,191.16        |
| 30/11/21        | Interest Paid   |          | 1.43   | 162,192.59        |
| <b>30/11/21</b> | <b>CLOSING BALANCE</b>  |          |        | <b>162,192.59</b> |



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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 November 2021 - 31 December 2021

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |                |
|-----------------|----------------|
| Opening Balance | + \$162,192.59 |
| Total Credits   | + \$12,844.69  |
| Total Debits    | - \$166,792.26 |
| Closing Balance | + \$8,245.02   |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION   | DEBIT      | CREDIT    | BALANCE           |
|-----------------|---|------------|-----------|-------------------|
| <b>30/11/21</b> | <b>STATEMENT OPENING BALANCE</b>  |            |           | <b>162,192.59</b> |
| 07/12/21        | Withdrawal-Osko Payment 1198235 Poplar<br>Constructions Pty Ltd Inv197 Inv197                                 | 3,850.00   |           | 158,342.59        |
| 08/12/21        | Deposit Quicksuper Quickspr3101024502   |            | 801.63    | 159,144.22        |
| 08/12/21        | Deposit Quicksuper Quickspr3101024503   |            | 801.63    | 159,945.85        |
| 10/12/21        | Deposit-Osko Payment 2719778 Craig<br>Theodore Smsf Additional Contributions Smsf<br>Additional Contributions |            | 10,000.00 | 169,945.85        |
| 10/12/21        | Withdrawal-Osko Payment 1042939<br>Sunnyoaks Conveyancing Trust Accoun<br>107Wellsrd 107Wellsrd               | 159,209.82 |           | 10,736.03         |
| 10/12/21        | Withdrawal-Osko Payment 1050185<br>Sunnyoaks Conveyancing Trust Accoun<br>107Wellsrdextra 107Wellsrdextra     | 500.00     |           | 10,236.03         |
| 13/12/21        | Withdrawal Online 7698273 Bpay Asic asic  | 56.00      |           | 10,180.03         |



## TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION  | DEBIT    | CREDIT | BALANCE         |
|-----------------|--|----------|--------|-----------------|
| 17/12/21        | Electronic Property Settlement Refund of funds<br>Pexa216977825D11F01                    |          | 439.30 | 10,619.33       |
| 20/12/21        | Payment By Authority To Intuit*quickbook<br>T1-f13b459-0                                 | 20.00    |        | 10,599.33       |
| 22/12/21        | Deposit Quicksuper Quickspr3110547162  |          | 801.63 | 11,400.96       |
| 22/12/21        | Withdrawal-Osko Payment 1924475 Central<br>Timber 10 Pty Ltd Mitre10 Cust40441496        | 1,087.50 |        | 10,313.46       |
| 30/12/21        | Withdrawal-Osko Payment 1876949 Craig<br>Theodore Westpac Forklifhire Forklifhire        | 1,503.26 |        | 8,810.20        |
| 30/12/21        | Withdrawal-Osko Payment 1923118 Craig<br>Theodore Westpac Reeceplumbing<br>Reeceplumbing | 276.68   |        | 8,533.52        |
| 30/12/21        | Withdrawal-Osko Payment 1957997 Craig<br>Theodore Westpac Grifcodoors Grifcodoors        | 289.00   |        | 8,244.52        |
| 31/12/21        | Interest Paid  |          | 0.50   | 8,245.02        |
| <b>31/12/21</b> | <b>CLOSING BALANCE</b>   |          |        | <b>8,245.02</b> |

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Statement Period  
31 December 2021 - 31 January 2022

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$8,245.02  |
| Total Credits   | + \$45,322.38 |
| Total Debits    | - \$43,619.29 |
| Closing Balance | + \$9,948.11  |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION                                  | DEBIT     | CREDIT    | BALANCE         |
|-----------------|--|-----------|-----------|-----------------|
| <b>31/12/21</b> | <b>STATEMENT OPENING BALANCE</b>                         |           |           | <b>8,245.02</b> |
| 04/01/22        | Deposit CBA Factory Lease                                |           | 1,122.00  | 9,367.02        |
| 07/01/22        | Deposit Quicksuper Quickspr3119427762                    |           | 801.63    | 10,168.65       |
| 13/01/22        | Deposit Ato Ato671042787211004                           |           | 42,597.00 | 52,765.65       |
| 17/01/22        | Deposit Quicksuper Quickspr3125335485                    |           | 801.63    | 53,567.28       |
| 17/01/22        | Payment By Authority To Secure Funding P<br>3712414      | 1,599.29  |           | 51,967.99       |
| 17/01/22        | Payment By Authority To Secure Funding P<br>3712414      | 42,000.00 |           | 9,967.99        |
| 20/01/22        | Payment By Authority To Intuit*quickbook<br>T1-f507fd1-0 | 20.00     |           | 9,947.99        |
| 31/01/22        | Interest Paid  |           | 0.12      | 9,948.11        |
| <b>31/01/22</b> | <b>CLOSING BALANCE</b>                                   |           |           | <b>9,948.11</b> |





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## MORE INFORMATION

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 January 2022 - 28 February 2022

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$9,948.11  |
| Total Credits   | + \$2,803.44  |
| Total Debits    | - \$1,619.29  |
| Closing Balance | + \$11,132.26 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION                                  | DEBIT    | CREDIT   | BALANCE          |
|-----------------|--|----------|----------|------------------|
| <b>31/01/22</b> | <b>STATEMENT OPENING BALANCE</b>                         |          |          | <b>9,948.11</b>  |
| 01/02/22        | Deposit CBA Factory Lease                                |          | 1,122.00 | 11,070.11        |
| 02/02/22        | Deposit Quicksuper Quickspr3136186612                    |          | 801.63   | 11,871.74        |
| 17/02/22        | Deposit Quicksuper Quickspr3146868528                    |          | 879.73   | 12,751.47        |
| 17/02/22        | Payment By Authority To Secure Funding P<br>3712414      | 1,599.29 |          | 11,152.18        |
| 21/02/22        | Payment By Authority To Intuit*quickbook<br>T1-f7e3f4d-0 | 20.00    |          | 11,132.18        |
| 28/02/22        | Interest Paid  |          | 0.08     | 11,132.26        |
| <b>28/02/22</b> | <b>CLOSING BALANCE</b>                                   |          |          | <b>11,132.26</b> |

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Statement Period  
28 February 2022 - 31 March 2022

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$11,132.26 |
| Total Credits   | + \$3,761.28  |
| Total Debits    | - \$4,505.76  |
| Closing Balance | + \$10,387.78 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION  | DEBIT    | CREDIT   | BALANCE          |
|-----------------|--|----------|----------|------------------|
| <b>28/02/22</b> | <b>STATEMENT OPENING BALANCE</b>   |          |          | <b>11,132.26</b> |
| 01/03/22        | Deposit CBA Factory Lease  |          | 1,122.00 | 12,254.26        |
| 02/03/22        | Deposit Quicksuper Quickspr3156099195  |          | 879.73   | 13,133.99        |
| 07/03/22        | Withdrawal-Osko Payment 1981276 Arrival Pty<br>Ltd Mezzaninewindows Inv Ec7769             | 592.00   |          | 12,541.99        |
| 07/03/22        | Withdrawal Online 7089669 Bpay Asic asic   | 276.00   |          | 12,265.99        |
| 10/03/22        | Withdrawal-Osko Payment 1315661 Everist<br>Timber Pty Ltd Timbermezzanine<br>Order20118916 | 1,017.47 |          | 11,248.52        |
| 17/03/22        | Payment By Authority To Secure Funding P<br>3712414  | 1,599.29 |          | 9,649.23         |
| 21/03/22        | Deposit Quicksuper Quickspr3168912815  |          | 879.73   | 10,528.96        |
| 21/03/22        | Payment By Authority To Intuit*quickbook<br>T1-faa145b-0                                   | 20.00    |          | 10,508.96        |



## TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION  | DEBIT    | CREDIT | BALANCE          |
|-----------------|--|----------|--------|------------------|
| 23/03/22        | Withdrawal-Osko Payment 1501930 Gh & Am<br>Tucker Carpenter Invoice3031 Invoice 3031 | 1,001.00 |        | 9,507.96         |
| 30/03/22        | Deposit Quicksuper Quickspr3175435781  |          | 879.73 | 10,387.69        |
| 31/03/22        | Interest Paid  |          | 0.09   | 10,387.78        |
| <b>31/03/22</b> | <b>CLOSING BALANCE</b>   |          |        | <b>10,387.78</b> |

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**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
31 March 2022 - 29 April 2022

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$10,387.78 |
| Total Credits   | + \$2,001.81  |
| Total Debits    | - \$1,909.29  |
| Closing Balance | + \$10,480.30 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION                                  | DEBIT    | CREDIT   | BALANCE          |
|-----------------|--|----------|----------|------------------|
| <b>31/03/22</b> | <b>STATEMENT OPENING BALANCE</b>                         |          |          | <b>10,387.78</b> |
| 01/04/22        | Deposit CBA Factory Lease                                |          | 1,122.00 | 11,509.78        |
| 07/04/22        | Withdrawal Online 4623717 Bpay Tax Office<br>Bas Payment | 290.00   |          | 11,219.78        |
| 14/04/22        | Deposit Quicksuper Quickspr3186021992                    |          | 879.73   | 12,099.51        |
| 14/04/22        | Payment By Authority To Secure Funding P<br>3712414      | 1,599.29 |          | 10,500.22        |
| 20/04/22        | Payment By Authority To Intuit*quickbook<br>T1-fd6a124-0 | 20.00    |          | 10,480.22        |
| 29/04/22        | Interest Paid  |          | 0.08     | 10,480.30        |
| <b>29/04/22</b> | <b>CLOSING BALANCE</b>                                   |          |          | <b>10,480.30</b> |

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
29 April 2022 - 31 May 2022

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$10,480.30 |
| Total Credits   | + \$2,441.68  |
| Total Debits    | - \$4,632.19  |
| Closing Balance | + \$8,289.79  |

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

### TRANSACTIONS

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| DATE            | TRANSACTION DESCRIPTION  | DEBIT    | CREDIT   | BALANCE          |
|-----------------|--|----------|----------|------------------|
| <b>29/04/22</b> | <b>STATEMENT OPENING BALANCE</b>   |          |          | <b>10,480.30</b> |
| 02/05/22        | Deposit CBA Factory Lease  |          | 1,122.00 | 11,602.30        |
| 02/05/22        | Deposit Quicksuper Quickspr3197083192  |          | 879.73   | 12,482.03        |
| 10/05/22        | Withdrawal-Osko Payment 1524916 Mark<br>Wadey Electrical Inv100522 Inv100522 | 3,012.90 |          | 9,469.13         |
| 11/05/22        | Deposit Quicksuper Quickspr3203888122  |          | 439.87   | 9,909.00         |
| 17/05/22        | Payment By Authority To Secure Funding P<br>3712414                          | 1,599.29 |          | 8,309.71         |
| 20/05/22        | Payment By Authority To Intuit*quickbook<br>T1-1001c022-0                    | 20.00    |          | 8,289.71         |
| 31/05/22        | Interest Paid  |          | 0.08     | 8,289.79         |
| <b>31/05/22</b> | <b>CLOSING BALANCE</b>   |          |          | <b>8,289.79</b>  |



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## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

### **Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



**Westpac Live**



Find out about Online Banking  
at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

**Telephone Banking**



Call us on 132 032  
+61 2 9155 7700 if overseas

**Local Branch**



Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 May 2022 - 30 June 2022

## Westpac DIY Super Working Account

Account Name  
MY PENGUIN PTY LTD ATF MY  
PENGUIN SMSF

Customer ID  
8438 1003 MY PENGUIN PTY LTD

BSB Account Number  
033-152 485 482

|                 |               |
|-----------------|---------------|
| Opening Balance | + \$8,289.79  |
| Total Credits   | + \$11,162.08 |
| Total Debits    | - \$1,894.94  |
| Closing Balance | + \$17,556.93 |

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0<br>to \$9999 | Over \$9999<br>to \$49999 | Over \$49999<br>to \$99999 | Over \$99999<br>to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020    | 0.01 %           | 0.01 %                    | 0.01 %                     | 0.01 %                      |

| Effective Date | Over<br>\$499999 |
|----------------|------------------|
| 17 Mar 2020    | 0.02 %           |

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE            | TRANSACTION DESCRIPTION   | DEBIT    | CREDIT   | BALANCE          |
|-----------------|---|----------|----------|------------------|
| <b>31/05/22</b> | <b>STATEMENT OPENING BALANCE</b>  |          |          | <b>8,289.79</b>  |
| 01/06/22        | Deposit CBA Factory Lease   |          | 1,122.00 | 9,411.79         |
| 02/06/22        | Deposit Online 2200566 Pymt My Penguin<br>Officelease                                   |          | 1,540.00 | 10,951.79        |
| 15/06/22        | Withdrawal-Osko Payment 1549264 Mark<br>Wadey Electrical Inv160622 Inv160622            | 231.00   |          | 10,720.79        |
| 17/06/22        | Payment By Authority To Secure Funding P<br>3712414                                     | 1,643.94 |          | 9,076.85         |
| 20/06/22        | Payment By Authority To Intuit*quickbook<br>T1-102c49d1-0                               | 20.00    |          | 9,056.85         |
| 27/06/22        | Deposit-Osko Payment 2390796 Craig<br>Theodore Smsf Contributions Smsf<br>Contributions |          | 8,500.00 | 17,556.85        |
| 30/06/22        | Interest Paid   |          | 0.08     | 17,556.93        |
| <b>30/06/22</b> | <b>CLOSING BALANCE</b>  |          |          | <b>17,556.93</b> |



## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### **Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)





Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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**Find out about Online Banking  
at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)**

**Telephone Banking**



**Call us on 132 032  
+61 2 9155 7700 if overseas**

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[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**

# 64100 - Borrowing Expenses

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description        | CY Balance        | LY Balance        | Change  |
|--------------|--------------------|-------------------|-------------------|---------|
| 64100        | Borrowing Expenses | \$6,591.45        | \$1,116.16        | 490.55% |
| <b>TOTAL</b> |                    | <b>CY Balance</b> | <b>LY Balance</b> |         |
|              |                    | \$6,591.45        | \$1,116.16        |         |

## Supporting Documents

- General Ledger [Report](#)
- BorrowingExp\_WP\_2022.xlsx

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                  | Description   | Units | Debit           | Credit          | Balance \$         |
|-----------------------------------|---|-------|-----------------|-----------------|--------------------|
| <b>Borrowing Expenses (64100)</b> |   |       |                 |                 |                    |
| <u>Borrowing Expenses (64100)</u> |   |       |                 |                 |                    |
| 01/07/2021                        | Opening Balance   |       |                 |                 | 1,116.16 DR        |
| 10/11/2021                        | Withdrawal-Osko Payment 1406786<br>Superhelp Australia Pty Ltd Baretrust Inv-0210<br>Baretrust Inv-0210   |       | 550.00          |                 | 1,666.16 DR        |
| 20/12/2021                        | Settlement Fee [Valuation Payment] [Property<br>Search Fees] [To record BC - Wells Road]<br>[SMSF Review Fee] [Establishment Fee]<br>[Document Preparation Fee] [Application Fee] |       | 6,041.45        |                 | 7,707.61 DR        |
| 30/06/2022                        | To write off BC   |       |                 | 1,116.16        | 6,591.45 DR        |
|                                   |   |       | <b>6,591.45</b> | <b>1,116.16</b> | <b>6,591.45 DR</b> |
| <b>Total Debits:</b>              | <b>6,591.45</b>   |       |                 |                 |                    |
| <b>Total Credits:</b>             | <b>1,116.16</b>   |       |                 |                 |                    |

Borrowing Expense WP 6/30/2020

Date paid 3/20/2020

Total amount paid \$ 1,500.00

# of days in 2020FY 102

|               | Deductible       | Balance          |
|---------------|------------------|------------------|
| 2020FY        | \$ 83.84         | \$ 1,416.16      |
| 2021FY        | \$ 300.00        | \$ 1,116.16      |
| <b>2022FY</b> | <b>\$ 300.00</b> | <b>\$ 816.16</b> |
| 2023FY        | \$ 300.00        | \$ 516.16        |
| 2024FY        | \$ 300.00        | \$ 216.16        |
| 2025FY        | \$ 216.16        | \$ -             |

# 68000 - Sundry Debtors

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description    | CY Balance        | LY Balance        | Change |
|--------------|----------------|-------------------|-------------------|--------|
| 68000        | Sundry Debtors | \$25,975.90       |                   | 100%   |
| <b>TOTAL</b> |                | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                | \$25,975.90       |                   |        |

## Supporting Documents

- General Ledger [Report](#)
- Repayment.jpg [68000](#)
- My Penguin SMSF 2022\_Queries\_03.docx [68000](#)

## Standard Checklist

- Match to Source Documentation

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date              | Description                 | Units | Debit            | Credit | Balance \$          |
|-------------------------------|-----------------------------|-------|------------------|--------|---------------------|
| <b>Sundry Debtors (68000)</b> |                             |       |                  |        |                     |
| <u>Sundry Debtors (68000)</u> |                             |       |                  |        |                     |
| 01/09/2021                    | To record in Sundry Account |       | 25,975.90        |        | 25,975.90 DR        |
|                               |                             |       | <b>25,975.90</b> |        | <b>25,975.90 DR</b> |
| <b>Total Debits:</b>          | <b>25,975.90</b>            |       |                  |        |                     |
| <b>Total Credits:</b>         | <b>0.00</b>                 |       |                  |        |                     |

---

Success

The transaction has been successfully submitted and is now pending for processing.

\$15,975.89

From Account

CRAIG 666623254

To Payee

Westpac DIY Super Working Account 485482

Schedule

One Time

Transaction Date

21/12/2022

20/12/2022 04:20 pm

Reference ID: 16214

---

Success

The transaction has been successfully submitted and is now pending for processing.

\$10,000.00

From Account

CRAIG 666623254

To Payee

Westpac DIY Super Working Account 485482

Schedule

One Time

Transaction Date

22/12/2022

20/12/2022 04:23 pm

Reference ID: 16216

---

## My Penguin SMSF 2022

### Queries\_3

1. Please provide the below additional documents in relation to the purchase of Lot 7, 107 Wells Road, Chelsea.
  - Loan account statements from 01/07/2021 to 30/06/2022 - DONE
2. Related party loan repayments – We note that you’ve overpaid the loan balance. Please see the attached excel file and confirm if you agree with it. If so, please repay \$25,975.89 back to the SMSF’s bank account. -

>> I was stunned to see this mistake, I simply hadn’t planned to sell the factory so soon and missed the transaction. I’ll start the process on the 19<sup>th</sup> Dec 2022 (should have receipt by Wednesday)

3. Please provide the below documents in relation to the sale of Malibu Circuit Property.
  - Contract of Sale - DONE
  - Settlement Statement - DONE
4. Please provide updated ASIC Company Statement for My Penguin Pty Ltd – 622 509 246. - DONE
5. Please provide invoices for below expenses.

| Date       | Description  | Amount           |
|------------|--|------------------|
| 27/07/2021 | Withdrawal-Osko Payment 1252635 Sunnyoaks Conveyancing - Selling Conveyancing Invoice 21/502 Conveyancing Invoice 21/502 | 435.00<br>DONE   |
| 29/11/2021 | Withdrawal-Osko Payment 1466080 Melsteel Steel Invoe374059 Steel Invoe374059 27 Nov 2021                                 | 1,437.20<br>DONE |
| 07/12/2021 | Withdrawal-Osko Payment 1198235 Poplar Constructions Pty Ltd Inv197 Inv197   | 3,850.00<br>DONE |
| 10/12/2021 | Withdrawal-Osko Payment 1050185 Sunnyoaks Conveyancing Trust Accoun 107Wellsrdextra 107Wellsrdextra                      | 500.00<br>DONE   |
| 22/12/2021 | Withdrawal-Osko Payment 1924475 Central Timber 10 Pty Ltd Mitre10 Cust40441496   | 1,087.50<br>DONE |
| 30/12/2021 | Withdrawal-Osko Payment 1876949 Craig Theodore Westpac Forklifhire Forklifhire   | 1,503.26<br>DONE |
| 30/12/2021 | Withdrawal-Osko Payment 1923118 Craig Theodore Westpac Reeceplumbing Reeceplumbing                                       | 276.68<br>DONE   |
| 30/12/2021 | Withdrawal-Osko Payment 1957997 Craig Theodore Westpac Grifcodoors Grifcodoors   | 289.00<br>DONE   |
| 07/03/2022 | Withdrawal-Osko Payment 1981276 Arrival Pty Ltd Mezzaninewindows Inv Ec7769  | 592.00<br>DONE   |



|            |   |                  |
|------------|---|------------------|
| 10/03/2022 | Withdrawal-Osko Payment 1315661 Everist Timber Pty Ltd<br>Timbermezzanine Order20118916 | 1,017.47<br>DONE |
| 23/03/2022 | Withdrawal-Osko Payment 1501930 Gh & Am Tucker Carpenter<br>Invoice3031 Invoice 3031    | 1,001.00<br>DONE |
| 10/05/2022 | Withdrawal-Osko Payment 1524916 Mark Wadey Electrical<br>Inv100522 Inv100522            | 3,012.90<br>DONE |
| 15/06/2022 | Withdrawal-Osko Payment 1549264 Mark Wadey Electrical<br>nv160622 Inv160622             | 231.00<br>DONE   |

6. Investment strategy – Please be advised that the ATO requires the investment strategy to be tailored and specific to the relevant circumstances of your SMSF. Please see below extract from the ATO article.

under the super laws your strategy must consider the following specific factors in regard to the whole circumstances of your fund:

- risks involved in making, holding and realising, and the likely return from your fund's investments regarding its objectives and cash flow requirements
- composition of your fund's investments including the extent to which they are diverse (such as investing in a range of assets and asset classes) and the risks of inadequate diversification
- liquidity of the fund's assets (how easily they can be converted to cash to meet fund expenses such as the cost of managing the fund and income tax expenses)
- fund's ability to pay benefits (such as when members retire and require a lump sum payment or regular pension payments) and other costs it incurs
- whether to hold insurance cover (such as life, permanent or temporary incapacity insurance) for each member of your SMSF.

When formulating your investment strategy, it is not a valid approach to merely specify investment ranges of 0 to 100% for each class of investment. You also need to articulate how you plan to invest your super or why you require broad ranges to achieve your investment goals to satisfy the investment strategy requirements.

The percentage or dollar allocation of the fund's assets invested in each class of investment should support and reflect your articulated investment approach towards achieving your retirement goals. If you choose not to use allocated portions or percentages in your investment strategy, you should ensure material assets are listed in your investment strategy. You should also include the reasons why investing in those assets will achieve your retirement goals.

Please see attached our investment strategy template. Please be advised that if you would like to use our template, you'll need to review the asset allocation target range and benchmark percentage to reflect your SMSF's current status. Please date/sign the form and forward us a copy.

>> I thought this was already done as my investment statement hasn't changed since the SMSF was created. Additionally, I don't see any other attachment to this email?

# 77250 - Real Estate Properties (Australian - Non Residential)

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

| Account Code     | Description   | CY Units        | CY Balance            | LY Units        | LY Balance            | Change  |
|------------------|---|-----------------|-----------------------|-----------------|-----------------------|---------|
| 12MLBCC          | 1/2 Malibu Circuit,<br>Carrum Downs<br>VIC, Australia | 0.000000        |                       | 1.000000        | \$244,911.44          | 100%    |
| 7<br>/107WELSSRD | Lot 7, 107 Wells<br>Road, Chelsea                     | 1.000000        | \$445,022.31          | 1.000000        | \$42,000.00           | 959.58% |
| <b>TOTAL</b>     |   | <b>CY Units</b> | <b>CY<br/>Balance</b> | <b>LY Units</b> | <b>LY<br/>Balance</b> |         |
|                  |   | 1.000000        | \$445,022.31          | 2.000000        | \$286,911.44          |         |

## Supporting Documents

- Investment Movement Report [Report](#)
- Statement of Account - Purchase (Automated).pdf [7/107WELSSRD](#)

## Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

My Penguin SMSF

# Investment Movement Report

As at 30 June 2022

| Investment   | Opening Balance |                   | Additions |                   | Disposals |                     |                          | Closing Balance |                   |                   |
|--|-----------------|-------------------|-----------|-------------------|-----------|---------------------|--------------------------|-----------------|-------------------|-------------------|
|  | Units           | Cost              | Units     | Cost              | Units     | Cost                | Accounting Profit/(Loss) | Units           | Cost              | Market Value      |
| <b>Bank Accounts</b>   |                 |                   |           |                   |           |                     |                          |                 |                   |                   |
| Westpac DIY Super Working Account 485482                     |                 | 12,695.56         |           | 400,321.39        |           | (395,460.02)        |                          |                 | 17,556.93         | 17,556.93         |
|  |                 | <b>12,695.56</b>  |           | <b>400,321.39</b> |           | <b>(395,460.02)</b> |                          |                 | <b>17,556.93</b>  | <b>17,556.93</b>  |
| <b>Real Estate Properties (Australian - Non Residential)</b> |                 |                   |           |                   |           |                     |                          |                 |                   |                   |
| 12MLBCC - 1/2 Malibu Circuit, Carrum Downs VIC, Australia    | 1.00            | 244,911.44        |           | 935.00            | (1.00)    | (245,846.44)        | 54,601.38                |                 | 0.00              |                   |
| 7/107WELSSRD - Lot 7, 107 Wells Road, Chelsea                | 1.00            | 42,000.00         |           | 403,022.31        |           |                     |                          | 1.00            | 445,022.31        | 445,022.31        |
|  |                 | <b>286,911.44</b> |           | <b>403,957.31</b> |           | <b>(245,846.44)</b> | <b>54,601.38</b>         |                 | <b>445,022.31</b> | <b>445,022.31</b> |
|  |                 | <b>299,607.00</b> |           | <b>804,278.70</b> |           | <b>(641,306.46)</b> | <b>54,601.38</b>         |                 | <b>462,579.24</b> | <b>462,579.24</b> |

Sunnyoaks Conveyancing

**STATEMENT OF ACCOUNT**

---

Theodore at Malibu PTY LTD Purchase from Popwells Development Pty Ltd | ATF Popwells Unit Trust  
Property: Factory 7, 107 Wells Road, Chelsea

Settlement as at 17 December 2021

**Amounts Required for Settlement**

---

|   |                     |
|---|---------------------|
| Purchase Price  | \$420,000.00        |
| Less Deposit Paid                                     | \$42,000.00         |
| Plus Adjustments                                      | \$834.73            |
| Plus GST  | \$42,083.48         |
| Stamp Duty  | \$22,790.00         |
| Registration Fees                                     | \$1,284.40          |
| Electronic Settlement Fee                             | \$117.92            |
| to Sunnyoaks Conveyancing costs including Archive fee | \$1,210.00          |
| to Sunnyoaks Conveyancing Trust Account fees          | \$120.00            |
| <b>Total</b>  | <b>\$446,440.53</b> |

**Funding**

---

|                                      |                     |
|--------------------------------------|---------------------|
| Amount being provided by your lender | \$287,170.00        |
| <b>Amount required from you</b>      | <b>\$159,270.53</b> |
|                                      | <b>\$446,440.53</b> |

**\$159,709.82 Transferred to Trust. \$439.29 due back to you**

# 81120 - Limited Recourse Borrowing Arrangements

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description        | CY Balance        | LY Balance        | Change |
|--------------|--------------------|-------------------|-------------------|--------|
| RPLOAN       | Related Party Loan |                   | (\$138,070.06)    | 100%   |
| <b>TOTAL</b> |                    | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                    |                   | (\$138,070.06)    |        |

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                                       | Description  | Units | Debit             | Credit           | Balance \$     |
|--|--|-------|-------------------|------------------|----------------|
| <b>Limited Recourse Borrowing Arrangements (81120)</b> |  |       |                   |                  |                |
| <u>Related Party Loan (RPLOAN)</u>                     |  |       |                   |                  |                |
| 01/07/2021   | Opening Balance  |       |                   |                  | 138,070.06 CR  |
| 01/07/2021   | Withdrawal Online 1793584 Pymt Craigt-Off Smsf Loan      |       | 1,616.77          |                  | 136,453.29 CR  |
| 02/08/2021   | Withdrawal Online 1469588 Pymt Craigt-Off Smsf Loan      |       | 1,616.77          |                  | 134,836.52 CR  |
| 01/09/2021   | Withdrawal Online 1723362 Pymt Craigt-Off Smsf Loan      |       | 1,616.77          |                  | 133,219.75 CR  |
| 01/09/2021   | To accrue Interest                                       |       |                   | 1,826.49         | 135,046.24 CR  |
| 01/09/2021   | To record in Sundry Account                              |       |                   | 25,975.90        | 161,022.14 CR  |
| 17/09/2021   | Withdrawal Online 1125857 Pymt Craigt-Off Loanrepaid     |       | 119,022.14        |                  | 42,000.00 CR   |
| 17/09/2021   | Withdrawal Online 1150299 Pymt Craigt-Off Deposit Repaid |       | 42,000.00         |                  | 0.00 DR        |
|  |  |       | <b>165,872.45</b> | <b>27,802.39</b> | <b>0.00 DR</b> |

**Total Debits: 165,872.45**

**Total Credits: 27,802.39**

# 84000 - GST Payable/Refundable

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description            | CY Balance        | LY Balance        | Change   |
|--------------|------------------------|-------------------|-------------------|----------|
| 84000        | GST Payable/Refundable | (\$146.00)        | (\$184.00)        | (20.65)% |
| <b>TOTAL</b> |                        | <b>CY Balance</b> | <b>LY Balance</b> |          |
|              |                        | (\$146.00)        | (\$184.00)        |          |

## Supporting Documents

- Activity Preparation Report - Detailed [Report](#)
- Activity Preparation Report [Report](#)
- ATO Integrated.pdf [84000](#)

## Standard Checklist

- Attach copy of Activity Preparation Report
- Attach copy of Activity Preparation Report - Detailed
- Confirm Transactions in ATO Portal



# Activity Statement Preparation Report

For The Period 01 July 2021 - 30 June 2022

| Description                                     | Reference | Gross(Inc GST)    | GST             |
|---|-----------|-------------------|-----------------|
| <b>Income</b>                                   |           |                   |                 |
| <b>Sales</b>                                    |           |                   |                 |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |           | 696.30            | 63.30           |
|   |           | 6,600.00          | 600.00          |
|   |           | 6,600.00          | 600.00          |
|   |           | 1,540.00          | 140.00          |
| Lot 7, 107 Wells Road, Chelsea                  |           | 1,122.00          | 102.00          |
|   |           | 1,122.00          | 102.00          |
|   |           | 1,122.00          | 102.00          |
|   |           | 1,122.00          | 102.00          |
|   |           | 1,122.00          | 102.00          |
|   |           | 1,122.00          | 102.00          |
| <b>Total Sales</b>                              | G1        | <u>22,168.30</u>  |                 |
| <b>Total GST collected on Sales</b>             | 1A        |                   | <u>2,015.30</u> |
| <b>Expenses</b>                                 |           |                   |                 |
| <b>Capital Purchases</b>                        |           |                   |                 |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |           | 435.00            |                 |
|   |           | 500.00            |                 |
| Lot 7, 107 Wells Road, Chelsea                  |           | 445,022.31        | 42,000.00       |
| <b>Total Capital Purchases</b>                  | G10       | <u>445,957.31</u> |                 |
| <b>Non Capital Purchases</b>                    |           |                   |                 |
| Investment Expenses                             |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |
|   |           | 20.00             | 1.37            |

| Description                                     | Reference | Gross(Inc GST)   | GST              |
|---|-----------|------------------|------------------|
|   |           | 20.00            | 1.37             |
|   |           | 20.00            | 1.37             |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |           | 1,188.75         |                  |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |           | 1,826.49         | 0.00             |
| Lot 7, 107 Wells Road, Chelsea                  |           | 1,233.64         | 0.00             |
|   |           | 1,058.02         | 0.00             |
|   |           | 953.69           | 0.00             |
|   |           | 1,052.63         | 0.00             |
|   |           | 1,017.20         | 0.00             |
|   |           | 1,103.47         | 0.00             |
| Lot 7, 107 Wells Road, Chelsea                  |           | 1,437.20         | 130.65           |
|   |           | 3,850.00         | 350.00           |
|   |           | 1,087.50         | 98.86            |
|   |           | 1,503.26         | 136.66           |
|   |           | 289.00           | 26.27            |
|   |           | 276.68           | 25.15            |
|   |           | 592.00           | 53.82            |
|   |           | 1,017.47         | 92.50            |
|   |           | 1,001.00         | 91.00            |
|   |           | 3,012.90         | 273.90           |
|   |           | 231.00           | 21.00            |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |           | 1,066.75         | 96.98            |
| Lot 7, 107 Wells Road, Chelsea                  |           | 918.21           | 83.48            |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |           | 106.55           |                  |
| <b>Total Non Capital Purchases</b>              | G11       | <u>26,063.41</u> |                  |
| <b>Total GST Paid on Purchases</b>              | 1B        |                  | <u>43,496.71</u> |

## My Penguin SMSF

# Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

| Description  | Reference  | Gross(Inc GST)    | GST Rate | GST              |
|--|--|-------------------|----------|------------------|
| <b>Income</b>  |  |                   |          |                  |
| <b>Sales</b>   |  |                   |          |                  |
| <b>Property Income</b>                                       |  |                   |          |                  |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia              |  |                   |          |                  |
| 01/07/2021   | Deposit Online 2777317 Pymt Craig Theo             | 696.30            | 100%     | 63.30            |
| 09/07/2021   | Deposit-Osko Payment 2333468 Steen Electrical Pty  | 6,600.00          | 100%     | 600.00           |
| 12/08/2021   | Deposit-Osko Payment 2362948 Steen Electrical Pty  | 6,600.00          | 100%     | 600.00           |
| 02/06/2022   | Deposit Online 2200566 Pymt My Penguin Officelease | 1,540.00          | 100%     | 140.00           |
|  |  | <u>15,436.30</u>  |          | <u>1,403.30</u>  |
| Lot 7, 107 Wells Road, Chelsea                               |  |                   |          |                  |
| 04/01/2022   | Deposit CBA Factory Lease                          | 1,122.00          | 100%     | 102.00           |
| 01/02/2022   | Deposit CBA Factory Lease                          | 1,122.00          | 100%     | 102.00           |
| 01/03/2022   | Deposit CBA Factory Lease                          | 1,122.00          | 100%     | 102.00           |
| 01/04/2022   | Deposit CBA Factory Lease                          | 1,122.00          | 100%     | 102.00           |
| 02/05/2022   | Deposit CBA Factory Lease                          | 1,122.00          | 100%     | 102.00           |
| 01/06/2022   | Deposit CBA Factory Lease                          | 1,122.00          | 100%     | 102.00           |
|  |  | <u>6,732.00</u>   |          | <u>612.00</u>    |
|  |  | <u>22,168.30</u>  |          | <u>2,015.30</u>  |
| <b>Total Sales</b>   | G1   | <u>22,168.30</u>  |          |                  |
| <b>Total GST collected on Sales</b>                          | 1A   |                   |          | <u>2,015.30</u>  |
| <b>Expenses</b>  |  |                   |          |                  |
| <b>Capital Purchases</b>                                     |  |                   |          |                  |
| <b>Real Estate Properties (Australian - Non Residential)</b> |  |                   |          |                  |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia              |  |                   |          |                  |
| 27/07/2021   | Withdrawal-Osko Payment 1252635 Sunnyoaks Conveyan | 435.00            | 100%     |                  |
| 10/12/2021   | Withdrawal-Osko Payment 1050185 Sunnyoaks Conveyan | 500.00            | 100%     |                  |
|  |  | <u>935.00</u>     |          | <u>0.00</u>      |
| Lot 7, 107 Wells Road, Chelsea                               |  |                   |          |                  |
| 17/12/2021   | Loan Advance EFT [Withdrawal-Osko Payment 1042939  | 445,022.31        | 100%     | 42,000.00        |
|  |  | <u>445,022.31</u> |          | <u>42,000.00</u> |
|  |  | <u>445,957.31</u> |          | <u>42,000.00</u> |
| <b>Total Capital Purchases</b>                               | G10  | <u>445,957.31</u> |          |                  |

## My Penguin SMSF

# Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

| Description                                     | Reference   | Gross(Inc GST) | GST Rate | GST   |
|---|---|----------------|----------|-------|
| <b>Non Capital Purchases</b>                    |   |                |          |       |
| <b>Investment Expenses</b>                      |   |                |          |       |
| Investment Expenses                             |   |                |          |       |
| 20/07/2021                                      | Payment By Authority To Intuit*quickbook T1-d72370  | 20.00          | 75%      | 1.37  |
| 20/08/2021                                      | Payment By Authority To Intuit*quickbook T1-dfdccc  | 20.00          | 75%      | 1.37  |
| 20/09/2021                                      | Payment By Authority To Intuit*quickbook T1-e6c02f  | 20.00          | 75%      | 1.37  |
| 20/10/2021                                      | Payment By Authority To Intuit*quickbook T1-eb2fa4  | 20.00          | 75%      | 1.37  |
| 22/11/2021                                      | Payment By Authority To Intuit*quickbook T1-edd44c  | 20.00          | 75%      | 1.37  |
| 20/12/2021                                      | Payment By Authority To Intuit* quickbook T1-f13b4  | 20.00          | 75%      | 1.37  |
| 20/01/2022                                      | Payment By Authority To Intuit*quickbook T1-f507fd  | 20.00          | 75%      | 1.37  |
| 21/02/2022                                      | Payment By Authority To Intuit*quickbook T1-f7e3f4  | 20.00          | 75%      | 1.37  |
| 21/03/2022                                      | Payment By Authority To Intuit*quickbook - faa145b- | 20.00          | 75%      | 1.37  |
| 20/04/2022                                      | Payment By Authority To Intuit*quickbook T1-fd6a12  | 20.00          | 75%      | 1.37  |
| 20/05/2022                                      | Payment By Authority To Intuit*quickbook T1-1001c0  | 20.00          | 75%      | 1.37  |
| 20/06/2022                                      | Payment By Authority To Intuit* *quickbook T1-102c  | 20.00          | 75%      | 1.37  |
|   |   | <hr/>          |          | <hr/> |
|   |   | 240.00         |          | 16.44 |
|   |   | <hr/>          |          | <hr/> |
|   |   | 240.00         |          | 16.44 |
| <b>Property Expenses - Council Rates</b>        |   |                |          |       |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |   |                |          |       |
| 16/09/2021                                      | Electronic Property Settlement Sale Funds Pexa2164  | 1,188.75       | GST Free |       |
|   |   | <hr/>          |          | <hr/> |
|   |   | 1,188.75       |          | 0.00  |
|   |   | <hr/>          |          | <hr/> |
|   |   | 1,188.75       |          | 0.00  |
| <b>Property Expenses - Interest on Loans</b>    |   |                |          |       |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |   |                |          |       |
| 01/09/2021                                      | To accrue Interest                                  | 1,826.49       | GST Free | 0.00  |
|   |   | <hr/>          |          | <hr/> |
|   |   | 1,826.49       |          | 0.00  |
| Lot 7, 107 Wells Road, Chelsea                  |   |                |          |       |
| 17/01/2022                                      | Interest Charged                                    | 1,233.64       | GST Free | 0.00  |
| 17/02/2022                                      | Interest Charged                                    | 1,058.02       | GST Free | 0.00  |
| 17/03/2022                                      | Interest Charged                                    | 953.69         | GST Free | 0.00  |
| 17/04/2022                                      | Interest Charged                                    | 1,052.63       | GST Free | 0.00  |
| 17/05/2022                                      | Interest Charged                                    | 1,017.20       | GST Free | 0.00  |

## My Penguin SMSF

# Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

| Description                                     | Reference  | Gross(Inc GST) | GST Rate | GST      |
|---|--|----------------|----------|----------|
| 17/06/2022                                      | Interest Charged                                   | 1,103.47       | GST Free | 0.00     |
|   |  | 6,418.65       |          | 0.00     |
|   |  | 8,245.14       |          | 0.00     |
| <b>Property Expenses - Repairs Maintenance</b>  |  |                |          |          |
| Lot 7, 107 Wells Road, Chelsea                  |  |                |          |          |
| 29/11/2021                                      | Withdrawal-Osko Payment 1466080 Melsteel Steel Inv | 1,437.20       | 100%     | 130.65   |
| 07/12/2021                                      | Withdrawal-Osko Payment 1198235 Poplar Constructio | 3,850.00       | 100%     | 350.00   |
| 22/12/2021                                      | Withdrawal-Osko Payment 1924475 Central Timber 10  | 1,087.50       | 100%     | 98.86    |
| 30/12/2021                                      | Withdrawal-Osko Payment 1876949 Craig Theodore Wes | 1,503.26       | 100%     | 136.66   |
| 30/12/2021                                      | Withdrawal-Osko Payment 1957997 Craig Theodore Wes | 289.00         | 100%     | 26.27    |
| 30/12/2021                                      | Withdrawal-Osko Payment 1923118 Craig Theodore Wes | 276.68         | 100%     | 25.15    |
| 07/03/2022                                      | Withdrawal-Osko Payment 1981276 Arrival Pty Ltd Me | 592.00         | 100%     | 53.82    |
| 10/03/2022                                      | Withdrawal-Osko Payment 1315661 Everist Timber Pty | 1,017.47       | 100%     | 92.50    |
| 23/03/2022                                      | Withdrawal-Osko Payment 1501930 Gh & Am Tucker Car | 1,001.00       | 100%     | 91.00    |
| 10/05/2022                                      | Withdrawal-Osko Payment 1524916 Mark Wadey Electri | 3,012.90       | 100%     | 273.90   |
| 15/06/2022                                      | Withdrawal-Osko Payment 1549264 Mark Wadey Electri | 231.00         | 100%     | 21.00    |
|   |  | 14,298.01      |          | 1,299.81 |
|   |  | 14,298.01      |          | 1,299.81 |
| <b>Property Expenses - Strata Levy Fees</b>     |  |                |          |          |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |  |                |          |          |
| 16/09/2021                                      | Electronic Property Settlement Sale Funds Pexa2164 | 1,066.75       | 100%     | 96.98    |
|   |  | 1,066.75       |          | 96.98    |
|   |  | 1,066.75       |          | 96.98    |
| <b>Property Expenses - Sundry Expenses</b>      |  |                |          |          |
| Lot 7, 107 Wells Road, Chelsea                  |  |                |          |          |
| 17/12/2021                                      | Loan Advance EFT [Withdrawal-Osko Payment 1042939  | 918.21         | 100%     | 83.48    |
|   |  | 918.21         |          | 83.48    |
|   |  | 918.21         |          | 83.48    |
| <b>Property Expenses - Water Rates</b>          |  |                |          |          |
| 1/2 Malibu Circuit, Carrum Downs VIC, Australia |  |                |          |          |
| 16/09/2021                                      | Electronic Property Settlement Sale Funds Pexa2164 | 106.55         | GST Free |          |
|   |  | 106.55         |          | 0.00     |

# Detailed Activity Statement Preparation

For The Period 01 July 2021 - 30 June 2022

| Description                        | Reference | Gross(Incl GST) | GST Rate | GST       |
|------------------------------------|-----------|-----------------|----------|-----------|
|                                    |           | 106.55          |          | 0.00      |
| <b>Total Non Capital Purchases</b> | G11       | 26,063.41       |          |           |
| <b>Total GST Paid on Purchases</b> | 1B        |                 |          | 43,496.71 |

**BAS Summary**

|                                    |            |            |                                     |           |             |
|------------------------------------|------------|------------|-------------------------------------|-----------|-------------|
| <b>Total Sales</b>                 | <b>G1</b>  | 22,168.30  | <b>Total GST Collected on Sales</b> | <b>1A</b> | 2,015.30    |
| <b>Total Capital Purchases</b>     | <b>G10</b> | 445,957.31 | <b>Total GST Paid on Purchases</b>  | <b>1B</b> | 43,496.71   |
| <b>Total Non Capital Purchases</b> | <b>G11</b> | 26,063.41  | <b>GST Payable / (Refundable)</b>   |           | (41,481.41) |



## Activity statement 004

|                       |            |
|-----------------------|------------|
| <b>Date generated</b> | 21/10/2022 |
| <b>Overdue</b>        | \$0.00     |
| <b>Not yet due</b>    | \$0.00     |
| <b>Balance</b>        | \$0.00     |

## Transactions

19 results found - from **21 October 2020** to **21 October 2022** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description   | Debit (DR) | Credit (CR) | Balance     |
|----------------|----------------|---|------------|-------------|-------------|
| 11 Oct 2022    | 10 Oct 2022    | Credit transferred to Income Tax Account                    | \$77.00    |             | \$0.00      |
| 10 Oct 2022    | 25 Nov 2022    | Original Activity Statement for the period ending 30 Sep 22 |            | \$77.00     | \$77.00 CR  |
| 10 Oct 2022    | 25 Nov 2022    | - PAYG Instalments  | \$230.00   |             |             |
| 10 Oct 2022    | 10 Oct 2022    | - GST   |            | \$307.00    |             |
| 8 Jul 2022     | 7 Jul 2022     | Payment received  |            | \$372.00    | \$0.00      |
| 7 Jul 2022     | 25 Aug 2022    | Original Activity Statement for the period ending 30 Jun 22 | \$372.00   |             | \$372.00 DR |
| 7 Jul 2022     | 25 Aug 2022    | - GST   | \$146.00   |             |             |
| 7 Jul 2022     | 25 Aug 2022    | - PAYG Instalments  | \$226.00   |             |             |
| 11 Apr 2022    | 8 Apr 2022     | Payment received  |            | \$290.00    | \$0.00      |
| 7 Apr 2022     | 26 May 2022    | Original Activity Statement for the period ending 31 Mar 22 | \$290.00   |             | \$290.00 DR |
| 7 Apr 2022     | 26 May 2022    | - GST   | \$64.00    |             |             |

| Processed date | Effective date | Description   | Debit (DR)  | Credit (CR) | Balance        |
|----------------|----------------|---|-------------|-------------|----------------|
| 7 Apr 2022     | 26 May 2022    | - PAYG Instalments  | \$226.00    |             |                |
| 10 Jan 2022    | 13 Jan 2022    | EFT refund for GST for the period from 01 Oct 21 to 31 Dec 21     | \$42,597.00 |             | \$0.00         |
| 7 Jan 2022     | 28 Feb 2022    | Original Activity Statement for the period ending 31 Dec 21       |             | \$42,597.00 | \$42,597.00 CR |
| 7 Jan 2022     | 28 Feb 2022    | - PAYG Instalments  | \$226.00    |             |                |
| 7 Jan 2022     | 6 Jan 2022     | - GST   |             | \$42,823.00 |                |
| 19 Oct 2021    | 18 Oct 2021    | Payment received  |             | \$1,444.00  | \$0.00         |
| 17 Oct 2021    | 28 Oct 2021    | Original Activity Statement for the period ending 30 Sep 21       | \$1,444.00  |             | \$1,444.00 DR  |
| 17 Oct 2021    | 28 Oct 2021    | - GST   | \$1,218.00  |             |                |
| 17 Oct 2021    | 28 Oct 2021    | - PAYG Instalments  | \$226.00    |             |                |
| 27 Jul 2021    | 26 Jul 2021    | Payment received  |             | \$184.00    | \$0.00         |
| 25 Jul 2021    | 28 Jul 2021    | Original Activity Statement for the period ending 30 Jun 21 - GST | \$184.00    |             | \$184.00 DR    |
| 15 Apr 2021    | 14 Apr 2021    | Payment received  |             | \$94.00     | \$0.00         |
| 13 Apr 2021    | 28 Apr 2021    | Original Activity Statement for the period ending 31 Mar 21 - GST | \$94.00     |             | \$94.00 DR     |
| 12 Jan 2021    | 11 Jan 2021    | Payment received  |             | \$562.00    | \$0.00         |
| 10 Jan 2021    | 2 Mar 2021     | Original Activity Statement for the period ending 31 Dec 20       | \$562.00    |             | \$562.00 DR    |
| 10 Jan 2021    | 2 Mar 2021     | - GST   | \$24.00     |             |                |
| 10 Jan 2021    | 2 Mar 2021     | - PAYG Instalments  | \$538.00    |             |                |
| 15 Dec 2020    | 15 Dec 2020    | General interest charge   |             |             | \$0.00         |
| 15 Dec 2020    | 14 Dec 2020    | Payment received  |             | \$725.00    | \$0.00         |



| <b>Processed date</b> | <b>Effective date</b> | <b>Description</b>   | <b>Debit (DR)</b> | <b>Credit (CR)</b> | <b>Balance</b> |
|-----------------------|-----------------------|--|-------------------|--------------------|----------------|
| 13 Dec 2020           | 28 Oct 2020           | Original Activity<br>Statement for the<br>period ending 30 Sep<br>20 | \$725.00          |                    | \$725.00 DR    |
| 13 Dec 2020           | 28 Oct 2020           | - GST  | \$187.00          |                    |                |
| 13 Dec 2020           | 28 Oct 2020           | - PAYG Instalments   | \$538.00          |                    |                |

# 85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description                   | CY Balance        | LY Balance        | Change  |
|--------------|-------------------------------|-------------------|-------------------|---------|
| 85000        | Income Tax Payable/Refundable | (\$11,040.00)     | (\$2,243.05)      | 392.19% |
| <b>TOTAL</b> |                               | <b>CY Balance</b> | <b>LY Balance</b> |         |
|              |                               | (\$11,040.00)     | (\$2,243.05)      |         |

## Supporting Documents

- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- ATO Integrated.pdf [85000](#)
- ATO Income Tax.pdf [85000](#)

## Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

## My Penguin SMSF

# Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

|  | Date       | Account Code       | Account Description                   | Taxable Amount | Actuary/Pool % | Exempt Amount |
|--|------------|--------------------|---------------------------------------|----------------|----------------|---------------|
| <b>Label A</b>                                 |            |                    |                                       |                |                |               |
| Final calculations 01 July 2021 - 30 June 2022 |            |                    | Net Capital Gains                     | 36,036.11      | 0.00 %         | 0.00          |
| <b>Segment - 01 July 2021 to 30 June 2022</b>  |            |                    |                                       |                |                |               |
| <b>Label B</b>                                 |            |                    |                                       |                |                |               |
|  | 01/07/2021 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, | 633.00         |                |               |
|  | 09/07/2021 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, | 6,000.00       |                |               |
|  | 12/08/2021 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, | 6,000.00       |                |               |
|  | 04/01/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea        | 1,020.00       |                |               |
|  | 01/02/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea        | 1,020.00       |                |               |
|  | 01/03/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea        | 1,020.00       |                |               |
|  | 01/04/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea        | 1,020.00       |                |               |
|  | 02/05/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea        | 1,020.00       |                |               |
|  | 01/06/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea        | 1,020.00       |                |               |
|  | 02/06/2022 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, | 1,400.00       |                |               |
|  |            |                    | <b>Total</b>                          | 20,153.00      | 0.000 %        | 0.00          |
| <b>Label C</b>                                 |            |                    |                                       |                |                |               |
|  | 30/07/2021 | 25000/WBC485482    | Westpac DIY Super Working Account     | 0.14           |                |               |
|  | 31/08/2021 | 25000/WBC485482    | Westpac DIY Super Working Account     | 0.19           |                |               |
|  | 30/09/2021 | 25000/WBC485482    | Westpac DIY Super Working Account     | 0.77           |                |               |
|  | 29/10/2021 | 25000/WBC485482    | Westpac DIY Super Working Account     | 1.28           |                |               |
|  | 30/11/2021 | 25000/WBC485482    | Westpac DIY Super Working Account     | 1.43           |                |               |
|  | 31/12/2021 | 25000/WBC485482    | Westpac DIY Super Working Account     | 0.50           |                |               |
|  | 31/01/2022 | 25000/WBC485482    | Westpac DIY Super Working Account     | 0.12           |                |               |

My Penguin SMSF

# Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

|                | Date       | Account Code    | Account Description               | Taxable Amount | Actuary/Pool %                     | Exempt Amount |
|----------------|------------|-----------------|-----------------------------------|----------------|------------------------------------|---------------|
| <b>Label C</b> |            |                 |                                   |                |                                    |               |
|                | 28/02/2022 | 25000/WBC485482 | Westpac DIY Super Working Account | 0.08           |                                    |               |
|                | 31/03/2022 | 25000/WBC485482 | Westpac DIY Super Working Account | 0.09           |                                    |               |
|                | 29/04/2022 | 25000/WBC485482 | Westpac DIY Super Working Account | 0.08           |                                    |               |
|                | 31/05/2022 | 25000/WBC485482 | Westpac DIY Super Working Account | 0.08           |                                    |               |
|                | 30/06/2022 | 25000/WBC485482 | Westpac DIY Super Working Account | 0.08           |                                    |               |
|                |            |                 | <b>Total</b>                      | 4.84           | 0.000 %                            | <b>0.00</b>   |
|                |            |                 |                                   |                | <b>Total Segment ECPI *</b>        | <b>0.00</b>   |
|                |            |                 |                                   |                | <b>SMSF Annual Return Rounding</b> | <b>0.00</b>   |
|                |            |                 |                                   |                | <b>Total ECPI</b>                  | <b>0.00</b>   |

\* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

My Penguin SMSF

# Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

|   | Date       | Account Code       | Account Description   | Amount   | Expense % | Deductible | Non Deductible |
|---|------------|--------------------|---|----------|-----------|------------|----------------|
| <b>Segment - 01 July 2021 to 30 June 2022</b> |            |                    |   |          |           |            |                |
| <b>Label A</b>                                |            |                    |   |          |           |            |                |
|   | 17/01/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,233.64 |           |            |                |
|   | 17/03/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 953.69   |           |            |                |
|   | 17/02/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,058.02 |           |            |                |
|   | 17/04/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,052.63 |           |            |                |
|   | 17/05/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,017.20 |           |            |                |
|   | 17/06/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,103.47 |           |            |                |
|   | 01/09/2021 | 42010/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs<br>VIC, Australia                          | 1,826.49 |           |            |                |
|   |            |                    | <b>Total</b>  | 8,245.14 | 0.000 %   | 8,245.14   | 0.00           |
| <b>Label F</b>                                |            |                    |   |          |           |            |                |
|   | 05/10/2021 | 39000/THECRA00001A | (Life Insurance Premiums)<br>Theodore, Craig Harold -<br>Accumulation (...) | 464.35   |           |            |                |
|   |            |                    | <b>Total</b>  | 464.35   | 0.000 %   | 464.35     | 0.00           |
| <b>Label H</b>                                |            |                    |   |          |           |            |                |
|   | 30/06/2022 | 30700              | Auditor's Remuneration  | 550.00   |           |            |                |
|   |            |                    | <b>Total</b>  | 550.00   | 0.000 %   | 550.00     | 0.00           |
| <b>Label I</b>                                |            |                    |   |          |           |            |                |

My Penguin SMSF

# Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

|                | Date       | Account Code       | Account Description                                | Amount   | Expense % | Deductible | Non Deductible |
|----------------|------------|--------------------|--|----------|-----------|------------|----------------|
| <b>Label I</b> |            |                    |  |          |           |            |                |
|                | 10/03/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 924.97   |           |            |                |
|                | 20/01/2022 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 30/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 1,366.60 |           |            |                |
|                | 20/04/2022 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 23/03/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 910.00   |           |            |                |
|                | 16/09/2021 | 41960/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs<br>VIC, Australia | 1,188.75 |           |            |                |
|                | 20/07/2021 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 20/10/2021 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 16/09/2021 | 42150/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs<br>VIC, Australia | 106.55   |           |            |                |
|                | 20/12/2021 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 16/09/2021 | 42100/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs<br>VIC, Australia | 969.77   |           |            |                |
|                | 20/06/2022 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 30/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 262.73   |           |            |                |
|                | 21/02/2022 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 10/05/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 2,739.00 |           |            |                |
|                | 15/06/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 210.00   |           |            |                |
|                | 07/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 3,500.00 |           |            |                |
|                | 30/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                     | 251.53   |           |            |                |
|                | 22/11/2021 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 20/09/2021 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |
|                | 20/05/2022 | 37500/976066363    | Investment Expenses                                | 18.63    |           |            |                |

My Penguin SMSF

# Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

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|                | Date       | Account Code       | Account Description            | Amount    | Expense % | Deductible | Non Deductible |
|----------------|------------|--------------------|--------------------------------|-----------|-----------|------------|----------------|
| <b>Label I</b> |            |                    |                                |           |           |            |                |
|                | 29/11/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea | 1,306.55  |           |            |                |
|                | 17/12/2021 | 42110/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea | 834.73    |           |            |                |
|                | 22/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea | 988.64    |           |            |                |
|                | 21/03/2022 | 37500/976066363    | Investment Expenses            | 18.63     |           |            |                |
|                | 07/03/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea | 538.18    |           |            |                |
|                | 20/08/2021 | 37500/976066363    | Investment Expenses            | 18.63     |           |            |                |
|                |            |                    | <b>Total</b>                   | 16,321.56 | 0.000 %   | 16,321.56  | 0.00           |

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|                |            |       |                  |          |         |          |      |
|----------------|------------|-------|------------------|----------|---------|----------|------|
| <b>Label J</b> |            |       |                  |          |         |          |      |
|                | 30/06/2022 | 30100 | Accountancy Fees | 550.00   |         |          |      |
|                | 17/03/2022 | 31500 | Bank Charges     | 30.00    |         |          |      |
|                | 07/03/2022 | 30800 | ASIC Fees        | 276.00   |         |          |      |
|                | 17/04/2022 | 31500 | Bank Charges     | 30.00    |         |          |      |
|                | 17/05/2022 | 31500 | Bank Charges     | 30.00    |         |          |      |
|                | 17/06/2022 | 31500 | Bank Charges     | 30.00    |         |          |      |
|                | 17/02/2022 | 31500 | Bank Charges     | 30.00    |         |          |      |
|                | 13/12/2021 | 30800 | ASIC Fees        | 56.00    |         |          |      |
|                | 17/01/2022 | 31500 | Bank Charges     | 30.00    |         |          |      |
|                |            |       | <b>Total</b>     | 1,062.00 | 0.000 % | 1,062.00 | 0.00 |

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**Label L**

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My Penguin SMSF

## Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

|                | Date       | Account Code | Account Description | Amount   | Expense %                     | Deductible       | Non Deductible |
|----------------|------------|--------------|---------------------|----------|-------------------------------|------------------|----------------|
| <b>Label L</b> |            |              |                     |          |                               |                  |                |
|                | 20/12/2021 | 42160/210    | Borrowing Expenses  | 788.55   |                               |                  |                |
|                | 30/06/2022 | 42160/210    | Borrowing Expenses  | 1,116.16 |                               |                  |                |
|                |            |              | <b>Total</b>        | 1,904.71 | 0.000 %                       | 1,904.71         | 0.00           |
|                |            |              |                     |          |                               |                  |                |
|                |            |              |                     |          | <b>Total Segment Expenses</b> | <b>28,547.76</b> | <b>0.00</b>    |
|                |            |              |                     |          |                               |                  |                |
|                |            |              |                     |          | <b>Total Expenses *</b>       | <b>28,547.76</b> | <b>0.00</b>    |

\* General expense percentage - 0.000 %

\* Investment expense percentage - 0.000 %



## My Penguin SMSF

# Statement of Taxable Income

For the year ended 30 June 2022

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|  | <b>2022</b>      |
|--|------------------|
|  | <b>\$</b>        |
| Benefits accrued as a result of operations | 83,151.23        |
| <b>Less</b>                                |                  |
| Other Non Taxable Income                   | (86.41)          |
| Realised Accounting Capital Gains          | 54,601.38        |
|  | <u>54,514.97</u> |
| <b>Add</b>                                 |                  |
| Net Capital Gains                          | 36,036.00        |
|  | <u>36,036.00</u> |
| SMSF Annual Return Rounding                | 0.74             |
|  | <u>64,673.00</u> |
| <b>Taxable Income or Loss</b>              | <u>64,673.00</u> |
| Income Tax on Taxable Income or Loss       | 9,700.95         |
|  | <u>9,700.95</u>  |
| <b>CURRENT TAX OR REFUND</b>               | <u>9,700.95</u>  |
| Supervisory Levy                           | 259.00           |
| Income Tax Instalments Paid                | (904.00)         |
|  | <u>9,055.95</u>  |
| <b>AMOUNT DUE OR REFUNDABLE</b>            | <u>9,055.95</u>  |

## My Penguin SMSF

## Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label   | Date       | Account Code       | Account Name                                    | Amount<br>\$     |
|--|------------|--------------------|---|------------------|
| <b>A - Net capital gain</b>  |            |                    |   |                  |
|  |            |                    |   | 36,036.11        |
| <b>Sub-Total</b>   |            |                    |   | <b>36,036.11</b> |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.11</b>      |
| <b>Total</b>   |            |                    |   | <b>36,036.00</b> |
| <b>B - Income - Gross rent and other leasing and hiring income</b> |            |                    |   |                  |
|  | 01/07/2021 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | 633.00           |
|  | 09/07/2021 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | 6,000.00         |
|  | 12/08/2021 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | 6,000.00         |
|  | 04/01/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,020.00         |
|  | 01/02/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,020.00         |
|  | 01/03/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,020.00         |
|  | 01/04/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,020.00         |
|  | 02/05/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,020.00         |
|  | 01/06/2022 | 28000/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,020.00         |
|  | 02/06/2022 | 28000/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | 1,400.00         |
| <b>Sub-Total</b>   |            |                    |   | <b>20,153.00</b> |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.00</b>      |
| <b>Total</b>   |            |                    |   | <b>20,153.00</b> |
| <b>C - Income - Gross interest</b>                                 |            |                    |   |                  |
|  | 30/07/2021 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.14             |
|  | 31/08/2021 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.19             |
|  | 30/09/2021 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.77             |
|  | 29/10/2021 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 1.28             |
|  | 30/11/2021 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 1.43             |
|  | 31/12/2021 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.50             |
|  | 31/01/2022 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.12             |
|  | 28/02/2022 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.08             |
|  | 31/03/2022 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.09             |
|  | 29/04/2022 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.08             |
|  | 31/05/2022 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.08             |
|  | 30/06/2022 | 25000/WBC485482    | Westpac DIY Super Working Account 485482        | 0.08             |
| <b>Sub-Total</b>   |            |                    |   | <b>4.84</b>      |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.84</b>      |
| <b>Total</b>   |            |                    |   | <b>4.00</b>      |
| <b>R1 - Assessable employer contributions</b>                      |            |                    |   |                  |

My Penguin SMSF

# Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label   | Date       | Account Code       | Account Name   | Amount<br>\$     |
|--|------------|--------------------|--|------------------|
| <b>R1 - Assessable employer contributions</b>                    |            |                    |  |                  |
|  | 08/07/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 1,250.03         |
|  | 06/08/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 1,292.22         |
|  | 08/09/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 1,447.74         |
|  | 08/10/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 1,603.26         |
|  | 29/10/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.64           |
|  | 08/11/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 10/11/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 08/12/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 08/12/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 10/12/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 10,000.00        |
|  | 22/12/2021 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 07/01/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 17/01/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 02/02/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 801.63           |
|  | 17/02/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 879.73           |
|  | 02/03/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 879.73           |
|  | 21/03/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 879.73           |
|  | 30/03/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 879.73           |
|  | 14/04/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 879.73           |
|  | 02/05/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 879.73           |
|  | 11/05/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 439.87           |
| <b>Sub-Total</b>   |            |                    |  | <b>28,526.18</b> |
| <b>Ignore Cents</b>  |            |                    |  | <b>0.18</b>      |
| <b>Total</b>   |            |                    |  | <b>28,526.00</b> |
| <b>R2 - Assessable personal contributions</b>                    |            |                    |  |                  |
|  | 27/06/2022 | 24200/THECRA00001A | (Contributions) Theodore, Craig Harold - Accumulation (Accumulati... | 8,500.00         |
| <b>Sub-Total</b>   |            |                    |  | <b>8,500.00</b>  |
| <b>Ignore Cents</b>  |            |                    |  | <b>0.00</b>      |
| <b>Total</b>   |            |                    |  | <b>8,500.00</b>  |
| <b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b> |            |                    |  |                  |
| Assessable employer contributions                                |            |                    |  | 28,526.18        |
| Assessable personal contributions                                |            |                    |  | 8,500.00         |

## My Penguin SMSF

## Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label   | Date       | Account Code       | Account Name  | Amount<br>\$     |
|--|------------|--------------------|---|------------------|
| <b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b> |            |                    |   |                  |
| <b>Sub-Total</b>   |            |                    |   | <b>37,026.18</b> |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.18</b>      |
| <b>Total</b>   |            |                    |   | <b>37,026.00</b> |
| <b>W - GROSS INCOME (Sum of labels A to U)</b>                   |            |                    |   |                  |
|  |            |                    |   | 93,219.00        |
| <b>Sub-Total</b>   |            |                    |   | <b>93,219.00</b> |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.00</b>      |
| <b>Total</b>   |            |                    |   | <b>93,219.00</b> |
| <b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>                    |            |                    |   |                  |
|  |            |                    |   | 93,219.00        |
| <b>Sub-Total</b>   |            |                    |   | <b>93,219.00</b> |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.00</b>      |
| <b>Total</b>   |            |                    |   | <b>93,219.00</b> |
| <b>A1 - Expenses - Interest expenses within Australia</b>        |            |                    |   |                  |
|  | 01/09/2021 | 42010/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia                       | 1,826.49         |
|  | 17/01/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,233.64         |
|  | 17/02/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,058.02         |
|  | 17/03/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 953.69           |
|  | 17/04/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,052.63         |
|  | 17/05/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,017.20         |
|  | 17/06/2022 | 42010/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea  | 1,103.47         |
| <b>Sub-Total</b>   |            |                    |   | <b>8,245.14</b>  |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.14</b>      |
| <b>Total</b>   |            |                    |   | <b>8,245.00</b>  |
| <b>F1 - Expenses - Insurance Premiums</b>                        |            |                    |   |                  |
|  | 05/10/2021 | 39000/THECRA00001A | (Life Insurance Premiums) Theodore, Craig Harold - Accumulation (...) | 464.35           |
| <b>Sub-Total</b>   |            |                    |   | <b>464.35</b>    |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.35</b>      |
| <b>Total</b>   |            |                    |   | <b>464.00</b>    |
| <b>H1 - Expenses - SMSF auditor fee</b>                          |            |                    |   |                  |
|  | 30/06/2022 | 30700              | Auditor's Remuneration  | 550.00           |
| <b>Sub-Total</b>   |            |                    |   | <b>550.00</b>    |
| <b>Ignore Cents</b>  |            |                    |   | <b>0.00</b>      |
| <b>Total</b>   |            |                    |   | <b>550.00</b>    |
| <b>I1 - Expenses - Investment expenses</b>                       |            |                    |   |                  |
|  | 20/06/2022 | 37500/976066363    | Investment Expenses   | 18.63            |
|  | 20/12/2021 | 37500/976066363    | Investment Expenses   | 18.63            |
|  | 21/03/2022 | 37500/976066363    | Investment Expenses   | 18.63            |
|  | 20/05/2022 | 37500/976066363    | Investment Expenses   | 18.63            |

## My Penguin SMSF

## Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label  | Date       | Account Code       | Account Name                                    | Amount<br>\$     |
|---|------------|--------------------|---|------------------|
| <b>I1 - Expenses - Investment expenses</b>                    |            |                    |   |                  |
|   | 20/07/2021 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 20/08/2021 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 20/09/2021 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 20/10/2021 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 22/11/2021 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 20/01/2022 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 21/02/2022 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 20/04/2022 | 37500/976066363    | Investment Expenses                             | 18.63            |
|   | 10/03/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 924.97           |
|   | 30/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,366.60         |
|   | 23/03/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 910.00           |
|   | 30/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 262.73           |
|   | 29/11/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 1,306.55         |
|   | 22/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 988.64           |
|   | 07/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 3,500.00         |
|   | 10/05/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 2,739.00         |
|   | 15/06/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 210.00           |
|   | 16/09/2021 | 41960/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | 1,188.75         |
|   | 16/09/2021 | 42150/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | 106.55           |
|   | 16/09/2021 | 42100/12MLBCC      | 1/2 Malibu Circuit, Carrum Downs VIC, Australia | 969.77           |
|   | 30/12/2021 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 251.53           |
|   | 17/12/2021 | 42110/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 834.73           |
|   | 07/03/2022 | 42060/7/107WELSSRD | Lot 7, 107 Wells Road, Chelsea                  | 538.18           |
| <b>Sub-Total</b>  |            |                    |   | <b>16,321.56</b> |
| <b>Ignore Cents</b>   |            |                    |   | <b>0.56</b>      |
| <b>Total</b>  |            |                    |   | <b>16,321.00</b> |
| <b>J1 - Expenses - Management and administration expenses</b> |            |                    |   |                  |
|   | 30/06/2022 | 30100              | Accountancy Fees                                | 550.00           |
|   | 13/12/2021 | 30800              | ASIC Fees                                       | 56.00            |
|   | 07/03/2022 | 30800              | ASIC Fees                                       | 276.00           |
|   | 17/01/2022 | 31500              | Bank Charges                                    | 30.00            |
|   | 17/02/2022 | 31500              | Bank Charges                                    | 30.00            |
|   | 17/03/2022 | 31500              | Bank Charges                                    | 30.00            |
|   | 17/04/2022 | 31500              | Bank Charges                                    | 30.00            |
|   | 17/05/2022 | 31500              | Bank Charges                                    | 30.00            |
|   | 17/06/2022 | 31500              | Bank Charges                                    | 30.00            |
| <b>Sub-Total</b>  |            |                    |   | <b>1,062.00</b>  |
| <b>Ignore Cents</b>   |            |                    |   | <b>0.00</b>      |
| <b>Total</b>  |            |                    |   | <b>1,062.00</b>  |
| <b>L1 - Expenses - Other amounts (Fully deductible)</b>       |            |                    |   |                  |
|   | 20/12/2021 | 42160/210          | Borrowing Expenses                              | 788.55           |

My Penguin SMSF

# Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label  | Date       | Account Code | Account Name       | Amount<br>\$     |
|---|------------|--------------|--------------------|------------------|
| <b>L1 - Expenses - Other amounts (Fully deductible)</b> |            |              |                    |                  |
|   | 30/06/2022 | 42160/210    | Borrowing Expenses | 1,116.16         |
| <b>Sub-Total</b>  |            |              |                    | <b>1,904.71</b>  |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.71</b>      |
| <b>Total</b>  |            |              |                    | <b>1,904.00</b>  |
| <b>N - TOTAL DEDUCTIONS</b>                             |            |              |                    |                  |
|   |            |              |                    | 28,546.00        |
| <b>Sub-Total</b>  |            |              |                    | <b>28,546.00</b> |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.00</b>      |
| <b>Total</b>  |            |              |                    | <b>28,546.00</b> |
| <b>O - TAXABLE INCOME OR LOSS</b>                       |            |              |                    |                  |
|   |            |              |                    | 64,673.00        |
| <b>Sub-Total</b>  |            |              |                    | <b>64,673.00</b> |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.00</b>      |
| <b>Total</b>  |            |              |                    | <b>64,673.00</b> |
| <b>Z - TOTAL SMSF EXPENSES</b>                          |            |              |                    |                  |
|   |            |              |                    | 28,546.00        |
| <b>Sub-Total</b>  |            |              |                    | <b>28,546.00</b> |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.00</b>      |
| <b>Total</b>  |            |              |                    | <b>28,546.00</b> |
| <b>A - Taxable income</b>                               |            |              |                    |                  |
|   |            |              |                    | 64,673.00        |
| <b>Sub-Total</b>  |            |              |                    | <b>64,673.00</b> |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.00</b>      |
| <b>Total</b>  |            |              |                    | <b>64,673.00</b> |
| <b>T1 - Tax on taxable income</b>                       |            |              |                    |                  |
|   |            |              |                    | 9,700.95         |
| <b>Sub-Total</b>  |            |              |                    | <b>9,700.95</b>  |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.00</b>      |
| <b>Total</b>  |            |              |                    | <b>9,700.95</b>  |
| <b>B - Gross Tax</b>                                    |            |              |                    |                  |
|   |            |              |                    | 9,700.95         |
| <b>Sub-Total</b>  |            |              |                    | <b>9,700.95</b>  |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.00</b>      |
| <b>Total</b>  |            |              |                    | <b>9,700.95</b>  |
| <b>T2 - SUBTOTAL</b>                                    |            |              |                    |                  |
|   |            |              |                    | 9,700.95         |
| <b>Sub-Total</b>  |            |              |                    | <b>9,700.95</b>  |
| <b>Ignore Cents</b>                                     |            |              |                    | <b>0.00</b>      |
| <b>Total</b>  |            |              |                    | <b>9,700.95</b>  |

## My Penguin SMSF

# Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label                    | Date       | Account Code | Account Name                  | Amount<br>\$    |
|-------------------------------------|------------|--------------|-------------------------------|-----------------|
| <b>T3 - SUBTOTAL 2</b>              |            |              |                               |                 |
|                                     |            |              |                               | 9,700.95        |
| <b>Sub-Total</b>                    |            |              |                               | <b>9,700.95</b> |
| <b>Ignore Cents</b>                 |            |              |                               | <b>0.00</b>     |
| <b>Total</b>                        |            |              |                               | <b>9,700.95</b> |
| <b>T5 - TAX PAYABLE</b>             |            |              |                               |                 |
|                                     |            |              |                               | 9,700.95        |
| <b>Sub-Total</b>                    |            |              |                               | <b>9,700.95</b> |
| <b>Ignore Cents</b>                 |            |              |                               | <b>0.00</b>     |
| <b>Total</b>                        |            |              |                               | <b>9,700.95</b> |
| <b>K - PAYG instalments raised</b>  |            |              |                               |                 |
|                                     | 18/10/2021 | 85000        | Income Tax Payable/Refundable | 226.00          |
|                                     | 13/01/2022 | 85000        | Income Tax Payable/Refundable | 226.00          |
|                                     | 07/04/2022 | 85000        | Income Tax Payable/Refundable | 226.00          |
|                                     | 30/06/2022 | 85000        | Income Tax Payable/Refundable | 226.00          |
| <b>Sub-Total</b>                    |            |              |                               | <b>904.00</b>   |
| <b>Ignore Cents</b>                 |            |              |                               | <b>0.00</b>     |
| <b>Total</b>                        |            |              |                               | <b>904.00</b>   |
| <b>L - Supervisory levy</b>         |            |              |                               |                 |
|                                     |            |              |                               | 259.00          |
| <b>Sub-Total</b>                    |            |              |                               | <b>259.00</b>   |
| <b>Ignore Cents</b>                 |            |              |                               | <b>0.00</b>     |
| <b>Total</b>                        |            |              |                               | <b>259.00</b>   |
| <b>S - AMOUNT DUE OR REFUNDABLE</b> |            |              |                               |                 |
|                                     |            |              |                               | 9,055.95        |
| <b>Sub-Total</b>                    |            |              |                               | <b>9,055.95</b> |
| <b>Ignore Cents</b>                 |            |              |                               | <b>0.00</b>     |
| <b>Total</b>                        |            |              |                               | <b>9,055.95</b> |



## Activity statement 004

|                       |            |
|-----------------------|------------|
| <b>Date generated</b> | 21/10/2022 |
| <b>Overdue</b>        | \$0.00     |
| <b>Not yet due</b>    | \$0.00     |
| <b>Balance</b>        | \$0.00     |

## Transactions

19 results found - from **21 October 2020** to **21 October 2022** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description   | Debit (DR) | Credit (CR) | Balance     |
|----------------|----------------|---|------------|-------------|-------------|
| 11 Oct 2022    | 10 Oct 2022    | Credit transferred to Income Tax Account                    | \$77.00    |             | \$0.00      |
| 10 Oct 2022    | 25 Nov 2022    | Original Activity Statement for the period ending 30 Sep 22 |            | \$77.00     | \$77.00 CR  |
| 10 Oct 2022    | 25 Nov 2022    | - PAYG Instalments  | \$230.00   |             |             |
| 10 Oct 2022    | 10 Oct 2022    | - GST   |            | \$307.00    |             |
| 8 Jul 2022     | 7 Jul 2022     | Payment received  |            | \$372.00    | \$0.00      |
| 7 Jul 2022     | 25 Aug 2022    | Original Activity Statement for the period ending 30 Jun 22 | \$372.00   |             | \$372.00 DR |
| 7 Jul 2022     | 25 Aug 2022    | - GST   | \$146.00   |             |             |
| 7 Jul 2022     | 25 Aug 2022    | - PAYG Instalments  | \$226.00   |             |             |
| 11 Apr 2022    | 8 Apr 2022     | Payment received  |            | \$290.00    | \$0.00      |
| 7 Apr 2022     | 26 May 2022    | Original Activity Statement for the period ending 31 Mar 22 | \$290.00   |             | \$290.00 DR |
| 7 Apr 2022     | 26 May 2022    | - GST   | \$64.00    |             |             |



| Processed date | Effective date | Description   | Debit (DR)  | Credit (CR) | Balance        |
|----------------|----------------|---|-------------|-------------|----------------|
| 7 Apr 2022     | 26 May 2022    | - PAYG Instalments  | \$226.00    |             |                |
| 10 Jan 2022    | 13 Jan 2022    | EFT refund for GST for the period from 01 Oct 21 to 31 Dec 21     | \$42,597.00 |             | \$0.00         |
| 7 Jan 2022     | 28 Feb 2022    | Original Activity Statement for the period ending 31 Dec 21       |             | \$42,597.00 | \$42,597.00 CR |
| 7 Jan 2022     | 28 Feb 2022    | - PAYG Instalments  | \$226.00    |             |                |
| 7 Jan 2022     | 6 Jan 2022     | - GST   |             | \$42,823.00 |                |
| 19 Oct 2021    | 18 Oct 2021    | Payment received  |             | \$1,444.00  | \$0.00         |
| 17 Oct 2021    | 28 Oct 2021    | Original Activity Statement for the period ending 30 Sep 21       | \$1,444.00  |             | \$1,444.00 DR  |
| 17 Oct 2021    | 28 Oct 2021    | - GST   | \$1,218.00  |             |                |
| 17 Oct 2021    | 28 Oct 2021    | - PAYG Instalments  | \$226.00    |             |                |
| 27 Jul 2021    | 26 Jul 2021    | Payment received  |             | \$184.00    | \$0.00         |
| 25 Jul 2021    | 28 Jul 2021    | Original Activity Statement for the period ending 30 Jun 21 - GST | \$184.00    |             | \$184.00 DR    |
| 15 Apr 2021    | 14 Apr 2021    | Payment received  |             | \$94.00     | \$0.00         |
| 13 Apr 2021    | 28 Apr 2021    | Original Activity Statement for the period ending 31 Mar 21 - GST | \$94.00     |             | \$94.00 DR     |
| 12 Jan 2021    | 11 Jan 2021    | Payment received  |             | \$562.00    | \$0.00         |
| 10 Jan 2021    | 2 Mar 2021     | Original Activity Statement for the period ending 31 Dec 20       | \$562.00    |             | \$562.00 DR    |
| 10 Jan 2021    | 2 Mar 2021     | - GST   | \$24.00     |             |                |
| 10 Jan 2021    | 2 Mar 2021     | - PAYG Instalments  | \$538.00    |             |                |
| 15 Dec 2020    | 15 Dec 2020    | General interest charge   |             |             | \$0.00         |
| 15 Dec 2020    | 14 Dec 2020    | Payment received  |             | \$725.00    | \$0.00         |

| <b>Processed date</b> | <b>Effective date</b> | <b>Description</b>   | <b>Debit (DR)</b> | <b>Credit (CR)</b> | <b>Balance</b> |
|-----------------------|-----------------------|--|-------------------|--------------------|----------------|
| 13 Dec 2020           | 28 Oct 2020           | Original Activity<br>Statement for the<br>period ending 30 Sep<br>20 | \$725.00          |                    | \$725.00 DR    |
| 13 Dec 2020           | 28 Oct 2020           | - GST  | \$187.00          |                    |                |
| 13 Dec 2020           | 28 Oct 2020           | - PAYG Instalments   | \$538.00          |                    |                |



## Income tax 002

|                       |            |
|-----------------------|------------|
| <b>Date generated</b> | 21/10/2022 |
| <b>Overdue</b>        | \$0.00     |
| <b>Not yet due</b>    | \$0.00     |
| <b>Balance</b>        | \$77.00 CR |

## Transactions

7 results found - from **21 October 2020** to **21 October 2022** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description   | Debit (DR) | Credit (CR) | Balance       |
|----------------|----------------|---|------------|-------------|---------------|
| 12 Oct 2022    | 11 Oct 2022    | Payment received  |            | \$2,502.05  | \$77.00 CR    |
| 11 Oct 2022    | 11 Oct 2022    | General interest charge   |            |             | \$2,425.05 DR |
| 11 Oct 2022    | 10 Oct 2022    | Credit transfer received from Integrated Client Account                               |            | \$77.00     | \$2,425.05 DR |
| 11 Oct 2022    | 1 Jul 2022     | General interest charge   |            |             | \$2,502.05 DR |
| 11 Oct 2022    | 14 Jun 2022    | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21 | \$2,502.05 |             | \$2,502.05 DR |
| 2 Feb 2021     | 1 Feb 2021     | Payment received  |            | \$945.65    | \$0.00        |
| 29 Jan 2021    | 17 May 2021    | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20 | \$945.65   |             | \$945.65 DR   |

# 85500 - Limited Recourse Borrowing Arrangements

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

| Account Code | Description                  | CY Balance        | LY Balance        | Change |
|--------------|------------------------------|-------------------|-------------------|--------|
| LIBERTY2414  | Liberty Loan 2414 Wells Road | (\$248,958.26)    |                   | 100%   |
| <b>TOTAL</b> |                              | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                              | (\$248,958.26)    |                   |        |

## Supporting Documents

- General Ledger [Report](#)
- LoanAccountStatement.pdf [LIBERTY2414](#)

## Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                                       | Description   | Units | Debit     | Credit     | Balance \$    |
|--|---|-------|-----------|------------|---------------|
| <b>Limited Recourse Borrowing Arrangements (85500)</b> |   |       |           |            |               |
| <u>Liberty Loan 2414 Wells Road (LIBERTY2414)</u>      |   |       |           |            |               |
| 17/12/2021   | Loan Advance EFT [Withdrawal-Osko Payment 1042939 Sunnoaks Conveyancing Trust Accoun 107Wellsrd 107Wellsrd] [Electronic Property Settlement Refund of funds Pexa216977825D11F01] [Wells Road] |       |           | 287,170.00 | 287,170.00 CR |
| 20/12/2021   | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee]                      |       |           | 695.00     | 287,865.00 CR |
| 20/12/2021   | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee]                      |       |           | 2,940.00   | 290,805.00 CR |
| 20/12/2021   | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee]                      |       |           | 695.00     | 291,500.00 CR |
| 20/12/2021   | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee]                      |       |           | 795.00     | 292,295.00 CR |
| 20/12/2021   | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee]                      |       |           | 595.00     | 292,890.00 CR |
| 20/12/2021   | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee]                      |       |           | 10.00      | 292,900.00 CR |
| 20/12/2021   | Settlement Fee [Valuation Payment] [Property Search Fees] [To record BC - Wells Road] [SMSF Review Fee] [Establishment Fee] [Document Preparation Fee] [Application Fee]                      |       |           | 1,100.00   | 294,000.00 CR |
| 21/12/2021   | Settlement Valuation Fee - [Settlement Valuation Fee]   |       | 1,100.00  |            | 292,900.00 CR |
| 21/12/2021   | Settlement Valuation Fee - [Settlement Valuation Fee]   |       |           | 1,100.00   | 294,000.00 CR |
| 17/01/2022   | Payment By Authority To Secure Funding P 3712414 [Direct Debit Repayment]   |       | 42,000.00 |            | 252,000.00 CR |
| 17/01/2022   | Payment By Authority To Secure Funding P 3712414 [Direct Debit Repayment]   |       | 1,599.29  |            | 250,400.71 CR |
| 17/01/2022   | Service Fee   |       |           | 30.00      | 250,430.71 CR |
| 17/01/2022   | Interest Charged  |       |           | 1,233.64   | 251,664.35 CR |
| 17/02/2022   | Direct Debit Repayment [Payment By Authority To Secure Funding P 3712414]   |       | 1,599.29  |            | 250,065.06 CR |
| 17/02/2022   | Service Fee   |       |           | 30.00      | 250,095.06 CR |
| 17/02/2022   | Interest Charged  |       |           | 1,058.02   | 251,153.08 CR |
| 17/03/2022   | Direct Debit Repayment [Payment By Authority To Secure Funding P 3712414]   |       | 1,599.29  |            | 249,553.79 CR |
| 17/03/2022   | Service Fee   |       |           | 30.00      | 249,583.79 CR |
| 17/03/2022   | Interest Charged  |       |           | 953.69     | 250,537.48 CR |
| 14/04/2022   | Direct Debit Repayment [Payment By Authority To Secure Funding P 3712414]   |       | 1,599.29  |            | 248,938.19 CR |
| 17/04/2022   | Service Fee   |       |           | 30.00      | 248,968.19 CR |
| 17/04/2022   | Interest Charged  |       |           | 1,052.63   | 250,020.82 CR |

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date | Description   | Units | Debit            | Credit            | Balance \$           |
|------------------|---|-------|------------------|-------------------|----------------------|
| 17/05/2022       | Payment By Authority To Secure Funding P 3712414 [Direct Debit Repayment] |       | 1,599.29         |                   | 248,421.53 CR        |
| 17/05/2022       | Service Fee   |       |                  | 30.00             | 248,451.53 CR        |
| 17/05/2022       | Interest Charged  |       |                  | 1,017.20          | 249,468.73 CR        |
| 17/06/2022       | Direct Debit Repayment [Payment By Authority To Secure Funding P 3712414] |       | 1,643.94         |                   | 247,824.79 CR        |
| 17/06/2022       | Service Fee   |       |                  | 30.00             | 247,854.79 CR        |
| 17/06/2022       | Interest Charged  |       |                  | 1,103.47          | 248,958.26 CR        |
|                  |   |       | <b>52,740.39</b> | <b>301,698.65</b> | <b>248,958.26 CR</b> |

**Total Debits: 52,740.39**

**Total Credits: 301,698.65**

# Account Statement

Customer Enquiries 13 11 33



Craig Theodore  
5/1A Somme Parade  
EDITHVALE VIC 3196

|                                      |             |                             |              |
|--------------------------------------|-------------|-----------------------------|--------------|
| <b>Borrowers/Guarantors</b>          |             | <b>Loan Account Number:</b> | 3712414      |
| Craig Harold Theodore                |             |                             |              |
| My Penguin SMSF                      |             |                             |              |
| <b>Start Date:</b>                   | 1 July 2021 | <b>End Date:</b>            | 30 June 2022 |
| <b>Opening Rate:</b>                 | 4.95%       | <b>Closing Rate:</b>        | 5.70%        |
| <b>Monthly Repayment:</b>            | \$1,643.94  | <b>Account Status:</b>      | Current      |
| <b>Default Rate</b> (if applicable): | 11.70%      | <b>Payment Frequency:</b>   | Monthly      |
| <b>BPAY Biller Code:</b>             | 64956       | <b>BPAY CRN:</b>            | 37124146     |

Account Summary as at 30 June 2022

| <b>Opening Balance</b> | + | <b>Interest Charged</b> | + | <b>Other Debits</b> | - | <b>Total Credits</b> | = | <b>Closing Balance</b> |
|------------------------|---|-------------------------|---|---------------------|---|----------------------|---|------------------------|
| \$0.00                 |   | \$6,418.65              |   | \$295,280.00        |   | \$52,740.39          |   | \$248,958.26           |

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To setup an online account in minutes, please visit [activate.liberty.com.au](https://activate.liberty.com.au).

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# Account Statement

Customer Enquiries 13 11 33

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| Date     | Transaction                         | Debit               | Credit              | Balance      |
|----------|-------------------------------------|---------------------|---------------------|--------------|
| 17/06/22 | Direct Debit Repayment              |                     | -\$1,643.94         | \$248,958.26 |
| 17/06/22 | Service Fee                         | \$30.00             |                     | \$250,602.20 |
| 17/06/22 | Interest Charged                    | \$1,103.47          |                     | \$250,572.20 |
| 17/05/22 | Direct Debit Repayment              |                     | -\$1,599.29         | \$249,468.73 |
| 17/05/22 | Service Fee                         | \$30.00             |                     | \$251,068.02 |
| 17/05/22 | Interest Charged                    | \$1,017.20          |                     | \$251,038.02 |
| 17/04/22 | Service Fee                         | \$30.00             |                     | \$250,020.82 |
| 17/04/22 | Interest Charged                    | \$1,052.63          |                     | \$249,990.82 |
| 14/04/22 | Direct Debit Repayment              |                     | -\$1,599.29         | \$248,938.19 |
| 17/03/22 | Direct Debit Repayment              |                     | -\$1,599.29         | \$250,537.48 |
| 17/03/22 | Service Fee                         | \$30.00             |                     | \$252,136.77 |
| 17/03/22 | Interest Charged                    | \$953.69            |                     | \$252,106.77 |
| 17/02/22 | Direct Debit Repayment              |                     | -\$1,599.29         | \$251,153.08 |
| 17/02/22 | Service Fee                         | \$30.00             |                     | \$252,752.37 |
| 17/02/22 | Interest Charged                    | \$1,058.02          |                     | \$252,722.37 |
| 17/01/22 | Direct Debit Repayment              |                     | -\$42,000.00        | \$251,664.35 |
| 17/01/22 | Direct Debit Repayment              |                     | -\$1,599.29         | \$293,664.35 |
| 17/01/22 | Service Fee                         | \$30.00             |                     | \$295,263.64 |
| 17/01/22 | Interest Charged                    | \$1,233.64          |                     | \$295,233.64 |
| 21/12/21 | Settlement Valuation Fee - Reversal |                     | -\$1,100.00         | \$294,000.00 |
| 20/12/21 | SMSF Review Fee                     | \$695.00            |                     | \$295,100.00 |
| 20/12/21 | Establishment Fee                   | \$2,940.00          |                     | \$294,405.00 |
| 20/12/21 | Document Preparation Fee            | \$695.00            |                     | \$291,465.00 |
| 20/12/21 | Application Fee                     | \$795.00            |                     | \$290,770.00 |
| 20/12/21 | Settlement Fee                      | \$595.00            |                     | \$289,975.00 |
| 20/12/21 | Settlement Valuation Fee            | \$1,100.00          |                     | \$289,380.00 |
| 20/12/21 | Property Search Fees                | \$10.00             |                     | \$288,280.00 |
| 17/12/21 | Loan Advance - EFT                  | \$287,170.00        |                     | \$288,270.00 |
| 22/10/21 | Valuation Payment                   | \$1,100.00          |                     | \$1,100.00   |
|          | <b>Totals</b>                       | <b>\$301,698.65</b> | <b>-\$52,740.39</b> |              |



# 86000 - PAYG Payable

2022 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description  | CY Balance        | LY Balance        | Change |
|--------------|--------------|-------------------|-------------------|--------|
| 86000        | PAYG Payable | (\$226.00)        |                   | 100%   |
| <b>TOTAL</b> |              | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |              | (\$226.00)        |                   |        |

## Supporting Documents

- ATO Integrated.pdf 86000
- ATO PAYG.pdf 86000

## Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



## Activity statement 004

|                       |            |
|-----------------------|------------|
| <b>Date generated</b> | 21/10/2022 |
| <b>Overdue</b>        | \$0.00     |
| <b>Not yet due</b>    | \$0.00     |
| <b>Balance</b>        | \$0.00     |

## Transactions

19 results found - from **21 October 2020** to **21 October 2022** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description   | Debit (DR) | Credit (CR) | Balance     |
|----------------|----------------|---|------------|-------------|-------------|
| 11 Oct 2022    | 10 Oct 2022    | Credit transferred to Income Tax Account                    | \$77.00    |             | \$0.00      |
| 10 Oct 2022    | 25 Nov 2022    | Original Activity Statement for the period ending 30 Sep 22 |            | \$77.00     | \$77.00 CR  |
| 10 Oct 2022    | 25 Nov 2022    | - PAYG Instalments  | \$230.00   |             |             |
| 10 Oct 2022    | 10 Oct 2022    | - GST   |            | \$307.00    |             |
| 8 Jul 2022     | 7 Jul 2022     | Payment received  |            | \$372.00    | \$0.00      |
| 7 Jul 2022     | 25 Aug 2022    | Original Activity Statement for the period ending 30 Jun 22 | \$372.00   |             | \$372.00 DR |
| 7 Jul 2022     | 25 Aug 2022    | - GST   | \$146.00   |             |             |
| 7 Jul 2022     | 25 Aug 2022    | - PAYG Instalments  | \$226.00   |             |             |
| 11 Apr 2022    | 8 Apr 2022     | Payment received  |            | \$290.00    | \$0.00      |
| 7 Apr 2022     | 26 May 2022    | Original Activity Statement for the period ending 31 Mar 22 | \$290.00   |             | \$290.00 DR |
| 7 Apr 2022     | 26 May 2022    | - GST   | \$64.00    |             |             |

| Processed date | Effective date | Description   | Debit (DR)  | Credit (CR) | Balance        |
|----------------|----------------|---|-------------|-------------|----------------|
| 7 Apr 2022     | 26 May 2022    | - PAYG Instalments  | \$226.00    |             |                |
| 10 Jan 2022    | 13 Jan 2022    | EFT refund for GST for the period from 01 Oct 21 to 31 Dec 21     | \$42,597.00 |             | \$0.00         |
| 7 Jan 2022     | 28 Feb 2022    | Original Activity Statement for the period ending 31 Dec 21       |             | \$42,597.00 | \$42,597.00 CR |
| 7 Jan 2022     | 28 Feb 2022    | - PAYG Instalments  | \$226.00    |             |                |
| 7 Jan 2022     | 6 Jan 2022     | - GST   |             | \$42,823.00 |                |
| 19 Oct 2021    | 18 Oct 2021    | Payment received  |             | \$1,444.00  | \$0.00         |
| 17 Oct 2021    | 28 Oct 2021    | Original Activity Statement for the period ending 30 Sep 21       | \$1,444.00  |             | \$1,444.00 DR  |
| 17 Oct 2021    | 28 Oct 2021    | - GST   | \$1,218.00  |             |                |
| 17 Oct 2021    | 28 Oct 2021    | - PAYG Instalments  | \$226.00    |             |                |
| 27 Jul 2021    | 26 Jul 2021    | Payment received  |             | \$184.00    | \$0.00         |
| 25 Jul 2021    | 28 Jul 2021    | Original Activity Statement for the period ending 30 Jun 21 - GST | \$184.00    |             | \$184.00 DR    |
| 15 Apr 2021    | 14 Apr 2021    | Payment received  |             | \$94.00     | \$0.00         |
| 13 Apr 2021    | 28 Apr 2021    | Original Activity Statement for the period ending 31 Mar 21 - GST | \$94.00     |             | \$94.00 DR     |
| 12 Jan 2021    | 11 Jan 2021    | Payment received  |             | \$562.00    | \$0.00         |
| 10 Jan 2021    | 2 Mar 2021     | Original Activity Statement for the period ending 31 Dec 20       | \$562.00    |             | \$562.00 DR    |
| 10 Jan 2021    | 2 Mar 2021     | - GST   | \$24.00     |             |                |
| 10 Jan 2021    | 2 Mar 2021     | - PAYG Instalments  | \$538.00    |             |                |
| 15 Dec 2020    | 15 Dec 2020    | General interest charge   |             |             | \$0.00         |
| 15 Dec 2020    | 14 Dec 2020    | Payment received  |             | \$725.00    | \$0.00         |

| <b>Processed date</b> | <b>Effective date</b> | <b>Description</b>   | <b>Debit (DR)</b> | <b>Credit (CR)</b> | <b>Balance</b> |
|-----------------------|-----------------------|--|-------------------|--------------------|----------------|
| 13 Dec 2020           | 28 Oct 2020           | Original Activity<br>Statement for the<br>period ending 30 Sep<br>20 | \$725.00          |                    | \$725.00 DR    |
| 13 Dec 2020           | 28 Oct 2020           | - GST  | \$187.00          |                    |                |
| 13 Dec 2020           | 28 Oct 2020           | - PAYG Instalments   | \$538.00          |                    |                |



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2022

**Tax Agent** 72357001  
**Last Updated** 15/10/2022

| <b>TFN</b> | <b>Client Name</b>                 | <b>Quarter<br/>1 (\$)</b> | <b>Quarter<br/>2 (\$)</b> | <b>Quarter<br/>3 (\$)</b> | <b>Quarter<br/>4 (\$)</b> | <b>Total<br/>Instalment<br/>(\$)</b> |
|------------|------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|--------------------------------------|
| 163490217  | THE TRUSTEE FOR MY<br>PENGUIN SMSF | 226.00                    | 226.00                    | 226.00                    | 226.00                    | 904.00                               |

**Total No of Clients: 1**

# 88000 - Sundry Creditors

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description      | CY Balance        | LY Balance        | Change |
|--------------|------------------|-------------------|-------------------|--------|
| 88000        | Sundry Creditors | (\$1,100.00)      |                   | 100%   |
| <b>TOTAL</b> |                  | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                  | (\$1,100.00)      |                   |        |

## Supporting Documents

◦ General Ledger [Report](#)

## Standard Checklist

Attach all source documentation and confirmations of Liability

# My Penguin SMSF General Ledger

As at 30 June 2022

| Transaction Date                | Description         | Units | Debit | Credit          | Balance \$         |
|---------------------------------|---------------------|-------|-------|-----------------|--------------------|
| <b>Sundry Creditors (88000)</b> |                     |       |       |                 |                    |
| <u>Sundry Creditors (88000)</u> |                     |       |       |                 |                    |
| 30/06/2022                      | 2021 SH fee accrual |       |       | 1,100.00        | 1,100.00 CR        |
|                                 |                     |       |       | <b>1,100.00</b> | <b>1,100.00 CR</b> |
| <b>Total Debits:</b>            | <b>0.00</b>         |       |       |                 |                    |
| <b>Total Credits:</b>           | <b>1,100.00</b>     |       |       |                 |                    |

# 89000 - Deferred Tax Liability/Asset

2022 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

| Account Code | Description                  | CY Balance        | LY Balance        | Change |
|--------------|------------------------------|-------------------|-------------------|--------|
| 89000        | Deferred Tax Liability/Asset |                   | \$82.08           | 100%   |
| <b>TOTAL</b> |                              | <b>CY Balance</b> | <b>LY Balance</b> |        |
|              |                              |                   | \$82.08           |        |

## Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report



# Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

| Investment Code                               | Investment Name | Revaluation/Tax Deferred | Permanent Difference (Non-Assessable) | Temporary Difference (Assessable) | Temporary Difference (Accumulation Portion) |
|---|-----------------|--------------------------|---------------------------------------|-----------------------------------|---|
| <b>Deferred Tax Liability (Asset) Summary</b> |                 |                          |                                       |                                   |   |
| <b>Opening Balance</b>                        |                 | (82.08)                  |                                       |                                   |   |
| Current Year Transactions                     |                 | 0.00                     |                                       |                                   |   |
| Total Capital Losses                          |                 | 0.00                     |                                       |                                   |   |
| Total Tax Losses                              |                 | 0.00                     |                                       |                                   |   |
| Deferred Tax WriteBacks/Adjustment            |                 | 0.00                     |                                       |                                   |   |
| Capital Loss carried forward recouped         |                 | 82.08                    |                                       |                                   |   |
| Tax Loss carried forward recouped             |                 | 0.00                     |                                       |                                   |   |
| <b>Closing Balance</b>                        |                 | 0.00                     |                                       |                                   |   |

# A - Financial Statements

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

# B - Permanent Documents

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Fund Summary Report Report

## Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

# My Penguin SMSF Fund Summary Report

As at 30 June 2022

## Fund Details

Date Formed: 27/10/2017

Tax File Number: Provided

ABN: 67104278721

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: Yes

## Postal Address:

5/1A Somme Parade  
Edithvale, Victoria 3196

## Physical Address:

5/1A Somme Parade  
Edithvale, Victoria 3196

## Members

Number of Members: 1

| Name                   | Age | Member Accounts | Pension Accounts | Tax File Number | Beneficiary Details |
|------------------------|-----|-----------------|------------------|-----------------|---------------------|
| Theodore, Craig Harold | 41  | 1               | 0                | Provided        | Not Provided        |

## Fund Relationships

| Relationship Type | Contact                                      |
|-------------------|--|
| Accountant        | Superhelp Australia Pty Limited              |
| Auditor           | Super Audits Pty Ltd                         |
| Fund Contact      | Theodore, Craig Harold                       |
| Tax Agent         | Superhelp Australia Pty Limited              |
| Trustee           | MY PENGUIN PTY LTD<br>Theodore, Craig Harold |

## C - Other Documents

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

### Supporting Documents

- InvestmentStrategy..pdf

### Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

# My Penguin SMSF Investment Strategy

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## Overview

The aim of this strategy is to provide the Members with an income on retirement.

## Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

## Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

## Asset Allocation

The targeted asset allocation will be in the following ranges:

| <u>Asset Class</u>           | <u>Target Range</u> | <u>Benchmark</u> |
|------------------------------|---------------------|------------------|
| Australian Shares            | 0 - 0 %             | 0 %              |
| International Shares         | 0 - 0 %             | 0 %              |
| Cash                         | 0 - 6 %             | 6 %              |
| Australian Fixed Interest    | 0 - 0 %             | 0 %              |
| International Fixed Interest | 0 - 0 %             | 0 %              |
| Mortgages                    | 0 - 0 %             | 0 %              |
| Direct Property              | 100 %               | 100 %            |
| Listed Property              | 0 - 0 %             | 0 %              |
| Other                        | 0 - 0 %             | 0 %              |

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

## Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.


## Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

**My Penguin SMSF**  
**Investment Strategy**

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Date: 10 / 1 / 22



.....  
Craig Harold Theodore

# D - Pension Documentation

2022 Financial Year

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**Preparer** Louisse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Transfer Balance Account Summary [Report](#)

## Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO



My Penguin SMSF

# Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

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| Member | Pension Type | Date | Lodgment Date | Transaction Type | Event Type | Debit | Credit | Balance | Cap Limit | Remaining Cap |
|--------|--------------|------|---------------|------------------|------------|-------|--------|---------|-----------|---------------|
|--------|--------------|------|---------------|------------------|------------|-------|--------|---------|-----------|---------------|

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Craig Harold  
Theodore

# E - Estate Planning

2022 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members