

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**FINANCIAL REPORT**  
**FOR THE YEAR ENDED**  
**30 JUNE 2023**

**Liability limited by a scheme approved under  
Professional Standards Legislation**

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

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**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2023**

	Note	2023 \$	2022 \$
<b>ASSETS</b>			
<b>INVESTMENTS</b>			
Shares in Listed Companies	2	1,098,437.00	968,001.00
Units in Listed Trusts	3	5,369,370.00	4,329,912.00
Interest Bearing Securities	4	-	304,500.00
<b>TOTAL INVESTMENTS</b>		<u>6,467,807.00</u>	<u>5,602,413.00</u>
<b>OTHER ASSETS</b>			
U Bank		-	10,384.74
St George Bank - ***187		16,216.31	114,888.72
St George Bank - ***232		3,349.82	3,320.87
Sundry Debtors		73,361.29	149,875.81
<b>TOTAL OTHER ASSETS</b>		<u>92,927.42</u>	<u>278,470.14</u>
<b>TOTAL ASSETS</b>		<u>6,560,734.42</u>	<u>5,880,883.14</u>
<b>LIABILITIES</b>			
Sundry Creditors		-	7,355.00
Current tax liabilities	10	(10,637.43)	(4,186.78)
<b>TOTAL LIABILITIES</b>		<u>(10,637.43)</u>	<u>3,168.22</u>
<b>Net assets available to pay members' benefits</b>		<u>6,571,371.85</u>	<u>5,877,714.92</u>
Represented by:			
<b>Liability for accrued members' benefits</b>			
Allocated to members' accounts	8	<u>6,571,371.85</u>	<u>5,877,714.92</u>
		<u>6,571,371.85</u>	<u>5,877,714.92</u>

The accompanying notes form part of these financial statements.

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2023**

	Note	2023 \$	2022 \$
<b>Investment revenue</b>			
Dividends received	5	64,372.11	60,245.53
<b>Interest Received</b>			
La Trobe		-	1,851.91
U Bank		23.14	66.59
St George Bank- ***187		645.28	15.76
St George Bank - ***232		28.95	0.11
Change in net market values of investments	6	488,613.59	(1,202,546.46)
<b>Trust Distributions</b>			
Trust Distributions		236,370.01	281,469.29
Trust Imputation Credits		18,503.53	20,137.48
Foreign Tax Credits		1,697.36	-
Interest Bearing Securities		10,339.06	45,915.92
<b>Net investment revenue</b>		<u>820,593.03</u>	<u>(792,843.87)</u>
<b>Other revenue</b>			
Other revenue	7	-	68,956.69
Total other revenue		-	68,956.69
<b>Total revenue</b>		<u>820,593.03</u>	<u>(723,887.18)</u>
<b>Expenses</b>			
Accountancy/Audit Fees		4,774.00	2,904.00
Filing Fees / Levy		259.00	259.00
		<u>5,033.00</u>	<u>3,163.00</u>
<b>Benefits accrued as a result of operations before income tax</b>		815,560.03	(727,050.18)
Income tax expense		29,378.10	35,259.36
<b>Benefits accrued as a result of operations</b>		<u>786,181.93</u>	<u>(762,309.54)</u>

The accompanying notes form part of these financial statements.

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2023**

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**1 Statement of Significant Accounting Policies**

The trustee of the fund is (A.B.N.: ).

The trustees have prepared the financial statements on the basis that the fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of members.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the requirements of members. Such accounting policies are consistent with the previous period unless stated otherwise.

The financial statements have been prepared on an accruals basis.

**(a) Measurement of Investments**

Investments of the fund have been measured at net market values after allowing for costs of realisation. Changes in the net market value of assets are brought to account in the operating statement in the periods in which they occur.

Net market values have been determined as follows:

- shares and other securities listed on the Australian Stock Exchange by reference to the relevant market quotations at the end of the reporting period;
- units in managed funds by reference to the unit redemption price at the end of the reporting period;
- fixed interest securities by reference to the redemption price at the end of the reporting period; and
- insurance policies by reference to an actuarial assessment of the amount receivable from the insurer in respect of the policy; and
- investment properties at trustees' assessment of their realisable value.

**(b) Liability for Accrued Benefits**

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

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2023**

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**(c) Vested Benefits**

Vested benefits are benefits which are not conditional upon continued membership of the fund and include benefits which members are entitled to receive had they terminated their membership of the fund at the reporting date.

**(d) Income Tax**

Current income tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are measured at the amounts expected to be paid to (or recovered from) the relevant taxation authority.

The fund does not adopt AASB 112. This is a departure from Accounting Standards but is more applicable to the operations of this fund.

**(e) Superannuation Contributions Surcharge**

The superannuation fund recognising the superannuation contributions surcharge as an expense at the time of receipt of an assessment from the Australian Taxation Office. The cost of the surcharge is charged to the relevant members' account.

**(f) Cash and Cash Equivalents**

Cash and cash equivalents comprises cash on hand, demand deposits and short-term, investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

**(g) Revenue**

**Interest revenue**

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

**Dividend revenue**

Dividend revenue is recognised when the fund has established that it has a right to receive a dividend.

**Movement in the net market value**

Movement in the net market values of investments is calculated as the change in the fair value of the investment between the previous and current reporting dates (or disposal date).

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2023**

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**Distribution revenue**

Trust distributions are recognised when the right to receive the payment is established.

**(h) Contributions**

Contributions are recognised when control of the asset has been obtained and is recorded in the period to which they relate.

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2023**

	2023 \$	2022 \$
<b>2 Shares in Listed Companies</b>		
At Cost	984,333.00	938,645.53
Unrealised Loss/Gain	114,104.00	29,355.47
	<u>1,098,437.00</u>	<u>968,001.00</u>
<b>3 Units in Listed Trusts</b>		
At Cost	5,642,473.15	5,048,729.21
Unrealised Loss/Gain	(273,103.15)	(718,817.21)
	<u>5,369,370.00</u>	<u>4,329,912.00</u>
<b>4 Interest Bearing Securities</b>		
At Cost	-	304,500.00
	<u>-</u>	<u>304,500.00</u>
<b>5 Dividends</b>		
<b>Dividends Received</b>		
Franked	45,060.47	42,171.87
Imputation Credit	19,311.64	18,073.66
	<u>64,372.11</u>	<u>60,245.53</u>
<b>6 Movement in Net Market Values</b>		
<b>Investments</b>		
Unrealised movements in net market values:		
Units in Unlisted Trusts	402,398.06	(1,107,597.67)
Shares in Listed Companies	86,215.53	(94,948.79)
	<u>488,613.59</u>	<u>(1,202,546.46)</u>
<b>7 Other Revenue</b>		
Profit (Loss) on Disposal of Investments	-	68,956.69
	<u>-</u>	<u>68,956.69</u>



**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2023**

	2023	2022
	\$	\$
<b>8 Liability for Accrued Benefits</b>		
<b>Changes in the liability for accrued benefits</b>		
Liability for accrued benefits at beginning of year	5,877,714.92	6,742,609.46
Add Benefits accrued as a result of operations (Less		
Loss from operations)	786,181.93	(762,309.54)
Less Benefits Paid	(92,525.00)	(102,585.00)
<b>Benefits accrued at end of financial year</b>	<u>6,571,371.85</u>	<u>5,877,714.92</u>
<b>9 Guaranteed Benefits</b>		
No guarantees have been made in respect of any portion of the liability for accrued benefits.		
<b>10 Tax</b>		
<b>Liabilities</b>		
<b>Current</b>		
Provision for Income Tax	<u>(10,637.43)</u>	<u>(4,186.78)</u>

**CAREEL SUPERANNUATION FUND  
ABN: 24 846 233 587**

**TRUSTEES' DECLARATION**

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 2 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly the financial position of the Superannuation Fund at 30 June 2023 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 2 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2023.

Signed in accordance with a resolution of the directors of the trustee company by:

**Director:** \_\_\_\_\_  
Alan Reginald Thompson

**Director:** \_\_\_\_\_  
Valda Olive Woodworth

**Dated this**            **day of**

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**MEMBER'S INFORMATION STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2023**

	2023
	\$
<hr/>	
<b>Member - AR Thompson - Account Based Pension</b>	
Balance at Beginning of Year	215,592.08
Allocated Earnings	29,931.05
Benefits Paid During Year	(7,550.00)
<b>Withdrawal benefit at end of year</b>	<u>237,973.13</u>
Withdrawal benefit at 30 June 2023 which is unrestricted non-preserved	237,973.13

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Withdrawing Funds**

Tax Free	231,928.61
Taxable - Taxed in fund	6,044.52

**Contact Details**

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact Nino Bianchi on (02) 92621966 or write to Courtney & Co, Level 2, 350 George Street, Sydney 2000.

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**MEMBER'S INFORMATION STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2023**

**2023**  
**\$**

**Member - VO Woodworth - Account Based Pension**

Balance at Beginning of Year	1,641,932.32
Allocated Earnings	227,785.91
Benefits Paid During Year	(57,475.00)
<b>Withdrawal benefit at end of year</b>	<u><u>1,812,243.23</u></u>

Withdrawal benefit at 30 June 2023 which is unrestricted non-preserved	1,812,243.23
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**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Withdrawing Funds**

Tax Free	1,002,170.51
Taxable - Taxed in fund	810,072.72

**Contact Details**

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact Nino Bianchi on (02) 92621966 or write to Courtney & Co, Level 2, 350 George Street, Sydney 2000.

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**MEMBER'S INFORMATION STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2023**

**2023**  
**\$**

**Member - VO Woodworth -Accum Account**

Balance at Beginning of Year	946,735.08
Allocated Earnings	131,386.72
Income Tax Expense on Earnings	(7,462.04)
<b>Withdrawal benefit at end of year</b>	<u>1,070,659.76</u>
 Withdrawal benefit at 30 June 2023 which is unrestricted non-preserved	 1,070,659.76

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Withdrawing Funds**

Tax Free	592,074.84
Taxable - Taxed in fund	478,584.91

**Contact Details**

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact Nino Bianchi on (02) 92621966 or write to Courtney & Co, Level 2, 350 George Street, Sydney 2000.

**CAREEL SUPERANNUATION FUND**  
**ABN: 24 846 233 587**

**MEMBER'S INFORMATION STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2023**

	<b>2023</b> <b>\$</b>
<hr/>	
<b>Member - AR Thompson - Term Allocated Pension</b>	
Balance at Beginning of Year	292,449.21
Allocated Earnings	40,614.89
Benefits Paid During Year	(27,500.00)
<b>Withdrawal benefit at end of year</b>	<u>305,564.10</u>
Withdrawal benefit at 30 June 2023 which is unrestricted non-preserved	305,564.10

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Withdrawing Funds**

Tax Free 305,564.10

**Contact Details**

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact Nino Bianchi on (02) 92621966 or write to Courtney & Co, Level 2, 350 George Street, Sydney 2000.

**CAREEL SUPERANNUATION FUND**  
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**MEMBER'S INFORMATION STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2023**

**2023**  
**\$**

**Member - AR Thompson - Accum. Account**

Balance at Beginning of Year	2,781,006.23
Allocated Earnings	385,841.46
Income Tax on Earnings	(21,916.06)
<b>Withdrawal benefit at end of year</b>	<u><u>3,144,931.63</u></u>
Withdrawal benefit at 30 June 2023 which is unrestricted non-preserved	3,144,931.63

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Withdrawing Funds**

Tax Free	3,065,050.37
Taxable - Taxed in fund	79,881.26

**Contact Details**

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact Nino Bianchi on (02) 92621966 or write to Courtney & Co, Level 2, 350 George Street, Sydney 2000.

**PART A**

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

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

Tax File Number  Year of return

Name of Partnership, Trust, Fund or Entity

Total Income/Loss

Total Deductions

Taxable Income/Loss

**Privacy**

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

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

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

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

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

**Declaration:** I declare that:

- \* all the information I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- \* I authorise the agent to give this document to the Commissioner of Taxation.

Signature of Partner, Trustee or Director

Date

**PART B**

**ELECTRONIC FUNDS TRANSFER CONSENT**

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

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

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



Account name:

CAREEL SUPERANNUATION FUND

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

Signature

Date

**PART D**

**Tax agent's certificate (shared facilities only)**

We, KAYLANI PARTNERS PTY LTD declare that:

- \* We have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- \* We have received a declaration made by the entity that the information provided to us for the preparation of this tax return is true and correct, and
- \* We are authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's Signature

Date

Agent's phone

02 9060 2295

Client's reference

CARESF

Agent's Contact Name

NB BIANCHI

Agent's reference number

26172472

# Self-managed superannuation fund annual return 2022

Australian superannuation fund

Fund benefit structure

Does the fund trust deed allow acceptance

of the Government's Super Co-contributions and Low Income Super-Contribution?

A	Y
B	A
C	Y

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

N
---

**10 Exempt current pension income**

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

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

Exempt current pension amount

Unsegregated assets method

Was an actuarial certificate obtained?

Did the fund have any other income that was assessable?

	114468
A	148550
C	Y
D	Y
E	Y

ANTHONY BOYS  
PO BOX 3376  
RUNDLE MALL SA 5000

Dear Anthony

Careel Superannuation Fund  
**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of the Careel Superannuation Fund for the year ended 30 June 2023, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2023 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

**Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

**Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

### **Investments**

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

### **Superannuation Industry (Supervision) Act and Regulations**

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.
- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.

- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

#### **Commitments**

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

#### **Taxation**

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

#### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

#### **Related Parties**

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.

#### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

#### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

#### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

### **Fair Value Measurements and Disclosures**

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

### **Fraud and Error**

- (a) There has been no:
  - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

### **Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

### **General**

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the

preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

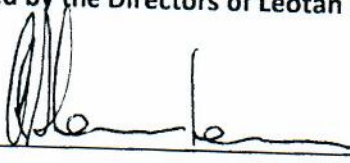
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

**Additional Matters**

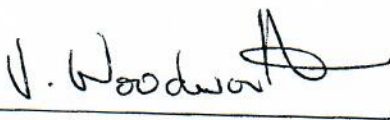
There are no additional matters.

**Signed by the Directors of Leotan Pty Ltd as Trustee for the Careel Superannuation Fund**



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**Director**



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**Director**

Careel Superannuation Fund

Dear Trustees

Careel Superannuation Fund  
**Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2023. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

**Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
- To provide us with:
  - Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;



- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

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

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

### **Audit of SIS Compliance**

For the year ended 30 June 2023, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

#### **Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

#### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

#### **Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

#### **Limitation of Liability**

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

#### **Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

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

If you have any queries in relation to this please contact me.

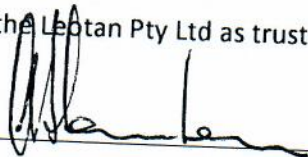
To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of the Leptan Pty Ltd as trustee for the Careel Superannuation Fund

Signed &

Dated

 20.7.2023

Yours sincerely  
ANTHONY BOYS – REGISTERED COMPANY AUDITOR  
DATED:

# Statement of Account

## INVESTMENT CASH ACCOUNT



003

CAREEL SUPERANNUATION FUND  
 C-1 ALAN THOMPSON  
 29 CAREEL BAY CRESCENT  
 AVALON NSW 2107

**Customer Enquiries** 133 700  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 468365232  
**Statement Period** 03/03/2023 to 02/09/2023  
**Statement No.** 18(page 1 of 3)

LEOTAN PTY LTD ATF  
 CAREEL SUPERANNUATION FUND

### Account Summary

<b>Opening Balance</b>	3,338.66	+	<b>Total Credits</b>	60,056.31	-	<b>Total Debits</b>	45,000.00	=	<b>Closing Balance</b>	18,394.97
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### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 MAR	OPENING BALANCE			3,338.66
31 MAR	CREDIT INTEREST			3,341.49
29 APR	CREDIT INTEREST		2.83	3,344.23
31 MAY	CREDIT INTEREST		2.74	3,347.07
30 JUN	CREDIT INTEREST		2.84	3,349.82
21 JUL	INTERNET DEPOSIT 21JUL 10:38 to LeoCSF SS		60,000.00	63,349.82
31 JUL	CREDIT INTEREST			63,370.74
02 AUG	INTERNET WITHDRAWAL 02AUG 15:24 TO 0000468365187	35,000.00	20.92	28,370.74
09 AUG	INTERNET WITHDRAWAL 29AUG 09:42 TO 0000468365187	10,000.00		18,370.74
31 AUG	CREDIT INTEREST			18,394.97
02 SEP	CLOSING BALANCE		24.23	18,394.97

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*Reconciles on the hand written ledger*

### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$45.15	\$0.00
Previous Year	\$28.95	\$0.00

### Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

# Statement of Account DIY SUPER SAVER



003

CAREEL SUPERANNUATION FUND  
C-\ ALAN THOMPSON  
29 CAREEL BAY CRESCENT  
AVALON NSW 2107

**Customer Enquiries** 133 700  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 468365232  
**Statement Period** 03/09/2022 to 02/03/2023  
**Statement No.** 17(page 1 of 3)

LEOTAN PTY LTD ATF  
CAREEL SUPERANNUATION FUND

## Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
3,322.62	+	16.04	-	0.00	=	3,338.66

## Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 SEP	OPENING BALANCE			
30 SEP	CREDIT INTEREST			3,322.62
31 OCT	CREDIT INTEREST		2.29	3,324.91
30 NOV	CREDIT INTEREST		2.82	3,327.73
31 DEC	CREDIT INTEREST		2.73	3,330.46
31 JAN	CREDIT INTEREST		2.82	3,333.28
28 FEB	CREDIT INTEREST		2.83	3,336.11
02 MAR	CLOSING BALANCE		2.55	3,338.66
				3,338.66

## Interest Details

	Credit Interest	Debit Interest
Year to Date	\$17.79	\$0.00
Previous Year	\$7.25	\$0.00

## Credit Interest Rates

### CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00	to	\$249,999.99	:	1.000%
Balances from	\$250,000.00	to	\$5,000,000.00	:	1.000%
On the portion of the balance over	\$5,000,000.00			:	1.000%

# Statement of Account DIY SUPER SAVER



003

CAREEL SUPERANNUATION FUND  
C-1 ALAN THOMPSON  
29 CAREEL BAY CRESCENT  
AVALON NSW 2107

**Customer Enquiries** 133 700  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 468365232  
**Statement Period** 03/03/2022 to 02/09/2022  
**Statement No.** 16(page 1 of 3)

LEOTAN PTY LTD ATF  
CAREEL SUPERANNUATION FUND

## Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
2,853.08	+	469.54	-	0.00	=	3,322.62

## Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 MAR	OPENING BALANCE			
10 MAR	PERPETUAL			2,853.08
	BDMIT005292 Epping		266.58	3,119.66
24 MAR	PERPETUAL			
	005292 Epping Road		199.93	3,319.59
31 MAR	CREDIT INTEREST			
05 APR	PERPETUAL		0.13	3,319.72
	005292 Cash Units		0.55	3,320.27
30 APR	CREDIT INTEREST			
31 MAY	CREDIT INTEREST		0.13	3,320.40
30 JUN	CREDIT INTEREST		0.20	3,320.60
JUL	CREDIT INTEREST		0.27	3,320.87
31 AUG	CREDIT INTEREST	198.08	0.41	3,321.28
02 SEP	CLOSING BALANCE		1.34	3,322.62
				3,322.62

## Interest Details

Year to Date	Credit Interest	Debit Interest
Previous Year	\$1.75	\$0.00
	\$7.25	\$0.00

## Credit Interest Rates

CURRENT RATES APPLICABLE TO THIS ACCOUNT

Balances from	\$0.00 to	\$249,999.99	:	0.750%
Balances from	\$250,000.00 to	\$5,000,000.00	:	0.750%
On the portion of the balance over	\$5,000,000.00		:	0.750%



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CAREEL SUPERANNUATION FUND  
 29 Careel Bay CRES  
 AVALON BEACH NSW 2107

## Here's how your USaver SMSF is working for you.

Our account	Statement period	Your account activity summary	
CAREEL SUPERANNUATION FUND	Starts 01 July 2022	Opening balance	\$10,384.74 Cr
BSB number 082-991	Ends 08 September 2022	Total credits	\$23.14
Account number 21-087-2536		Total debits	\$10,407.88
		<b>Closing Balance</b>	<b>\$0.00</b>
		Interest Credited TFY*	\$23.14
		Withholding tax TFY	\$0.00

### Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/07/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jul-2022 IS : 0.1 % P.A		685	\$10,384.74 Cr
31/07/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jul-2022 TO 31-Jul-2022 IS : 0.95 %			\$10,384.74 Cr
31/07/2022	Interest for 01/07/2022 - 31/07/2022		\$9.26	\$10,394.00 Cr
01/08/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Aug-2022 IS : 0.1 % P.A			\$10,394.00 Cr
31/08/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Aug-2022 TO 31-Aug-2022 IS : 1.45 %			\$10,394.00 Cr
31/08/2022	Interest for 01/08/2022 - 31/08/2022		\$13.68	\$10,407.68 Cr
01/09/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Sep-2022 IS : 0.1 % P.A			\$10,407.68 Cr
08/09/2022	Interest for 01/09/2022 - 07/09/2022	099	\$0.20	\$10,407.88 Cr
08/09/2022	Account Closure Current Clear Balance debited from the account being closed.	\$10,407.88		\$0.00
<b>Totals</b>		<b>\$10,407.88</b>	<b>\$23.14</b>	<b>\$0.00</b>

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Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at ubank.com.au and go to 'Account Statements', select 'Statement Settings' and update to 'Online Only'.

Please check your statement carefully. If there are any errors or omissions please contact us immediately on 13 30 80. Please note we may adjust debits and credits to accurately reflect your account bonus. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the products and services. \*Interest credited does not include any withholding tax amount applicable to you.



Transaction History as at 11 September 2023 16:06 PM AEST

**Leotan/CSF Invest Trust ac**  
BSB 112-879 Acc 468 365 187

**\$87,648.69**

Available balance: **\$87,648.69**

Opening Balance	Total Debits	Total Credits	Closing Balance
\$114,888.72	-\$655,416.00	\$556,743.59	\$16,216.31

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Date	Description	Category	Debit	Credit	Balance
08/07/2022	Vanguard252670 1094171	Deposits		D \$356.93	\$67,749.39
08/07/2022	Internet Withdrawal 08Jul10:23 To Bot	Withdrawals & Transfers	\$100,000.00		\$67,392.46
			79801		
07/07/2022	Schroder Investm Sch0004974390	Deposits		D \$446.57	\$167,392.46
07/07/2022	Internet Withdrawal 07Jul11:06 Tobot	Withdrawals & Transfers	\$100,000.00		\$166,945.89
			79801		
05/07/2022	Rf Eclipse Len01131 Repayment	Deposits		\$150,000.00	\$266,945.89
				79801	
02/07/2022	Tfr Wdl BPAY Internet 02Jul12:27 248462335878460 Tax Office Payments	Bills & Payments	\$747.00		\$116,945.89
			892		
01/07/2022	Rf Eclipse Len01131	Deposits		191 \$2,804.17	\$117,692.89

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**\* Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately.  
Electronic transactions may appear in a different order after the Bank has completed processing them.

© St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

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Date	Description	Category	Debit	Credit	Balance
08/07/2022	Australian Unity 20057683/Distrib	Investments & Interest	D	\$7,454.51	\$81,890.71
08/07/2022	Vanguard252670 1099552	Deposits	D	\$6,686.81	\$74,436.20

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**Leotan/CSF Invest Trust ac**

BSB 112-879 Acc 468 365 187

\$87,648.69  
Available balance:  
\$87,648.69

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Date	Description	Category	Debit	Credit	Balance
08/09/2022	Careel Superannu Account Closure Tr	Deposits	099	\$10,407.88	\$64,597.33
31/08/2022	Credit Interest	Deposits	19907	\$21.81	\$64,189.45
11/08/2022	Rf Eclipse Len01131	Deposits	191	\$703.33	\$64,167.64
10/08/2022	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$53,464.31
10/08/2022	Cendiverpropfund 0011159117	Investments & Interest	19000	\$201.86	\$53,168.48
30/07/2022	Credit Interest	Deposits	19907	\$8.56	\$52,966.62
27/07/2022	Internet Withdrawal 27Jul10:08 To Bot	Withdrawals & Transfers	79801	\$100,000.00	\$52,958.06
26/07/2022	Rf Eclipse Len01131 Repayment	Deposits	79801	\$50,000.00	\$152,958.06
26/07/2022	Rf Eclipse Len01131	Deposits	191	\$388.89	\$102,958.06
25/07/2022	Internet Withdrawal 25Jul12:17 To Bot	Withdrawals & Transfers	79801	\$100,000.00	\$102,569.17
21/07/2022	Magellan Magellan0003030128	Deposits	D	\$1,955.60	\$202,569.17
19/07/2022	Pangana Capital 100742469/Pecf	Investments & Interest	D	\$36,206.25	\$200,613.57
18/07/2022	Ironbark Dist Ir037 Ircareelf-00	Deposits	D	\$2,939.59	\$164,407.32
07/2022	Bennelong Funds Distribution Bf100	Deposits	D	\$20,946.60	\$161,467.73
15/07/2022	Fpl Distribution Fpl Di 400271996	Deposits	D	\$13,717.52	\$140,521.13
15/07/2022	Cen25Grenspf2 0011159117	Investments & Interest	D	\$287.67	\$126,803.61
15/07/2022	Cendiverpropfund 0011159117	Investments & Interest	D	\$211.29	\$126,515.94
14/07/2022	Platinum Invest Paf 08760Cpamdis22	Deposits	D	\$15,821.84	\$126,304.65
14/07/2022	Platinum Invest Pibf08760Cpamdis22	Deposits	D	\$6,772.19	\$110,482.81
14/07/2022	Platinum Invest Pihf08760Cpamdis22	Deposits	D	\$6,464.42	\$103,710.62
12/07/2022	Ubs Global Am 10312668	Investments & Interest	D	\$8,140.89	\$97,246.20
12/07/2022	Maximam Maximam0003101221	Deposits	D	\$6,461.46	\$89,105.31
11/07/2022	Rf Eclipse Len01131	Deposits	191	\$753.14	\$82,643.85

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Transaction History as at 11 September 2023 16:06 PM AEST

<b>Leotan/CSF Invest Trust ac</b> BSB 112-879 Acc 468 365 187	<b>\$87,648.69</b> Available balance: <b>\$87,648.69</b>
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Opening Balance	Total Debits	Total Credits	Closing Balance
\$114,888.72	-\$655,416.00	\$556,743.59	\$16,216.31

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Date	Description	Category	Debit	Credit	Balance
30/11/2022	Credit Interest	Deposits	19907	\$55.80	\$68,396.69
10/11/2022	Rf Eclipse Len01131	Deposits	191	\$509.86	\$68,340.89
10/11/2022	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$67,831.03
10/11/2022	Cendiverpropfund 0011159117	Investments & Interest	✓	\$201.86	\$67,535.20
11/2022	Ato Ato001000017737926	Government payments	904	\$4,186.78	\$67,333.34
01/11/2022	Internet Deposit 01Nov10:22 To Leo Csf Reversal	Deposits		\$50,000.00	\$63,146.56
31/10/2022	Credit Interest	Deposits	19907	\$47.08	\$13,146.56
26/10/2022	Internet Withdrawal 26Oct16:39 To Bot	Withdrawals & Transfers	\$50,000.00	4	\$13,099.48
20/10/2022	Internet Withdrawal 20Oct15:37 Csf Tax Returns	Withdrawals & Transfers	300	\$4,774.00	\$63,099.48
17/10/2022	Maximam Maximam0003267414	Deposits	19000	\$1,203.32	\$67,873.48
13/10/2022	Fpl Distribution Fpl Di 400271996	Deposits	✓	\$1,631.10	\$66,670.16
12/10/2022	Tfr Wdi BPAY Internet 12Oct09:51 248462335878460 Tax Office Payments	Bills & Payments	904	\$762.00	\$65,039.06
11/10/2022	Ironbark Dist Ir037 Ircareelf-00	Deposits	+	\$573.01	\$65,801.06
10/2022	Cendiverpropfund 0011159117	Investments & Interest	19000	\$201.86	\$65,228.05
10/10/2022	Vanguard252670 1286204	Deposits	19000	\$3,692.06	\$65,026.19
10/10/2022	Vanguard252670 1286726	Deposits	19000	\$870.63	\$61,334.13
10/10/2022	Rf Eclipse Len01131	Deposits	191	\$509.73	\$60,463.50
10/10/2022	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$59,953.77
10/10/2022	Internet Withdrawal 10Oct12:40 Make Of Pension Payment	Withdrawals & Transfers	892	\$6,608.00	\$59,657.94
06/10/2022	Ubs Global Am 10312668	Investments & Interest	19800	\$197.25	\$66,265.94
30/09/2022	Credit Interest	Deposits	19907	\$43.89	\$66,068.69
15/09/2022	Ptm Dividend Sep22/00815366	Investments & Interest	19800	\$420.00	\$66,024.80
09/09/2022	Rf Eclipse Len01131	Deposits	191	\$509.78	\$65,604.80
09/09/2022	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$65,095.02

Date	Description	Category	Debit	Credit	Balance
09/12/2022	Cendiverpropfund 0011159117	Investments & Interest	19907	\$201.86	\$68,598.55

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\* **Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately. Electronic transactions may appear in a different order after the Bank has completed processing them.

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Transaction History as at 11 September 2023 18:06 PM AEST

**Leotan/CSF Invest Trust ac**  
BSB 112-879 Acc 468 365 187

**\$87,648.69**

Available balance: **\$87,648.69**

Opening Balance	Total Debits	Total Credits	Closing Balance
\$114,888.72	-\$655,416.00	\$556,743.59	\$16,216.31

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Date	Description	Category	Debit	Credit	Balance
10/03/2023	Rf Eclipse Len01131	Deposits	191	\$516.16	\$94,775.88
10/03/2023	Cen25Grenspf2 S00115784099	Investments & Interest	19000	\$295.83	\$94,259.72
10/03/2023	Cendiverpropfund S09115794099	Investments & Interest	✓	\$201.86	\$93,963.89
28/02/2023	Credit Interest	Deposits	19907	\$71.62	\$93,762.03
09/02/2023	Rf Eclipse Len01131	Deposits	191	\$515.52	\$93,690.41
10/02/2023	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$93,174.89
10/02/2023	Cendiverpropfund 0011159117	Investments & Interest	✓	\$201.86	\$92,879.06
31/01/2023	Credit Interest	Deposits	19907	\$73.09	\$92,677.20
18/01/2023	Magellan Magellan0003385526	Deposits	19000	\$1,955.60	\$92,604.11
12/01/2023	Maximam Maximam0003450471	Deposits	✓	\$445.08	\$90,648.51
10/01/2023	Bennelong Funds Distribution Bff00	Deposits	✓	\$4,249.00	\$90,203.43
10/01/2023	Vanguard252670 1477596	Deposits	✓	\$1,829.31	\$85,954.43
10/01/2023	Rf Eclipse Len01131	Deposits	191	\$512.61	\$84,125.12
11/2023	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$83,612.51
10/01/2023	Vanguard252670 1474905	Deposits	✓	\$231.16	\$83,316.68
10/01/2023	Cendiverpropfund 0011159117	Investments & Interest	✓	\$201.86	\$83,085.52
10/01/2023	Fpl Dis 0400271996	Deposits	✓	\$111.88	\$82,883.66
09/01/2023	Pengana Capital 109742469/Pecf	Investments & Interest	✓	\$10,896.19	\$82,771.78
06/01/2023	Schroder Investm Sch0005220103	Deposits	✓	\$678.57	\$71,875.59
06/01/2023	Ubs Global Am 10312668	Investments & Interest	✓	\$197.25	\$71,197.02
05/01/2023	Australian Unity 20057683/Distrib	Investments & Interest	✓	\$1,535.50	\$70,999.77
31/12/2022	Credit Interest	Deposits	19907	\$58.72	\$69,464.27
09/12/2022	Rf Eclipse Len01131	Deposits	191	\$511.17	\$69,405.55
09/12/2022	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$68,894.38

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Date	Description	Category	Debit	Credit	Balance
17/03/2023	Ptm Dividend Mar23/00814463	Investments & Interest	19800	\$420.00	\$95,195.88

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**Leotan/CSF Invest Trust ac**

BSB 112-879 Acc 468 365 187

\$87,648.69  
Available balance:  
\$87,648.69

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Date	Description	Category	Debit	Credit	Balance
30/06/2023	Credit Interest	Deposits	19907	\$13.19	686 \$16,216.31
09/06/2023	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$16,203.12
09/06/2023	Cendiverpropfund 0011159117	Investments & Interest	✓	\$201.86	\$15,907.29
09/06/2023	Rf Eclipse Len01131	Deposits	191	\$51.14	\$15,705.43
31/05/2023	Credit Interest	Deposits	19907	\$89.58	\$15,654.29
05/2023	Internet Withdrawal 25May09:56 Csf Pension Ye June 23	Withdrawals & Transfers	5115 - 7550 \$35,050.00		\$15,564.71
25/05/2023	Internet Withdrawal 25May09:51 Csf Pension Ye June 23	Withdrawals & Transfers	55515. 27500 \$57,475.00		\$50,614.71
11/05/2023	Internet Withdrawal 11May12:28 To Bot	Withdrawals & Transfers	79801 \$100,000.00		\$108,089.71
10/05/2023	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$208,089.71
10/05/2023	Cendiverpropfund 0011159117	Investments & Interest	✓	\$201.86	\$207,793.88
10/05/2023	Rf Eclipse Len01131	Deposits	191	\$13.57	\$207,592.02
08/05/2023	Rf Eclipse Len01131	Deposits	191	\$1,526.88	\$207,578.45
05/05/2023	Rf Eclipse Len01131 Repayment	Deposits	79801	\$104,500.00	\$206,051.57
04/2023	Credit Interest	Deposits	19907	\$81.53	\$101,551.57
14/04/2023	Maximam Maximam0003633043	Deposits	19000	\$1,114.54	\$101,470.04
12/04/2023	Vanguard252670 1712975	Deposits	✓	\$1,406.12	\$100,355.50
12/04/2023	Ironbark Dist Ir037 Ircareelf-00	Deposits	✓	\$1,299.55	\$98,949.38
12/04/2023	Fpl Dis 0400271996	Deposits	✓	\$1,050.63	\$97,649.83
12/04/2023	Vanguard252670 1715077	Deposits	✓	\$114.86	\$96,599.20
11/04/2023	Rf Eclipse Len01131	Deposits	191	\$513.11	\$96,484.34
11/04/2023	Cen25Grenspf2 0011159117	Investments & Interest	19000	\$295.83	\$95,971.23
11/04/2023	Cendiverpropfund 0011159117	Investments & Interest	✓	\$201.86	\$95,675.40
05/04/2023	Ubs Global Am 10312668	Investments & Interest	✓	\$197.25	\$95,473.54
31/03/2023	Credit Interest	Deposits	19907	\$80.41	\$95,276.29

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