

## Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	9	19,723.54	17,119.78
Interest Received		2,761.63	884.24
Property Income	10	14,891.50	23,055.95
<b>Investment Gains</b>			
Changes in Market Values	11	12,052.08	1,012.40
<b>Contribution Income</b>			
Personal Non Concessional		200,000.00	50,000.00
<b>Total Income</b>		<u>249,428.75</u>	<u>92,072.37</u>
<b>Expenses</b>			
Accountancy Fees		1,540.00	1,540.00
Actuarial Fees		220.00	0.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		605.00	550.00
Bank Charges		0.00	7.50
Depreciation		373.68	321.68
Property Expenses - Agents Management Fees		1,613.81	1,756.37
Property Expense - Electricity and Gas		33.15	0.00
Property Expenses - Insurance Premium		1,397.69	1,461.09
Property Expenses - Repairs Maintenance		9,406.53	170.00
Property Expenses - Rates and taxes		1,904.24	1,849.96
Property Expenses - Stationery, Phone and Postage		19.80	26.40
Property Expenses - Water Rates		1,502.84	911.32
<b>Member Payments</b>			
Pensions Paid		8,400.00	6,700.00
<b>Total Expenses</b>		<u>27,275.74</u>	<u>15,553.32</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>222,153.01</u>	<u>76,519.05</u>
Income Tax Expense	12	(4,750.94)	(2,436.21)
<b>Benefits accrued as a result of operations</b>		<u>226,903.95</u>	<u>78,955.26</u>

Refer to compilation report

# STEWARTS SUPERANNUATION FUND

## Detailed Operating Statement

For the year ended 30 June 2019

	2019 \$	2018 \$
<b>Income</b>		
<b>Investment Income</b>		
Dividends Received		
Australia And New Zealand Banking Group Limited	3,410.59	3,333.60
Australian Foundation Investment Company Limited	64.00	48.00
Commonwealth Bank Of Australia.	11,313.00	9,890.00
Cybg Plc	12.75	3.97
Future Generation Global Investment Company Limited	82.62	81.90
National Australia Bank Limited	1,975.00	1,898.82
Westpac Banking Corporation	2,711.23	1,726.78
Woolworths Group Limited	154.35	136.71
	<u>19,723.54</u>	<u>17,119.78</u>
Interest Received		
Bank Acc CBA *9219	2.60	0.00
Railways Credit Union #7468	2,759.03	884.24
	<u>2,761.63</u>	<u>884.24</u>
Property Income		
8 Doonella Street Tewantin	14,891.50	23,055.95
	<u>14,891.50</u>	<u>23,055.95</u>
Personal Contributions - Non Concessional		
Margaret Stewart	200,000.00	0.00
Thomas Stewart	0.00	50,000.00
	<u>200,000.00</u>	<u>50,000.00</u>
<b>Investment Gains</b>		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Commonwealth Bank Of Australia.	2,890.39	0.00
Woolworths Group Limited	440.79	0.00
	<u>3,331.18</u>	<u>0.00</u>
Unrealised Movements in Market Value		
Real Estate Properties ( Australian - Residential)		
8 Doonella Street Tewantin	5,000.00	25,000.00
	<u>5,000.00</u>	<u>25,000.00</u>
Shares in Listed Companies (Australian)		
Australia And New Zealand Banking Group Limited	(6.37)	(1,012.54)
Australian Foundation Investment Company Limited	18.00	70.00
Commonwealth Bank Of Australia.	6,175.81	(22,862.00)
Cybg Plc	(506.09)	210.98
Future Generation Global Investment Company Limited	(331.26)	2,309.22
Mesoblast Limited	(1.35)	(162.00)
National Australia Bank Limited	(614.73)	(2,144.79)
Westpac Banking Corporation	(814.03)	(1,128.53)
Woolworths Group Limited	(199.08)	732.06
	<u>3,720.90</u>	<u>(23,987.60)</u>
<b>Changes in Market Values</b>	<u>12,052.08</u>	<u>1,012.40</u>
<b>Total Income</b>	<u>249,428.75</u>	<u>92,072.37</u>
<b>Expenses</b>		

Refer to compilation report

# STEWARTS SUPERANNUATION FUND

## Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Accountancy Fees	1,540.00	1,540.00
Actuarial Fees	220.00	0.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	605.00	550.00
Bank Charges	0.00	7.50
	<u>2,624.00</u>	<u>2,356.50</u>
Depreciation		
Hot Water System- 8 Doonella St	321.68	321.68
Roof Guttering	52.00	0.00
	<u>373.68</u>	<u>321.68</u>
Property Expense - Electricity and Gas		
8 Doonella Street Tewantin	33.15	0.00
	<u>33.15</u>	<u>0.00</u>
Property Expenses - Agents Management Fees		
8 Doonella Street Tewantin	1,613.81	1,756.37
	<u>1,613.81</u>	<u>1,756.37</u>
Property Expenses - Insurance Premium		
8 Doonella Street Tewantin	1,397.69	1,461.09
	<u>1,397.69</u>	<u>1,461.09</u>
Property Expenses - Rates and taxes		
Rates and taxes	1,904.24	1,849.96
	<u>1,904.24</u>	<u>1,849.96</u>
Property Expenses - Repairs Maintenance		
8 Doonella Street Tewantin	9,406.53	170.00
	<u>9,406.53</u>	<u>170.00</u>
Property Expenses - Stationery, Phone and Postage		
8 Doonella Street Tewantin	19.80	26.40
	<u>19.80</u>	<u>26.40</u>
Property Expenses - Water Rates		
8 Doonella Street Tewantin	1,502.84	911.32
	<u>1,502.84</u>	<u>911.32</u>
<b>Member Payments</b>		
Pensions Paid		
Stewart, Thomas - Pension (Account Based Pension #101)	7,540.00	6,050.00
Stewart, Thomas - Pension (Account Based Pension #102)	860.00	650.00
	<u>8,400.00</u>	<u>6,700.00</u>
<b>Total Expenses</b>	<u>27,275.74</u>	<u>15,553.32</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>222,153.01</u>	<u>76,519.05</u>
<b>Income Tax Expense</b>		
Income Tax Expense	(4,750.94)	(2,436.21)
<b>Total Income Tax</b>	<u>(4,750.94)</u>	<u>(2,436.21)</u>
<b>Benefits accrued as a result of operations</b>	<u>226,903.95</u>	<u>78,955.26</u>

Refer to compilation report

# STEWARTS SUPERANNUATION FUND

## Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Fixtures and Fittings (at written down value)	2	3,994.34	1,608.02
Real Estate Properties ( Australian - Residential)	3	680,000.00	675,000.00
Shares in Listed Companies (Australian)	4	129,761.44	300,402.01
<b>Total Investments</b>		<u>813,755.78</u>	<u>977,010.03</u>
<b>Other Assets</b>			
Sundry Debtors		0.00	1,538.40
Reinvestment Residual Account		49.72	0.00
Railways Credit Union #7468		234,323.24	73,483.47
Bank Acc CBA *9219		13.95	97.88
Railways Credit Union #7453		6.16	20.85
Proposed Development : 8 Doonella St Tewantin		23,333.00	18,742.00
Term Deposit CBA 53895545		224,000.00	0.00
Income Tax Refundable		4,750.94	2,436.21
<b>Total Other Assets</b>		<u>486,477.01</u>	<u>96,318.81</u>
<b>Total Assets</b>		<u>1,300,232.79</u>	<u>1,073,328.84</u>
<b>Net assets available to pay benefits</b>		<u>1,300,232.79</u>	<u>1,073,328.84</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	6, 7		
Stewart, Thomas - Pension (Account Based Pension #101)		148,252.25	150,703.56
Stewart, Thomas - Pension (Account Based Pension #102)		15,237.49	15,571.07
Stewart, Thomas - Accumulation		52,732.83	51,193.01
Stewart, Margaret - Accumulation		1,084,010.22	855,861.20
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,300,232.79</u>	<u>1,073,328.84</u>

Refer to compilation report

## Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Fixtures and Fittings (at written down value)	2		
Hot Water System- 8 Doonella St		1,286.34	1,608.02
Roof Guttering		2,708.00	0.00
Real Estate Properties ( Australian - Residential)	3		
8 Doonella Street Tewantin		680,000.00	675,000.00
Shares in Listed Companies (Australian)	4		
Australia And New Zealand Banking Group Limited		60,736.13	59,614.64
Australian Foundation Investment Company Limited		1,250.00	1,232.00
Commonwealth Bank Of Australia.		0.00	167,601.00
Cybg Plc		783.18	1,289.27
Future Generation Global Investment Company Limited		10,987.68	11,236.32
Mesoblast Limited		398.25	399.60
National Australia Bank Limited		27,388.00	26,971.44
Westpac Banking Corporation		28,218.20	27,571.30
Woolworths Group Limited		0.00	4,486.44
<b>Total Investments</b>		<b>813,755.78</b>	<b>977,010.03</b>
<b>Other Assets</b>			
Bank Accounts	5		
Bank Acc CBA *9219		13.95	97.88
Railways Credit Union #7453		6.16	20.85
Railways Credit Union #7468		234,323.24	73,483.47
Term Deposits	5		
Term Deposit CBA 53895545		224,000.00	0.00
Reinvestment Residual Account			
Australia And New Zealand Banking Group Limited		10.73	0.00
National Australia Bank Limited		21.03	0.00
Westpac Banking Corporation		17.96	0.00
Proposed Development : 8 Doonella St Tewantin		23,333.00	18,742.00
Sundry Debtors		0.00	1,538.40
Income Tax Refundable		4,750.94	2,436.21
<b>Total Other Assets</b>		<b>486,477.01</b>	<b>96,318.81</b>
<b>Total Assets</b>		<b>1,300,232.79</b>	<b>1,073,328.84</b>

Refer to compilation report

STEWARTS SUPERANNUATION FUND

# Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019	2018
		\$	\$
<b>Net assets available to pay benefits</b>		<u>1,300,232.79</u>	<u>1,073,328.84</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	6, 7		
Stewart, Thomas - Pension (Account Based Pension #101)		148,252.25	150,703.56
Stewart, Thomas - Pension (Account Based Pension #102)		15,237.49	15,571.07
Stewart, Thomas - Accumulation		52,732.83	51,193.01
Stewart, Margaret - Accumulation		1,084,010.22	855,861.20
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,300,232.79</u>	<u>1,073,328.84</u>

Refer to compilation report

# STEWARTS SUPERANNUATION FUND

## General Ledger



For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Dividends Received (23900)</b>					
<u>Australian Foundation Investment Company Limited (AFI.AX)</u>					
30/08/2018	AFI			28.00	28.00 CR
23/02/2019	AFI [AFI]			36.00	64.00 CR
				<b>64.00</b>	<b>64.00 CR</b>
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
02/07/2018	anz dividend			1,136.00	1,136.00 CR
18/12/2018	anz dividend			1,136.00	2,272.00 CR
30/06/2019	to take dividend reinvested ANZ 02/07/2018			569.79	2,841.79 CR
30/06/2019	to take up dividends reinvested ANZ 18/12/2018			568.80	3,410.59 CR
				<b>3,410.59</b>	<b>3,410.59 CR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
29/09/2018	CBA dividend			5,313.00	5,313.00 CR
28/03/2019	CBA dividend			6,000.00	11,313.00 CR
				<b>11,313.00</b>	<b>11,313.00 CR</b>
<u>Cybg Plc (CYB.AX)</u>					
16/02/2019	CYB dividend			12.75	12.75 CR
				<b>12.75</b>	<b>12.75 CR</b>
<u>Future Generation Global Investment Company Limited (FGG.AX)</u>					
26/10/2018	DRP - FGG.AX allotted 62 units @ \$1.3298			82.62	82.62 CR
				<b>82.62</b>	<b>82.62 CR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
05/07/2018	NAB dividend			461.34	461.34 CR
13/12/2018	NAB dividend			461.34	922.68 CR
30/06/2019	to take up NAB dividends reinvested 5/7/2018			520.69	1,443.37 CR
30/06/2019	to take NAB dividends reinvested 14/12/2018			531.63	1,975.00 CR
				<b>1,975.00</b>	<b>1,975.00 CR</b>
<u>Westpac Banking Corporation (WBC.AX)</u>					
04/07/2018	WBC dividend			410.78	410.78 CR
22/12/2018	WBC dividend			410.78	821.56 CR
24/06/2019	WBC div			410.78	1,232.34 CR
30/06/2019	to take up WBC Dividends reinvested 4/7/2018			481.55	1,713.89 CR
30/06/2019	to take WBC dividends reinvested 20/12/2018			489.74	2,203.63 CR
30/06/2019	to take up WBC dividends reinvested 24/06/2019			507.60	2,711.23 CR
				<b>2,711.23</b>	<b>2,711.23 CR</b>
<u>Woolworths Group Limited (WOW.AX)</u>					
06/10/2018	WOW dividend			88.20	88.20 CR
06/04/2019	WOW dividend			66.15	154.35 CR
				<b>154.35</b>	<b>154.35 CR</b>

### Contributions (24200)

(Contributions) Stewart, Margaret - Accumulation (STEMAR00001A)

# STEWARTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/02/2019	M Stewart			200,000.00	200,000.00 CR
				<b>200,000.00</b>	<b>200,000.00 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
08/03/2019	Commsec [commsec] (CBA.AX)			2,890.39	2,890.39 CR
08/03/2019	Unrealised Gain writeback as at 08/03/2019 (CBA.AX)			6,175.81	9,066.20 CR
06/05/2019	commsec (WOW.AX)			440.79	9,506.99 CR
06/05/2019	Unrealised Gain writeback as at 06/05/2019 (WOW.AX)		199.08		9,307.91 CR
30/06/2019	Revaluation - 28/06/2019 @ \$3.420000 (System Price) - 229.000000 Units on hand (CYB.AX)		506.09		8,801.82 CR
30/06/2019	Revaluation - 28/06/2019 @ \$26.720000 (System Price) - 1,025.000000 Units on hand (NAB.AX)		614.73		8,187.09 CR
30/06/2019	Revaluation - 28/06/2019 @ \$1.475000 (System Price) - 270.000000 Units on hand (MSB.AX)		1.35		8,185.74 CR
30/06/2019	Revaluation - 28/06/2019 @ \$28.360000 (System Price) - 995.000000 Units on hand (WBC.AX)		814.03		7,371.71 CR
30/06/2019	Revaluation - 28/06/2019 @ \$1.320000 (System Price) - 8,324.000000 Units on hand (FGG.AX)		331.26		7,040.45 CR
30/06/2019	Revaluation - 28/06/2019 @ \$6.250000 (System Price) - 200.000000 Units on hand (AFI.AX)			18.00	7,058.45 CR
30/06/2019	Revaluation - 28/06/2019 @ \$28.210000 (System Price) - 2,153.000000 Units on hand (ANZ.AX)		6.37		7,052.08 CR
30/06/2019	Revaluation - 30/06/2019 @ \$680,000.000000 (Net Asset Value) - 1.000000 Units on hand (8Doonella)			5,000.00	12,052.08 CR
			<b>2,472.91</b>	<b>14,524.99</b>	<b>12,052.08 CR</b>
<b>Interest Received (25000)</b>					
<u>Bank Acc CBA *9219 (CBA9219)</u>					
01/12/2018	interest			2.60	2.60 CR
				<b>2.60</b>	<b>2.60 CR</b>
<u>Railways Credit Union #7468 (RCU7468)</u>					
31/07/2018	interest			142.84	142.84 CR
31/08/2018	interest			144.20	287.04 CR
31/10/2018	interest			92.87	379.91 CR
30/11/2018	interest			63.18	443.09 CR
31/12/2018	interest			70.64	513.73 CR
31/01/2019	interest			74.95	588.68 CR
28/02/2019	interest			359.07	947.75 CR
31/03/2019	interest			455.20	1,402.95 CR
30/04/2019	interest			449.19	1,852.14 CR
31/05/2019	interest			468.71	2,320.85 CR
30/06/2019	interest			438.18	2,759.03 CR



# STEWARTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
				2,759.03	2,759.03 CR
<b>Property Income (28000)</b>					
<u>8 Doonella Street Tewantin (8DOONELLA)</u>					
01/08/2018	rent			2,074.55	2,074.55 CR
03/09/2018	rent			605.37	2,679.92 CR
02/10/2018	rent			1,073.04	3,752.96 CR
02/11/2018	rent			549.25	4,302.21 CR
04/12/2018	rent			2,332.99	6,635.20 CR
03/01/2019	rent			1,205.54	7,840.74 CR
01/02/2019	rent			1,908.41	9,749.15 CR
04/03/2019	rent			2,068.61	11,817.76 CR
05/04/2019	rent			475.63	12,293.39 CR
30/06/2019	to take up Property expenses as per rental schedule			2,598.11	14,891.50 CR
				14,891.50	14,891.50 CR
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
16/04/2019	Cleave		1,540.00		1,540.00 DR
			1,540.00		1,540.00 DR
<b>Actuarial Fees (30150)</b>					
<u>Actuarial Fees (30150)</u>					
16/04/2019	Cleave		220.00		220.00 DR
			220.00		220.00 DR
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
18/04/2019	ato		259.00		259.00 DR
			259.00		259.00 DR
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
16/04/2019	Cleave		605.00		605.00 DR
			605.00		605.00 DR
<b>Depreciation (33400)</b>					
<u>Roof Guttering (gutt100)</u>					
30/06/2019	to take depreciation for roof guttering for 9 months		52.00		52.00 DR
			52.00		52.00 DR
<u>Hot Water System- 8 Doonella St (HWS)</u>					
30/06/2019	to take up depreciation on HWS \$1929.70 x16.67%		321.68		321.68 DR
			321.68		321.68 DR
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Stewart, Thomas - Pension (Account Based Pension #101) (STETHO00001P)</u>					
20/06/2019	pension		7,540.00		7,540.00 DR
			7,540.00		7,540.00 DR
<u>(Pensions Paid) Stewart, Thomas - Pension (Account Based Pension #102) (STETHO00002P)</u>					
20/06/2019	pension		860.00		860.00 DR

# STEWARTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
			860.00		860.00 DR
<b>Property Expenses - Agents Management Fees (41930)</b>					
<u>8 Doonella Street Tewantin (8DOONELLA)</u>					
30/06/2019	to take up Property expenses as per rental schedule		495.00		495.00 DR
30/06/2019	to take up Property expenses as per rental schedule		1,118.81		1,613.81 DR
			1,613.81		1,613.81 DR
<b>Property Expense - Electricity and Gas (41965)</b>					
<u>8 Doonella Street Tewantin (8DOONELLA)</u>					
24/04/2019	origin energy		33.15		33.15 DR
			33.15		33.15 DR
<b>Property Expenses - Insurance Premium (41980)</b>					
<u>8 Doonella Street Tewantin (8DOONELLA)</u>					
30/07/2018	CGA insurance		123.10		123.10 DR
28/09/2018	CGU		123.10		246.20 DR
29/10/2018	CGU		123.10		369.30 DR
28/11/2018	CGU		123.10		492.40 DR
28/12/2018	CGU		123.10		615.50 DR
29/01/2019	CGU		123.10		738.60 DR
28/02/2019	CGU		123.10		861.70 DR
28/03/2019	CGU		123.10		984.80 DR
29/04/2019	CGU		137.63		1,122.43 DR
28/05/2019	CGU		137.63		1,260.06 DR
28/06/2019	CGU		137.63		1,397.69 DR
			1,397.69		1,397.69 DR
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>8 Doonella Street Tewantin (8DOONELLA)</u>					
04/04/2019	electrician		742.03		742.03 DR
14/06/2019	painting property		7,700.00		8,442.03 DR
30/06/2019	to take up Property expenses as per rental schedule		190.00		8,632.03 DR
30/06/2019	to take up Property expenses as per rental schedule		615.00		9,247.03 DR
30/06/2019	to take up Property expenses as per rental schedule		159.50		9,406.53 DR
			9,406.53		9,406.53 DR
<b>Property Expenses - Rates and taxes (42065)</b>					
<u>Rates and taxes (8DOONELLA)</u>					
15/08/2018	rates		952.12		952.12 DR
11/02/2019	rates		952.12		1,904.24 DR
			1,904.24		1,904.24 DR
<b>Property Expenses - Stationery, Phone and Postage (42090)</b>					
<u>8 Doonella Street Tewantin (8DOONELLA)</u>					
30/06/2019	to take up Property expenses as per rental schedule		19.80		19.80 DR
			19.80		19.80 DR
<b>Property Expenses - Water Rates (42150)</b>					

# STEWARTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>8 Doonella Street Tewantin (8DOONELLA)</u>					
13/07/2018	Unity water		504.91		504.91 DR
08/10/2018	unity water		270.67		775.58 DR
07/01/2019	unity water		390.90		1,166.48 DR
08/04/2019	unity water		336.36		1,502.84 DR
			<b>1,502.84</b>		<b>1,502.84 DR</b>
<u>Income Tax Expense (48500)</u>					
<u>Income Tax Expense (48500)</u>					
30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019			8,440.79	8,440.79 CR
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019		3,689.85		4,750.94 CR
			<b>3,689.85</b>	<b>8,440.79</b>	<b>4,750.94 CR</b>
<u>Profit/Loss Allocation Account (49000)</u>					
<u>Profit/Loss Allocation Account (49000)</u>					
05/02/2019	System Member Journals		200,000.00		200,000.00 DR
20/06/2019	System Member Journals			7,540.00	192,460.00 DR
20/06/2019	System Member Journals			860.00	191,600.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		5,088.69		196,688.69 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		526.42		197,215.11 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		1,731.32		198,946.43 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		31,647.37		230,593.80 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019			191.50	230,402.30 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019			3,498.35	226,903.95 DR
			<b>238,993.80</b>	<b>12,089.85</b>	<b>226,903.95 DR</b>
<u>Opening Balance (50010)</u>					
<u>(Opening Balance) Stewart, Margaret - Accumulation (STEMAR00001A)</u>					
01/07/2018	Opening Balance				827,980.47 CR
01/07/2018	Close Period Journal			27,880.73	855,861.20 CR
				<b>27,880.73</b>	<b>855,861.20 CR</b>
<u>(Opening Balance) Stewart, Thomas - Pension (Account Based Pension #101) (STETHO00001P)</u>					
01/07/2018	Opening Balance				150,789.78 CR
01/07/2018	Close Period Journal		86.22		150,703.56 CR
			<b>86.22</b>		<b>150,703.56 CR</b>
<u>(Opening Balance) Stewart, Thomas - Pension (Account Based Pension #102) (STETHO00002P)</u>					
01/07/2018	Opening Balance				15,603.33 CR
01/07/2018	Close Period Journal		32.26		15,571.07 CR
			<b>32.26</b>		<b>15,571.07 CR</b>
<u>(Opening Balance) Stewart, Thomas - Accumulation (STETHO00003A)</u>					
01/07/2018	Close Period Journal			51,193.01	51,193.01 CR
				<b>51,193.01</b>	<b>51,193.01 CR</b>
<u>Contributions (52420)</u>					
<u>(Contributions) Stewart, Margaret - Accumulation (STEMAR00001A)</u>					

# STEWARTS SUPERANNUATION FUND

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Transaction Date	Description	Units	Debit	Credit	Balance \$
05/02/2019	System Member Journals			200,000.00	200,000.00 CR
				<b>200,000.00</b>	<b>200,000.00 CR</b>
<u>(Contributions) Stewart, Thomas - Accumulation (STETHO00003A)</u>					
01/07/2018	Opening Balance				50,000.00 CR
01/07/2018	Close Period Journal		50,000.00		0.00 DR
			<b>50,000.00</b>		<b>0.00 DR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Stewart, Margaret - Accumulation (STEMAR00001A)</u>					
01/07/2018	Opening Balance				32,699.29 CR
01/07/2018	Close Period Journal		32,699.29		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			31,647.37	31,647.37 CR
			<b>32,699.29</b>	<b>31,647.37</b>	<b>31,647.37 CR</b>
<u>(Share of Profit/(Loss)) Stewart, Thomas - Pension (Account Based Pension #101) (STETHO00001P)</u>					
01/07/2018	Opening Balance				5,963.78 CR
01/07/2018	Close Period Journal		5,963.78		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			5,088.69	5,088.69 CR
			<b>5,963.78</b>	<b>5,088.69</b>	<b>5,088.69 CR</b>
<u>(Share of Profit/(Loss)) Stewart, Thomas - Pension (Account Based Pension #102) (STETHO00002P)</u>					
01/07/2018	Opening Balance				617.74 CR
01/07/2018	Close Period Journal		617.74		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			526.42	526.42 CR
			<b>617.74</b>	<b>526.42</b>	<b>526.42 CR</b>
<u>(Share of Profit/(Loss)) Stewart, Thomas - Accumulation (STETHO00003A)</u>					
01/07/2018	Opening Balance				1,273.60 CR
01/07/2018	Close Period Journal		1,273.60		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			1,731.32	1,731.32 CR
			<b>1,273.60</b>	<b>1,731.32</b>	<b>1,731.32 CR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Stewart, Margaret - Accumulation (STEMAR00001A)</u>					
01/07/2018	Opening Balance				4,818.56 DR
01/07/2018	Close Period Journal			4,818.56	0.00 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019		3,498.35		3,498.35 DR
			<b>3,498.35</b>	<b>4,818.56</b>	<b>3,498.35 DR</b>
<u>(Income Tax) Stewart, Thomas - Accumulation (STETHO00003A)</u>					
01/07/2018	Opening Balance				80.59 DR
01/07/2018	Close Period Journal			80.59	0.00 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019		191.50		191.50 DR
			<b>191.50</b>	<b>80.59</b>	<b>191.50 DR</b>
<b>Pensions Paid (54160)</b>					
<u>(Pensions Paid) Stewart, Thomas - Pension (Account Based Pension #101) (STETHO00001P)</u>					
01/07/2018	Opening Balance				6,050.00 DR
01/07/2018	Close Period Journal			6,050.00	0.00 DR

# STEWARTS SUPERANNUATION FUND

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Transaction Date	Description	Units	Debit	Credit	Balance \$
20/06/2019	System Member Journals		7,540.00		7,540.00 DR
			<b>7,540.00</b>	<b>6,050.00</b>	<b>7,540.00 DR</b>
(Pensions Paid) Stewart, Thomas - Pension (Account Based Pension #102) (STETHO00002P)					
01/07/2018	Opening Balance				650.00 DR
01/07/2018	Close Period Journal			650.00	0.00 DR
20/06/2019	System Member Journals		860.00		860.00 DR
			<b>860.00</b>	<b>650.00</b>	<b>860.00 DR</b>

### Bank Accounts (60400)

#### Bank Acc CBA \*9219 (CBA9219)

01/07/2018	Opening Balance				97.88 DR
02/07/2018	anz dividend		1,136.00		1,233.88 DR
04/07/2018	WBC dividend		410.78		1,644.66 DR
05/07/2018	NAB dividend		461.34		2,106.00 DR
05/07/2018	pension			2,100.00	6.00 DR
30/08/2018	AFI		28.00		34.00 DR
29/09/2018	CBA dividend		5,313.00		5,347.00 DR
30/09/2018	transfer			5,000.00	347.00 DR
01/10/2018	bal share div			340.00	7.00 DR
06/10/2018	WOW dividend		88.20		95.20 DR
11/10/2018	cba shares		47,317.00		47,412.20 DR
15/10/2018	commsec			47,313.71	98.49 DR
01/12/2018	interest		2.60		101.09 DR
13/12/2018	NAB dividend		461.34		562.43 DR
18/12/2018	anz dividend		1,136.00		1,698.43 DR
21/12/2018	transfer			2,100.00	401.57 CR
22/12/2018	WBC dividend		410.78		9.21 DR
16/02/2019	CYB dividend		12.75		21.96 DR
23/02/2019	AFI [AFI ]		36.00		57.96 DR
08/03/2019	Commsec [commsec]		223,980.91		224,038.87 DR
08/03/2019	transfer			224,000.00	38.87 DR
28/03/2019	CBA dividend		6,000.00		6,038.87 DR
29/03/2019	part div			5,000.00	1,038.87 DR
01/04/2019	dev			1,000.00	38.87 DR
06/04/2019	WOW dividend		66.15		105.02 DR
06/05/2019	commsec		4,728.15		4,833.17 DR
13/05/2019	wow share			4,830.00	3.17 DR
24/06/2019	WBC div		410.78		413.95 DR
25/06/2019	transfr			400.00	13.95 DR
			<b>291,999.78</b>	<b>292,083.71</b>	<b>13.95 DR</b>

#### Railways Credit Union #7453 (RCU7453)

01/07/2018	Opening Balance				20.85 DR
23/07/2018	transfer		123.00		143.85 DR
30/07/2018	CGA insurance			123.10	20.75 DR
21/09/2018	transfer		123.00		143.75 DR
28/09/2018	CGU			123.10	20.65 DR
22/10/2018	transfer		123.00		143.65 DR

# STEWARTS SUPERANNUATION FUND

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For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
29/10/2018	CGU			123.10	20.55 DR
21/11/2018	transfer		123.00		143.55 DR
28/11/2018	CGU			123.10	20.45 DR
21/12/2018	transfer		123.00		143.45 DR
28/12/2018	CGU			123.10	20.35 DR
21/01/2019	transfer		123.00		143.35 DR
29/01/2019	CGU			123.10	20.25 DR
21/02/2019	transfer		123.00		143.25 DR
28/02/2019	CGU			123.10	20.15 DR
21/03/2019	transfer		123.00		143.15 DR
28/03/2019	CGU			123.10	20.05 DR
21/04/2019	transfer		123.00		143.05 DR
29/04/2019	CGU			137.63	5.42 DR
21/05/2019	transfer		138.00		143.42 DR
28/05/2019	CGU			137.63	5.79 DR
21/06/2019	transfer		138.00		143.79 DR
28/06/2019	CGU			137.63	6.16 DR
			<b>1,383.00</b>	<b>1,397.69</b>	<b>6.16 DR</b>

### Railways Credit Union #7468 (RCU7468)

01/07/2018	Opening Balance				73,483.47 DR
03/07/2018	rent		1,538.40		75,021.87 DR
05/07/2018	pension		2,100.00		77,121.87 DR
13/07/2018	Unity water			504.91	76,616.96 DR
23/07/2018	transfer			123.00	76,493.96 DR
31/07/2018	interest		142.84		76,636.80 DR
01/08/2018	rent		2,074.55		78,711.35 DR
14/08/2018	part guttering			800.00	77,911.35 DR
15/08/2018	rates			952.12	76,959.23 DR
24/08/2018	guttering			1,960.00	74,999.23 DR
31/08/2018	interest		144.20		75,143.43 DR
03/09/2018	rent		605.37		75,748.80 DR
21/09/2018	transfer			123.00	75,625.80 DR
30/09/2018	transfer		5,000.00		80,625.80 DR
01/10/2018	bal share div		340.00		80,965.80 DR
02/10/2018	rent		1,073.04		82,038.84 DR
08/10/2018	unity water			270.67	81,768.17 DR
11/10/2018	cba shares			47,317.00	34,451.17 DR
22/10/2018	transfer			123.00	34,328.17 DR
31/10/2018	interest		92.87		34,421.04 DR
02/11/2018	rent		549.25		34,970.29 DR
21/11/2018	transfer			123.00	34,847.29 DR
30/11/2018	interest		63.18		34,910.47 DR
04/12/2018	rent		2,332.99		37,243.46 DR
21/12/2018	transfer			123.00	37,120.46 DR
21/12/2018	transfer		2,100.00		39,220.46 DR
31/12/2018	interest		70.64		39,291.10 DR
03/01/2019	rent		1,205.54		40,496.64 DR

# STEWARTS SUPERANNUATION FUND

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Transaction Date	Description	Units	Debit	Credit	Balance \$
07/01/2019	unity water			390.90	40,105.74 DR
21/01/2019	transfer			123.00	39,982.74 DR
31/01/2019	interest		74.95		40,057.69 DR
01/02/2019	rent		1,908.41		41,966.10 DR
05/02/2019	M Stewart		200,000.00		241,966.10 DR
11/02/2019	rates			952.12	241,013.98 DR
21/02/2019	transfer			123.00	240,890.98 DR
28/02/2019	interest		359.07		241,250.05 DR
04/03/2019	rent		2,068.61		243,318.66 DR
21/03/2019	Steve Campbell design			440.00	242,878.66 DR
21/03/2019	transfer			123.00	242,755.66 DR
29/03/2019	part div		5,000.00		247,755.66 DR
31/03/2019	interest		455.20		248,210.86 DR
01/04/2019	dev		1,000.00		249,210.86 DR
04/04/2019	electrician			742.03	248,468.83 DR
05/04/2019	rent		475.63		248,944.46 DR
08/04/2019	unity water			336.36	248,608.10 DR
16/04/2019	Cleave			2,365.00	246,243.10 DR
18/04/2019	ato		2,177.21		248,420.31 DR
21/04/2019	transfer			123.00	248,297.31 DR
24/04/2019	origin energy			33.15	248,264.16 DR
30/04/2019	interest		449.19		248,713.35 DR
13/05/2019	wow share		4,830.00		253,543.35 DR
21/05/2019	transfer			138.00	253,405.35 DR
27/05/2019	Noosa Sc			3,007.00	250,398.35 DR
28/05/2019	campbell designb			1,144.00	249,254.35 DR
31/05/2019	interest		468.71		249,723.06 DR
14/06/2019	painting property			7,700.00	242,023.06 DR
20/06/2019	pension			8,400.00	233,623.06 DR
21/06/2019	transfer			138.00	233,485.06 DR
25/06/2019	transfr		400.00		233,885.06 DR
30/06/2019	interest		438.18		234,323.24 DR
			<b>239,538.03</b>	<b>78,698.26</b>	<b>234,323.24 DR</b>

### Term Deposits (60800)

Term Deposit CBA 53895545 (TDCBA5545)

08/03/2019	transfer		224,000.00		224,000.00 DR
			<b>224,000.00</b>		<b>224,000.00 DR</b>

### Reinvestment Residual Account (62550)

Australia And New Zealand Banking Group Limited (ANZ.AX)

30/06/2019	to take dividend reinvested ANZ		14.59		14.59 DR
	02/07/2018				
30/06/2019	to take up dividends reinvested ANZ			3.86	10.73 DR
	18/12/2018				
			<b>14.59</b>	<b>3.86</b>	<b>10.73 DR</b>

National Australia Bank Limited (NAB.AX)

30/06/2019	to take up NAB dividends reinvested		7.50		7.50 DR
	5/7/2018				
30/06/2019	to take NAB dividends reinvested		13.53		21.03 DR

# STEWARTS SUPERANNUATION FUND

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Transaction Date	Description	Units	Debit	Credit	Balance \$
14/12/2018					
			21.03		21.03 DR
	<u>Westpac Banking Corporation (WBC.AX)</u>				
30/06/2019	to take up WBC Dividends reinvested 4/7/2018		3.68		3.68 DR
30/06/2019	to take WBC dividends reinvested 20/12/2018			0.84	2.84 DR
30/06/2019	to take up WBC dividends reinvested 24/06/2019		15.12		17.96 DR
			18.80	0.84	17.96 DR
<b>Proposed Development : 8 Doonella St Tewantin (65501)</b>					
	<u>Proposed Development : 8 Doonella St Tewantin (65501)</u>				
01/07/2018	Opening Balance				18,742.00 DR
21/03/2019	Steve Campbell design		440.00		19,182.00 DR
27/05/2019	Noosa Sc		3,007.00		22,189.00 DR
28/05/2019	campbell designb		1,144.00		23,333.00 DR
			4,591.00		23,333.00 DR
<b>Sundry Debtors (68000)</b>					
	<u>Sundry Debtors (68000)</u>				
01/07/2018	Opening Balance				1,538.40 DR
03/07/2018	rent			1,538.40	0.00 DR
				1,538.40	0.00 DR
<b>Fixtures and Fittings (at written down value) (72600)</b>					
	<u>Roof Guttering (gutt100)</u>				
14/08/2018	part guttering		800.00		800.00 DR
24/08/2018	guttering		1,960.00		2,760.00 DR
30/06/2019	to take depreciation for roof guttering for 9 months			52.00	2,708.00 DR
		0.00	2,760.00	52.00	2,708.00 DR
	<u>Hot Water System- 8 Doonella St (HWS)</u>				
01/07/2018	Opening Balance				1,608.02 DR
30/06/2019	to take up depreciation on HWS \$1929.70 x16.67%			321.68	1,286.34 DR
		0.00		321.68	1,286.34 DR
<b>Real Estate Properties ( Australian - Residential) (77200)</b>					
	<u>8 Doonella Street Tewantin (8DOONELLA)</u>				
01/07/2018	Opening Balance	1.00			675,000.00 DR
30/06/2019	Revaluation - 30/06/2019 @ \$680,000.000000 (Net Asset Value) - 1.000000 Units on hand		5,000.00		680,000.00 DR
		1.00	5,000.00		680,000.00 DR
<b>Shares in Listed Companies (Australian) (77600)</b>					
	<u>Australian Foundation Investment Company Limited (AFI.AX)</u>				
01/07/2018	Opening Balance	200.00			1,232.00 DR
30/06/2019	Revaluation - 28/06/2019 @ \$6.250000 (System Price) - 200.000000 Units on hand		18.00		1,250.00 DR
		200.00	18.00		1,250.00 DR
	<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>				



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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2018	Opening Balance	2,111.00			59,614.64 DR
30/06/2019	to take dividend reinvested ANZ 02/07/2018	20.00	555.20		60,169.84 DR
30/06/2019	to take up dividends reinvested ANZ 18/12/2018	22.00	572.66		60,742.50 DR
30/06/2019	Revaluation - 28/06/2019 @ \$28.210000 (System Price) - 2,153.000000 Units on hand			6.37	60,736.13 DR
		<b>2,153.00</b>	<b>1,127.86</b>	<b>6.37</b>	<b>60,736.13 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
01/07/2018	Opening Balance	2,300.00			167,601.00 DR
15/10/2018	commsec	700.00	47,313.71		214,914.71 DR
08/03/2019	Commsec [commsec]	(3,000.00)		221,090.52	6,175.81 CR
08/03/2019	Unrealised Gain writeback as at 08/03/2019		6,175.81		0.00 DR
		<b>0.00</b>	<b>53,489.52</b>	<b>221,090.52</b>	<b>0.00 DR</b>
<u>Cybg Plc (CYB.AX)</u>					
01/07/2018	Opening Balance	229.00			1,289.27 DR
30/06/2019	Revaluation - 28/06/2019 @ \$3.420000 (System Price) - 229.000000 Units on hand			506.09	783.18 DR
		<b>229.00</b>		<b>506.09</b>	<b>783.18 DR</b>
<u>Future Generation Global Investment Company Limited (FGG.AX)</u>					
01/07/2018	Opening Balance	8,262.00			11,236.32 DR
26/10/2018	DRP - FGG.AX allotted 62 units @ \$1.3298	62.00	82.62		11,318.94 DR
30/06/2019	Revaluation - 28/06/2019 @ \$1.320000 (System Price) - 8,324.000000 Units on hand			331.26	10,987.68 DR
		<b>8,324.00</b>	<b>82.62</b>	<b>331.26</b>	<b>10,987.68 DR</b>
<u>Mesoblast Limited (MSB.AX)</u>					
01/07/2018	Opening Balance	270.00			399.60 DR
30/06/2019	Revaluation - 28/06/2019 @ \$1.475000 (System Price) - 270.000000 Units on hand			1.35	398.25 DR
		<b>270.00</b>		<b>1.35</b>	<b>398.25 DR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2018	Opening Balance	984.00			26,971.44 DR
30/06/2019	to take up NAB dividends reinvested 5/7/2018	19.00	513.19		27,484.63 DR
30/06/2019	to take NAB dividends reinvested 14/12/2018	22.00	518.10		28,002.73 DR
30/06/2019	Revaluation - 28/06/2019 @ \$26.720000 (System Price) - 1,025.000000 Units on hand			614.73	27,388.00 DR
		<b>1,025.00</b>	<b>1,031.29</b>	<b>614.73</b>	<b>27,388.00 DR</b>
<u>Westpac Banking Corporation (WBC.AX)</u>					
01/07/2018	Opening Balance	941.00			27,571.30 DR
30/06/2019	to take up WBC Dividends reinvested 4/7/2018	17.00	477.87		28,049.17 DR
30/06/2019	to take WBC dividends reinvested 20/12/2018	19.00	490.58		28,539.75 DR
30/06/2019	to take up WBC dividends reinvested 24/06/2019	18.00	492.48		29,032.23 DR
30/06/2019	Revaluation - 28/06/2019 @ \$28.360000 (System Price) - 995.000000 Units on hand			814.03	28,218.20 DR

# STEWARTS SUPERANNUATION FUND

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Transaction Date	Description	Units	Debit	Credit	Balance \$
		<b>995.00</b>	<b>1,460.93</b>	<b>814.03</b>	<b>28,218.20 DR</b>
	<u>Woolworths Group Limited (WOW.AX)</u>				
01/07/2018	Opening Balance	147.00			4,486.44 DR
06/05/2019	commsec	(147.00)		4,287.36	199.08 DR
06/05/2019	Unrealised Gain writeback as at 06/05/2019			199.08	0.00 DR
		<b>0.00</b>		<b>4,486.44</b>	<b>0.00 DR</b>
	<b><u>Income Tax Payable/Refundable (85000)</u></b>				
	<u>Income Tax Payable/Refundable (85000)</u>				
01/07/2018	Opening Balance				2,436.21 DR
18/04/2019	ato			2,436.21	0.00 DR
30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019		8,440.79		8,440.79 DR
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019			3,689.85	4,750.94 DR
			<b>8,440.79</b>	<b>6,126.06</b>	<b>4,750.94 DR</b>
<b>Total Debits:</b>	<b>1,210,172.28</b>				
<b>Total Credits:</b>	<b>1,210,172.28</b>				

# STEWARTS SUPERANNUATION FUND

## Investment Income Report

As at 30 June 2019

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>													
	Bank Acc CBA *9219	2.60			2.60	0.00	0.00	0.00	2.60			0.00	0.00
	Railways Credit Union #7468	2,759.03			2,759.03	0.00	0.00	0.00	2,759.03			0.00	0.00
		<b>2,761.63</b>			<b>2,761.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,761.63</b>			<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>													
8Doonella	8 Doonella Street Tewantin	14,891.50							14,891.50				
		<b>14,891.50</b>							<b>14,891.50</b>				
<b>Shares in Listed Companies (Australian)</b>													
ANZ.AX	Australia And New Zealand Banking Group Limited	3,410.59	3,410.59	0.00		1,461.69			4,872.28		0.00		
AFI.AX	Australian Foundation Investment Company Limited	64.00	64.00	0.00		27.43			91.43		0.00		
CBA.AX	Commonwealth Bank Of Australia.	11,313.00	11,313.00	0.00		4,848.43			16,161.43		0.00		
CYB.AX	Cybg Plc	12.75		12.75					12.75		0.00		
FGG.AX	Future Generation Global Investment Company Limited	82.62	82.62	0.00		35.41			118.03		0.00		
NAB.AX	National Australia Bank Limited	1,975.00	1,975.00	0.00		843.06			2,818.06		0.00		
WBC.AX	Westpac Banking Corporation	2,711.23	2,711.23	0.00		1,158.62			3,869.85		0.00		
WOW.AX	Woolworths Group Limited	154.35	154.35	0.00		66.15			220.50		0.00		
		<b>19,723.54</b>	<b>19,710.79</b>	<b>12.75</b>		<b>8,440.79</b>			<b>28,164.33</b>		<b>0.00</b>		
		<b>37,376.67</b>	<b>19,710.79</b>	<b>12.75</b>	<b>2,761.63</b>	<b>8,440.79</b>	<b>0.00</b>	<b>0.00</b>	<b>45,817.46</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **45,817.46**

Net Capital Gain **0.00**

**Total Assessable Income 45,817.46**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

STEWARTS SUPERANNUATION FUND

# Dividend Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

		Australian Income			Foreign Income			Withheld		
Date	Net Payment Received	Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
AFI.AX Australian Foundation Investment Company Limited										
30/08/2018	28.00	0.00	28.00	12.00						
23/02/2019	36.00	0.00	36.00	15.43						
	64.00	0.00	64.00	27.43						
ANZ.AX Australia And New Zealand Banking Group Limited										
02/07/2018	1,136.00	0.00	1,136.00	486.86						
18/12/2018	1,136.00	0.00	1,136.00	486.86						
30/06/2019	569.79	0.00	569.79	244.20						
30/06/2019	568.80	0.00	568.80	243.77						
	3,410.59	0.00	3,410.59	1,461.69						
CBA.AX Commonwealth Bank Of Australia.										
29/09/2018	5,313.00	0.00	5,313.00	2,277.00						
28/03/2019	6,000.00	0.00	6,000.00	2,571.43						
	11,313.00	0.00	11,313.00	4,848.43						
CYB.AX Cybg Plc										
16/02/2019	12.75	12.75								

**STEWARTS SUPERANNUATION FUND**

# Dividend Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
	12.75	12.75								
FGG.AX Future Generation Global Investment Company Limited										
26/10/2018	82.62	0.00	82.62	35.41						
	82.62	0.00	82.62	35.41						
NAB.AX National Australia Bank Limited										
05/07/2018	461.34	0.00	461.34	197.72						
13/12/2018	461.34	0.00	461.34	197.72						
30/06/2019	520.69	0.00	520.69	219.78						
30/06/2019	531.63	0.00	531.63	227.84						
	1,975.00	0.00	1,975.00	843.06						
WBC.AX Westpac Banking Corporation										
04/07/2018	410.78	0.00	410.78	176.05						
22/12/2018	410.78	0.00	410.78	176.05						
24/06/2019	410.78	0.00	410.78	176.05						
30/06/2019	481.55	0.00	481.55	203.04						
30/06/2019	489.74	0.00	489.74	209.89						
30/06/2019	507.60	0.00	507.60	217.54						

STEWARTS SUPERANNUATION FUND

Dividend Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Net Payment Received	Australian Income			Foreign Income		Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident LIC Deduction
	2,711.23	0.00	2,711.23	1,158.62					
WOW.AX Woolworths Group Limited									
06/10/2018	88.20	0.00	88.20	37.80					
06/04/2019	66.15	0.00	66.15	28.35					
	154.35	0.00	154.35	66.15					
	19,723.54	12.75	19,710.79	8,440.79					
TOTAL	19,723.54	12.75	19,710.79	8,440.79					

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	12.75	J
Franked Dividends	19,710.79	K
Franking Credits	8,440.79	L

# STEWARTS SUPERANNUATION FUND

## Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
CBA9219 Bank Acc CBA *9219					
01/12/2018	2.60	2.60			
	2.60	2.60			
RCU7468 Railways Credit Union #7468					
31/07/2018	142.84	142.84			
31/08/2018	144.20	144.20			
31/10/2018	92.87	92.87			
30/11/2018	63.18	63.18			
31/12/2018	70.64	70.64			
31/01/2019	74.95	74.95			
28/02/2019	359.07	359.07			
31/03/2019	455.20	455.20			
30/04/2019	449.19	449.19			
31/05/2019	468.71	468.71			
30/06/2019	438.18	438.18			
	2,759.03	2,759.03			
	<b>2,761.63</b>	<b>2,761.63</b>			



STEWARTS SUPERANNUATION FUND

# Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
TOTAL	2,761.63	2,761.63			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	2,761.63	11C



**STEWARTS SUPERANNUATION FUND**
**Investment Summary with Market Movement**

As at 30 June 2019

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
<b>Cash/Bank Accounts</b>									
	Bank Acc CBA *9219		13.950000	13.95	13.95	13.95			
	Railways Credit Union #7453		6.160000	6.16	6.16	6.16			
	Railways Credit Union #7468		234,323.240000	234,323.24	234,323.24	234,323.24			
	Term Deposit CBA 53895545		224,000.000000	224,000.00	224,000.00	224,000.00			
				<b>458,343.35</b>		<b>458,343.35</b>			
<b>Fixtures and Fittings (at written down value)</b>									
	Hot Water System- 8 Doonella St		1,286.340000	1,286.34	1,286.34	1,286.34			
	Roof Guttering		2,708.000000	2,708.00	2,708.00	2,708.00			
				<b>3,994.34</b>		<b>3,994.34</b>			
<b>Real Estate Properties ( Australian - Residential)</b>									
8Doonella	8 Doonella Street Tewantin	1.00	680,000.000000	680,000.00	630,233.44	630,233.44	49,766.56	5,000.00	0.00
				<b>680,000.00</b>		<b>630,233.44</b>	<b>49,766.56</b>	<b>5,000.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>									
ANZ.AX	Australia And New Zealand Banking Group Limited	2,153.00	28.210000	60,736.13	31.30	67,383.71	(6,647.58)	(6.37)	0.00
AFI.AX	Australian Foundation Investment Company Limited	200.00	6.250000	1,250.00	6.15	1,229.95	20.05	18.00	0.00
CBA.AX	Commonwealth Bank Of Australia.	0.00	82.780000	0.00	0.00	0.00	0.00	6,175.81	2,890.39
CYB.AX	Cybg Plc	229.00	3.420000	783.18	4.01	918.29	(135.11)	(506.09)	0.00
FGG.AX	Future Generation Global Investment Company Limited	8,324.00	1.320000	10,987.68	1.10	9,170.32	1,817.36	(331.26)	0.00
MSB.AX	Mesoblast Limited	270.00	1.475000	398.25	5.15	1,390.50	(992.25)	(1.35)	0.00
NAB.AX	National Australia Bank Limited	1,025.00	26.720000	27,388.00	32.13	32,936.24	(5,548.24)	(614.73)	0.00
WBC.AX	Westpac Banking Corporation	995.00	28.360000	28,218.20	32.90	32,739.85	(4,521.65)	(814.03)	0.00
WOW.AX	Woolworths Group Limited	0.00	33.230000	0.00	0.00	0.00	0.00	(199.08)	440.79
				<b>129,761.44</b>		<b>145,768.86</b>	<b>(16,007.42)</b>	<b>3,720.90</b>	<b>3,331.18</b>
				<b>1,272,099.13</b>		<b>1,238,339.99</b>	<b>33,759.14</b>	<b>8,720.90</b>	<b>3,331.18</b>

# STEWARTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
<b>Fixtures and Fittings (at written down value) (72600)</b>			
<u>Hot Water System- 8 Doonella St (HWS)</u>			
15/03/2018	sunshine plumbing		1,929.70
30/06/2018	Depreciation for the period {2018}		(321.68)
30/06/2019	to take up depreciation on HWS \$1929.70 x16.67%		(321.68)
		0.00	1,286.34
<u>Roof Guttering (gutt100)</u>			
14/08/2018	part guttering		800.00
24/08/2018	guttering		1,960.00
30/06/2019	to take depreciation for roof guttering for 9 months		(52.00)
		0.00	2,708.00
<b>Real Estate Properties ( Australian - Residential) (77200)</b>			
<u>8 Doonella Street Tewantin (8DOONELLA)</u>			
30/06/2017	Purchase Property	1.00	630,233.44
30/06/2017	NVM - Property		19,766.56
30/06/2018	Revaluation - 30/06/2018 @ \$675,000.000000 (Net Asset Value) - 1.000000 Units on hand		25,000.00
30/06/2019	Revaluation - 30/06/2019 @ \$680,000.000000 (Net Asset Value) - 1.000000 Units on hand		5,000.00
		1.00	680,000.00
<b>Shares in Listed Companies (Australian) (77600)</b>			
<u>Australian Foundation Investment Company Limited (AFI.AX)</u>			
30/06/2017	Investment	200.00	1,229.95
30/06/2017	NMV - Shares		(67.95)
06/03/2018	Revaluation - 06/03/2018 @ \$6.080000 (System Price) - 200.000000 Units on hand		54.00
30/06/2018	Revaluation - 29/06/2018 @ \$6.160000 (System Price) - 200.000000 Units on hand		16.00
30/06/2019	Revaluation - 28/06/2019 @ \$6.250000 (System Price) - 200.000000 Units on hand		18.00
		200.00	1,250.00
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>			
30/06/2017	Investment	670.00	21,684.35
30/06/2017	Investment	600.00	19,050.00
30/06/2017	Investment	500.00	16,000.00
30/06/2017	Investment	200.00	5,401.95
30/06/2017	Investment	20.00	566.20
30/06/2017	Investment	17.00	534.85
30/06/2017	Investment	18.00	508.80
30/06/2017	Investment	16.00	498.80
30/06/2017	Investment	20.00	492.80
30/06/2017	Investment	13.00	456.50
30/06/2017	NMV - Shares		(5,628.67)
03/07/2017	to add dividend reinvestment for ANZ	19.00	523.20
18/12/2017	to add reinvestment ANZ shares *1158	18.00	538.40
06/03/2018	Revaluation - 06/03/2018 @ \$28.580000 (System Price) - 2,111.000000 Units on hand		(294.80)
30/06/2018	Revaluation - 29/06/2018 @ \$28.240000 (System Price) - 2,111.000000 Units on hand		(717.74)
30/06/2019	to take dividend reinvested ANZ 02/07/2018	20.00	555.20

# STEWARTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
30/06/2019	to take up dividends reinvested ANZ 18/12/2018	22.00	572.66
30/06/2019	Revaluation - 28/06/2019 @ \$28.210000 (System Price) - 2,153.000000 Units on hand		(6.37)
		2,153.00	60,736.13
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>			
30/06/2017	Investment	500.00	37,783.74
30/06/2017	Investment	500.00	37,550.00
30/06/2017	Investment	450.00	33,750.00
30/06/2017	Investment	200.00	16,007.95
30/06/2017	Investment	200.00	14,629.95
30/06/2017	Investment	107.00	8,909.51
30/06/2017	Investment	100.00	7,134.95
30/06/2017	Investment	79.00	5,648.50
30/06/2017	Investment	71.00	5,226.38
30/06/2017	Investment	50.00	3,862.50
30/06/2017	Investment	43.00	3,273.33
30/06/2017	NMV - Shares		16,686.19
06/03/2018	Revaluation - 06/03/2018 @ \$75.690000 (System Price) - 2,300.000000 Units on hand		(16,376.00)
30/06/2018	Revaluation - 29/06/2018 @ \$72.870000 (System Price) - 2,300.000000 Units on hand		(6,486.00)
15/10/2018	commsec	700.00	47,313.71
08/03/2019	Commsec [commsec]	(3,000.00)	(221,090.52)
08/03/2019	Unrealised Gain writeback as at 08/03/2019		6,175.81
		0.00	0.00
<u>Cybg Plc (CYB.AX)</u>			
30/06/2017	Investment	229.00	918.29
30/06/2017	NMV - Shares		160.00
06/03/2018	Revaluation - 06/03/2018 @ \$5.380000 (System Price) - 229.000000 Units on hand		153.73
30/06/2018	Revaluation - 29/06/2018 @ \$5.630000 (System Price) - 229.000000 Units on hand		57.25
30/06/2019	Revaluation - 28/06/2019 @ \$3.420000 (System Price) - 229.000000 Units on hand		(506.09)
		229.00	783.18
<u>Future Generation Global Investment Company Limited (FGG.AX)</u>			
30/06/2017	Investment	4,175.00	4,570.70
30/06/2017	Investment	3,940.00	4,353.95
30/06/2017	Investment	75.00	81.15
30/06/2017	NMV - Shares		(160.60)
18/10/2017	to add reinvestment for FGG shares *9555	72.00	81.90
06/03/2018	Revaluation - 06/03/2018 @ \$1.215000 (System Price) - 8,262.000000 Units on hand		1,111.23
30/06/2018	Revaluation - 29/06/2018 @ \$1.360000 (System Price) - 8,262.000000 Units on hand		1,197.99
26/10/2018	DRP - FGG.AX allotted 62 units @ \$1.3298	62.00	82.62
30/06/2019	Revaluation - 28/06/2019 @ \$1.320000 (System Price) - 8,324.000000 Units on hand		(331.26)
		8,324.00	10,987.68
<u>Mesoblast Limited (MSB.AX)</u>			
30/06/2017	Investment	270.00	1,390.50
30/06/2017	NMV - Shares		(828.90)

# STEWARTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
06/03/2018	Revaluation - 06/03/2018 @ \$1.820000 (System Price) - 270.000000 Units on hand		(70.20)
30/06/2018	Revaluation - 29/06/2018 @ \$1.480000 (System Price) - 270.000000 Units on hand		(91.80)
30/06/2019	Revaluation - 28/06/2019 @ \$1.475000 (System Price) - 270.000000 Units on hand		(1.35)
		270.00	398.25
<u>National Australia Bank Limited (NAB.AX)</u>			
30/06/2017	Investment	800.00	26,599.75
30/06/2017	Investment	66.00	1,814.98
30/06/2017	Investment	17.00	463.32
30/06/2017	Investment	16.00	447.48
30/06/2017	Investment	15.00	417.63
30/06/2017	Investment	13.00	406.76
30/06/2017	Investment	13.00	393.89
30/06/2017	Investment	11.00	385.00
30/06/2017	NMV - Shares		(2,788.72)
05/07/2017	to add reinvestment NAB shares	16.00	480.15
13/12/2017	to add dividend reinvestment for NAB	17.00	495.99
06/03/2018	Revaluation - 06/03/2018 @ \$30.100000 (System Price) - 984.000000 Units on hand		502.17
30/06/2018	Revaluation - 29/06/2018 @ \$27.410000 (System Price) - 984.000000 Units on hand		(2,646.96)
30/06/2019	to take up NAB dividends reinvested 5/7/2018	19.00	513.19
30/06/2019	to take NAB dividends reinvested 14/12/2018	22.00	518.10
30/06/2019	Revaluation - 28/06/2019 @ \$26.720000 (System Price) - 1,025.000000 Units on hand		(614.73)
		1,025.00	27,388.00
<u>Westpac Banking Corporation (WBC.AX)</u>			
30/06/2017	Investment	800.00	27,040.00
30/06/2017	Investment	37.00	943.50
30/06/2017	Investment	14.00	432.40
30/06/2017	Investment	13.00	420.18
30/06/2017	Investment	13.00	407.96
30/06/2017	Investment	12.00	392.46
30/06/2017	Investment	12.00	377.20
30/06/2017	Investment	10.00	360.00
30/06/2017	NMV - Shares		(2,579.09)
04/07/2017	to record dividend investment for WBC *1158	15.00	445.56
22/12/2017	to take up dividend reinvestment Wbc *1158	15.00	459.66
06/03/2018	Revaluation - 06/03/2018 @ \$30.370000 (System Price) - 941.000000 Units on hand		(121.66)
30/06/2018	Revaluation - 29/06/2018 @ \$29.300000 (System Price) - 941.000000 Units on hand		(1,006.87)
30/06/2019	to take up WBC Dividends reinvested 4/7/2018	17.00	477.87
30/06/2019	to take WBC dividends reinvested 20/12/2018	19.00	490.58
30/06/2019	to take up WBC dividends reinvested 24/06/2019	18.00	492.48
30/06/2019	Revaluation - 28/06/2019 @ \$28.360000 (System Price) - 995.000000 Units on hand		(814.03)
		995.00	28,218.20
<u>Woolworths Group Limited (WOW.AX)</u>			
30/06/2017	Investment	147.00	4,287.36

**STEWARTS SUPERANNUATION FUND****Detailed Schedule of Fund Assets**

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
30/06/2017	NMV - Shares		(532.98)
06/03/2018	Revaluation - 06/03/2018 @ \$27.090000 (System Price) - 147.000000 Units on hand		227.85
30/06/2018	Revaluation - 29/06/2018 @ \$30.520000 (System Price) - 147.000000 Units on hand		504.21
06/05/2019	commsec	(147.00)	(4,287.36)
06/05/2019	Unrealised Gain writeback as at 06/05/2019		(199.08)
		0.00	0.00

# STEWARTS SUPERANNUATION FUND

## Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

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>Shares in Listed Companies (Australian)</b>												
Commonwealth Bank Of Australia.												
08/05/2015	08/03/2019	107.00	8,909.51	7,988.65	(920.86)	8,909.51	8,909.51	0.00	0.00	0.00	0.00	(920.86)
09/06/2015	08/03/2019	200.00	16,007.95	14,932.06	(1,075.89)	16,007.95	16,007.95	0.00	0.00	0.00	0.00	(1,075.89)
22/01/2016	08/03/2019	50.00	3,862.50	3,733.02	(129.48)	3,862.50	3,862.50	0.00	0.00	0.00	0.00	(129.48)
02/10/2014	08/03/2019	43.00	3,273.33	3,210.39	(62.94)	3,273.33	3,273.33	0.00	0.00	0.00	0.00	(62.94)
13/03/2014	08/03/2019	500.00	37,783.74	37,330.15	(453.59)	37,783.74	37,783.74	0.00	0.00	0.00	0.00	(453.59)
14/03/2014	08/03/2019	500.00	37,550.00	37,330.15	(219.85)	37,550.00	37,550.00	0.00	0.00	0.00	0.00	(219.85)
17/03/2014	08/03/2019	450.00	33,750.00	33,597.14	(152.86)	33,750.00	33,750.00	0.00	0.00	0.00	0.00	(152.86)
12/02/2016	08/03/2019	71.00	5,226.38	5,300.88	74.50	5,226.38	5,226.38	0.00	0.00	74.50	0.00	0.00
24/08/2015	08/03/2019	200.00	14,629.95	14,932.06	302.11	14,629.95	14,629.95	0.00	0.00	302.11	0.00	0.00
18/09/2015	08/03/2019	79.00	5,648.50	5,898.16	249.66	5,648.50	5,648.50	0.00	0.00	249.66	0.00	0.00
24/02/2016	08/03/2019	100.00	7,134.95	7,466.03	331.08	7,134.95	7,134.95	0.00	0.00	331.08	0.00	0.00
15/10/2018	08/03/2019	700.00	47,313.71	52,262.21	4,948.50	47,313.71	47,313.71	0.00	0.00	0.00	4,948.50	0.00
		<b>3,000.00</b>	<b>221,090.52</b>	<b>223,980.90</b>	<b>2,890.38</b>	<b>221,090.52</b>	<b>221,090.52</b>	<b>0.00</b>	<b>0.00</b>	<b>957.35</b>	<b>4,948.50</b>	<b>(3,015.47)</b>
Woolworths Group Limited												
02/04/2015	06/05/2019	147.00	4,287.36	4,728.15	440.79	4,287.36	4,287.36	0.00	0.00	440.79	0.00	0.00
		<b>147.00</b>	<b>4,287.36</b>	<b>4,728.15</b>	<b>440.79</b>	<b>4,287.36</b>	<b>4,287.36</b>	<b>0.00</b>	<b>0.00</b>	<b>440.79</b>	<b>0.00</b>	<b>0.00</b>
		<b>3,147.00</b>	<b>225,377.88</b>	<b>228,709.05</b>	<b>3,331.17</b>	<b>225,377.88</b>	<b>225,377.88</b>	<b>0.00</b>	<b>0.00</b>	<b>1,398.14</b>	<b>4,948.50</b>	<b>(3,015.47)</b>
		<b>3,147.00</b>	<b>225,377.88</b>	<b>228,709.05</b>	<b>3,331.17</b>	<b>225,377.88</b>	<b>225,377.88</b>	<b>0.00</b>	<b>0.00</b>	<b>1,398.14</b>	<b>4,948.50</b>	<b>(3,015.47)</b>



**STEWARTS SUPERANNUATION FUND**
**Unrealised Capital Gains Report**

As at 30 June 2019

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /(Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
<b>Fixtures and Fittings (at written down value)</b>									
Roof Guttering		2,708.00	0.00	0.00	2,708.0000	0.00	0.00	0.00	0.00
Hot Water System- 8 Doonella St		1,286.34	0.00	0.00	1,286.3400	0.00	0.00	0.00	0.00
		<b>3,994.34</b>	<b>0.00</b>	<b>0.00</b>	<b>3,994.3400</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>									
8 Doonella Street Tewantin	1.00	630,233.44	0.00	630,233.44	680,000.0000	49,766.56	0.00	33,177.71	0.00
		<b>630,233.44</b>	<b>0.00</b>	<b>630,233.44</b>	<b>680,000.0000</b>	<b>49,766.56</b>	<b>0.00</b>	<b>33,177.71</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>									
Australian Foundation Investment Company Limited	200.00	1,229.95	0.00	1,229.95	1,250.0000	20.05	0.00	13.37	0.00
Australia And New Zealand Banking Group Limited	2,153.00	67,383.71	0.00	67,383.71	60,736.1300	(6,647.58)	0.00	0.00	0.00
Cybg Plc	229.00	918.29	0.00	918.29	783.1800	(135.11)	0.00	0.00	0.00
Future Generation Global Investment Company Limited	8,324.00	9,170.32	0.00	9,170.32	10,987.6800	1,817.36	0.00	1,212.09	0.00
Mesoblast Limited	270.00	1,390.50	0.00	1,390.50	398.2500	(992.25)	0.00	0.00	0.00
National Australia Bank Limited	1,025.00	32,936.24	0.00	32,936.24	27,388.0000	(5,548.24)	0.00	0.00	0.00
Westpac Banking Corporation	995.00	32,739.85	0.00	32,739.85	28,218.2000	(4,521.65)	0.00	0.00	0.00
		<b>145,768.86</b>	<b>0.00</b>	<b>145,768.86</b>	<b>129,761.4400</b>	<b>(16,007.42)</b>	<b>0.00</b>	<b>1,225.46</b>	<b>0.00</b>
		<b>779,996.64</b>	<b>0.00</b>	<b>776,002.30</b>	<b>813,755.7800</b>	<b>33,759.14</b>	<b>0.00</b>	<b>34,403.17</b>	<b>0.00</b>

STEWARTS SUPERANNUATION FUND

# Contributions Summary Report



For The Period 01 July 2018 - 30 June 2019

**Margaret Stewart**

Date of Birth:	15/04/1959
Age:	60 (at year end)
Member Code:	STEMAR00001A
Total Super Balance *1 as at 30/06/2018:	855,861.20

Contributions Summary	2019	2018
Non-Concessional Contribution		
Personal - Non-Concessional	200,000.00	0.00
	<hr/> 200,000.00	<hr/> 0.00
<b>Total Contributions</b>	<hr/> 200,000.00	<hr/> 0.00

I, MARGARET STEWART, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2018 to 30/06/2019.

\_\_\_\_\_  
MARGARET STEWART

\*1 Total Super Balance is per individual across funds within a firm.

STEWARTS SUPERANNUATION FUND

# Contributions Summary Report



For The Period 01 July 2018 - 30 June 2019

**Thomas Stewart**

Date of Birth:	12/03/1953
Age:	66 (at year end)
Member Code:	STETHO00003A
Total Super Balance *1 as at 30/06/2018:	217,467.64

Contributions Summary	2019	2018
Non-Concessional Contribution		
Personal - Non-Concessional	0.00	50,000.00
	<hr/> 0.00	<hr/> 50,000.00
<b>Total Contributions</b>	<hr/> 0.00	<hr/> 50,000.00

I, THOMAS STEWART, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2018 to 30/06/2019.

\_\_\_\_\_  
THOMAS STEWART

\*1 Total Super Balance is per individual across funds within a firm.

# Members Statement

Thomas Allan Stewart  
24 LAKEVIEW DRIVE  
TEWANTIN, Queensland, 4565, Australia

## Your Details

Date of Birth : 12/03/1953  
Age: 66  
Tax File Number: Provided  
Date Joined Fund: 01/08/1995  
Service Period Start Date: 01/09/1985  
Date Left Fund:  
Member Code: STETHO00001P  
Account Start Date 01/07/2015  
Account Phase: Retirement Phase  
Account Description: Account Based Pension #101

Nominated Beneficiaries N/A  
Vested Benefits 148,252.25  
Total Death Benefit 148,252.25

## Your Balance

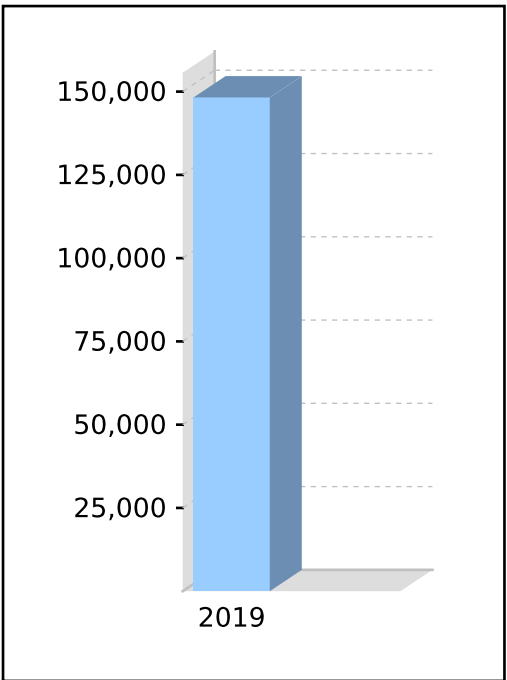
Total Benefits 148,252.25

### Preservation Components

Preserved  
Unrestricted Non Preserved 148,252.25  
Restricted Non Preserved

### Tax Components

Tax Free (6.00%) 8,890.30  
Taxable 139,361.95



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	150,703.56
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	5,088.69
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	7,540.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	148,252.25

## Members Statement

Thomas Allan Stewart  
24 LAKEVIEW DRIVE  
TEWANTIN, Queensland, 4565, Australia

### Your Details

Date of Birth : 12/03/1953  
Age: 66  
Tax File Number: Provided  
Date Joined Fund: 01/08/1995  
Service Period Start Date: 01/09/1985  
Date Left Fund:  
Member Code: STETHO00002P  
Account Start Date 01/07/2015  
Account Phase: Retirement Phase  
Account Description: Account Based Pension #102

Nominated Beneficiaries N/A  
Vested Benefits 15,237.49  
Total Death Benefit 15,237.49

### Your Balance

Total Benefits 15,237.49

#### Preservation Components

Preserved

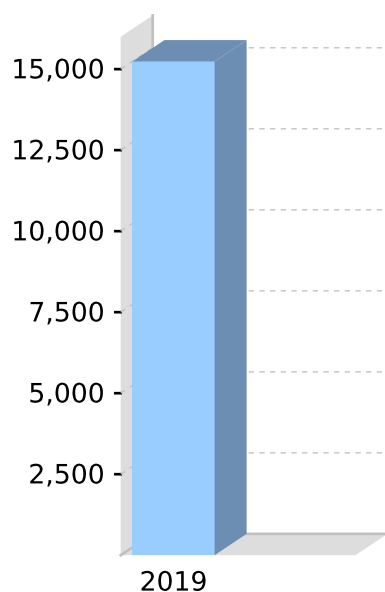
Unrestricted Non Preserved 15,237.49

Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 15,237.49

Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	15,571.07
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	526.42
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	860.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	15,237.49

Members Statement

Thomas Allan Stewart  
24 LAKEVIEW DRIVE  
TEWANTIN, Queensland, 4565, Australia

Your Details

Date of Birth : 12/03/1953  
Age: 66  
Tax File Number: Provided  
Date Joined Fund: 01/08/1995  
Service Period Start Date:  
Date Left Fund:  
Member Code: STETHO00003A  
Account Start Date 07/03/2018  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 52,732.83  
Total Death Benefit 52,732.83

Your Balance

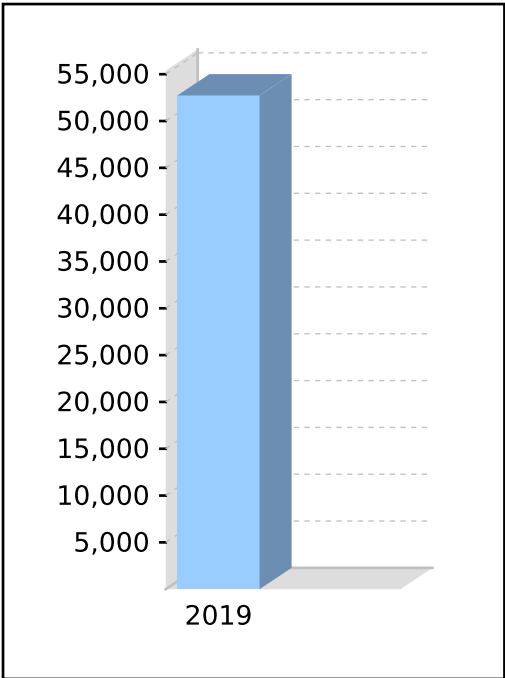
Total Benefits 52,732.83

Preservation Components

Preserved  
Unrestricted Non Preserved 52,732.83  
Restricted Non Preserved

Tax Components

Tax Free 50,000.00  
Taxable 2,732.83



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	51,193.01
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,731.32
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	191.50
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	52,732.83

## Members Statement

Margaret Lourdes Stewart  
24 LAKEVIEW DRIVE  
TEWANTIN, Queensland, 4565, Australia

### Your Details

Date of Birth : 15/04/1959  
Age: 60  
Tax File Number: Provided  
Date Joined Fund: 01/08/1995  
Service Period Start Date: 29/06/1995  
Date Left Fund:  
Member Code: STEMAR00001A  
Account Start Date: 01/08/1995  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 1,084,010.22  
Total Death Benefit 1,084,010.22

### Your Balance

Total Benefits 1,084,010.22

#### Preservation Components

Preserved 1,084,010.22

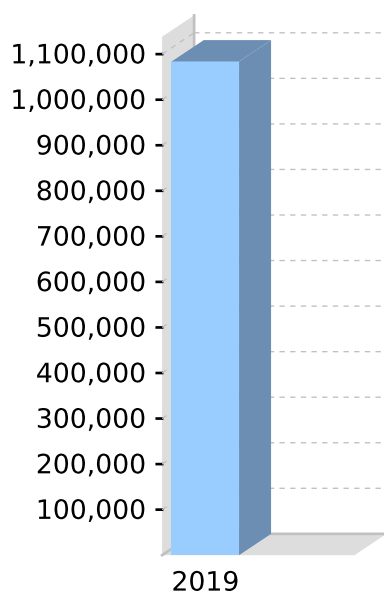
Unrestricted Non Preserved

Restricted Non Preserved

#### Tax Components

Tax Free 669,728.44

Taxable 414,281.78



### Your Detailed Account Summary

Opening balance at 01/07/2018 This Year 855,861.20

#### Increases to Member account during the period

Employer Contributions  
Personal Contributions (Concessional)  
Personal Contributions (Non Concessional) 200,000.00  
Government Co-Contributions  
Other Contributions  
Proceeds of Insurance Policies  
Transfers In  
Net Earnings 31,647.37  
Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
Contributions Tax  
Income Tax 3,498.35  
No TFN Excess Contributions Tax  
Excess Contributions Tax  
Refund Excess Contributions  
Division 293 Tax  
Insurance Policy Premiums Paid  
Management Fees  
Member Expenses  
Benefits Paid/Transfers Out  
Superannuation Surcharge Tax  
Internal Transfer Out

Closing balance at 30/06/2019 1,084,010.22

## Members Statement

Thomas Allan Stewart  
24 LAKEVIEW DRIVE  
TEWANTIN, Queensland, 4565, Australia

### Your Details

Date of Birth : 12/03/1953  
Age: 66  
Tax File Number: Provided  
Date Joined Fund: 01/08/1995  
Service Period Start Date: 01/09/1985  
Date Left Fund:  
Member Code: Consolidated  
Account Start Date: 01/07/2015  
Account Type: Consolidated  
Account Description: Consolidated

Vested Benefits 216,222.57  
Total Death Benefit 216,222.57  
Nominated Beneficiaries N/A

### Your Balance

Total Benefits 216,222.57

#### Preservation Components

Preserved

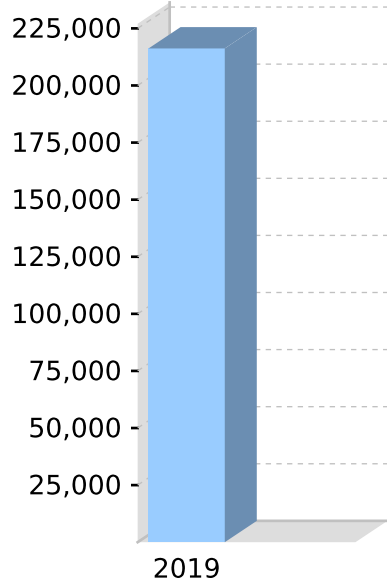
Unrestricted Non Preserved 216,222.57

Restricted Non Preserved

#### Tax Components

Tax Free 74,127.79

Taxable 142,094.78



### Your Detailed Account Summary

Opening balance at 01/07/2018 **This Year** 217,467.64

#### Increases to Member account during the period

Employer Contributions

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings 7,346.43

Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid 8,400.00

Contributions Tax

Income Tax 191.50

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2019 216,222.57



## Members Statement

Margaret Lourdes Stewart  
24 LAKEVIEW DRIVE  
TEWANTIN, Queensland, 4565, Australia

### Your Details

Date of Birth : 15/04/1959  
Age: 60  
Tax File Number: Provided  
Date Joined Fund: 01/08/1995  
Service Period Start Date: 29/06/1995  
Date Left Fund:  
Member Code: Consolidated  
Account Start Date: 01/08/1995  
Account Type: Consolidated  
Account Description: Consolidated

Vested Benefits 1,084,010.22  
Total Death Benefit 1,084,010.22  
Nominated Beneficiaries N/A

### Your Balance

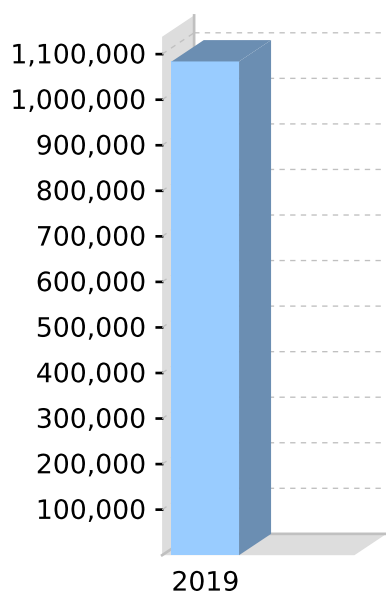
Total Benefits 1,084,010.22

#### Preservation Components

Preserved 1,084,010.22  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free 669,728.44  
Taxable 414,281.78



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	855,861.20
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	200,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	31,647.37
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	3,498.35
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	1,084,010.22

# STEWARTS SUPERANNUATION FUND

## Members Summary Report

As at 30 June 2019



Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
Thomas Allan Stewart (Age: 66)											
STETHO00001P - Account Based Pension #101 - Tax Free: 6.00%											
150,703.56			5,088.69		7,540.00						148,252.25
STETHO00002P - Account Based Pension #102 - Tax Free: 100.00%											
15,571.07			526.42		860.00						15,237.49
STETHO00003A - Accumulation											
51,193.01			1,731.32				191.50				52,732.83
217,467.64			7,346.43		8,400.00		191.50				216,222.57
Margaret Lourdes Stewart (Age: 60)											
STEMAR00001A - Accumulation											
855,861.20	200,000.00		31,647.37				3,498.35				1,084,010.22
855,861.20	200,000.00		31,647.37				3,498.35				1,084,010.22
1,073,328.84	200,000.00		38,993.80		8,400.00		3,689.85				1,300,232.79

## Minutes of a meeting of the Trustee(s)

held on 30 June 2019 at 24 LAKEVIEW DRIVE, TEWANTIN, Queensland 4565

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<b>PRESENT:</b>	Thomas Stewart and Margaret Stewart
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>ANTHONY BOYS</p> <p>of</p> <p>SUPER AUDITS BOX 3376, RUNDALL MALL, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	It was resolved that

## Minutes of a meeting of the Trustee(s)

held on 30 June 2019 at 24 LAKEVIEW DRIVE, TEWANTIN, Queensland 4565

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Cleave Accounting Pty Ltd

act as tax agents of the Fund for the next financial year.

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....  
Thomas Stewart

Chairperson

**STEWARTS SUPERANNUATION FUND****Pension Summary Report**As at 30/06/2019

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**Member Name :** Stewart, Thomas**Member Age :** 65 (Date of Birth : 12/03/1953)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
STETHO 00001P	Account Based Pension	01/07/2015	6.00%	5.00%	\$7,540.00	N/A	\$7,540.00	\$0.00	\$7,540.00	\$0.00
STETHO 00002P	Account Based Pension	01/07/2015	100.00 %	5.00%	\$780.00	N/A	\$860.00	\$0.00	\$860.00	NIL
					<b>\$8,320.00</b>	<b>\$0.00</b>	<b>\$8,400.00</b>	<b>\$0.00</b>	<b>\$8,400.00</b>	<b>\$0.00</b>

**Total :**

					<b>\$8,320.00</b>	<b>\$0.00</b>	<b>\$8,400.00</b>	<b>\$0.00</b>	<b>\$8,400.00</b>	<b>\$0.00</b>
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STEWARTS SUPERANNUATION FUND

# Yearly Projected Pension Calculation Report



As at 01 July 2019

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2019)	Opening Balance	Minimum Amount	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Stewart, Thomas	STETHO00001P	Account Based Pension	01/07/2015	66	148,252.25	7,410.00	N/A	6.00	444.60	6,965.40
Stewart, Thomas	STETHO00002P	Account Based Pension	01/07/2015	66	15,237.49	760.00	N/A	100.00	760.00	0.00
					163,489.74	8,170.00			1,204.60	6,965.40
					163,489.74	8,170.00			1,204.60	6,965.40

09 January 2020

ANTHONY BOYS  
SUPER AUDITS BOX 3376, RUNDALL MALL, South Australia 5000

Dear Sir/Madam,

**Re: STEWARTS SUPERANNUATION FUND**  
**Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the STEWARTS SUPERANNUATION FUND (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2019, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2019 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 requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

**1. Sole Purpose Test**

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

**2. Trustees are not disqualified**

No disqualified person acts as a director of the trustee company/an individual trustee.

**3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct**

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 52B(2)(d), 52B(2)(e), 62, 65, 66, 67, 67A, 67B, 69-71E, 73-75, 80-85, 103, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report *or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.*

#### **4. Investment Strategy**

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

#### **5. Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

#### **6. Fund Books and Records**

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, 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.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of Trustees'/Directors of the corporate trustee meetings are being kept for ten (10) years;
- Records of Trustees'/Directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

#### **7. Fraud, error and non-compliance**

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

#### **8. Asset Form and Valuation**

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

We have assessed their recoverability and we are comfortable that the fund will be able, if needed, to realise these assets.



There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

## **9. Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

## **10. Significant Assumptions**

We believe that significant assumptions used by us in making accounting estimates are reasonable.

## **11. Uncorrected misstatements**

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. If applicable, a summary of such items is attached.

## **12. Ownership and Pledging of Assets**

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

## **13. Payment of benefits**

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

## **14. Related Parties**

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

*[Delete this paragraph if not applicable]*

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

## **15. Acquisitions from related parties**

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

## **16. Borrowings**

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

## 17. Subsequent Events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

## 18. Outstanding Legal Action

*[Delete this paragraph if not applicable]*

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report.

There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

## 19. Going Concern

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

## 20. Residency

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

## 21. Investment Returns

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

## 22. Insurance

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

## 23. Limiting powers of Trustees

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

## 24. Collectables and Personal Use Assets

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

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

Yours sincerely,

**For and on behalf of the Trustee(s)**

.....  
Thomas Stewart

Trustee  
09 January 2020

.....  
Margaret Stewart

Trustee  
09 January 2020

09/01/2020

To the trustee of the  
STEWARTS SUPERANNUATION FUND  
24 LAKEVIEW DRIVE,  
TEWANTIN  
Queensland, 4565

Dear Trustee,

### **The Objective and Scope of the Audit**

You have requested that we audit the STEWARTS SUPERANNUATION FUND (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2019 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

### **The Responsibilities of the Auditor**

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

### **Financial Audit**

A financial 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. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund'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 fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a letter to the Trustee.

### **Compliance Engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

### **The Responsibilities of the Trustees**

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- ☐ Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- ☐ Selecting and applying appropriate accounting policies.
- ☐ Making accounting estimates that are reasonable in the circumstances; and
- ☐ Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit. Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

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

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Our audit report should not be used in determining the amount to pay member's benefits. The Trustee should calculate the amount of the benefit payment based on the market value (if applicable) of Fund assets at the date of payment provided this is consistent with the Fund's trust deed, SISA, SISR, or any agreement reached with the member.

### **Independence**

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

### **Report on Matters Identified**

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 SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

**Compliance Program**

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement 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 express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. 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 these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

**Limitation of Liability**

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

**Fees**

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

**We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement of the Fund.**

Yours sincerely

ANTHONY BOYS

Acknowledged on behalf of the Trustee of the STEWARTS SUPERANNUATION FUND by:

(Signed) .....  
(dated)                /        /