

Client Name: Kaberry Retirement Fund

Year Ended: June 30, 2021

Audit Checklist

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Post Audit Action

Yes/No

Signed Audit Engagment Letter returned to Auditor

Signed Trustee Representation Letter returned to Auditor

Signed Accounts placed on File

Copy of signed Engagment Letter on File

Copy of signed Trustee Representation Letter on File

Signed Minutes on File

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

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

Privacy

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number

Year

Name of partnership, trust, fund or entity

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

Important

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

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number

Account Name

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

Signature

Date

Self-managed superannuation fund annual return

2021

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2021 (NAT 71287)

Return year

2021

The Self-managed superannuation fund annual return instructions 2021 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

Kaberry Retirement Fund

3 Australian business number (ABN)

18 604 153 137

4 Current postal address

AR Quayle & Co

PO Box 1300

DONCASTER HEIGHTS

VIC

3109

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

 A N

Is this the first required return for a newly registered SMSF?

 B N

6 SMSF auditor

Auditor's name

Title

Mr

Family name

Boys

First given name

Tony

Other given names

SMSF Auditor Number

100 014 140

Auditor's phone number

04 10712708

Use Agent address details?

Postal address

Box 376

Rundle Mall

SA

5000

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account?

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAAlias). See instructions for more information.

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure

B A

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Day Month Year

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

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

N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A

Which method did you use to calculate your exempt current pension income?

Segregated assets method B

Unsegregated assets method C

Was an actuarial certificate obtained? D Print Y for yes

Did the fund have any other income that was assessable? E Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of assessable contributions
 Assessable employer contributions **R1**
 plus Assessable personal contributions **R2**
 plus #*No-TFN-quoted contributions **R3**
 (an amount must be included even if it is zero)
 less Transfer of liability to life insurance company or PST **R6**

Calculation of non-arm's length income
 * Net non-arm's length private company dividends **U1**
 plus * Net non-arm's length trust distributions **U2**
 plus * Net other non-arm's length income **U3**

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label
 * If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** Loss
 (Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** Loss
 (W less Y)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1	<input style="width: 100%;" type="text"/>	A2	<input style="width: 100%;" type="text"/>
Interest expenses overseas	B1	<input style="width: 100%;" type="text"/>	B2	<input style="width: 100%;" type="text"/>
Capital works expenditure	D1	<input style="width: 100%;" type="text"/>	D2	<input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	E1	<input style="width: 100%;" type="text"/>	E2	<input style="width: 100%;" type="text"/>
Insurance premiums – members	F1	<input style="width: 100%; text-align: right; value: 914;" type="text"/>	F2	<input style="width: 100%;" type="text"/>
SMSF auditor fee	H1	<input style="width: 100%;" type="text"/>	H2	<input style="width: 100%;" type="text"/>
Investment expenses	I1	<input style="width: 100%;" type="text"/>	I2	<input style="width: 100%;" type="text"/>
Management and administration expenses	J1	<input style="width: 100%; text-align: right; value: 7,407;" type="text"/>	J2	<input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	U1	<input style="width: 100%;" type="text"/>	U2	<input style="width: 100%;" type="text"/>
Other amounts	L1	<input style="width: 100%;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>	L2	<input style="width: 100%;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>
Tax losses deducted	M1	<input style="width: 100%;" type="text"/>		
TOTAL DEDUCTIONS			TOTAL NON-DEDUCTIBLE EXPENSES	
	N	<input style="width: 100%; text-align: right; value: 8,321;" type="text"/> <small>(Total A1 to M1)</small>	Y	<input style="width: 100%; text-align: right; value: 0;" type="text"/> <small>(Total A2 to L2)</small>
#TAXABLE INCOME OR LOSS			TOTAL SMSF EXPENSES	
	O	<input style="width: 100%; text-align: right; value: 31,342;" type="text"/> <small>Loss</small> <input style="width: 30px;" type="text"/> (TOTAL ASSESSABLE INCOME <small>less</small> TOTAL DEDUCTIONS)	Z	<input style="width: 100%; text-align: right; value: 8,321;" type="text"/> <small>(N plus Y)</small>

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	A	<input style="width: 100%; text-align: right; value: 31,342;" type="text"/> <small>(an amount must be included even if it is zero)</small>
#Tax on taxable income	T1	<input style="width: 100%; text-align: right; value: 4,701.30;" type="text"/> <small>(an amount must be included even if it is zero)</small>
#Tax on no-TFN-quoted contributions	J	<input style="width: 100%; text-align: right; value: 0.00;" type="text"/> <small>(an amount must be included even if it is zero)</small>
Gross tax	B	<input style="width: 100%; text-align: right; value: 4,701.30;" type="text"/> <small>(T1 plus J)</small>

Foreign income tax offset	C1 <input type="text"/>	
Rebates and tax offsets	C2 <input type="text"/>	
		Non-refundable non-carry forward tax offsets
		C <input type="text" value="0.00"/>
		(C1 plus C2)

SUBTOTAL 1

T2

(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		Non-refundable carry forward tax offsets
		D <input type="text" value="0.00"/>
		(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="177.24"/>	
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		Refundable tax offsets
		E <input type="text" value="177.24"/>
		(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest

H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)

H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets).

I

(unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax payable

S

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V

Net capital losses brought forward from prior years

Non-Collectables

Collectables

Net capital losses carried forward to later income years

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.	Member Number
Title	Mr	Member'sTFN	1
Family name	Kaberry		Account status
First given name	Neil		<input type="radio"/> Code
Other given names			
Date of birth	14/11/1979	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE 213,821.91

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A 18,343.70	Receipt date
ABN of principal employer	H1
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 18,343.70	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 10,291.09	Loss
S1 242,456.70	Inward rollovers and transfers	P	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	Code
S2 0.00	Lump Sum payment	R1	Code
Retirement phase account balance - CDBIS	Income stream payment	R2	Code
S3 0.00			
<input type="text"/> TRIS Count	CLOSING ACCOUNT BALANCE S 242,456.70		
	S1 plus S2 plus S3		
Accumulation phase value	X1 242,456.70		
Retirement phase value	X2 0.00		
Outstanding limited recourse borrowing arrangement amount	Y 0.00		

Fund's tax file number (TFN)

Title	Mrs	See the Privacy note in the Declaration.	Member Number	2
Family name	Kaberry	Member'sTFN		
First given name	Belinda		Account status	<input type="radio"/> Code
Other given names				
Date of birth	20/12/1979	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 131,248.39

Refer to instructions for completing these labels

Employer contributions

A 6,837.26

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS **N** 6,837.26

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 144,343.06

Retirement phase account balance - Non CDBIS

S2 0.00

Retirement phase account balance - CDBIS

S3 0.00

0 TRIS Count

Allocated earnings or losses **O** 6,206.11 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE **S** 144,343.06

S1 plus S2 plus S3

Accumulation phase value **X1** 144,343.06

Retirement phase value **X2** 0.00

Outstanding limited recourse borrowing arrangement amount **Y** 0.00

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	J1 <input type="text"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>
Property count	J7 <input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **A** Print Y for yes or N for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 <input style="width: 150px;" type="text"/>	
Permissible temporary borrowings V2 <input style="width: 150px;" type="text"/>	
Other borrowings V3 <input style="width: 150px;" type="text"/>	Borrowings V <input style="width: 150px; text-align: right;" type="text" value="0"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G)	W	<input style="width: 100%; text-align: right;" type="text" value="386,799"/>
Reserve accounts	X	<input style="width: 100%;" type="text"/>
Other liabilities	Y	<input style="width: 100%; text-align: right;" type="text" value="2,121"/>
TOTAL LIABILITIES		Z <input style="width: 100%; text-align: right;" type="text" value="388,920"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input style="width: 100%;" type="text"/>
Total TOFA losses	I	<input style="width: 100%;" type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2020–21 income year, write 2021). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2021. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2021 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date Day Month Year

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number Area code Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2021 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date Day Month Year

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number Area code Number

Tax agent number Reference number

Kaberry Retirement Fund

Financial Statements
For the year ended 30 June 2021



AR Quayle & Co
Certified Practising Accountants
Suite 8, 857 Doncaster Road
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9972 5156

Kaberry Retirement Fund

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Kaberry Retirement Fund

Compilation Report to Kaberry Retirement Fund

We have compiled the accompanying special purpose financial statements of Kaberry Retirement Fund, which comprise the balance sheet as at 30 June 2021, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustee's declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Directors of the Trustee Company

The directors of the trustee company of Kaberry Retirement Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the directors of the trustee company, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315 Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants (including Independence Standards).

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

AR Quayle & Co
Suite 8, 857 Doncaster Road
Doncaster East

16 September, 2021

Kaberry Retirement Fund


Trustee's Declaration

The directors of Kaberry Superannuation Holdings Pty Ltd have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

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

X 

Neil Kaberry, (Director)

X 

Belinda Kaberry, (Director)

Date 16/09/2021

Kaberry Retirement Fund

Operating Statement For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Investment revenue			
Interest		79	819
Dividends		414	
Net property rentals		13,812	11,370
Changes in net market values		15,038	
Net investment revenue		29,342	12,189
Contributions revenue			
Employer contributions		25,181	24,840
Member contributions			6
Total contributions revenue		25,181	24,846
Total revenue		54,523	37,035
General administration expenses			
Accountancy		1,980	1,650
Bank fees & charges		2	8
Body Corp Fees		1,152	1,948
Insurance		914	828
Filing fees		314	393
General expenses			233
Insurance		146	118
Managing Agent's Fees		2,697	1,584
Pest Control			49
Rates & land taxes		1,114	968
Repairs & maintenance			280
Total general administration expenses		8,321	8,060
Benefits accrued as a result of operations before income tax		46,202	28,975
Income tax expense		(4,524)	(4,345)
Increase in benefits accrued as a result of operations		41,678	24,630

The accompanying notes form part of these financial statements.

Kaberry Retirement Fund

Statement of Financial Position as at 30 June 2021

	Note	2021 \$	2020 \$
Investments			
Shares in listed companies		219,391	
Investment properties (Australian)		125,000	134,446
Total Investments		344,391	134,446
Other Assets			
Cash and cash equivalents		44,529	212,957
Total other assets		44,529	212,957
Total assets		388,921	347,403
Liabilities			
Current tax liabilities		2,121	2,282
Total liabilities		2,121	2,282
Net assets available to pay benefits		386,800	345,122
Represented by:			
Liability for accrued benefits allocated to members' accounts		386,800	345,122
		386,800	345,122

The accompanying notes form part of these financial statements.

Member Statement Kaberry Retirement Fund

Detail			Balances
Member	Neil Kaberry		
		Total benefits	242,456.70
Date of birth	14/11/1979	comprising:	
Date joined fund	10/04/2017	- Preserved	242,451.10
Service period start date	01/04/1996	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	5.60
Member mode	Accumulation		
		Including:	
		- Taxable component	234,948.29
Vested amount	242,456.70	- Tax free component	7,508.41
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	242,456.70		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	213,816.31	0.00	5.60	213,821.91
Add:				
Employer contributions	18,343.70	0.00	0.00	18,343.70
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	13,700.16	0.00	0.00	13,700.16
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	2,751.55	0.00	0.00	2,751.55
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	657.52	0.00	0.00	657.52
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	242,451.10	0.00	5.60	242,456.70

Member Statement Kaberry Retirement Fund

Detail			Balances
Member	Belinda Kaberry		
		Total benefits	144,343.06
Date of birth	20/12/1979	comprising:	
Date joined fund	10/04/2017	- Preserved	143,949.11
Service period start date	24/05/1999	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	393.95
Member mode	Accumulation		
		Including:	
		- Taxable component	139,014.99
Vested amount	144,343.06	- Tax free component	5,328.07
Insured death benefit	500,000.00	- Untaxed component	0.00
Total death benefit	644,343.06		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	130,905.74	0.00	393.95	131,299.69
Add:				
Employer contributions	6,837.26	0.00	0.00	6,837.26
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	8,412.74	0.00	0.00	8,412.74
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	1,025.59	0.00	0.00	1,025.59
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	266.58	0.00	0.00	266.58
Insurance premiums	914.46	0.00	0.00	914.46
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	143,949.11	0.00	393.95	144,343.06

Kaberry Retirement Fund

Notes to the Financial Statements For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependant on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on an accrual basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue on 16 September, 2021 by the directors of the trustee company.

(a) Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

- (i) that the buyer and the seller deal with each other at arm's length in relation to the sale;
- (ii) that the sale occurred after proper marketing of the asset; and
- (iii) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
 - (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
 - (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and
 - (iv) investment properties at the trustees' assessment of their realisable value.
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Kaberry Retirement Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

(b) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

(c) Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Remeasurement changes in market value

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at the year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

Kaberry Retirement Fund

Notes to the Financial Statements For the year ended 30 June 2021

(e) Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

(f) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

(g) Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustee to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Kaberry Retirement Fund

Comparative Trial Balance as at 30 June 2021

		2021	2021	2020	2020
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0700	Rent received		13,812.00		11,369.93
0716	Employers contributions				
0716.01	Employers contributions		18,343.70		18,733.50
0716.02	Employers contributions		6,837.26		6,106.60
			<hr/>		<hr/>
			25,180.96		24,840.10
0750	Members contributions				
0750.01	Members contributions				2.90
0750.02	Members contributions				2.90
					<hr/>
					5.80
0800	Interest		78.59		819.37
0820	Dividends - Franked		413.57		
	Change in NMV shares in companies				
0850			24,483.97		
0880	Change in NMV real estate	9,446.18			
Expenses					
1510	Accountancy	1,980.00		1,650.00	
1545	Bank fees & charges	2.40		8.20	
1548	Body Corp Fees	1,152.41		1,947.91	
1685	Filing fees	314.00		393.00	
1715	General expenses			233.00	
1755	Insurance	146.39		118.37	
1798	Managing Agent's Fees	2,696.98		1,583.57	
1825	Pest Control			48.90	
1850	Rates & land taxes	1,114.11		968.30	
1865	Repairs & maintenance			280.00	
1970	Group life premiums				
1970.02	Group life premiums	914.46		828.50	
			<hr/>		<hr/>
			914.46		828.50
1998	Income tax expense - Earnings	4,524.00		4,345.45	
Current Assets					
2000	Cash at bank	44,023.07 ✓	7-18	212,956.99	
2002	ANZ Cash Inv Account	506.31 ✓	7-3		

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Kaberry Retirement Fund

Comparative Trial Balance as at 30 June 2021

		2021 \$ Dr	2021 \$ Cr	2020 \$ Dr	2020 \$ Cr
	Non Current Assets				
2520	Shares in listed companies	219,391.50	7-1		
2800	Residential real estate	125,000.00	7-2	134,446.18	
	Current Liabilities				
3325	Taxation		2,121.11	5-1	2,281.56
	Equity				
4000	Opening balance - Members fund				
4000.01	Opening balance - Members fund		213,821.91		195,327.06
4000.02	Opening balance - Members fund		131,299.69		125,164.54
			345,121.60		320,491.60
4199	Yet To Be Allocated		0.01		0.01
		411,211.81	411,211.81	359,808.37	359,808.37
	Net Profit		41,678.16		24,630.00

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Kaberry Retirement Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0700 - Rent received							
07/07/2020	000000049	J	Rent - Apartment			536.22	(536.22)
04/08/2020	000000050	J	Rent - Apartment			1,034.71	(1,570.93)
03/09/2020	000000051	J	Rent - Apartment			414.80	(1,985.73)
06/10/2020	000000052	J	Rent - Apartment			410.79	(2,396.52)
10/11/2020	000000053	J	Rent - Apartment			888.22	(3,284.74)
03/12/2020	000000054	J	Rent - Apartment			1,049.71	(4,334.45)
04/02/2021	000000056	J	Rent - Apartment			837.79	(5,172.24)
11/02/2021	000000055	J	Rent - Apartment			182.00	(5,354.24)
04/03/2021	000000057	J	Rent - Apartment			1,049.71	(6,403.95)
06/04/2021	000000058	J	Rent - Apartment			504.86	(6,908.81)
06/05/2021	000000059	J	Rent - Apartment			889.98	(7,798.79)
03/06/2021	000000060	J	Rent - Apartment			1,049.71	(8,848.50)
30/06/2021	000000085	J	Rent - Apartment			2,207.48	(11,055.98)
30/06/2021	000000090	J	Rent - Apartment			2,756.02	(13,812.00)
30/06/2021	000000105	J	Year end closing entry		13,812.00		0.00
Total					13,812.00	13,812.00	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0716.01 - Employers contributions							
01/09/2020	000000026	J	Employer contribution			1,644.25	(1,644.25)
12/10/2020	000000027	J	Employer contribution			1,315.40	(2,959.65)
19/10/2020	000000028	J	Employer contribution			1,644.25	(4,603.90)
12/11/2020	000000029	J	Employer contribution			1,315.40	(5,919.30)
24/12/2020	000000030	J	Employer contribution			1,315.40	(7,234.70)
12/01/2021	000000031	J	Employer contribution			1,739.25	(8,973.95)
01/03/2021	000000032	J	Employer contribution			1,315.40	(10,289.35)
15/03/2021	000000033	J	Employer contribution			4,108.15	(14,397.50)
11/05/2021	000000034	J	Employer contribution			1,315.40	(15,712.90)
08/06/2021	000000035	J	Employer contribution			1,315.40	(17,028.30)
25/06/2021	000000036	J	Employer contribution			1,315.40	(18,343.70)
30/06/2021	000000105	J	Year end closing entry		18,343.70		0.00
Total					18,343.70	18,343.70	
Account number 0716.02 - Employers contributions							
06/07/2020	000000002	J	Employer contribution			267.39	(267.39)
20/07/2020	000000003	J	Employer contribution			267.39	(534.78)
03/08/2020	000000004	J	Employer contribution			267.39	(802.17)
17/08/2020	000000005	J	Employer contribution			267.39	(1,069.56)
31/08/2020	000000006	J	Employer contribution			267.39	(1,336.95)
14/09/2020	000000007	J	Employer contribution			267.39	(1,604.34)
28/09/2020	000000008	J	Employer contribution			267.39	(1,871.73)
09/10/2020	000000011	J	Employer contribution			272.07	(2,143.80)
12/10/2020	000000009	J	Employer contribution			267.39	(2,411.19)
26/10/2020	000000010	J	Employer contribution			272.07	(2,683.26)

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
23/11/2020	000000012	J	Employer contribution			272.07	(2,955.33)
03/12/2020	000000013	J	Employer contribution			272.07	(3,227.40)
17/12/2020	000000014	J	Employer contribution			272.07	(3,499.47)
31/12/2020	000000015	J	Employer contribution			272.07	(3,771.54)
14/01/2021	000000016	J	Employer contribution			272.07	(4,043.61)
28/01/2021	000000017	J	Employer contribution			272.07	(4,315.68)
11/02/2021	000000018	J	Employer contribution			272.07	(4,587.75)
25/02/2021	000000019	J	Employer contribution			272.07	(4,859.82)
11/03/2021	000000020	J	Employer contribution			272.07	(5,131.89)
25/03/2021	000000021	J	Employer contribution			272.07	(5,403.96)
08/04/2021	000000022	J	Employer contribution			272.07	(5,676.03)
22/04/2021	000000023	J	Employer contribution			272.07	(5,948.10)
06/05/2021	000000024	J	Employer contribution			272.07	(6,220.17)
20/05/2021	000000025	J	Employer contribution			287.13	(6,507.30)
22/06/2021	000000079	J	Employer contribution			329.96	(6,837.26)
30/06/2021	000000105	J	Year end closing entry		6,837.26		0.00
Total					6,837.26	6,837.26	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0800 - Interest							
31/07/2020	000000037	J	Gross interest			9.04	(9.04)
31/08/2020	000000038	J	Gross interest			9.08	(18.12)
30/09/2020	000000039	J	Gross interest			8.90	(27.02)
30/10/2020	000000040	J	Gross interest			8.96	(35.98)
30/11/2020	000000041	J	Gross interest			9.42	(45.40)
31/12/2020	000000042	J	Gross interest			9.53	(54.93)
29/01/2021	000000043	J	Gross interest			9.00	(63.93)
26/02/2021	000000044	J	Gross interest			7.04	(70.97)
26/02/2021	000000098	J	Gross interest			0.22	(71.19)
31/03/2021	000000045	J	Gross interest			1.89	(73.08)
31/03/2021	000000099	J	Gross interest			0.05	(73.13)
30/04/2021	000000046	J	Gross interest			1.69	(74.82)
31/05/2021	000000047	J	Gross interest			1.84	(76.66)
30/06/2021	000000048	J	Gross interest			1.83	(78.49)
30/06/2021	000000080	J	Gross interest			0.10	(78.59)
30/06/2021	000000105	J	Year end closing entry		78.59		0.00
Total					78.59	78.59	
Account number 0820 - Dividends - Franked							
23/03/2021	000000100	J	Franked dividend			65.57	(65.57)
25/06/2021	000000101	J	Franked dividend			348.00	(413.57)
30/06/2021	000000105	J	Year end closing entry		413.57		0.00
Total					413.57	413.57	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0850 - Change in NMV shares in companies							
24/02/2021	000000091	J	Purchase - 1200 CBA shares		108.22		108.22
25/02/2021	000000092	J	Purchase - 1400 NAB shares		38.06		146.28
25/02/2021	000000093	J	Purchase - 1500 ANZ shares		43.95		190.23
26/02/2021	000000094	J	Purchase - 140 A2M shares		19.95		210.18
26/02/2021	000000095	J	Purchase - 50 BHP shares		19.95		230.13
11/03/2021	000000096	J	Purchase - 600 WBC shares		29.95		260.08
22/03/2021	000000097	J	Purchase - 1500 BPT shares		19.95		280.03
30/06/2021	000000102	J	Revaluation - CBA shares			21,462.00	(21,181.97)
30/06/2021	000000102	J	Revaluation - NAB shares			2,107.00	(23,288.97)
30/06/2021	000000102	J	Revaluation - ANZ shares			2,280.00	(25,568.97)
30/06/2021	000000102	J	Revaluation - A2M shares		616.00		(24,952.97)
30/06/2021	000000102	J	Revaluation - BHP shares		16.00		(24,936.97)
30/06/2021	000000102	J	Revaluation - WBC shares			372.00	(25,308.97)
30/06/2021	000000102	J	Revaluation - BPT shares		825.00		(24,483.97)
30/06/2021	000000105	J	Year end closing entry		24,483.97		0.00
Total					26,221.00	26,221.00	
Account number 0880 - Change in NMV real estate							
30/06/2021	000000103	J	Property revaluation - Apartment		9,446.18		9,446.18
30/06/2021	000000105	J	Year end closing entry			9,446.18	0.00
Total					9,446.18	9,446.18	
Account number 1510 - Accountancy							
15/06/2021	000000071	J	ARQ Fee		1,980.00		1,980.00
30/06/2021	000000105	J	Year end closing entry			1,980.00	0.00

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					1,980.00	1,980.00	
Account number 1545 - Bank fees & charges							
31/12/2020	000000066	J	Bank Fee		0.60		0.60
26/02/2021	000000067	J	Bank Fee		0.60		1.20
31/03/2021	000000068	J	Bank Fee		0.60		1.80
31/03/2021	000000069	J	Bank Fee		0.60		2.40
30/06/2021	000000105	J	Year end closing entry			2.40	0.00
Total					2.40	2.40	
Account number 1548 - Body Corp Fees							
30/06/2021	000000083	J	Body Corp Fees paid via Rent		1,152.41		1,152.41
30/06/2021	000000105	J	Year end closing entry			1,152.41	0.00
Total					1,152.41	1,152.41	
Account number 1685 - Filing fees							
26/04/2021	000000070	J	ASIC filing fee		55.00		55.00
15/06/2021	000000073	J	ATO Filing Fee		259.00		314.00
30/06/2021	000000105	J	Year end closing entry			314.00	0.00
Total					314.00	314.00	
Account number 1755 - Insurance							
09/07/2020	000000074	J	Unit Insurance		146.39		146.39
30/06/2021	000000105	J	Year end closing entry			146.39	0.00
Total					146.39	146.39	
Account number 1798 - Managing Agent's Fees							
30/06/2021	000000084	J	Agents Fees paid from Rent		420.16		420.16
30/06/2021	000000086	J	Agents Fees taken from Rent		1,089.70		1,509.86
30/06/2021	000000088	J	Letting Fee paid from Rent		376.80		1,886.66
30/06/2021	000000089	J	Agents Fees taken from Rent		810.32		2,696.98
30/06/2021	000000105	J	Year end closing entry			2,696.98	0.00
Total					2,696.98	2,696.98	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1850 - Rates & land taxes							
30/06/2021	000000081	J	Water Rates paid via Rents		240.51		240.51
30/06/2021	000000082	J	Council Rates paid via Rents		394.40		634.91
30/06/2021	000000087	J	Water Rates Paid from Rent		479.20		1,114.11
30/06/2021	000000105	J	Year end closing entry			1,114.11	0.00
Total					1,114.11	1,114.11	
Account number 1970.02 - Insurance							
25/06/2021	000000078	J	Belinda life Insurance		914.46		914.46
30/06/2021	000000105	J	Year end closing entry			914.46	0.00
Total					914.46	914.46	
Account number 1998 - Income tax expense - Earnings							
30/09/2020	000000062	J	PAYG Payment - 9/20 PAYGI		801.00		801.00
29/12/2020	000000063	J	PAYG Payment - 12/20 PAYGI		801.00		1,602.00
31/03/2021	000000064	J	PAYG Payment - 3/21 PAYGI		801.00		2,403.00
30/06/2021	000000065	J	PAYG Payment provision - 6/21 PAYGI		801.00		3,204.00
30/06/2021	000000104	J	Year end closing tax provision		1,320.00		4,524.00
30/06/2021	000000105	J	Year end closing entry			4,524.00	0.00
Total					4,524.00	4,524.00	
Account number 2000 - Cash at bank							
01/07/2020	000000001	J	Opening balance		212,956.99		212,956.99
06/07/2020	000000002	J	Contribution - Belinda Kaberry		267.39		213,224.38
07/07/2020	000000049	J	Rent - Apartment		536.22		213,760.60
09/07/2020	000000061	J	Payment - - 6/20 PAYGI			1,300.00	212,460.60
09/07/2020	000000074	J	Unit Insurance			146.39	212,314.21
20/07/2020	000000003	J	Contribution - Belinda Kaberry		267.39		212,581.60

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
31/07/2020	000000037	J	Interest - Kaberry Retirement Fund		9.04		212,590.64
03/08/2020	000000004	J	Contribution - Belinda Kaberry		267.39		212,858.03
04/08/2020	000000050	J	Rent - Apartment		1,034.71		213,892.74
17/08/2020	000000005	J	Contribution - Belinda Kaberry		267.39		214,160.13
31/08/2020	000000006	J	Contribution - Belinda Kaberry		267.39		214,427.52
31/08/2020	000000038	J	Interest - Kaberry Retirement Fund		9.08		214,436.60
01/09/2020	000000026	J	Contribution - Neil Kaberry		1,644.25		216,080.85
03/09/2020	000000051	J	Rent - Apartment		414.80		216,495.65
14/09/2020	000000007	J	Contribution - Belinda Kaberry		267.39		216,763.04
28/09/2020	000000008	J	Contribution - Belinda Kaberry		267.39		217,030.43
30/09/2020	000000039	J	Interest - Kaberry Retirement Fund		8.90		217,039.33
30/09/2020	000000062	J	PAYG Payment - 9/20 PAYGI			801.00	216,238.33
06/10/2020	000000052	J	Rent - Apartment		410.79		216,649.12
09/10/2020	000000011	J	Contribution - Belinda Kaberry		272.07		216,921.19
12/10/2020	000000009	J	Contribution - Belinda Kaberry		267.39		217,188.58
12/10/2020	000000027	J	Contribution - Neil Kaberry		1,315.40		218,503.98
19/10/2020	000000028	J	Contribution - Neil Kaberry		1,644.25		220,148.23
26/10/2020	000000010	J	Contribution - Belinda Kaberry		272.07		220,420.30

Kaberry Retirement Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/10/2020	000000040	J	Interest - Kaberry Retirement Fund		8.96		220,429.26
10/11/2020	000000053	J	Rent - Apartment		888.22		221,317.48
12/11/2020	000000029	J	Contribution - Neil Kaberry		1,315.40		222,632.88
23/11/2020	000000012	J	Contribution - Belinda Kaberry		272.07		222,904.95
30/11/2020	000000041	J	Interest - Kaberry Retirement Fund		9.42		222,914.37
03/12/2020	000000013	J	Contribution - Belinda Kaberry		272.07		223,186.44
03/12/2020	000000054	J	Rent - Apartment		1,049.71		224,236.15
17/12/2020	000000014	J	Contribution - Belinda Kaberry		272.07		224,508.22
24/12/2020	000000030	J	Contribution - Neil Kaberry		1,315.40		225,823.62
29/12/2020	000000063	J	PAYG Payment - 12/20 PAYGI			801.00	225,022.62
31/12/2020	000000015	J	Contribution - Belinda Kaberry		272.07		225,294.69
31/12/2020	000000042	J	Interest - Kaberry Retirement Fund		9.53		225,304.22
31/12/2020	000000066	J	Bank Fee			0.60	225,303.62
12/01/2021	000000031	J	Contribution - Neil Kaberry		1,739.25		227,042.87
14/01/2021	000000016	J	Contribution - Belinda Kaberry		272.07		227,314.94
28/01/2021	000000017	J	Contribution - Belinda Kaberry		272.07		227,587.01
29/01/2021	000000043	J	Interest - Kaberry Retirement Fund		9.00		227,596.01
04/02/2021	000000056	J	Rent - Apartment		837.79		228,433.80
11/02/2021	000000018	J	Contribution - Belinda Kaberry		272.07		228,705.87

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
11/02/2021	000000055	J	Rent - Apartment		182.00		228,887.87
19/02/2021	000000075	J	Account funds transfer			175,000.00	53,887.87
23/02/2021	000000076	J	Account funds transfer			10,000.00	43,887.87
25/02/2021	000000019	J	Contribution - Belinda Kaberry		272.07		44,159.94
26/02/2021	000000044	J	Interest - Kaberry Retirement Fund		7.04		44,166.98
26/02/2021	000000067	J	Bank Fee			0.60	44,166.38
01/03/2021	000000032	J	Contribution - Neil Kaberry		1,315.40		45,481.78
04/03/2021	000000057	J	Rent - Apartment		1,049.71		46,531.49
09/03/2021	000000077	J	Account funds transfer			10,000.00	36,531.49
11/03/2021	000000020	J	Contribution - Belinda Kaberry		272.07		36,803.56
15/03/2021	000000033	J	Contribution - Neil Kaberry		4,108.15		40,911.71
25/03/2021	000000021	J	Contribution - Belinda Kaberry		272.07		41,183.78
31/03/2021	000000045	J	Interest - Kaberry Retirement Fund		1.89		41,185.67
31/03/2021	000000064	J	PAYG Payment - 3/21 PAYGI			801.00	40,384.67
31/03/2021	000000068	J	Bank Fee			0.60	40,384.07
31/03/2021	000000069	J	Bank Fee			0.60	40,383.47
06/04/2021	000000058	J	Rent - Apartment		504.86		40,888.33
08/04/2021	000000022	J	Contribution - Belinda Kaberry		272.07		41,160.40
22/04/2021	000000023	J	Contribution - Belinda Kaberry		272.07		41,432.47
26/04/2021	000000070	J	ASIC filing fee			55.00	41,377.47
30/04/2021	000000046	J	Interest - Kaberry Retirement Fund		1.69		41,379.16

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
06/05/2021	000000024	J	Contribution - Belinda Kaberry		272.07		41,651.23
06/05/2021	000000059	J	Rent - Apartment		889.98		42,541.21
11/05/2021	000000034	J	Contribution - Neil Kaberry		1,315.40		43,856.61
20/05/2021	000000025	J	Contribution - Belinda Kaberry		287.13		44,143.74
31/05/2021	000000047	J	Interest - Kaberry Retirement Fund		1.84		44,145.58
03/06/2021	000000060	J	Rent - Apartment		1,049.71		45,195.29
08/06/2021	000000035	J	Contribution - Neil Kaberry		1,315.40		46,510.69
15/06/2021	000000071	J	ARQ Fee			1,980.00	44,530.69
15/06/2021	000000072	J	Payment - Tax Payable - bal od 2020 tax			981.45	43,549.24
15/06/2021	000000073	J	ATO Filing Fee			259.00	43,290.24
22/06/2021	000000079	J	Contribution - Belinda Kaberry		329.96		43,620.20
25/06/2021	000000036	J	Contribution - Neil Kaberry		1,315.40		44,935.60
25/06/2021	000000078	J	Belinda life Insurance			914.46	44,021.14
30/06/2021	000000048	J	Interest - Kaberry Retirement Fund		1.83		44,022.97
30/06/2021	000000080	J	Interest - Kaberry Retirement Fund		0.10		44,023.07
Total					<u>247,064.77</u>	<u>203,041.70</u>	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2002 - ANZ Cash Inv Account							
19/02/2021	000000075	J	Account funds transfer		175,000.00		175,000.00
23/02/2021	000000076	J	Account funds transfer		10,000.00		185,000.00
24/02/2021	000000091	J	Purchase - 1200 CBA shares			98,490.22	86,509.78
25/02/2021	000000092	J	Purchase - 1400 NAB shares			34,639.06	51,870.72
25/02/2021	000000093	J	Purchase - 1500 ANZ shares			39,988.95	11,881.77
26/02/2021	000000094	J	Purchase - 140 A2M shares			1,475.95	10,405.82
26/02/2021	000000095	J	Purchase - 50 BHP shares			2,464.45	7,941.37
26/02/2021	000000098	J	Interest - ANZ Cash Inv Account		0.22		7,941.59
09/03/2021	000000077	J	Account funds transfer		10,000.00		17,941.59
11/03/2021	000000096	J	Purchase - 600 WBC shares			15,143.95	2,797.64
22/03/2021	000000097	J	Purchase - 1500 BPT shares			2,704.95	92.69
23/03/2021	000000100	J	Net dividend - BHP		65.57		158.26
31/03/2021	000000099	J	Interest - ANZ Cash Inv Account		0.05		158.31
25/06/2021	000000101	J	Net dividend - WBC		348.00		506.31
Total					195,413.84	194,907.53	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2005 - Clearing Account							
30/06/2021	000000081	J	Water Rates paid via Rents			240.51	(240.51)
30/06/2021	000000082	J	Council Rates paid via Rents			394.40	(634.91)
30/06/2021	000000083	J	Body Corp Fees paid via Rent			1,152.41	(1,787.32)
30/06/2021	000000084	J	Agents Fees paid from Rent			420.16	(2,207.48)
30/06/2021	000000085	J	Rent - Apartment		2,207.48		0.00
30/06/2021	000000086	J	Agents Fees taken from Rent			1,089.70	(1,089.70)
30/06/2021	000000087	J	Water Rates Paid from Rent			479.20	(1,568.90)
30/06/2021	000000088	J	Letting Fee paid from Rent			376.80	(1,945.70)
30/06/2021	000000089	J	Agents Fees taken from Rent			810.32	(2,756.02)
30/06/2021	000000090	J	Rent - Apartment		2,756.02		0.00
Total					4,963.50	4,963.50	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2520 - Shares in listed companies							
24/02/2021	000000091	J	Purchase - 1200 CBA shares		98,382.00		98,382.00
25/02/2021	000000092	J	Purchase - 1400 NAB shares		34,601.00		132,983.00
25/02/2021	000000093	J	Purchase - 1500 ANZ shares		39,945.00		172,928.00
26/02/2021	000000094	J	Purchase - 140 A2M shares		1,456.00		174,384.00
26/02/2021	000000095	J	Purchase - 50 BHP shares		2,444.50		176,828.50
11/03/2021	000000096	J	Purchase - 600 WBC shares		15,114.00		191,942.50
22/03/2021	000000097	J	Purchase - 1500 BPT shares		2,685.00		194,627.50
30/06/2021	000000102	J	Revaluation - CBA shares		21,462.00		216,089.50
30/06/2021	000000102	J	Revaluation - NAB shares		2,107.00		218,196.50
30/06/2021	000000102	J	Revaluation - ANZ shares		2,280.00		220,476.50
30/06/2021	000000102	J	Revaluation - A2M shares			616.00	219,860.50
30/06/2021	000000102	J	Revaluation - BHP shares			16.00	219,844.50
30/06/2021	000000102	J	Revaluation - WBC shares		372.00		220,216.50
30/06/2021	000000102	J	Revaluation - BPT shares			825.00	219,391.50
Total					220,848.50	1,457.00	
Account number 2800 - Residential real estate							
01/07/2020	000000001	J	Opening balance		134,446.18		134,446.18
30/06/2021	000000103	J	Property revaluation - Apartment			9,446.18	125,000.00
Total					134,446.18	9,446.18	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3325 - Taxation							
01/07/2020	000000001	J	Opening balance			2,281.56	(2,281.56)
09/07/2020	000000061	J	Payment - - 6/20 PAYGI		1,300.00		(981.56)
15/06/2021	000000072	J	Payment - Tax Payable - bal od 2020 tax		981.45		(0.11)
30/06/2021	000000065	J	PAYG Payment provision - 6/21 PAYGI			801.00	(801.11)
30/06/2021	000000104	J	Year end closing tax provision			1,320.00	(2,121.11)
Total					2,281.45	4,402.56	
Account number 4000.01 - Opening balance - Members fund							
01/07/2020	000000001	J	Opening balance			213,821.91	(213,821.91)
30/06/2021	000000106	J	Year end closing entry			28,634.79	(242,456.70)
Total						242,456.70	
Account number 4000.02 - Opening balance - Members fund							
01/07/2020	000000001	J	Opening balance			131,299.69	(131,299.69)
30/06/2021	000000106	J	Year end closing entry			13,043.37	(144,343.06)
Total						144,343.06	
Account number 4049.01 - Share of profit							
30/06/2021	000000106	J	Year end closing entry			28,634.79	(28,634.79)
30/06/2021	000000106	J	Year end closing entry		28,634.79		0.00
Total					28,634.79	28,634.79	
Account number 4049.02 - Share of profit							
30/06/2021	000000106	J	Year end closing entry			13,043.37	(13,043.37)
30/06/2021	000000106	J	Year end closing entry		13,043.37		0.00
Total					13,043.37	13,043.37	

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 4199 - Funds yet to be allocated							
01/07/2020	000000001	J	Opening balance			0.01	(0.01)
30/06/2021	000000105	J	Year end closing entry			41,678.16	(41,678.17)
30/06/2021	000000106	J	Year end closing entry		41,678.16		(0.01)
Total					41,678.16	41,678.17	

Tax Reconciliation Report Kaberry Retirement Fund

Accounting Profit as per Operating Statement	46,202.16
Less:	
Utilised Carried Forward Tax Losses	0.00
Accounting Capital Gains	0.00
Distributed Capital Gains	0.00
Increase in Net Market Values	15,037.79
Non Taxable Distributions Received	0.00
Exempt Pension Income	0.00
Rollovers Received	0.00
Insurance Proceeds	0.00
Non-Concessional Contributions	0.00
LIC Capital Gain Deduction	0.00
	15,037.79
	31,164.37
Add:	
Taxable Capital Gains	0.00
Franking/Imputation Credits	177.24
Foreign Credits	0.00
Decrease in Net Market Values	0.00
Pension Non-deductible Expenses	0.00
Other Non-deductible Expense	0.00
Pension Payments	0.00
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	177.24
Taxable Income (Loss)	31,341.61
Gross Tax	4,701.24
Less:	
Franking/Imputation Credits	177.24
Foreign Credits	0.00
TFN Credits	0.00
PAYG Installments	3,204.00
	3,381.24
Income Tax Payable (Refundable)	1,320.00 ✓
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
Total Amount Due (Refundable)	1,579.00

Investment Summary

Kaberry Retirement Fund

as at 30/06/2021

Investment Accounts	Units	Average Cost	Market Price	Total Cost	Total Market Value	Unrealised Gain (Loss)
ANZ Cash Inv Account	506.31	1.00	1.00	506.31	506.31 ✓	
Clearing Account	0.00	1.00	1.00	0.00	0.00	
Kaberry Retirement Fund	44,023.07	1.00	1.00	44,023.07	44,023.07 ✓	
Unbanked Contributions	0.00	1.00	1.00	0.00	0.00	0.00
ASX Listed						
A2M	140.0000	10.5425	6.0000	1,475.95	840.00	(635.95)
ANZ	1500.0000	26.6593	28.1500	39,988.95	42,225.00	2,236.05
BHP	50.0000	49.2890	48.5700	2,464.45	2,428.50	(35.95)
BPT	1500.0000	1.8033	1.2400	2,704.95	1,860.00	(844.95)
CBA	1200.0000	82.0752	99.8700	98,490.22	119,844.00	21,353.78
NAB	1400.0000	24.7422	26.2200	34,639.06	36,708.00	2,068.94
WBC	600.0000	25.2399	25.8100	15,143.95	15,486.00	342.05
				194,907.53	219,391.50	24,483.97
Physical Assets						
Apartment	1	134,446.18	125,000.00	134,446.18	125,000.00	(9,446.18)
				134,446.18	125,000.00	(9,446.18)
Liabilities						
Tax Payable	0.11	1.00	1.00	0.11	0.11	
Tax Payable	1,320.00	1.00	1.00	1,320.00	1,320.00 ✓	
6/21 PAYGI	801.00	1.00	1.00	801.00	801.00 ✓	
				2,121.11	2,121.11	0.00
Total				371,761.98	386,799.77	15,037.79

final inspections (which are allowed also), leaving and picking up keys etc. However, it is a sign of the times I feel.

Thank you for your patience Neil, and I have now had the opportunity to review the photos of your studio apartment; it was, and is, certainly one the better apartments, being very much larger than the majority of those in the complex. The majority of those, which are somewhat more 'compact' are around the \$110,000 - \$115,000 range.

I have not had one of the few 'larger' apartments for sale since your purchase, as people tend to 'hang onto them' ... and being fewer of these, they are keenly sought after. However, apart from yours Neil, I did sell one for \$132,000.00 (same/similar), but different position in the complex, but nevertheless, comparable in size – a little while after your purchase.

I cannot put a 'precise' figure on the apartment, but providing the tenant has kept it in good condition (which it sounds as they are with being punctual with rent etc.), my aim would be to quote a range of \$120,000 - \$132,000 and encourage offers for your consideration. I do not require a 'reserve' at this stage and we can build on the offers received.

Our fee for service can be a flat rate of \$7,500 +gst and advertising would be \$1,000 (for advertising on all relevant real estate sites, Domain, Realestate.com, Realestateview.com and Pagan Real Estate (no charge).

I believe I can use previous photography for advertising and this will save a few hundred dollars and no charge for copywriting, and in-house brochures, which are perfectly fine on a quality card stationery.

I look forward to hearing from you in due course Neil, and would be most pleased to offer the apartment to the market for their competition.

Much appreciated and please let me know if you require any further information.

Keep well and have a pleasant remainder of your evening.

Kind Regards,
Kaye Gerlach.



Kaye Gerlach | Senior Sales Exec./Licensed Estate Agent/Auctioneer
Mobile: 0467 686 904

Pagan Real Estate
8 Mt Alexander Road, Travancore,
Victoria, 3032 – ALT Tower
Phone : (03) 9375-3377
Fax: (03) 9375-3378
Email : kgerlach@paganrealestate.com.au

Pagan
REAL ESTATE

www.paganrealestate.com.au

Andrew Quayle

From: Kaye Gerlach <kgerlach@paganrealestate.com.au>
Sent: Tuesday, 14 September 2021 8:50 PM
To: Neil Kaberry
Subject: FW: 312.2 Eastern Place Hawthorn East

Hi Neil & Belinda,

Please see below, email sent last Wednesday ! It appears you did not receive this email, and I had addressed it via bigpond ?

Much appreciated and take care,

Kind regards,
Kaye Gerlach.



Kaye Gerlach | Senior Sales Exec./Licensed Estate Agent/Auctioneer
Mobile: 0467 686 904

Pagan Real Estate
8 Mt Alexander Road, Travancore,
Victoria, 3032 – ALT Tower
Phone : (03) 9375-3377
Fax: (03) 9375-3378
Email : kgerlach@paganrealestate.com.au

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From: Kaye Gerlach
Sent: Wednesday, 8 September 2021 9:32 PM
To: f
Subject: RE: 312.2 Eastern Place Hawthorn East
Importance: High

Good evening Neil,

Thank you for your email.

I have only been able to spend this evening 'online' today, with commitments out on the road with Administrative tasks. It is very difficult with 'contactless' viewings with bank's valuers, and dealing with those allowed access to properties for these purposes only, or

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ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 1523-98775

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
02 FEB	OPENING BALANCE			0.00
19 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 944650 FROM 228094023		175,000.00 /	175,000.00
23 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 691673 FROM 228094023		10,000.00 /	185,000.00
24 FEB	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C13673037	98,490.26 /		86,509.74
25 FEB	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C13699945	34,639.06 /		51,870.68
25 FEB	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C13700203	39,988.95 /		11,881.73
26 FEB	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C13722398	1,475.95 /		10,405.78
26 FEB	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C13722324	2,464.45 /		7,941.33
26 FEB	CREDIT INTEREST PAID		0.26 /	7,941.59
09 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 585790 FROM 228094023		10,000.00 /	17,941.59
11 MAR	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C13907946	15,143.95 /		2,797.64
22 MAR	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C14022436	2,704.95		92.69
23 MAR	DIVIDEND FROM BHP GROUP DIV A1383/01261494		65.57 /	158.26
31 MAR	CREDIT INTEREST PAID		0.05 /	158.31
25 JUN	DIVIDEND FROM WBC DIVIDEND 001260723079		348.00 /	506.31
01 JUL	DIVIDEND FROM ANZ DIVIDEND A071/00810396		1,050.00	1,556.31
02 JUL	DIVIDEND FROM NAB INTERIM DIV DV221/01263185		840.00	2,396.31
14 JUL	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC 16846173	2,300.00		96.31
30 JUL	CREDIT INTEREST PAID		0.01	96.32
02 AUG	ANZ INTERNET BANKING FUNDS TFER TRANSFER 225697 FROM 228094023		5,000.00	5,096.32
	TOTALS AT END OF PAGE	\$197,207.57	\$202,303.89	
	TOTALS AT END OF PERIOD	\$197,207.57	\$202,303.89	\$5,096.32

This Statement Includes

Interest earned on deposits	\$0.32
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152398775_03011 E-2749 S-5591 I-11182



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 1

02 FEBRUARY 2021 TO 02 AUGUST 2021

129/2749

KABERRY RETIREMENT FUND
KABERRY SUPERANNUATION HOLDINGS PTY LTD
8/857-859 DONCASTER RD
DONCASTER EAST VIC 3109

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

012-012

Account Number

1523-98775

Account Descriptor

TRUST ACCOUNT

Opening Balance:

\$ **0.00**

Total Deposits:

\$ **202,303.89**

Total Withdrawals:

\$ **197,207.57**

Closing Balance:

\$ **5,096.32**

NEED TO GET IN TOUCH?

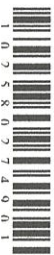


ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844



All registry communications to:
Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free call within Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



029 / 116575
KABERRY SUPERANNUATION
HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109

Key details

Payment date:	25 June 2021
Record date:	14 May 2021
SRN/HIN:	X*****5128
TFN/ABN status:	RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2021

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	600	58 cents	\$0.00	\$348.00	\$348.00	\$149.14
Net dividend amount					\$348.00	
						***New Zealand Imputation Credit (NZIC)
						NZ\$42.00

[#] The interim dividend of 58 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 4 cents per share over 2021. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS

ANZ BANK

BSB: 012-012

ACC: *****8775

ACCOUNT NAME: KABERRY SUPERANNUATION HOLDINGS

PAYMENT REFERENCE NUMBER: 001260723079

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.

Update your details online

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre:

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

How to update your information

1. Login to Link's Investor Centre at www.linkmarketservices.com.au
2. Click on **Investor Login**
3. If you do not have a **Portfolio*** login, please use the Single Holding login
4. Enter **WBC** in the **Issuer Name** field and press enter
5. Enter your **Security Holder Number (SRN)** or **Holder Identification Number (HIN)**
6. Enter your **postcode** or, if your registered address is overseas, click on the **Outside Australia** link to look up your country of residence
7. Complete the **security verification** (this protects against robots)
8. Click on the box indicating you have read the terms and conditions
9. Click on **Login**

* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

Emailed 29/3/21

7-5



BHP Group Limited
ABN 49 004 028 077



096696 029 BHP



KABERRY SUPERANNUATION
HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 656 780
(outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	X 0100105128
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	1261494
RECORD DATE	PAYMENT DATE
5 March 2021	23 March 2021

You must keep this document for your tax records.

BHP Group Limited Shares

383rd Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your interim dividend for the year ending 30 June 2021. This dividend is paid at the rate of US\$1.01 (equivalent to A\$1.31134770) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Stefanie Wilkinson
Group Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A\$1.31134770	50	A\$65.57	A\$0.00	A\$65.57
Net Payment				A\$65.57
Australian Franking Credit				A\$28.10

Your Payment Instruction

ANZ INTERNET TRADING NSW
BSB: 012-012
Account Number: 152398775

Amount Deposited

A\$65.57

If payment cannot be made to the above instruction, you will be issued a cheque in the same currency as the Amount Deposited.



To start receiving your statements online simply visit www.computershare.com.au/easyupdate/bhp

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
12 JUN	OPENING BALANCE			210,949.49
17 JUN	TRANSFER FROM ATO ATO001000012784501		60.00	211,009.49
17 JUN	TRANSFER FROM PRECISION CH PASCH2006120001986		1,315.40	212,324.89
23 JUN	TRANSFER FROM QUICKSUPER QUICKSPR2719225575		267.39	212,592.28
24 JUN	ANZ INTERNET BANKING BPAY ASIC {125390}	134.00		212,458.28
25 JUN	PAYMENT TO ZURICH LIFE 8038847 3C	828.50		211,629.78
26 JUN	TRANSFER FROM PRECISION CH PASCH2006220009119		1,315.40	212,945.18
30 JUN	CREDIT INTEREST PAID		13.01	212,958.19
30 JUN	1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	0.60		212,957.59
30 JUN	1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE	0.60		212,956.99
06 JUL	TRANSFER FROM QUICKSUPER QUICKSPR2728420391 <i>BAUNDA</i>		267.39 /	213,224.38
07 JUL	TRANSFER FROM STUDENT HOUSING TRANSFER 3122 EAST <i>RENT</i>		536.22 /	213,760.60
09 JUL	ANZ INTERNET BANKING BPAY AAMI {635719}	146.39 /		213,614.21
09 JUL	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {632545}	1,300.00 /		212,314.21
	TOTALS AT END OF PAGE	\$2,410.09	\$3,774.81	
	TOTALS AT END OF PERIOD	\$2,410.09	\$3,774.81	\$212,314.21

This Statement Includes

Interest earned on deposits	\$13.01
ANZ bank charges	\$1.20

Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	186.74
Fees Charged	
ANZ bank account fee	8.20
Total	\$8.20



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 39
12 JUNE 2020 TO 13 JULY 2020

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **210,949.49**

+

Total Deposits:

\$ **3,774.81**

-

Total Withdrawals:

\$ **2,410.09**

=

Closing Balance:

\$ **212,314.21**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
13 JUL	OPENING BALANCE			212,314.21
20 JUL	TRANSFER FROM QUICKSUPER QUICKSPR2738076670 <i>Beimaa</i>		267.39 /	212,581.60
31 JUL	CREDIT INTEREST PAID		9.04 /	212,590.64
03 AUG	TRANSFER FROM QUICKSUPER QUICKSPR2747957291 <i>Beimaa</i>		267.39 /	212,858.03
04 AUG	TRANSFER FROM STUDENT HOUSING TRANSFER 3122 EAST <i>Rent</i>		1,034.71 /	213,892.74
TOTALS AT END OF PAGE		\$0.00	\$1,578.53	
TOTALS AT END OF PERIOD		\$0.00	\$1,578.53	\$213,892.74

This Statement Includes

Interest earned on deposits	\$9.04
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Fee Summary

Fees Charged for period: 01 JUL 2020 to 31 JUL 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/08/20 and the monthly fee cycle, as appears above, ended on 31/07/20.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **3.00**

This is made up of:

Value of Free Transactions 3.00



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 40
13 JULY 2020 TO 13 AUGUST 2020

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

7-9

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
13 AUG	OPENING BALANCE			213,892.74
17 AUG	TRANSFER FROM QUICKSUPER QUICKSPR2757960475 <i>Berinda</i>		267.39 /	214,160.13
31 AUG	TRANSFER FROM QUICKSUPER QUICKSPR2767605458 <i>Berinda</i>		267.39 /	214,427.52
31 AUG	CREDIT INTEREST PAID		9.08 /	214,436.60
01 SEP	TRANSFER FROM PRECISION CH PASCH2008270001793 <i>Neer</i>		1,644.25 /	216,080.85
03 SEP	TRANSFER FROM STUDENT HOUSING TRANSFER 3122 EAST		414.80 /	216,495.65
TOTALS AT END OF PAGE		\$0.00	\$2,602.91	
TOTALS AT END OF PERIOD		\$0.00	\$2,602.91	\$216,495.65

This Statement Includes

Interest earned on deposits	\$9.08
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Fee Summary

Fees Charged for period: 01 AUG 2020 to 31 AUG 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/09/20 and the monthly fee cycle, as appears above, ended on 31/08/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	2.40
This is made up of:	
Value of Free Transactions	2.40



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 41

13 AUGUST 2020 TO 11 SEPTEMBER 2020

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **213,892.74**



Total Deposits:

\$ **2,602.91**



Total Withdrawals:

\$ **0.00**



Closing Balance:

\$ **216,495.65**

NEED TO GET IN TOUCH?



ANZ Internet Banking
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OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
11 SEP	OPENING BALANCE			216,495.65
14 SEP	TRANSFER FROM QUICKSUPER QUICKSPR2777618194 <i>Bernad</i>		267.39 /	216,763.04
28 SEP	TRANSFER FROM QUICKSUPER QUICKSPR2787495120 <i>Bernad</i>		267.39 /	217,030.43
30 SEP	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {694564}	801.00 /		216,229.43
30 SEP	CREDIT INTEREST PAID		8.90 /	216,238.33
06 OCT	TRANSFER FROM STUDENT HOUSING TRANSFER 3122 EAST		410.79 /	216,649.12
12 OCT	TRANSFER FROM PRECISION CH PASCH2010070004403 <i>Ng</i>		1,315.40 /	217,964.52
12 OCT	TRANSFER FROM QUICKSUPER QUICKSPR2797510383 <i>Bernad</i>		267.39 /	218,231.91
TOTALS AT END OF PAGE		\$801.00	\$2,537.26	
TOTALS AT END OF PERIOD		\$801.00	\$2,537.26	\$218,231.91

This Statement Includes

Interest earned on deposits	\$8.90
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Fee Summary

Fees Charged for period: 01 SEP 2020 to 30 SEP 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/10/20 and the monthly fee cycle, as appears above, ended on 30/09/20.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 42

11 SEPTEMBER 2020 TO 13 OCTOBER 2020

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **216,495.65**



Total Deposits:

\$ **2,537.26**



Total Withdrawals:

\$ **801.00**



Closing Balance:

\$ **218,231.91**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
13 OCT	OPENING BALANCE			218,231.91
19 OCT	TRANSFER FROM PRECISION CH PASCH2010140004176 <i>New</i>		1,644.25 /	219,876.16
26 OCT	TRANSFER FROM QUICKSUPER QUICKSPR2807681325 <i>Banana</i>		272.07 /	220,148.23
30 OCT	CREDIT INTEREST PAID		8.96 /	220,157.19
09 NOV	TRANSFER FROM QUICKSUPER QUICKSPR2818003782 <i>Banana</i>		272.07 /	220,429.26
10 NOV	TRANSFER FROM REMITTER SHA		888.22 /	221,317.48
12 NOV	TRANSFER FROM PRECISION CH PASCH2011090000546 <i>New</i>		1,315.40 /	222,632.88
TOTALS AT END OF PAGE		\$0.00	\$4,400.97	
TOTALS AT END OF PERIOD		\$0.00	\$4,400.97	\$222,632.88

This Statement Includes

Interest earned on deposits	\$8.96
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 OCT 2020 to 30 OCT 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	5.00	5.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/11/20 and the monthly fee cycle, as appears above, ended on 30/10/20.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 43

13 OCTOBER 2020 TO 13 NOVEMBER 2020

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **218,231.91**



Total Deposits:

\$ **4,400.97**



Total Withdrawals:

\$ **0.00**



Closing Balance:

\$ **222,632.88**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
13 NOV	OPENING BALANCE			222,632.88
23 NOV	TRANSFER FROM QUICKSUPER QUICKSPR2829048240 <i>Beuma</i>		272.07 /	222,904.95
30 NOV	CREDIT INTEREST PAID		9.42 /	222,914.37
03 DEC	TRANSFER FROM QUICKSUPER QUICKSPR2836990371 <i>Beuma</i>		272.07 /	223,186.44
03 DEC	TRANSFER FROM REMITTER SHA		1,049.71 /	224,236.15
TOTALS AT END OF PAGE		\$0.00	\$1,603.27	
TOTALS AT END OF PERIOD		\$0.00	\$1,603.27	\$224,236.15

This Statement Includes

Interest earned on deposits	\$9.42
-----------------------------	--------

Fee Summary

Fees Charged for period: 31 OCT 2020 to 30 NOV 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/12/20 and the monthly fee cycle, as appears above, ended on 30/11/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	2.40
This is made up of:	
Value of Free Transactions	2.40



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 44

13 NOVEMBER 2020 TO 11 DECEMBER 2020

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **222,632.88**



Total Deposits:

\$ **1,603.27**



Total Withdrawals:

\$ **0.00**



Closing Balance:

\$ **224,236.15**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
11 DEC	OPENING BALANCE			224,236.15
17 DEC	TRANSFER FROM QUICKSUPER QUICKSPR2847778335 <i>Bruna</i>		272.07 /	224,508.22
24 DEC	TRANSFER FROM PRECISION CH PASCH2012210002319 <i>New</i>		1,315.40 /	225,823.62
29 DEC	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {755705}	801.00 /		225,022.62
31 DEC	TRANSFER FROM QUICKSUPER QUICKSPR2856627696		272.07 /	225,294.69
31 DEC	CREDIT INTEREST PAID		9.53 /	225,304.22
31 DEC	1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	0.60 /		225,303.62
2021				
12 JAN	TRANSFER FROM PRECISION CH PASCH2101070000669 <i>New</i>		1,739.25 /	227,042.87
TOTALS AT END OF PAGE		\$801.60	\$3,608.32	
TOTALS AT END OF PERIOD		\$801.60	\$3,608.32	\$227,042.87

This Statement Includes

Interest earned on deposits	\$9.53
ANZ bank charges	\$0.60

Fee Summary

Fees Charged for period: 01 DEC 2020 to 31 DEC 2020

Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	1.00	1.00		0.60	0.00
EFTPOS/PHONE BANKING WDL	5.00	4.00	1.00	0.60	0.60
Total Transaction Fees Charged					\$0.60

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/01/21 and the monthly fee cycle, as appears above, ended on 31/12/20.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 45

11 DECEMBER 2020 TO 13 JANUARY 2021

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **224,236.15**



Total Deposits:

\$ **3,608.32**



Total Withdrawals:

\$ **801.60**



Closing Balance:

\$ **227,042.87**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
13 JAN	OPENING BALANCE			227,042.87
14 JAN	TRANSFER FROM QUICKSUPER QUICKSPR2866287893 <i>Bevina</i>		272.07 /	227,314.94
28 JAN	TRANSFER FROM QUICKSUPER QUICKSPR2876524579 <i>Bevina</i>		272.07 /	227,587.01
29 JAN	CREDIT INTEREST PAID		9.00 /	227,596.01
04 FEB	TRANSFER FROM REMITTER SHA		837.79 /	228,433.80
11 FEB	TRANSFER FROM QUICKSUPER QUICKSPR2887481362 <i>Bevina</i>		272.07 /	228,705.87
11 FEB	TRANSFER FROM REMITTER SHA		182.00 /	228,887.87
TOTALS AT END OF PAGE		\$0.00	\$1,845.00	
TOTALS AT END OF PERIOD		\$0.00	\$1,845.00	\$228,887.87

This Statement Includes

Interest earned on deposits	\$9.00
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Fee Summary

Fees Charged for period: 01 JAN 2021 to 29 JAN 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 12/02/21 and the monthly fee cycle, as appears above, ended on 29/01/21.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 46

13 JANUARY 2021 TO 12 FEBRUARY 2021

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **227,042.87**

+

Total Deposits:

\$ **1,845.00**

-

Total Withdrawals:

\$ **0.00**

=

Closing Balance:

\$ **228,887.87**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

7.14

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
12 FEB	OPENING BALANCE			228,887.87
19 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 944650 TO 012012152398775	175,000.00 /		53,887.87
23 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 691673 TO 012012152398775	10,000.00 /		43,887.87
25 FEB	TRANSFER FROM QUICKSUPER QUICKSPR2898691164 <i>Beinda</i>		272.07 /	44,159.94
26 FEB	CREDIT INTEREST PAID		7.04 /	44,166.98
26 FEB	1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	0.60 /		44,166.38
01 MAR	TRANSFER FROM PRECISION CH PASCH2102240000577 <i>Ngau</i>		1,315.40 /	45,481.78
04 MAR	TRANSFER FROM REMITTER SHA		1,049.71 /	46,531.49
09 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 585790 TO 012012152398775	10,000.00 /		36,531.49
11 MAR	TRANSFER FROM QUICKSUPER QUICKSPR2910265611		272.07 /	36,803.56
TOTALS AT END OF PAGE		\$195,000.60	\$2,916.29	
TOTALS AT END OF PERIOD		\$195,000.60	\$2,916.29	\$36,803.56

This Statement Includes

Interest earned on deposits	\$7.04
ANZ bank charges	\$0.60

Fee Summary

Fees Charged for period: 30 JAN 2021 to 26 FEB 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	2.00	2.00		0.60	0.00
EFTPOS/PHONE BANKING WDL	4.00	3.00	1.00	0.60	0.60
Total Transaction Fees Charged					\$0.60

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 12/03/21 and the monthly fee cycle, as appears above, ended on 26/02/21.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 47

12 FEBRUARY 2021 TO 12 MARCH 2021

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **228,887.87**



Total Deposits:

\$ **2,916.29**



Total Withdrawals:

\$ **195,000.60**



Closing Balance:

\$ **36,803.56**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

7.15

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
12 MAR	OPENING BALANCE			36,803.56
15 MAR	TRANSFER FROM PRECISION CH PASCH2103100004391 <i>New</i>		4,108.15 ✓	40,911.71
25 MAR	TRANSFER FROM QUICKSUPER QUICKSPR2921729516 <i>Bevoda</i>		272.07 ✓	41,183.78
31 MAR	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {730949}	801.00 ✓		40,382.78
31 MAR	CREDIT INTEREST PAID		1.89 ✓	40,384.67
31 MAR	1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	0.60 ✓		40,384.07
31 MAR	1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE	0.60 ✓		40,383.47
06 APR	TRANSFER FROM REMITTER SHA		504.86 ✓	40,888.33
08 APR	TRANSFER FROM QUICKSUPER QUICKSPR2932147217 <i>Bevoda</i>		272.07 ✓	41,160.40
	TOTALS AT END OF PAGE	\$802.20	\$5,159.04	
	TOTALS AT END OF PERIOD	\$802.20	\$5,159.04	\$41,160.40

This Statement Includes

Interest earned on deposits	\$1.89
ANZ bank charges	\$1.20

Fee Summary

Fees Charged for period: 27 FEB 2021 to 31 MAR 2021

Summary of ANZ Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
Transaction Fees					
INTERNET/ONLINE WDL	2.00	1.00	1.00	0.60	0.60
EFTPOS/PHONE BANKING WDL	5.00	4.00	1.00	0.60	0.60
Total Transaction Fees Charged					\$1.20

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/04/21 and the monthly fee cycle, as appears above, ended on 31/03/21.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 48
12 MARCH 2021 TO 13 APRIL 2021

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **36,803.56**

+

Total Deposits:

\$ **5,159.04**

-

Total Withdrawals:

\$ **802.20**

=

Closing Balance:

\$ **41,160.40**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

7.16

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
13 APR	OPENING BALANCE			41,160.40
22 APR	TRANSFER FROM QUICKSUPER QUICKSPR2943635507 <i>BANK OF AMERICA</i>		272.07 ✓	41,432.47
26 APR	ANZ INTERNET BANKING BPAY ASIC {764621} EFFECTIVE DATE 24 APR 2021	55.00 ✓		41,377.47
30 APR	CREDIT INTEREST PAID		1.69 ✓	41,379.16
06 MAY	TRANSFER FROM QUICKSUPER QUICKSPR2955225124 <i>BANK OF AMERICA</i>		272.07 ✓	41,651.23
06 MAY	TRANSFER FROM REMITTER SHA		889.98 ✓	42,541.21
11 MAY	TRANSFER FROM PRECISION CH PASCH2105060005540 <i>NGU</i>		1,315.40 ✓	43,856.61
TOTALS AT END OF PAGE		\$55.00	\$2,751.21	
TOTALS AT END OF PERIOD		\$55.00	\$2,751.21	\$43,856.61

This Statement Includes

Interest earned on deposits	\$1.69
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Fee Summary

Fees Charged for period: 01 APR 2021 to 30 APR 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/05/21 and the monthly fee cycle, as appears above, ended on 30/04/21.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 49

13 APRIL 2021 TO 13 MAY 2021

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **41,160.40**



Total Deposits:

\$ **2,751.21**



Total Withdrawals:

\$ **55.00**



Closing Balance:

\$ **43,856.61**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
13 MAY	OPENING BALANCE			43,856.61
20 MAY	TRANSFER FROM QUICKSUPER QUICKSPR2966490054 <i>Barinda</i>		287.13 ✓	44,143.74
31 MAY	CREDIT INTEREST PAID		1.84 ✓	44,145.58
03 JUN	TRANSFER FROM REMITTER SHA		1,049.71 ✓✓	45,195.29
08 JUN	TRANSFER FROM PRECISION CH PASCH2106030000524 <i>New</i>		1,315.40 ✓✓	46,510.69
TOTALS AT END OF PAGE		\$0.00	\$2,654.08	
TOTALS AT END OF PERIOD		\$0.00	\$2,654.08	\$46,510.69

This Statement Includes

Interest earned on deposits	\$1.84
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Fee Summary

Fees Charged for period: 01 MAY 2021 to 31 MAY 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/06/21 and the monthly fee cycle, as appears above, ended on 31/05/21.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **2.40**

This is made up of:

Value of Free Transactions 2.40



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 50

13 MAY 2021 TO 11 JUNE 2021

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **43,856.61**

+

Total Deposits:

\$ **2,654.08**

-

Total Withdrawals:

\$ **0.00**

=

Closing Balance:

\$ **46,510.69**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

7.18

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2280-94023

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
11 JUN	OPENING BALANCE			46,510.69
15 JUN	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {877233}	1,240.35 /		45,270.34
15 JUN	ANZ INTERNET BANKING PAYMENT 876181 TO AR QUAYLE	1,980.00 /		43,290.34
22 JUN	TRANSFER FROM ATO ATO002000014899854 <i>Belmont.</i>		329.96 /	43,620.30
25 JUN	TRANSFER FROM PRECISION CH PASCH2106220007862 <i>Neer</i>		1,315.40 /	44,935.70
25 JUN	PAYMENT TO ZURICH LIFE 8038847 3C	914.46 /		44,021.24
30 JUN	CREDIT INTEREST PAID		1.83 /	<u>44,023.07</u>
01 JUL	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {265351}	801.00		43,222.07
02 JUL	TRANSFER FROM QUICKSUPER QUICKSPR2997606444		593.92	43,815.99
06 JUL	TRANSFER FROM REMITTER SHA		504.86	44,320.85
08 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 789386 TO 013414562705248	166.49		44,154.36
12 JUL	TRANSFER FROM QUICKSUPER QUICKSPR3003503458		282.11	44,436.47
	TOTALS AT END OF PAGE	\$5,102.30	\$3,028.08	
	TOTALS AT END OF PERIOD	\$5,102.30	\$3,028.08	\$44,436.47

This Statement Includes

Interest earned on deposits	\$1.83
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Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	78.22
Fees Charged	
ANZ bank account fee	2.40
Total	\$2.40



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 51

11 JUNE 2021 TO 13 JULY 2021

THE MANAGER
KABERRY RETIREMENT FUND
10 FURNELL WAY
RINGWOOD NORTH VIC 3134
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD
ATF KABERRY RETIREMENT FUND

Branch Number (BSB)

013-414

Account Number

2280-94023

Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **46,510.69**



Total Deposits:

\$ **3,028.08**



Total Withdrawals:

\$ **5,102.30**



Closing Balance:

\$ **44,436.47**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

2019

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BUY CONFIRMATION

Mailing Address:

KABERRY SUPERANNUATION HOLDINGS PTY LTD <KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	557500
Confirmation No.	13673037
Transaction Date	22/02/2021
As at Date	
Settlement Date	24/02/2021

Financial Product CBA ORDINARY FULLY PAID
Issuer COMMONWEALTH BANK.

QUANTITY	PRICE	CONSIDERATION
1200	81.9850	\$98,382.04
	Brokerage	\$98.38
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$9.84
Total Amount Payable: (AUD)		\$98,490.26

CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed All or part may have been crossed to you as principal

REGISTRATION DETAILS

KABERRY SUPERANNUATION HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BASIS OF MOVEMENT

7-20

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BUY CONFIRMATION

Mailing Address:

KABERRY SUPERANNUATION HOLDINGS PTY LTD <KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	557500
Confirmation No.	13699945
Transaction Date	23/02/2021
As at Date	
Settlement Date	25/02/2021

Financial Product NAB ORDINARY FULLY PAID
Issuer NATIONAL AUST. BANK

QUANTITY	PRICE	CONSIDERATION
1400	24.7150	\$34,601.00
	Brokerage	\$34.60
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$3.46
Total Amount Payable: (AUD)		\$34,639.06

CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed All or part may have been crossed to you as principal

REGISTRATION DETAILS

KABERRY SUPERANNUATION HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BASIS OF MOVEMENT

This Confirmation is issued by CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL 246381), a participant of the Australian Securities Exchange (ASX Group), Sydney Stock Exchange (SSX) and Chi-X Australia (Chi-X). Where your Order is executed over multiple transactions, including across multiple Exchanges, your Confirmation will specify the volume weighted average price for those transactions.

7-21

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BUY CONFIRMATION

Mailing Address:

KABERRY SUPERANNUATION HOLDINGS PTY LTD <KABERRY RETIREMENT FUND A/C>
 SUITE 8 857-859 DONCASTER ROAD
 DONCASTER EAST VIC 3109
 AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	557500
Confirmation No.	13700203
Transaction Date	23/02/2021
As at Date	
Settlement Date	25/02/2021

Financial Product ANZ ORDINARY FULLY PAID
 Issuer ANZ BANKING GRP LTD

QUANTITY	PRICE	CONSIDERATION
1500	26.6300	\$39,945.00
	Brokerage	\$39.95
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$4.00
Total Amount Payable: (AUD)		\$39,988.95

CONFIRMATION COMMENTS

Order
 Comments
 Condition
 Crossed All or part may have been crossed to you as principal

REGISTRATION DETAILS

KABERRY SUPERANNUATION HOLDINGS PTY LTD
 <KABERRY RETIREMENT FUND A/C>
 SUITE 8 857-859 DONCASTER ROAD
 DONCASTER EAST VIC 3109
 AUSTRALIA

BASIS OF MOVEMENT

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7.22

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BUY CONFIRMATION

Mailing Address:

KABERRY SUPERANNUATION HOLDINGS PTY LTD <KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	557500
Confirmation No.	13722398
Transaction Date	24/02/2021
As at Date	
Settlement Date	26/02/2021

Financial Product A2M ORDINARY FULLY PAID
Issuer THE A2 MILK COMPANY

QUANTITY	PRICE	CONSIDERATION
140	10.4000	\$1,456.00
	Brokerage	\$18.14
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.81
Total Amount Payable: (AUD)		\$1,475.95

CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed All or part may have been crossed to you as principal

REGISTRATION DETAILS

KABERRY SUPERANNUATION HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BASIS OF MOVEMENT

This Confirmation is issued by CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL 246381), a participant of the Australian Securities Exchange (ASX Group), Sydney Stock Exchange (SSX) and Chi-X Australia (Chi-X). Where your Order is executed over multiple transactions, including across multiple Exchanges, your Confirmation will specify the volume weighted average price for those transactions.

7-23

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BUY CONFIRMATION

Mailing Address:

KABERRY SUPERANNUATION HOLDINGS PTY LTD <KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	557500
Confirmation No.	13722324
Transaction Date	24/02/2021
As at Date	
Settlement Date	26/02/2021

Financial Product BHP ORDINARY FULLY PAID
Issuer BHP GROUP LIMITED

QUANTITY	PRICE	CONSIDERATION
50	48.8900	\$2,444.50
	Brokerage	\$18.14
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.81
Total Amount Payable: (AUD)		\$2,464.45

CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed All or part may have been crossed to you as principal

REGISTRATION DETAILS

KABERRY SUPERANNUATION HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BASIS OF MOVEMENT

7.24

THIS IS A DUPLICATE COPY OF YOUR ORIGINAL CONFIRMATION AND THE INFORMATION PROVIDED ON THIS COPY MAY NOT BE AS COMPLETE AS THE ORIGINAL ALREADY PROVIDED TO YOU AT THE TIME OF THE TRANSACTION. REFER TO YOUR ORIGINAL CONFIRMATION FOR FULL DETAILS, INCLUDING TERMS AND CONDITIONS APPLICABLE FOR THAT TRANSACTION.

BUY CONFIRMATION

Mailing Address:

KABERRY SUPERANNUATION HOLDINGS PTY LTD <KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	557500
Confirmation No.	13907946
Transaction Date	09/03/2021
As at Date	
Settlement Date	11/03/2021

Financial Product WBC ORDINARY FULLY PAID
Issuer WESTPAC BANKING CORP

QUANTITY	PRICE	CONSIDERATION
600	25.1900	\$15,114.00
	Brokerage	\$27.23
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$2.72
Total Amount Payable: (AUD)		\$15,143.95

CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed All or part may have been crossed to you as principal

REGISTRATION DETAILS

KABERRY SUPERANNUATION HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BASIS OF MOVEMENT

This Confirmation is issued by CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL 246381), a participant of the Australian Securities Exchange (ASX Group), Sydney Stock Exchange (SSX) and Chi-X Australia (Chi-X). Where your Order is executed over multiple transactions, including across multiple Exchanges, your Confirmation will specify the volume weighted average price for those transactions.

7.25

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BUY CONFIRMATION

Mailing Address:

KABERRY SUPERANNUATION HOLDINGS PTY LTD <KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	557500
Confirmation No.	14022436
Transaction Date	18/03/2021
As at Date	
Settlement Date	22/03/2021

Financial Product BPT ORDINARY FULLY PAID
Issuer BEACH ENERGY LIMITED

QUANTITY	PRICE	CONSIDERATION
1500	1.7900	\$2,685.00
	Brokerage	\$18.14
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.81
Total Amount Payable: (AUD)		\$2,704.95

CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed All or part may have been crossed to you as principal

REGISTRATION DETAILS

KABERRY SUPERANNUATION HOLDINGS PTY LTD
<KABERRY RETIREMENT FUND A/C>
SUITE 8 857-859 DONCASTER ROAD
DONCASTER EAST VIC 3109
AUSTRALIA

BASIS OF MOVEMENT

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7.26

Zurich Wealth Protection Annual statement



011848
029
Kaberry Retirement Fund
10 Furnell Way
RINGWOOD NORTH VIC 3134

Your adviser
Count Financial Ltd
13 0065 0432

www.zurich.com.au
Phone: 131 551
client.service@zurich.com.au
Fax: (02) 9995 3797
Locked Bag 994
North Sydney NSW 2059

Policy number
83025554

12 July 2021

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2021.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Count Financial Ltd, or contact Zurich.

Yours sincerely,

Sasho Briskoski
Head of Customer Service Operations



**COMPLETE CLAIMS
CONFIDENCE.**



MMEA-007320-2013-3

Statement details

Statement period: 1 July 2020 to 30 June 2021

Your adviser
Count Financial Ltd
13 0065 0432

Policy details

Policy owner: Kaberry Retirement Fund
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mrs Belinda Kaberry

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$607,754	\$284.23	\$284.23
TPD any occupation (linked to Death)	\$607,754	\$483.25	\$483.25

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **\$914.46**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$98.66**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.

Stamp duty

This amount has been included in your premium: **\$48.32**

Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.



Vic - Head Office
 575-577 Elizabeth Street
 Melbourne Vic 3000
 Phone 03 9373 6800
 Fax 03 9328 2822
 E-mail info@sha.com.au
 Web www.sha.com.au

ABN: 75-104-888-244
 Statement / Tax Invoice

Account name(s) Kaberry Ltd
 20 Parkview Court
 RINGWOOD NORTH VIC 3134

Account E2/312
 Statement from 2 Jul 20
 Statement to 1 Jul 21
 Page number 1 of 2

Details	GST	Expenses	Income	Balance
<u>312/2 Eastern Place HAWTHORN EAST</u>				
111001 - Rent			\$4,604.00	\$4,604.00
112003 - SHA Management Fees	*	\$405.16		\$4,198.84
112007 - EOFY Statement Fee	*	\$15.00		\$4,183.84
113004 - Owners Corporation Fees	*	\$1,152.41		\$3,031.43
190000 - Utility – Council Rates (City Of Boroondara)		\$394.40		\$2,637.03
191200 - Utility – Water & Sewerage (Yarra Valley Water)		\$240.51		\$2,396.52
Total for property		<u>\$2,207.48</u>	<u>\$4,604.00</u>	<u>\$2,396.52</u>

Total expenses includes GST of \$142.96

End of Financial Year Statement

* indicates taxable supply



**Student
Housing**
AUSTRALIA

Vic - Head Office
575-577 Elizabeth Street
Melbourne Vic 3000
Phone 03 9373 6800
Fax 03 9328 2822
E-mail info@sha.com.au
Web www.sha.com.au

ABN: 75-104-888-244

Statement / Tax Invoice

Account name(s) Kaberry Superannuation Holdings Pty Ltd
20 Parkview Court
RINGWOOD NORTH VIC 3134

Account E2/312
Statement from 2 Jul 20
Statement to 1 Jul 21
Page number 2 of 2

Details	GST	Expenses	Income	Balance
<u>312/2 Eastern Place HAWTHORN EAST</u>				
111001 - Rent			\$4,604.00	\$4,604.00
112003 - SHA Management Fees	*	\$405.16		\$4,198.84
112007 - EOFY Statement Fee	*	\$15.00		\$4,183.84
113004 - Owners Corporation Fees	*	\$1,152.41		\$3,031.43
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Total for property		<u>\$2,207.48</u>	<u>\$4,604.00</u>	<u>\$2,396.52</u>

Total expenses includes GST of \$142.96

End of Financial Year Statement

* indicates taxable supply

7-29



Financial Year Statement

Statement period
From: 1 July 2020
To: 30 June 2021

ATTN: MR. NEIL ROBERT KABERRY & MRS
BELINDA KABERRY
KABERRY SUPERANNUATION HOLDINGS
PTY LTD
20 PARKVIEW CT
RINGWOOD NORTH VIC 3134

Property

Unit 312 / 2 Eastern Pl, Hawthorn East VIC

Details	GST	Expense	Income
Rent *			\$9,208.00
304 - Owners Corporation Fee	\$99.06	\$1,089.70 /	
713 - Utility - Water & Sewerage (Yarra Valley Water)		\$479.20 /	
Letting Fee	\$34.25	\$376.80 /	
Management Fee	\$73.68	\$810.32	
	\$206.99	\$2,756.02	\$9,208.00
Net Position at End of Period			\$6,451.98

* Total rent deduction(s) of \$0.00 applied during the statement period.
NOTE: Includes rent deduction(s) and removal of rent deductions.

7.29



Australian Government
Australian Taxation Office



MRS BELINDA KABERRY
10 FURNELL WAY
RINGWOOD NORTH VIC 3134

Our reference: 7123293410481

22 July 2021

We have reunited you with your unclaimed super

Dear BELINDA,

We have received unclaimed super money from your previous super fund.

Unclaimed super is money that your super fund has paid to us. This can happen for different reasons. For example, they may have lost contact with you or you may have an inactive low-balance account.

From 1 July 2019, we can transfer certain types of unclaimed super money we hold for you to an active super account of yours.

On this occasion, we have transferred your unclaimed super money to the account below:

Transaction details

Super fund where we sent your unclaimed super money to: THE TRUSTEE FOR KABERRY RETIREMENT FUND

ABN/Unique Superannuation Identifier (USI): 18 604 153 137

Amount transferred: \$329.96

What you need to do

You don't need to do anything. However, you may want to link your **myGov** account to ATO online services and use it to view your super accounts or find lost super.

If you have any questions about unclaimed super money, you can visit our website or phone us on **13 10 20** between 8:00am and 6:00pm, Monday to Friday.

Yours sincerely,
Grant Brodie
Deputy Commissioner of Taxation

NEED HELP?

Translation services

If you don't speak English well and need help from us, you can phone the Translating and Interpreting Service (TIS National) on **13 14 50** or **+61 3 9268 8332** if calling from overseas.

Hearing or speech impairment

If you are deaf, or you have a hearing or speech impairment, you can contact us through the National Relay Service (NRS). You can find out more information at relayservice.gov.au

FIND OUT MORE

You can find more information about your super and how to keep track of it at ato.gov.au/checkyoursuper



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR KABERRY
RETIREMENT FUND
ABN 18 604 153 137
TFN

Income tax 002

Date generated	30/07/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **30 July 2019** to **30 July 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 Jun 2021	16 Jun 2021	General interest charge			\$0.00
16 Jun 2021	15 Jun 2021	Payment received		\$1,240.35	\$0.00
13 Jun 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,240.35		\$1,240.35 DR
12 Jun 2020	17 Jun 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$60.00		\$0.00
5 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$2,933.10		\$60.00 CR
1 Aug 2019	31 Jul 2019	Payment received		\$2,993.10	\$2,993.10 CR



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR KABERRY
RETIREMENT FUND
ABN 18 604 153 137
TFN

Activity statement 004

Date generated	30/07/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$801.00 CR

Transactions

16 results found - from **30 July 2019** to **30 July 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Jul 2021	1 Jul 2021	Payment received		\$801.00	\$801.00 CR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$801.00		\$0.00
1 Apr 2021	31 Mar 2021	Payment received		\$801.00	\$801.00 CR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$801.00		\$0.00
4 Jan 2021	29 Dec 2020	Payment received		\$801.00	\$801.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$801.00		\$0.00
1 Oct 2020	30 Sep 2020	Payment received		\$801.00	\$801.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,300.00		\$0.00
10 Jul 2020	9 Jul 2020	Payment received		\$1,300.00	\$1,300.00 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$688.00		\$0.00
3 Apr 2020	2 Apr 2020	Payment received		\$688.00	\$688.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$688.00		\$0.00
29 Jan 2020	28 Jan 2020	Payment received		\$688.00	\$688.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$688.00		\$0.00
27 Sep 2019	26 Sep 2019	Payment		\$688.00	\$688.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$133.00		\$0.00

ENGAGEMENT LETTER

To: The Trustees, Kaberry Retirement Fund

Scope

You have requested that we audit the financial report of Kaberry Retirement Fund, which comprises the balance sheet as at 30 June 2021, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of 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 control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
 - selecting and applying appropriate accounting policies; and
 - making accounting estimates that are reasonable in the circumstances.
- As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the Corporations Act 2001

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.


We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

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

Yours faithfully,

Tony Boys

Acknowledged on behalf of Kaberry Retirement Fund by

X 

Neil Kaberry (Trustee)
7th September 2021

Audit Representation Letter from Trustee(s)

Kaberry Retirement Fund

Year ended 30 June 2021

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Kaberry Retirement Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

Use of Assets

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

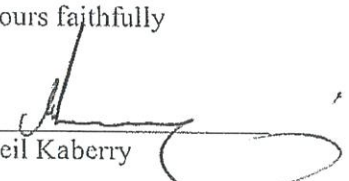
Meetings


Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

X 
Neil Kaberry

X 
Belinda Kaberry

MINUTES OF A MEETING OF TRUSTEES OF THE KABERRY RETIREMENT FUND HELD AT 10 FURNELL WAY, RINGWOOD NORTH VIC. 3134 ON THE 7TH SEPTEMBER 2021.

PRESENT: Neil Kaberry (Chairperson)
Belinda Kaberry

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

(a) The Special Purpose Financial Statement for the year ended 30th June 2021,

(b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2021 and the state of affairs at that date, and

(c) Statement of Members Funds as at 30th June 2021.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

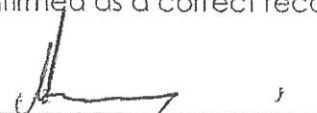

It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

INVESTMENT STRATEGY: The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2021 financial year.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

X 
Neil Kaberry
(Chairperson) 

**MINUTES OF A MEETING OF TRUSTEES OF THE KABERRY RETIREMENT
FUND HELD AT 10 FURNELL WAY, RINGWOOD NORTH VIC. 3134 ON
THE 15TH SEPTEMBER 2021.**

PRESENT: Neil Kaberry (Chairperson)
Belinda Kaberry

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

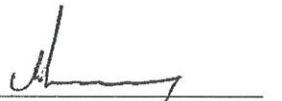
ANNUAL ACCOUNTS: The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2021, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

X 
Neil Kaberry
(Chairperson)

The Kaberry Retirement Fund

July 6, 2021

Mr Neil Kaberry
10 Furnell Way
Ringwood North Vic. 3134

Dear Neil

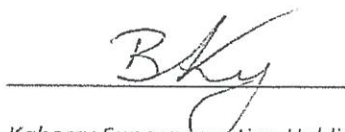
Re: Employer Contributions

We write to confirm that we have received the amount of \$18,343.70 as Employer Contributions from your Employer for the financial period July 1, 2020 to June 30, 2021.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The Kaberry Retirement Fund

X 

Kaberry Superannuation Holdings Pty Ltd – Trustee

Belinda Kaberry

The Kaberry Retirement Fund

July 6, 2021

Mrs Belinda Kaberry
10 Furnell Way
Ringwood North Vic. 3134

Dear Belinda

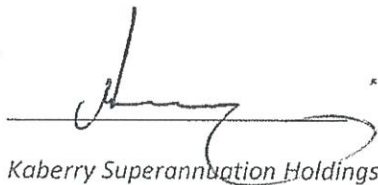
Re: Employer Contributions

We write to confirm that we have received the amount of \$6,837.26 as Employer Contributions from your Employer for the financial period July 1, 2020 to June 30, 2021.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The Kaberry Retirement Fund

X 

Kaberry Superannuation Holdings Pty Ltd – Trustee

Neil Kaberry

The Kaberry Superannuation Fund

Investment Strategy

Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 20 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

Investment Choice

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;

The Kaberry Superannuation Fund

- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance

The Fund has a long time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance

The Trustees have reviewed the current policy of Insurance held on the life of Belinda Kaberry and consider the sum insured to be adequate. It is noted that Neil Kaberry has Insurance outside of the Kaberry Retirement Fund.

The Kaberry Superannuation Fund

Liquidity

The Members have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 20 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

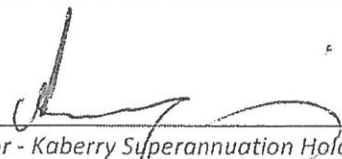
Asset Allocation


The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members and the significant assets outside of superannuation, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• Australian listed equities	0%-60%	50.00%
• International listed equities	0%-40%	0.00%
• Australian listed property	0%-20%	0.00%
• Direct Property	0%-100%	30.00%
Defensive assets		
• Cash and term deposits	0%-100%	20.00%
		100%

X 
Director - Kaberry Superannuation Holdings Pty Ltd

X 
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14 July 2020

