
Workpapers - 2022 Financial Year

Carmilita Super Fund

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 17 November 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
25000	Interest Received	(\$725.89)	(\$1,501.44)	(51.65)%	Completed
28500	Transfers In	(\$1,260.48)		100%	Completed
30100	Accountancy Fees	\$600.00	\$620.00	(3.23)%	Completed
30400	ATO Supervisory Levy		\$518.00	100%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
30800	ASIC Fees	\$56.00	\$55.00	1.82%	Completed
48500	Income Tax Expense	(\$72.15)	(\$21.30)	238.73%	Completed
49000	Profit/Loss Allocation Account	\$852.52	(\$120.26)	(808.9)%	Completed
50000	Members	(\$277,297.29)	(\$276,444.77)	0.31%	Completed
60400	Bank Accounts	\$278,353.84	\$276,423.47	0.7%	Completed
88000	Sundry Creditors	(\$1,150.00)		100%	Completed
89000	Deferred Tax Liability/Asset	\$93.45	\$21.30	338.73%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

25000 - Interest Received

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANZ220656853	ANZ Business Premium Saver 2206-56853	(\$4.29)	(\$10.44)	(58.91)%
PIB362428600	Rabo HISA 3624286-00	(\$721.60)	(\$785.25)	(8.11)%
PIBAA20167XBGSF	Rabobank Term Deposit AA20167XBGSF		(\$705.75)	100%
TOTAL		CY Balance	LY Balance	
		(\$725.89)	(\$1,501.44)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

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

Carmilita Super Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
ANZ220656853 ANZ Business Premium Saver 2206-56853					
30/07/2021	0.82	0.82			
31/08/2021	0.88	0.88			
30/09/2021	0.83	0.83			
29/10/2021	0.34	0.34			
30/11/2021	0.19	0.19			
31/12/2021	0.18	0.18			
31/01/2022	0.18	0.18			
28/02/2022	0.16	0.16			
31/03/2022	0.18	0.18			
29/04/2022	0.17	0.17			
31/05/2022	0.19	0.19			
30/06/2022	0.17	0.17			
	4.29	4.29			
PIB362428600 Rabo HISA 3624286-00					
31/07/2021	53.35	53.35			
31/08/2021	53.35	53.35			
30/09/2021	51.64	51.64			
31/10/2021	53.36	53.36			
30/11/2021	51.64	51.64			
17/11/2022	10:44:51				

Carmilita Super Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
31/12/2021	53.36	53.36			
31/01/2022	53.37	53.37			
28/02/2022	48.20	48.20			
31/03/2022	53.37	53.37			
30/04/2022	51.65	51.65			
31/05/2022	78.01	78.01			
30/06/2022	120.30	120.30			
	721.60	721.60			
	725.89	725.89			
TOTAL	725.89	725.89			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	725.89	11C

28500 - Transfers In

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
NIKDUS00001A	(Transfers In) Nikolic, Dusan - Accumulation (Accumulation)	(\$1,260.48)		100%
TOTAL		CY Balance	LY Balance	
		(\$1,260.48)		

Supporting Documents

- General Ledger [Report](#)
- 7124700054438.pdf [NIKDUS00001A](#)

Standard Checklist

- Attached copies of all Transfer Statements and Rollover Benefits Statements

Carmilita Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Transfers In (28500)					
(Transfers In) Nikolic, Dusan - Accumulation (NIKDUS00001A)					
05/10/2021	TRANSFER FROM ATO			1,260.48	1,260.48 CR
				1,260.48	1,260.48 CR
Total Debits:	0.00				
Total Credits:	1,260.48				



THE TRUSTEE FOR CARMILITA SUPER FUND
26 COOEEYANA PDE
MOUNT LEWIS NSW 2190

Our reference: 7124700054438
Phone: 13 10 20

1 October 2021

Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 2 November 2021. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 7.01% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

For more information

If you have any questions, you can:

- visit our website at www.ato.gov.au
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at supercrt@ato.gov.au

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan
Commissioner of Taxation

Our reference: 7124700054438
 Phone: 13 10 20
 ABN: 36 185 344 219

THE TRUSTEE FOR CARMILITA SUPER FUND
 26 COOEEYANA PDE
 MOUNT LEWIS NSW 2190

Rollover benefits statement for unclaimed superannuation

Our details

Name: Australian Taxation Office
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7027092129247	Member account number:	SMSF115565748325
Service period start date:	2 March 2019	Member client identifier:	
TFN:	171 838 270	Unique superannuation identifier:	not provided
Name:	MR DUSAN NIKOLIC	Tax free component:	\$0.85
Address:	26 COOEEYANA PDE MOUNT LEWIS NSW 2190	Taxable component:	
		Taxed element	\$1,259.63
		Untaxed element	\$0.00
Date of birth:	24 July 1969	Preserved amount:	\$1,260.48
Sex:	Male		

Chris Jordan
 Commissioner of Taxation

30100 - Accountancy Fees

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$600.00	\$620.00	(3.23)%
TOTAL		CY Balance	LY Balance	
		\$600.00	\$620.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Carmilita Super Fund
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/06/2022	Superhelo fees accrual		600.00		600.00 DR
			600.00		600.00 DR

Total Debits: 600.00

Total Credits: 0.00

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$518.00	100%
TOTAL		CY Balance	LY Balance	
			\$518.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Carmilita Super Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$450.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Carmilita Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
30/06/2022	Superhelo fees accrual		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00

30800 - ASIC Fees

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$56.00	\$55.00	1.82%
TOTAL		CY Balance	LY Balance	
		\$56.00	\$55.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Carmilita Super Fund
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
08/09/2021	ASIC		56.00		56.00 DR
			56.00		56.00 DR

Total Debits: 56.00

Total Credits: 0.00

48500 - Income Tax Expense

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$72.15)	(\$21.30)	238.73%
TOTAL		CY Balance	LY Balance	
		(\$72.15)	(\$21.30)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$852.52	(\$120.26)	(808.9)%
TOTAL		CY Balance	LY Balance	
		\$852.52	(\$120.26)	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
NIKDUS00001A	Nikolic, Dusan - Accumulation (Accumulation)	(\$166,115.30)	(\$1,260.48)	\$289.12		(\$43.45)	(\$167,130.11)	0.61%
NIKNIL00001A	Nikolic, Niluh - Accumulation (Accumulation)	(\$110,329.47)		\$190.99		(\$28.70)	(\$110,167.18)	(0.15)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$276,444.77)	(\$1,260.48)	\$480.11		(\$72.15)	(\$277,297.29)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Carmilita Super Fund

Members Statement

Dusan Nikolic
 26 Cooeeyana Pde
 Mount Lewis, New South Wales, 2190, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		52	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	167,130.11
Date Joined Fund:		10/07/2015	Total Death Benefit:	167,130.11
Service Period Start Date:		24/07/1989	Current Salary:	0.00
Date Left Fund:			Previous Salary:	0.00
Member Code:		NIKDUS00001A	Disability Benefit:	0.00
Account Start Date:		10/07/2015		
Account Phase:		Accumulation Phase		
Account Description:		Accumulation		

Your Balance

Total Benefits	167,130.11
<u>Preservation Components</u>	
Preserved	167,130.10
Unrestricted Non Preserved	0.01
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	374.80
Taxable	166,755.31

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	166,115.30	166,187.56
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	1,260.48	
Net Earnings	(289.12)	(85.06)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(43.45)	(12.80)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	167,130.11	166,115.30

Carmilita Super Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Dusan Nikolic
Director

Niluh Nikolic
Director

Carmilita Super Fund

Members Statement

Niluh Nikolic
 26 Cooeeyana Pde
 Mount Lewis, New South Wales, 2190, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	56	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	110,167.18
Date Joined Fund:	10/07/2015	Total Death Benefit:	110,167.18
Service Period Start Date:	16/04/1989	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	NIKNIL00001A	Disability Benefit:	0.00
Account Start Date:	10/07/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	110,167.18
<u>Preservation Components</u>	
Preserved	110,116.39
Unrestricted Non Preserved	50.79
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,345.00
Taxable	108,822.18

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	110,329.47	110,377.47
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(190.99)	(56.50)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(28.70)	(8.50)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	110,167.18	110,329.47

Carmilita Super Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Dusan Nikolic
Director

Niluh Nikolic
Director

Carmilita Super Fund

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Dusan Nikolic (Age: 52)											
NIKDUS00001A - Accumulation											
166,115.30		1,260.48	(289.12)				(43.45)				167,130.11
166,115.30		1,260.48	(289.12)				(43.45)				167,130.11
Niluh Nikolic (Age: 56)											
NIKNIL00001A - Accumulation											
110,329.47			(190.99)				(28.70)				110,167.18
110,329.47			(190.99)				(28.70)				110,167.18
276,444.77		1,260.48	(480.11)				(72.15)				277,297.29

60400 - Bank Accounts

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANZ220656853	ANZ Business Premium Saver 2206-56853	\$21,274.12	\$20,065.35	6.02%
PIB362428600	Rabo HISA 3624286-00	\$257,079.72	\$256,358.12	0.28%
TOTAL		CY Balance	LY Balance	
		\$278,353.84	\$276,423.47	

Supporting Documents

- Bank Statement Report [Report](#)
- ANZ Bank 2022_complete.pdf [ANZ220656853](#)
- Rabobank.pdf [PIB362428600](#)

Standard Checklist

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

Carmilita Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / ANZ220656853
Account Name: ANZ Business Premium Saver 2206-56853
BSB and Account Number: 012401 220656853

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 20,065.35		\$ 56.00		\$ 1,264.77		\$ 21,274.12	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			20,065.35		
30/07/2021	CREDIT INTEREST PAID		0.82	20,066.17		
31/08/2021	CREDIT INTEREST PAID		0.88	20,067.05		
08/09/2021	ASIC	56.00		20,011.05		
30/09/2021	CREDIT INTEREST PAID		0.83	20,011.88		
05/10/2021	TRANSFER FROM ATO		1,260.48	21,272.36		
29/10/2021	CREDIT INTEREST PAID		0.34	21,272.70		
30/11/2021	CREDIT INTEREST PAID		0.19	21,272.89		
31/12/2021	CREDIT INTEREST PAID		0.18	21,273.07		
31/01/2022	CREDIT INTEREST PAID		0.18	21,273.25		
28/02/2022	CREDIT INTEREST PAID		0.16	21,273.41		
31/03/2022	CREDIT INTEREST PAID		0.18	21,273.59		
29/04/2022	CREDIT INTEREST PAID		0.17	21,273.76		
31/05/2022	CREDIT INTEREST PAID		0.19	21,273.95		
30/06/2022	CREDIT INTEREST PAID		0.17	21,274.12		
30/06/2022	CLOSING BALANCE			21,274.12		
		56.00	1,264.77			

Carmilita Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / PIB362428600

Account Name: Rabo HISA 3624286-00

BSB and Account Number: 142201 362428600

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 256,358.12 \$ 721.60 \$ 257,079.72

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			256,358.12		
31/07/2021	Credit Interest		53.35	256,411.47		
31/08/2021	Credit Interest		53.35	256,464.82		
30/09/2021	Credit Interest		51.64	256,516.46		
31/10/2021	Credit Interest		53.36	256,569.82		
30/11/2021	Credit Interest		51.64	256,621.46		
31/12/2021	Credit Interest		53.36	256,674.82		
31/01/2022	Credit Interest		53.37	256,728.19		
28/02/2022	Credit Interest		48.20	256,776.39		
31/03/2022	Credit Interest		53.37	256,829.76		
30/04/2022	Credit Interest		51.65	256,881.41		
31/05/2022	Credit Interest		78.01	256,959.42		
30/06/2022	Credit Interest		120.30	257,079.72		
30/06/2022	CLOSING BALANCE			257,079.72		
			<u>721.60</u>			



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 82

21 JUNE 2022 TO 21 JULY 2022

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

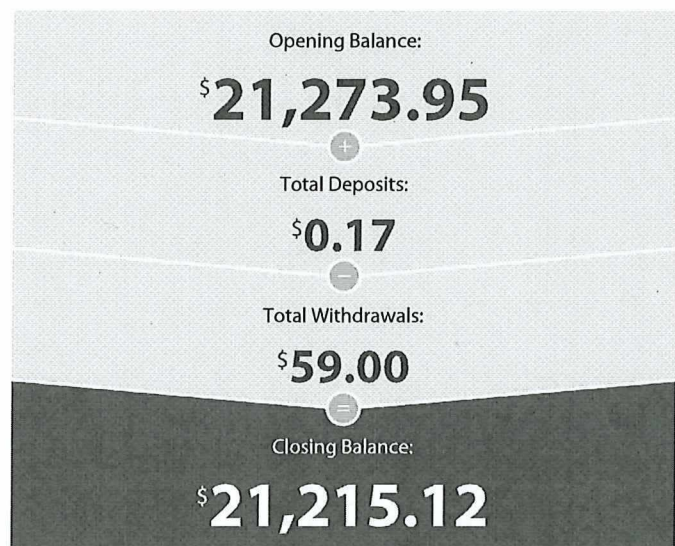
CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
21 JUN	OPENING BALANCE			21,273.95
30 JUN	CREDIT INTEREST PAID		0.17	21,274.12
21 JUL	ANZ INTERNET BANKING BPAY ASIC {935868}	59.00		21,215.12
	TOTALS AT END OF PAGE	\$59.00	\$0.17	
	TOTALS AT END OF PERIOD	\$59.00	\$0.17	\$21,215.12

This Statement Includes

Interest earned on deposits	\$0.17
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	4.29
-----------------------------	------



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 81

20 MAY 2022 TO 21 JUNE 2022

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

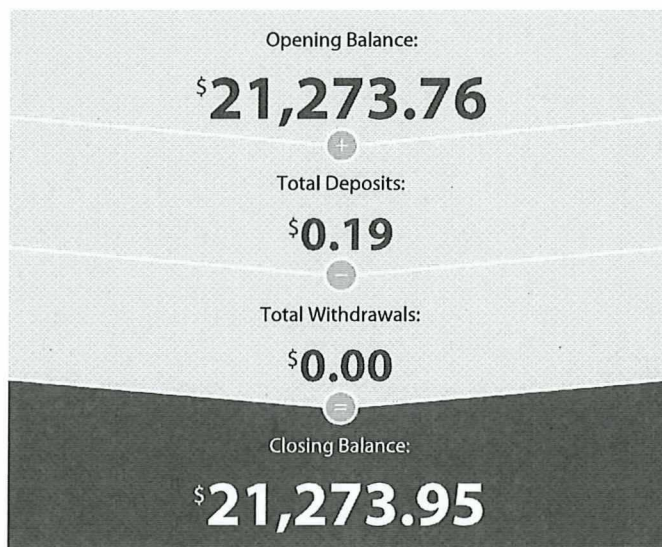
CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

XPRCA/P021-220620339

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
20 MAY	OPENING BALANCE			21,273.76
31 MAY	CREDIT INTEREST PAID		0.19	21,273.95
	TOTALS AT END OF PAGE	\$0.00	\$0.19	
	TOTALS AT END OF PERIOD	\$0.00	\$0.19	\$21,273.95

This Statement Includes

Interest earned on deposits	\$0.19
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling 13 13 14.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

- Write to us:** ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

- Visit us:** At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- Call:** 1800 931 678 (free call within Australia), or +61 1800 931 678 (International)
Online: Email: info@afca.org.au
Web: www.afca.org.au
- Write to:** Australian Financial Complaints Authority Limited
GPO Box 3,
Melbourne VIC 3001



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 80

21 APRIL 2022 TO 20 MAY 2022

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
21 APR	OPENING BALANCE			21,273.59
29 APR	CREDIT INTEREST PAID		0.17	21,273.76
	TOTALS AT END OF PAGE	\$0.00	\$0.17	
	TOTALS AT END OF PERIOD	\$0.00	\$0.17	\$21,273.76

This Statement Includes

Interest earned on deposits	\$0.17
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling 13 13 14.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

Visit us: At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Call: 1800 931 678 (free call within Australia), or +61 1800 931 678 (International)
Write to: Australian Financial Complaints Authority Limited
GPO Box 3,
Melbourne VIC 3001

Online: Email: info@afca.org.au
Web: www.afca.org.au



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 79
21 MARCH 2022 TO 21 APRIL 2022

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

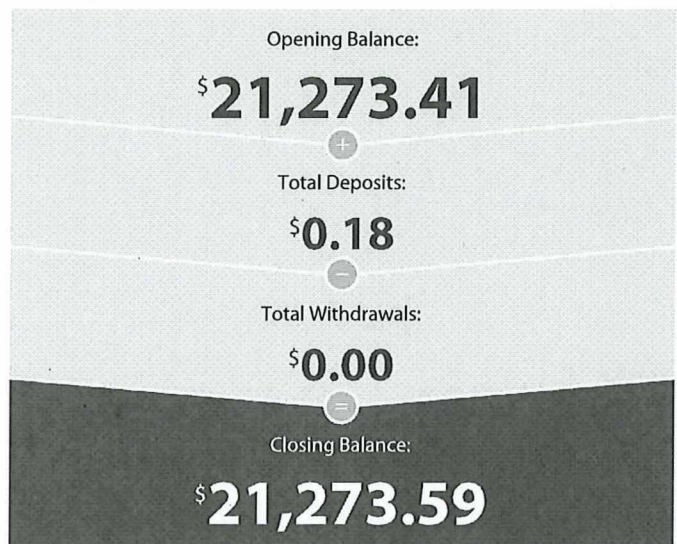
CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

XPRICAP0021-2204220349

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
21 MAR	OPENING BALANCE			21,273.41
31 MAR	CREDIT INTEREST PAID		0.18	21,273.59
TOTALS AT END OF PAGE		\$0.00	\$0.18	
TOTALS AT END OF PERIOD		\$0.00	\$0.18	\$21,273.59

This Statement Includes

Interest earned on deposits	\$0.18
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling 13 13 14.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrchat.nrscall.gov.au/nrs/internetrelay>

- Write to us:** ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

- Visit us:** At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- Call:** 1800 931 678 (free call within Australia), or +61 1800 931 678 (International)
- Write to:** Australian Financial Complaints Authority Limited
GPO Box 3,
Melbourne VIC 3001
- Online:** Email: info@afca.org.au
Web: www.afca.org.au



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 78
21 FEBRUARY 2022 TO 21 MARCH 2022

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

XRRCAP0021-220320342

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
21 FEB	OPENING BALANCE			21,273.25
28 FEB	CREDIT INTEREST PAID		0.16	21,273.41
	TOTALS AT END OF PAGE	\$0.00	\$0.16	
	TOTALS AT END OF PERIOD	\$0.00	\$0.16	\$21,273.41

This Statement Includes

Interest earned on deposits	\$0.16
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling 13 13 14.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

Visit us: At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Call: 1800 931 678 (free call within Australia), or +61 1800 931 678 (International)
Write to: Australian Financial Complaints Authority Limited
GPO Box 3,
Melbourne VIC 3001
Online: Email: info@afca.org.au
Web: www.afca.org.au



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 77

21 JANUARY 2022 TO 21 FEBRUARY 2022

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
21 JAN	OPENING BALANCE			21,273.07
31 JAN	CREDIT INTEREST PAID		0.18	21,273.25
TOTALS AT END OF PAGE		\$0.00	\$0.18	
TOTALS AT END OF PERIOD		\$0.00	\$0.18	\$21,273.25

This Statement Includes

Interest earned on deposits	\$0.18
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 76
21 DECEMBER 2021 TO 21 JANUARY 2022

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
21 DEC	OPENING BALANCE			21,272.89
31 DEC	CREDIT INTEREST PAID		0.18	21,273.07
	TOTALS AT END OF PAGE	\$0.00	\$0.18	
	TOTALS AT END OF PERIOD	\$0.00	\$0.18	\$21,273.07

This Statement Includes

Interest earned on deposits	\$0.18
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 75

19 NOVEMBER 2021 TO 21 DECEMBER 2021

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

XPRCA0021-211220359

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
19 NOV	OPENING BALANCE			21,272.70
30 NOV	CREDIT INTEREST PAID		0.19	21,272.89
TOTALS AT END OF PAGE		\$0.00	\$0.19	
TOTALS AT END OF PERIOD		\$0.00	\$0.19	\$21,272.89

This Statement Includes

Interest earned on deposits	\$0.19
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 74

21 OCTOBER 2021 TO 19 NOVEMBER 2021

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

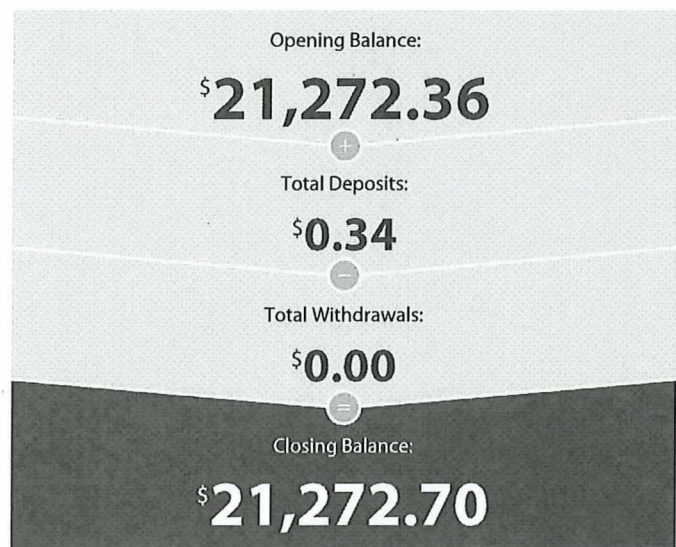
CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
21 OCT	OPENING BALANCE			21,272.36
29 OCT	CREDIT INTEREST PAID		0.34	21,272.70
	TOTALS AT END OF PAGE	\$0.00	\$0.34	
	TOTALS AT END OF PERIOD	\$0.00	\$0.34	\$21,272.70

This Statement Includes

Interest earned on deposits	\$0.34
-----------------------------	--------

Fee Summary

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

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	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 19/11/21 and the monthly fee cycle, as appears above, ended on 29/10/21.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit 0.60

This is made up of:

Value of Free Transactions 0.60



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 73

21 SEPTEMBER 2021 TO 21 OCTOBER 2021

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

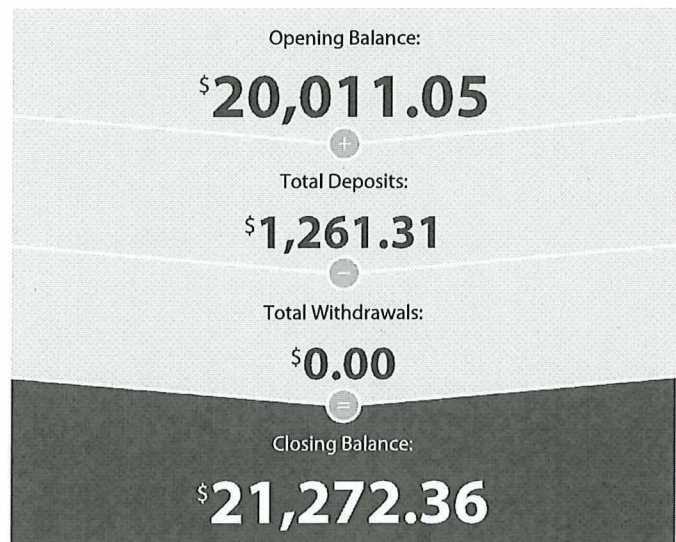
CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
21 SEP	OPENING BALANCE			20,011.05
30 SEP	CREDIT INTEREST PAID		0.83	20,011.88
05 OCT	TRANSFER FROM ATO ATO007000015318654		1,260.48	21,272.36
TOTALS AT END OF PAGE		\$0.00	\$1,261.31	
TOTALS AT END OF PERIOD		\$0.00	\$1,261.31	\$21,272.36

This Statement Includes

Interest earned on deposits	\$0.83
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 SEP 2021 to 30 SEP 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
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 21/10/21 and the monthly fee cycle, as appears above, ended on 30/09/21.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

0.60

This is made up of:

Value of Free Transactions

0.60



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 72

20 AUGUST 2021 TO 21 SEPTEMBER 2021

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
20 AUG	OPENING BALANCE			20,066.17
31 AUG	CREDIT INTEREST PAID		0.88	20,067.05
08 SEP	ANZ INTERNET BANKING BPAY ASIC {874658}	56.00		20,011.05
TOTALS AT END OF PAGE		\$56.00	\$0.88	
TOTALS AT END OF PERIOD		\$56.00	\$0.88	\$20,011.05

This Statement Includes

Interest earned on deposits	\$0.88
-----------------------------	--------

No transaction fees* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atmX by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 71
21 JULY 2021 TO 20 AUGUST 2021

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
21 JUL	OPENING BALANCE			20,065.35
30 JUL	CREDIT INTEREST PAID		0.82	20,066.17
	TOTALS AT END OF PAGE	\$0.00	\$0.82	
	TOTALS AT END OF PERIOD	\$0.00	\$0.82	\$20,066.17

This Statement Includes

Interest earned on deposits	\$0.82
-----------------------------	--------

No transaction fees* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atm by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 70

21 JUNE 2021 TO 21 JULY 2021

THE MANAGER
CARMILITA SUPER FUND
26 COOEYANA PDE
MOUNT LEWIS NSW 2190
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

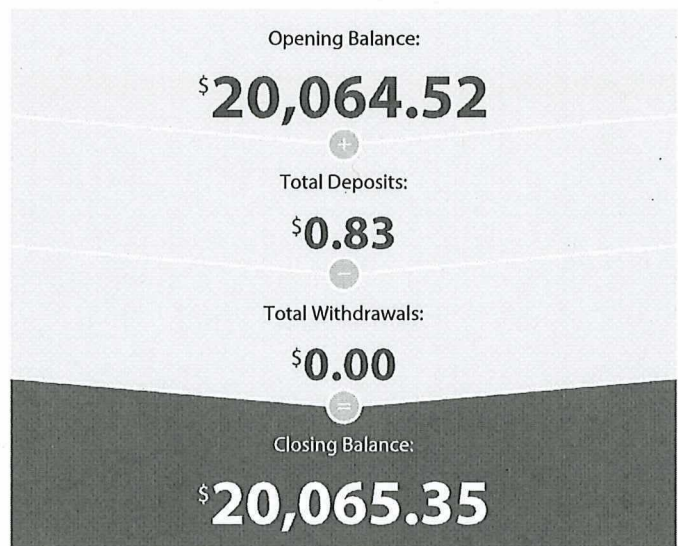
CARMILITA PTY LTD ATF CARMILITA SUPER
FUND

Branch Number (BSB)

012-401

Account Number

2206-56853



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 2206-56853

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
21 JUN	OPENING BALANCE			20,064.52
30 JUN	CREDIT INTEREST PAID		0.83	20,065.35
	TOTALS AT END OF PAGE	\$0.00	\$0.83	
	TOTALS AT END OF PERIOD	\$0.00	\$0.83	\$20,065.35

This Statement Includes

Interest earned on deposits	\$0.83
-----------------------------	--------

Yearly Summary

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

Interest earned on deposits	10.44
-----------------------------	-------

Fee Summary

Fees Charged for period: 01 JUN 2021 to 30 JUN 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
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 21/07/21 and the monthly fee cycle, as appears above, ended on 30/06/21.

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

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60



HISA Statement

The Trustees
Carmilitia Pty Ltd ATF Carmilita Super Fund
26 Cooeeyana Parade
MOUNT LEWIS NSW 2190

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-07-2021 to 30-06-2022
Statement Date 08-07-2022
Account Name Carmilita Super Fund

Account Type HISA
Account Number 142-201-3624286-00

Date	Transaction Details	Debit	Credit	Balance
01-07-2021	Opening balance			256,358.12
31-07-2021	Credit Interest		53.35	256,411.47
31-08-2021	Credit Interest		53.35	256,464.82
30-09-2021	Credit Interest		51.64	256,516.46
31-10-2021	Credit Interest		53.36	256,569.82
30-11-2021	Credit Interest		51.64	256,621.46
31-12-2021	Credit Interest		53.36	256,674.82
31-01-2022	Credit Interest		53.37	256,728.19
28-02-2022	Credit Interest		48.20	256,776.39
31-03-2022	Credit Interest		53.37	256,829.76
30-04-2022	Credit Interest		51.65	256,881.41
31-05-2022	Credit Interest		78.01	256,959.42

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible.

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know.

For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require

information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on

<https://www.rabobank.com.au/compliments-and-complaints/>.

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

Statement Period 01-07-2021 to 30-06-2022
Statement Date 08-07-2022
Account Name Carmilita Super Fund

Account Type HISA
Account Number 142-201-3624286-00

Date	Transaction Details	Debit	Credit	Balance
30-06-2022	Credit Interest		120.30	257,079.72
30-06-2022	Closing balance			257,079.72

Statement Period 01-07-2021 to 30-06-2022
Statement Date 08-07-2022
Account Name Carmilita Super Fund

Account Type HISA
Account Number 142-201-3624286-00

Date	Tier 1 rate		Tier 2 rate	
	From	To	From	To
01-07-2021	\$0.00	\$250,000.00	\$250,000.00	\$1,000,000.00
18-05-2022	0.25%		0.30%	
22-06-2022	0.50%		0.55%	
30-06-2022	0.75%		0.55%	

88000 - Sundry Creditors

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$1,150.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$1,150.00)		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Carmilita Super Fund
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
30/06/2022	Superhelo fees accrual			1,150.00	1,150.00 CR
				1,150.00	1,150.00 CR

Total Debits: 0.00

Total Credits: 1,150.00

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	\$93.45	\$21.30	338.73%
TOTAL		CY Balance	LY Balance	
		\$93.45	\$21.30	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

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

Carmilita Super Fund
Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Deferred Tax Liability (Asset) Summary					
Opening Balance		(21.30)			
Current Year Transactions		0.00			
Total Capital Losses		0.00			
Total Tax Losses		(72.15)			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		(93.45)			

A - Financial Statements

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report

Standard Checklist

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

Carmilita Super Fund

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 10/07/2015

Tax File Number: Provided

ABN: 36185344219

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

Fund Type: SMSF

GST Registered: No

Postal Address:

26 Cooeeyana Pde

Mount Lewis, New South Wales 2190

Physical Address:

26 Cooeeyana Pde

Mount Lewis, New South Wales 2190

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Nikolic, Dusan	52	1	0	Provided	Not Provided
Nikolic, Niluh	56	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	Super Audits Pty Ltd
Fund Contact	Nikolic, Dusan
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Carmilita Pty Ltd Nikolic, Dusan Nikolic, Niluh

C - Other Documents

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Signed Inv Strategy.pdf

Standard Checklist

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

Carmilita Super Fund

Investment Strategy

Overview

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

Investment Objectives

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

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

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

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

Investment Strategy

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

Asset Allocation

The targeted asset allocation will be in the following ranges:

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

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

Insurance

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

Review and Monitoring

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

**Carmilita Super Fund
Investment Strategy**

Date: 16 / 11 / 22

Dusan Nikolic

.....
Dusan Nikolic

Niluh Nikolic

.....
Niluh Nikolic

D - Pension Documentation

2022 Financial Year

Preparer Louisse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

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

Carmilita Super Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

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

Dusan Nikolic

Niluh Nikolic

E - Estate Planning

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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