

Assets/Liabilities



001/05777 009912



K J & D K KERNICH ATF OVERDHU
2 LAKESIDE DR
ALAWA NT 0810

We've got your
back because
you've got ours



Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Jun 2022 - 30 Jun 2022
Statement number 92
Opening balance on 1 Jun 2022 \$43,480.49
Deposits & credits \$52,802.04
Withdrawals & debits \$10,356.33
Closing Balance on 30 Jun 2022 \$85,926.20

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

554BH114 / E-5777 / S-9274 / F-18547 / 0022699938105939

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$43,480.49
1 Jun 22	INTEREST		2.04	43,482.53
1 Jun 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for May 22	0.00		43,482.53
3 Jun 22	DIRECT CREDIT Rent K K ELECTRICAL 0138972981		400.00	43,882.53
7 Jun 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0139558116		600.00	44,482.53
10 Jun 22	DIRECT CREDIT Rent K K ELECTRICAL 0140521978		400.00	44,882.53
14 Jun 22	BILL PAYMENT 0137057399 BPAY TO: Power & Water	356.33		44,526.20

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Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Jun 22	OSKO PAYMENT D & K Kernich TTR	10,000.00		34,526.20
17 Jun 22	DIRECT CREDIT Rent K K ELECTRICAL 0142114459		400.00	34,926.20
21 Jun 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0142736702		600.00	35,526.20
24 Jun 22	DIRECT CREDIT Rent K K ELECTRICAL 0143724795		400.00	35,926.20
30 Jun 22	DEPOSIT - CHEQUE(S) #Chq:1		50,000.00	85,926.20
Transaction totals / Closing balance		\$10,356.33	\$52,802.04	\$85,926.20

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Resolving Complaints

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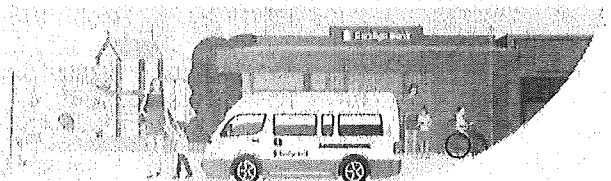
Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: Info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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554BH14/E-5777/S-9274/I-18548/0022699938105939



001/03996 009912



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Your details at a glance

BSB number **633-000**
Account number **135990364**
Customer number **22699938/V501**
Account title **K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND**

Account summary

Statement period **1 May 2022 - 31 May 2022**
Statement number **91**
Opening balance on 1 May 2022 **\$61,778.03**
Deposits & credits **\$2,802.46**
Withdrawals & debits **\$21,100.00**
Closing Balance on 31 May 2022 \$43,480.49

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$61,778.03
1 May 22	INTEREST		2.46	61,780.49
4 May 22	OSKO PAYMENT Adam Travan HWS	1,100.00		60,680.49
6 May 22	DIRECT CREDIT Rent K K ELECTRICAL 0132492135		400.00	61,080.49
10 May 22	E-BANKING TFR 0030023816CN01 0293622435 TTR Ken and Deb	20,000.00		41,080.49
10 May 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0133096828		600.00	41,680.49
13 May 22	DIRECT CREDIT Rent K K ELECTRICAL 0134068330		400.00	42,080.49
20 May 22	DIRECT CREDIT Rent K K ELECTRICAL 0135699935		400.00	42,480.49
24 May 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0136267329		600.00	43,080.49
27 May 22	DIRECT CREDIT Rent K K ELECTRICAL 0137239813		400.00	43,480.49

459BH105 / E-3996 / S-8377 / I-17953 / 0022699938056625

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Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
Transaction totals / Closing balance		\$21,100.00	\$2,802.46	\$43,480.49

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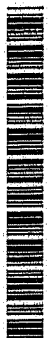
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

459BH105 / E-3996 / S-8977 / I-17954 / 002269999058625

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001/09062 009912



K J & D K KERNICH ATF OVERDHU
2 LAKESIDE DR
ALAWA NT 0810

Your details at a glance

BSB number **633-000**
Account number **135990364**
Customer number **22699938/V501**
Account title **K J & D K KERNICH ATF OVERDHU INVESTMENTS SUPERANNUATION FUND**

Account summary

Statement period **1 Apr 2022 - 30 Apr 2022**
Statement number **90**
Opening balance on 1 Apr 2022 **\$57,599.83**
Deposits & credits **\$4,178.20**
Withdrawals & debits **\$0.00**
Closing Balance on 30 Apr 2022 \$61,778.03

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Any questions?

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361BH104 / E-9062 / S-17613 / I-35225 / 0022699938048902

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$57,599.83
1 Apr 22	INTEREST		2.37	57,602.20
1 Apr 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	Total Transaction Fees	1.20		
	ACCOUNT REBATE		1.20	
	Total Rebates		1.20	
	Net Transaction Fees for March 22	0.00		57,602.20
1 Apr 22	DIRECT CREDIT Rent K K ELECTRICAL 0124193528		800.00	58,402.20
7 Apr 22	DIVIDEND AI011/00867047 SOUTH32 DIVIDEND 0125511825		31.66	58,433.86
8 Apr 22	DIRECT CREDIT Rent K K ELECTRICAL 0125873296		800.00	59,233.86
12 Apr 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0126520423		600.00	59,833.86
13 Apr 22	DIVIDEND 001275429712 WOW ITM DIV 0126974640		10.14	59,844.00

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
14 Apr 22	DIVIDEND S00113406437 N Brambles Limited 0127171621		134.03	59,978.03
19 Apr 22	DIRECT CREDIT Rent K K ELECTRICAL 0127729698		400.00	60,378.03
22 Apr 22	DIRECT CREDIT Rent K K ELECTRICAL 0128975698		400.00	60,778.03
26 Apr 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0129258377		600.00	61,378.03
29 Apr 22	DIRECT CREDIT Rent K K ELECTRICAL 0130747919		400.00	61,778.03
Transaction totals / Closing balance		\$0.00	\$4,178.20	\$61,778.03

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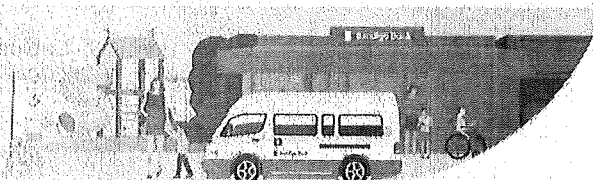
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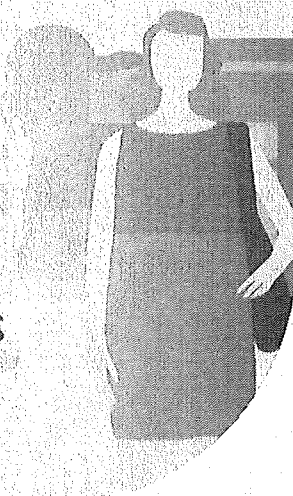
361BH104 / E-9062 / S-17613 / F-35226 / 002269939048302



001/06428 009912



K J & D K KERNICH ATF OVERDHU
2 LAKESIDE DR
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Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Mar 2022 - 31 Mar 2022
Statement number 89
Opening balance on 1 Mar 2022 \$53,024.83
Deposits & credits \$5,631.60
Withdrawals & debits \$1,056.60
Closing Balance on 31 Mar 2022 \$57,599.83

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$53,024.83
1 Mar 22	INTEREST		1.98	53,026.81
1 Mar 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for February 22	0.00		53,026.81
1 Mar 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0116620809		600.00	53,626.81
4 Mar 22	DIRECT CREDIT Rent K K ELECTRICAL 0117702007		800.00	54,426.81
11 Mar 22	DIRECT CREDIT Rent K K ELECTRICAL 0119233968		800.00	55,226.81
16 Mar 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0119801093		600.00	55,826.81
16 Mar 22	BILL PAYMENT 0134716849 BPAY TO: Power & Water	362.60		55,464.21

264BH106 / E-6426 / S-12122 / L-24243 / 00226999996056122

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Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
18 Mar 22	DIRECT CREDIT Rent K K ELECTRICAL 0120860303		800.00	56,264.21
25 Mar 22	DIRECT CREDIT Rent K K ELECTRICAL 0122442962		800.00	57,064.21
28 Mar 22	DIVIDEND AI385/00148040 BHP GROUP DIV 0122696348		551.35	57,615.56
28 Mar 22	DIVIDEND 001273517669 EDV DIV 0122825416		3.25	57,618.81
29 Mar 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0123081575		600.00	58,218.81
31 Mar 22	BILL PAYMENT 0129937322 BPAY TO: CITY OF DARWIN	309.00		57,909.81
31 Mar 22	BILL PAYMENT 0129937478 BPAY TO: CITY OF DARWIN	385.00		57,524.81
31 Mar 22	DIVIDEND MAR22/00801965 BEACH ENERGY LTD 0123746435		75.02	57,599.83
Transaction totals / Closing balance		\$1,056.60	\$5,631.60	\$57,599.83

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In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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264BH106 / E-6426 / S-12122 / L-24244 / 0022699536056122

Bendigo Money Extra Cash Management



001/02259 009912



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Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Feb 2022 - 28 Feb 2022
Statement number 88
Opening balance on 1 Feb 2022 \$50,602.70
Deposits & credits \$4,852.13
Withdrawals & debits \$2,430.00
Closing Balance on 28 Feb 2022 \$53,024.83

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$50,602.70
1 Feb 22	INTEREST		2.13	50,604.83
1 Feb 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	1.60		
	ACCOUNT REBATE		1.60	
	Total Rebates		1.60	
	Net Transaction Fees for January 22	0.00		50,604.83
1 Feb 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0110174207		600.00	51,204.83
2 Feb 22	DIRECT CREDIT ATO006000015950311 ATO 0110825113		100.00	51,304.83
2 Feb 22	DIRECT CREDIT ATO006000015950312 ATO 0110825114		100.00	51,404.83
4 Feb 22	DIRECT CREDIT Rent K K ELECTRICAL 0111354934		800.00	52,204.83

164BH105 / E-2259 / S-4849 / I-9687 / 0022699938052979

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Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
8 Feb 22	OSKO PAYMENT AFA Insurance Broker Delatour Insurance	2,210.00		49,994.83
11 Feb 22	DIRECT CREDIT Rent K K ELECTRICAL 0112708719		800.00	50,794.83
15 Feb 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0113323124		600.00	51,394.83
18 Feb 22	DIRECT CREDIT Rent K K ELECTRICAL 0114325642		800.00	52,194.83
22 Feb 22	OSKO PAYMENT AFA Insurance Broker Balance of 50%	220.00		51,974.83
24 Feb 22	DIVIDEND 873700100003492370 NOEL DIVIDEND 0115645598		250.00	52,224.83
25 Feb 22	DIRECT CREDIT Rent K K ELECTRICAL 0115885499		800.00	53,024.83
Transaction totals / Closing balance		\$2,430.00	\$4,852.13	\$53,024.83

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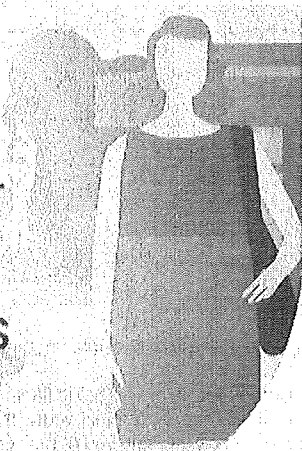




001/00848 009912



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Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Jan 2022 - 31 Jan 2022
Statement number 87
Opening balance on 1 Jan 2022 \$48,181.37
Deposits & credits \$6,635.33
Withdrawals & debits \$4,214.00
Closing Balance on 31 Jan 2022 \$50,602.70

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr, Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$48,181.37
1 Jan 22	INTEREST		1.93	48,183.30
1 Jan 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for December 21	0.00		48,183.30
4 Jan 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0103917263		600.00	48,783.30
7 Jan 22	DIRECT CREDIT Rent K K ELECTRICAL 0105059264		800.00	49,583.30
11 Jan 22	OSKO PAYMENT A W Boys Auditing Super Fund	330.00		49,253.30
11 Jan 22	OSKO PAYMENT Lowrys Accountants Super Annual return	3,190.00		46,063.30

075BH105 / E-646 / S-1214 / L-2427 / 0022699938049304

609/11

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
11 Jan 22	DIRECT CREDIT ATO008000016034326 ATO 0105800932		3,033.40	49,096.70
14 Jan 22	DIRECT CREDIT Rent K K ELECTRICAL 0106492597		800.00	49,896.70
18 Jan 22	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0107142969		600.00	50,496.70
21 Jan 22	DIRECT CREDIT Rent K K ELECTRICAL 0108072673		800.00	51,296.70
31 Jan 22	BILL PAYMENT 0129937285 BPAY TO: CITY OF DARWIN	309.00		50,987.70
31 Jan 22	BILL PAYMENT 0129937429 BPAY TO: CITY OF DARWIN	385.00		50,602.70
Transaction totals / Closing balance		\$4,214.00	\$6,635.33	\$50,602.70

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Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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604/12

075BH105 / E-646 / S-1214 / I-2428 / D022659930046304



001/04362 009912



K J & D K KERNICH ATF OVERDHU
2 LAKESIDE DR
ALAWA NT 0810



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you've got ours

Your details at a glance

BSB number **633-000**
Account number **135990364**
Customer number **22699938/V501**
Account title **K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND**

Account summary

Statement period **1 Dec 2021 - 31 Dec 2021**
Statement number **86**
Opening balance on 1 Dec 2021 **\$63,058.13**
Deposits & credits **\$5,482.61**
Withdrawals & debits **\$20,359.37**
Closing Balance on 31 Dec 2021 **\$48,181.37**

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$63,058.13
1 Dec 21	INTEREST		2.53	63,060.66
1 Dec 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for November 21	0.00		63,060.66
1 Dec 21	E-BANKING TFR 0030023816CN01 0272169969 TTR Ken and Deb	20,000.00		43,060.66
3 Dec 21	DIRECT CREDIT Rent K K ELECTRICAL 0097425331		800.00	43,860.66
7 Dec 21	BILL PAYMENT 0132360323 BPAY TO: Power & Water	359.37		43,501.29
9 Dec 21	OSKO PAYMENT BIKASH SHRESTHA 711120dec		600.00	44,101.29
10 Dec 21	DIRECT CREDIT Rent K K ELECTRICAL 0098993713		800.00	44,901.29

974BH113/ E-4352 / S-7186 / I-14371 / 0022699938108808

609/13

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
16 Dec 21	DIVIDEND A072/00423143 ANZ DIVIDEND 0100297215		280.08	45,181.37
17 Dec 21	DIRECT CREDIT Rent K K ELECTRICAL 0100669600		800.00	45,981.37
21 Dec 21	DIRECT CREDIT Rent 3 69 Sabine BIKASH SHRESTHA 0101297970		600.00	46,581.37
24 Dec 21	DIRECT CREDIT Rent K K ELECTRICAL 0102423528		800.00	47,381.37
31 Dec 21	DIRECT CREDIT Rent K K ELECTRICAL 0103649136		800.00	48,181.37
Transaction totals / Closing balance		\$20,359.37	\$5,482.61	\$48,181.37

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Resolving Complaints

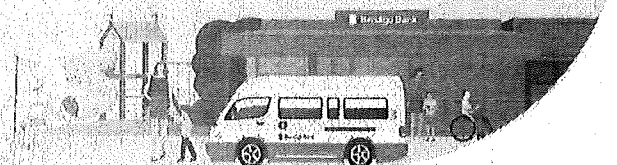
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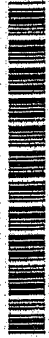
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009/14

Bendigo Money Extra Cash Management



001/05549 009912



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Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Nov 2021 - 30 Nov 2021
Statement number 85
Opening balance on 1 Nov 2021 \$57,483.45
Deposits & credits \$6,268.68
Withdrawals & debits \$694.00
Closing Balance on 30 Nov 2021 \$63,058.13

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$57,483.45
1 Nov 21	INTEREST		2.36	57,485.81
1 Nov 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for October 21	0.00		57,485.81
1 Nov 21	DIRECT CREDIT ATO001000016110678 ATO 0089939766		1,300.00	58,785.81
1 Nov 21	DIRECT CREDIT ATO001000016110679 ATO 0089939767		1,366.32	60,152.13
10 Nov 21	OSKO PAYMENT BIKASH SHRESTHA 9tlll22		600.00	60,752.13
12 Nov 21	DIRECT CREDIT Rent K K ELECTRICAL 0092465077		800.00	61,552.13
19 Nov 21	DIRECT CREDIT Rent K K ELECTRICAL 0094076611		800.00	62,352.13

6733BH05 / E-5549 / S-12388 / 124777 / 0022699938V5013942

604/15

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
23 Nov 21	OSKO PAYMENT BIKASH SHRESTHA 23 till 6 Dec		600.00	62,952.13
26 Nov 21	DIRECT CREDIT Rent K K ELECTRICAL 0095639796		800.00	63,752.13
30 Nov 21	BILL PAYMENT 0129937252 BPAY TO: CITY OF DARWIN	309.00		63,443.13
30 Nov 21	BILL PAYMENT 0129937392 BPAY TO: CITY OF DARWIN	385.00		63,058.13
Transaction totals / Closing balance		\$694.00	\$6,268.68	\$63,058.13

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In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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604/16

8738H105 / E-5549 / S-12389 / I-24778 / 002696938059942



001/09868 009912



K J & D K KERNICH ATF OVERDHU
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Your details at a glance

BSB number **633-000**
Account number **135990364**
Customer number **22699938/V501**
Account title **K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND**

Account summary

Statement period **1 Oct 2021 - 31 Oct 2021**
Statement number **84**
Opening balance on 1 Oct 2021 **\$52,508.56**
Deposits & credits **\$6,162.89**
Withdrawals & debits **\$1,188.00**
Closing Balance on 31 Oct 2021 \$57,483.45

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

775BH104 / E-9868 / S-19520 / +39039 / 00226596939043561

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$52,508.56
1 Oct 21	INTEREST		2.07	52,510.63
1 Oct 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (3 @ 0.40)	1.20		
	Total Transaction Fees	1.20		
	ACCOUNT REBATE		1.20	
	Total Rebates		1.20	
	Net Transaction Fees for September 21	0.00		52,510.63
1 Oct 21	DIRECT CREDIT Rent K K ELECTRICAL 0083052761		800.00	53,310.63
7 Oct 21	DIVIDEND RAU21/00868141 SOUTH32 DIVIDEND 0084274598		19.78	53,330.41
8 Oct 21	DIVIDEND 001266862296 WOW FNL DIV 0084666762		14.30	53,344.71
12 Oct 21	DIRECT CREDIT Weekly rent K K ELECTRICAL 0085289978		800.00	54,144.71
14 Oct 21	DIVIDEND S00113406437 N Brambles Limited 0085803989		126.74	54,271.45

609/17

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
14 Oct 21	OSKO PAYMENT BIKASH SHRESTHA 12 till 25 oct		600.00	54,871.45
15 Oct 21	DIRECT CREDIT Rent K K ELECTRICAL 0086167170		800.00	55,671.45
15 Oct 21	DIRECT CREDIT Rent K K ELECTRICAL 0086167171		800.00	56,471.45
22 Oct 21	DIRECT CREDIT Rent K K ELECTRICAL 0087737470		800.00	57,271.45
22 Oct 21	DIRECT CREDIT Rent K K ELECTRICAL 0087737471		800.00	58,071.45
27 Oct 21	OSKO PAYMENT BIKASH SHRESTHA 26till18 nov		600.00	58,671.45
28 Oct 21	BILL PAYMENT 0130972816 BPAY TO: TAX OFFICE PAYMENTS	1,188.00		57,483.45
Transaction totals / Closing balance		\$1,188.00	\$6,162.89	\$57,483.45

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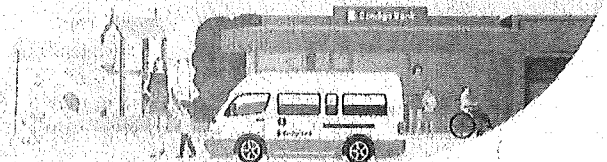
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Email: info@afca.org.au

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604/18

Bendigo Money Extra Cash Management



001/08065 009912



K J & D K KERNICH ATF OVERDHU
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you've got ours

Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Sep 2021 - 30 Sep 2021
Statement number 83
Opening balance on 1 Sep 2021 \$47,171.18
Deposits & credits \$6,398.33
Withdrawals & debits \$1,060.95
Closing Balance on 30 Sep 2021 \$52,508.56

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$47,171.18
1 Sep 21	INTEREST		1.94	47,173.12
1 Sep 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for August 21	0.00		47,173.12
2 Sep 21	BILL PAYMENT 0129937182 BPAY TO: Power & Water	362.95		46,810.17
2 Sep 21	OSKO PAYMENT BIKASH SHRESTHA Rent 18th aug till 15th oct		1,200.00	48,010.17
10 Sep 21	DIRECT CREDIT Rent x 2 weeks K K ELECTRICAL 0078314830		1,600.00	49,610.17
13 Sep 21	OSKO PAYMENT BIKASH SHRESTHA 14till27 September		600.00	50,210.17
17 Sep 21	DIRECT CREDIT Rent K K ELECTRICAL 0079834991		800.00	51,010.17

675BH106 / E-8065 / S-15687 / I-31373 / 00226999389057066

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
21 Sep 21	DIVIDEND AF384/00849144 BHP GROUP DIV 0080412622		719.55	51,729.72
22 Sep 21	DIVIDEND 001266091015 EDV DIV 0080775535		1.82	51,731.54
24 Sep 21	DIRECT CREDIT Rent K K ELECTRICAL 0081407253		800.00	52,531.54
30 Sep 21	BILL PAYMENT 0129937215 BPAY TO: CITY OF DARWIN	310.00		52,221.54
30 Sep 21	BILL PAYMENT 0129937364 BPAY TO: CITY OF DARWIN	388.00		51,833.54
30 Sep 21	DIVIDEND SEP21/00802000 BEACH ENERGY LTD 0082586750		75.02	51,908.56
30 Sep 21	OSKO PAYMENT BIKASH SHRESTHA 28till11 oct		600.00	52,508.56
Transaction totals / Closing balance		\$1,060.95	\$6,398.33	\$52,508.56

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604/20

675BH106 / E-9066 / S-15687 / I-31374 / 002269898057066

Bendigo Money Extra Cash Management



001/02346 009912



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Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Aug 2021 - 31 Aug 2021
Statement number 82
Opening balance on 1 Aug 2021 \$44,860.00
Deposits & credits \$3,802.13
Withdrawals & debits \$1,490.95
Closing Balance on 31 Aug 2021 \$47,171.18

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Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr, Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO** (1300 236 344).

5768H105 / E-2346 / S-5360 / F-10719 / 0022699938053486

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				
1 Aug 21	INTEREST		2.13	44,862.13
1 Aug 21	Monthly Transaction Summary			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for July 21	0.00		44,862.13
5 Aug 21	OSKO PAYMENT BIKASH SHRESTHA 4 till 17 Aug rent		600.00	45,462.13
6 Aug 21	BILL PAYMENT 0128970177 BPAY TO: MARSH PTY LTD - INS	1,490.95		43,971.18
6 Aug 21	DIRECT CREDIT Rent K K ELECTRICAL 0070587318		800.00	44,771.18
13 Aug 21	DIRECT CREDIT Rent K K ELECTRICAL 0072071897		800.00	45,571.18
20 Aug 21	DIRECT CREDIT Rent K K ELECTRICAL 0073633559		800.00	46,371.18

609/21

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
27 Aug 21	DIRECT CREDIT Rent K K ELECTRICAL 0075118034		800.00	47,171.18
Transaction totals / Closing balance		\$1,490.95	\$3,802.13	\$47,171.18

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604/22

Bendigo Money Extra Cash Management



001/02261 008912



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Your details at a glance

BSB number 633-000
Account number 135990364
Customer number 22699938/V501
Account title K J & D K KERNICH ATF OVERDHU INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Jul 2021 - 31 Jul 2021
Statement number 81
Opening balance on 1 Jul 2021 \$48,432.71
Deposits & credits \$24,044.21
Withdrawals & debits \$27,616.92
Closing Balance on 31 Jul 2021 \$44,860.00

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr, Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Money Extra Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$48,432.71
1 Jul 21	INTEREST		2.19	48,434.90
1 Jul 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for June 21	0.00		48,434.90
1 Jul 21	DIVIDEND A071/00423903 ANZ DIVIDEND 0062314933	239	272.30	48,707.20
2 Jul 21	DIRECT CREDIT Rent K K ELECTRICAL 0062731638	250	800.00	49,507.20
8 Jul 21	OSKO PAYMENT BIKASH SHRESTHA 7/til 20 July rent	250	600.00	50,107.20
9 Jul 21	DIRECT CREDIT Rent K K ELECTRICAL 0064263821	250	800.00	50,907.20

4788H105 / E-2261 / S-4496 / I-8991 / 0022699938051626

Bendigo Money Extra Cash Management *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
9 Jul 21	TRANSFER 22699938/2502		15,909.72	66,816.92
16 Jul 21	DIRECT CREDIT Rent K K ELECTRICAL 0065860074	280	800.00	67,616.92
17 Jul 21	E-BANKING TFR 0030023816CN01 0255005948 TTR	27,616.92	416	40,000.00
23 Jul 21	OSKO PAYMENT BIKASH SHRESTHA 21 till 3 aug rent	280	600.00	40,600.00
23 Jul 21	DIRECT CREDIT Rent K K ELECTRICAL 0067400128	280	800.00	41,400.00
29 Jul 21	DIRECT CREDIT ATO001100014660487 ATO 0068812121	850	1,330.00	42,730.00
29 Jul 21	DIRECT CREDIT ATO001100014660488 ATO 0068812122	850	1,330.00	44,060.00
30 Jul 21	DIRECT CREDIT Rent K K ELECTRICAL 0068903143	280	800.00	44,860.00
Transaction totals / Closing balance		\$27,616.92	\$24,044.21	\$44,860.00

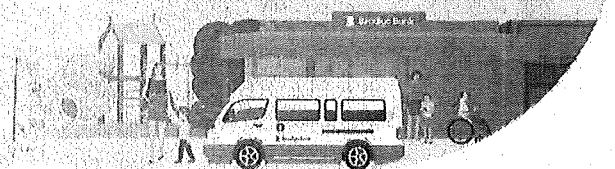
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609/24

Term Deposit Certificate

Name K J & D K KERNICH ATF OVERDU INVESTMENTS SUPERANNUATION FUND
Address 2 LAKESIDE DR
ALAWA NT 0810

Date lodged 08 FEB 22
Customer number 22699938 / 2502
Account number 141041186



Balance \$ 1,002,061.80
Term 7 MONTHS
Interest rate .40 %PA
Review date 08 SEP 22
Interest payment frequency ON REVIEW

On behalf of Bendigo Bank

SHOP 1, 40 PROGRESS DR
NIGHTCLIFF 0814
08 89484485

The Bendigo Centre, Bendigo VIC 3550 Phone: 1300 236 344
Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL No. 237879.

(1458838-1479698) (06/20) BEN301C014 (06/20)

Bendigo Bank

$$\frac{142}{365} \times .40\% \times \$1,002,061.80 = \$1559.37$$

724/1

Bendigo Term Deposit



001/05777 009912



K J & D K KERNICH ATF OVERDHU
2 LAKESIDE DR
ALAWA NT 0810

We've got your
back because
you've got ours



Your details at a glance

BSB number 633-000
Account number 141041186
Customer number 22699938/2502
Account title K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Jan 2022 - 30 Jun 2022
Statement number 8
Opening balance on 1 Jan 2022 \$1,000,000.00
Deposits & credits \$2,061.80
Withdrawals & debits \$0.00
Closing Balance on 30 Jun 2022 \$1,002,061.80

Account details

Review date 8 Sep 2022
Interest rate 0.400%PA
Payment frequency At Review
Payment method Reinvest

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr,
Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$1,000,000.00
8 Feb 22	INTEREST		2,061.80	1,002,061.80
	Transaction totals / Closing balance	\$0.00	\$2,061.80	\$1,002,061.80

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729/2

Bendigo Term Deposit

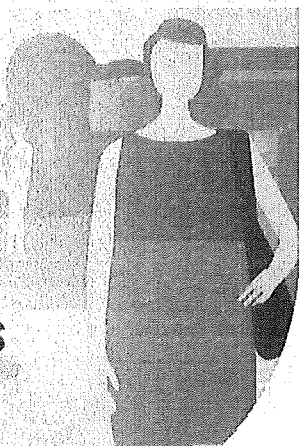


001/04362 009912



K J & D K KERNICH ATF OVERDHU
2 LAKESIDE DR
ALAWA NT 0810

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back because
you've got ours



Your details at a glance

BSB number 633-000
Account number 141041186
Customer number 22699938/2502
Account title K J & D K KERNICH ATF OVERDHU
INVESTMENTS SUPERANNUATION FUND

Account summary

Statement period 1 Jul 2021 - 31 Dec 2021
Statement number 7
Opening balance on 1 Jul 2021 \$1,013,647.76
Deposits & credits \$2,261.96
Withdrawals & debits \$15,909.72
Closing Balance on 31 Dec 2021 \$1,000,000.00

Account details

Review date 8 Feb 2022
Interest rate 0.350%PA
Payment frequency At Review
Payment method Reinvest

Any questions?

Contact Jeff Watson at Shop 1, 40 Progress Dr, Nightcliff 0814 on **08 8948 4485**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$1,013,647.76
8 Jul 21	INTEREST		2,261.96	1,015,909.72
9 Jul 21	TRANSFER 135990364	15,909.72		1,000,000.00
Transaction totals / Closing balance		\$15,909.72	\$2,261.96	\$1,000,000.00

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

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974BH113 / E-4362 / S-7185 / I-14369 / 0022699938106908

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter 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. You can contact AFCA at:

Website: www.afca.org.au

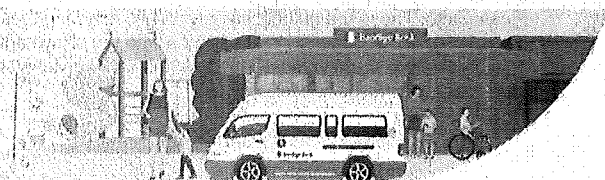
Telephone: 1800 931 678 (free call)

Email: Info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

974BH113 / E-4352 / S-7185 / I-14370 / 002269508108808

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724/4

Loida Harrison

From: Deborah Kernich <dkernich@bigpond.net.au>
Sent: Monday, 24 October 2022 8:44 PM
To: Loida Harrison
Subject: RE: Overdhu Super Fund 2022 - Request Information

2022 Valuation - advised.

Hi Loida

3169 Sabine Road, Miller \$310,000
216 De Labour street, Coconut \$430,000

I am currently in Ireland.

Valuations to remain the same.
All paperwork received in relation to shares is in the folder you have.

Cheers
Deb

From: Loida Harrison <loida.h@lowrys.com.au>
Sent: Monday, 24 October 2022 12:03 PM
To: Deborah Kernich <dkernich@bigpond.net.au>
Subject: Overdhu Super Fund 2022 - Request Information

Hi Deb,

Overdhu Investments Super Fund 2022

We are currently processing the 2022 fund's account, with the two properties have attached previous years' valuations for you to review.

1. Would you please provide a valuation for both properties?
2. Please provide a holding statement for Endeavour group shares on 30 June 2022.

Thank you and regards,
Loida

Loida Harrison
Lowrys Accountants
PH: 08 8947 2200
Fax 08 8947 1146
Email : loida.h@lowrys.com.au



Street Address: Suite 6/170 Coonawarra Road
Winnellie NT 0820

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Loida Harrison

From: Wesley James
Sent: Thursday, 20 December 2018 8:47 AM
To: Loida Harrison
Subject: FW: Market Appraisals
Attachments: S18121212520.pdf; OVERDHU Investments Invoice.pdf

Hi Loida, are you doing this audit?

Thanks

Wesley James
Chartered Accountant

Lowrys Accountants
PO Box 36394
Winnellie NT 0821

+61 8 8947 2200
Fax +61 8 8947 1146

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From: Deborah Kernich [mailto:dkernich@bigpond.net.au]
Sent: Thursday, 20 December 2018 8:43 AM
To: Wesley James
Subject: FW: Market Appraisals

Hi Wes

Not sure who is doing our Overdhu audit but the attached is the market appraisal for the two properties.

Can you please pass on to whoever is responsible.

Cheers
Debbie

From: Tony Pickering [mailto:Tony.Pickering@kgyoung.com.au]
Sent: Wednesday, 12 December 2018 12:53 PM
To: 'Deborah Kernich' <dkernich@bigpond.net.au>
Subject: Market Appraisals

Hi Deborah,

Re: Market Appraisal for properties 2/6 Delatour Street, Coconut Grove & 3/69 Sabine Road, Millner for Overdhu Investments Superannuation Fund

In offering our opinion of the estimated market worth of these properties we have relied on the following information as provided.

1. 2/16 Delatour Street, Coconut Grove

- Rental income \$41,600 p.a.

Outgoings:

- Darwin City Council Rates \$1,138 p.a.
- Insurance \$1,496 p.a.

Approx. building area including mezzanine and upstairs office assuming can be certified if required - 369.42m²

Our appraisal is also based on most sales evidence of similar type properties within the same vicinity. Those identified as follows:

4/8 Totem Road – sold 26/02/2018 for \$300,000

7/9 Delatour Street – sold 1/10/2018 for \$430,000

Based on this evidence, the expected percentage return, the current market is experiencing and our general knowledge of the current market, we are of the opinion 2/16 Delatour Street, Coconut Grove has an estimated market worth in the \$430,000 to \$440,000 gross range + GST if applicable.

2. 3/69 Sabine Road, Millner

- Rental income \$17,680 p.a.

Outgoings:

- Darwin City Council Rates \$1,405 p.a.
- Insurance \$1,188.18 p.a.
- PAWA \$2,086.69 p.a.

Sales Evidence:

1/123 Old McMillans Road – sold 27/07/2017 for \$360,000

1/21 Brayshaw Crescent – sold 5/10/2018 for \$315,000

As you may be aware value of units has decreased over the past 1-2 years and the market worth of 3/69 Sabine Road, Millner would have also experienced the same decline.

We have also enclosed a selected record of other units currently on the market in Millner.

Based on this evidence and our general knowledge of the current market we are of the opinion 3/69 Sabine Road, Millner has an estimated market worth in the \$310,000 - \$320,000 gross range.

Kind Regards,

Tony Pickering

KG YOUNG & ASSOCIATES PTY LTD

Ph: (08) 89 432 432 Fax: (08) 8981 8538

Mob: 0418 814 708

74 Cavenagh Street, DARWIN NT 0800

GPO BOX 2202, DARWIN NT 0801

tony.pickering@kgyoung.com.au

www.kgyoung.com.au

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LIST MAP INSPECTIONS / AUCTIONS

Location Millner, NT, 0810 ✕

13 Properties for sale in Millner, NT, 0810

Featured

Surrounding suburbs

Price Any Any

Exclude under offer

- > Property Types Any
- > Bedrooms Any
- > Bathrooms Any
- > Parking Any
- > More Options

Update

Save search



Matt Englund
Ray White Nightcliff

\$295,000
2/13 Cheong Crescent,
MILLNER NT 0810

2 1 2

RayWhite



Discover why Hebel is better to live in

hebel
The way to live



May Dunlop
Northern Territory Sotheby's
International Realty REL1227

\$4mil
73 Sabine Road,
MILLNER NT 0810

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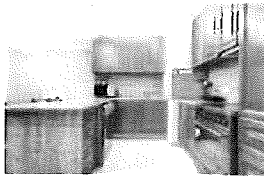


Commercial Real Estate

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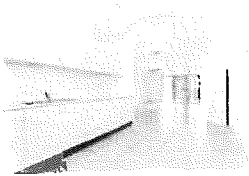
Elders



Contact Agent
5/29 Francis Street,
MILLNER NT 0810

3 2 2 171m²

Elders



Offers over \$270,000
18/48 Sabine Road,
MILLNER NT 0810

2 1 -

Elders

ⓧ

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OPEN



"Offers Over \$275,000"
19/18 Kelsey Crescent,
MILLNER NT 0810

2 1 2

Elders



\$439,000
1/29 Francis Street,
MILLNER NT 0810

3 2 2 205m²

Elders



Offers Over \$350,000
7/21 Kelsey Crescent,
MILLNER NT 0810

2 2 2

Elders

Updated

772/5