
Workpapers - 2022 Financial Year

Kreeda Superannuation Fund

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 19 October 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$188.00)	(\$750.00)	(74.93)%	Ready for Review
25000	Interest Received	(\$18,227.86)	(\$16,909.41)	7.8%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
48500	Income Tax Expense	\$2,695.20	\$2,497.50	7.92%	Ready for Review
49000	Profit/Loss Allocation Account	\$15,461.66	\$14,902.91	3.75%	Ready for Review
50000	Members	(\$192,148.25)	(\$176,686.59)	8.75%	Ready for Review
60400	Bank Accounts	\$98.86	\$98.86	0%	Completed
68000	Sundry Debtors		\$4,800.00	100%	Ready for Review
74200	Loans to Associated Entities (In house loans)	\$194,079.64	\$175,940.13	10.31%	Ready for Review
85000	Income Tax Payable /Refundable	(\$476.20)	\$414.50	(214.89)%	Ready for Review
86000	PAYG Instalment Payable	(\$1,053.00)	(\$728.00)	44.64%	Ready for Review
88010	Creditors - ATO	(\$501.05)	(\$3,838.90)	(86.95)%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Ready for Review
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

24200 - Contributions

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
NAIKRI00001A	(Contributions) Naidu, Krishnaveni - Accumulation (Accumulation)		(\$350.00)	100%
PRADEE00001A	(Contributions) Prakash, Deepak - Accumulation (Accumulation)	(\$188.00)	(\$400.00)	(53)%
TOTAL		CY Balance	LY Balance	
		(\$188.00)	(\$750.00)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- ATO - Income Tax Account.pdf

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Kreeda Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Naidu, Krishnaveni	Provided	41	16,178.28	0.00	0.00	0.00	0.00	0.00
Prakash, Deepak	Provided	46	160,508.31	0.00	188.00	0.00	0.00	188.00
All Members				0.00	188.00	0.00	0.00	188.00

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Naidu, Krishnaveni	Concessional (5 year carry forward cap available)	0.00	102,500.00	102,500.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Prakash, Deepak	Concessional (5 year carry forward cap available)	0.00	102,500.00	102,500.00 Below Cap
	Non-Concessional	188.00	110,000.00	109,812.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Naidu, Krishnaveni							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	25,000.00	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	75,000.00	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	102,500.00 Below Cap
Total Super Balance	0.00	11,071.12	11,819.48	12,733.89	14,536.12	16,178.28	

Prakash, Deepak							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	4,300.00	250.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	25,000.00	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	75,000.00	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	102,500.00 Below Cap
Total Super Balance	0.00	115,907.68	123,973.66	135,167.26	147,247.56	160,508.31	

NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Naidu, Krishnaveni	N/A	0.00	700.00	350.00	0.00	N/A	Bring Forward Not Triggered
Prakash, Deepak	N/A	1,500.00	600.00	400.00	188.00	N/A	Bring Forward Not Triggered

Prakash, Deepak

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data						
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other		
04/11/2021	Paid to ATO - IT A/c	Personal - Non-Concessional		188.00									
Total - Prakash, Deepak			0.00	188.00	0.00	0.00				0.00	0.00	0.00	
Total for All Members			0.00	188.00	0.00	0.00							



Income tax 551

Date generated	13/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

27 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Oct 2021	1 Dec 2016	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$1,506.30		\$1,506.30 DR
25 Oct 2021	1 Mar 2017	General interest charge			\$1,506.30 DR
25 Oct 2021	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,270.90	\$235.40 DR
25 Oct 2021	1 Aug 2018	General interest charge			\$235.40 DR
25 Oct 2021	25 Oct 2021	Interest on overpayment for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$47.45	\$187.95 DR
25 Oct 2021	25 Oct 2021	General interest charge			\$187.95 DR
4 Nov 2021	3 Nov 2021	Payment received		\$188.00	\$0.05 CR
4 Nov 2021	4 Nov 2021	General interest charge			\$0.05 CR
15 Dec 2021	3 Dec 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$1,213.65	\$1,213.70 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$79.95		\$1,133.75 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$772.00		\$361.75 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$361.70		\$0.05 CR
15 Dec 2021	1 Jul 2019	General interest charge			\$0.05 CR
15 Dec 2021	3 Nov 2021	Credit transferred to Integrated Client Account	\$0.05		\$0.00
15 Dec 2021	4 Nov 2021	General interest charge			\$0.00
15 Dec 2021	15 Dec 2021	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$33.52	\$33.52 CR
15 Dec 2021	15 Dec 2021	Credit transferred to Integrated Client Account	\$33.52		\$0.00
14 Mar 2022	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$957.15	\$957.15 CR
14 Mar 2022	2 Dec 2019	Credit transferred to Integrated Client Account	\$368.78		\$588.37 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Mar 2022	2 Dec 2019	Credit transferred to Integrated Client Account	\$588.37		\$0.00
14 Mar 2022	1 Jul 2020	General interest charge			\$0.00
14 Mar 2022	14 Mar 2022	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$7.38	\$7.38 CR
14 Mar 2022	14 Mar 2022	Credit transferred to Integrated Client Account	\$7.38		\$0.00
15 Mar 2022	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$576.70	\$576.70 CR
15 Mar 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$168.25		\$408.45 CR
15 Mar 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$408.45		\$0.00
15 Mar 2022	1 Apr 2021	General interest charge			\$0.00

25000 - Interest Received

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
KREE0001_AJAYBOSE	Ajay Bose Loan	(\$306.78)	(\$277.70)	10.47%
KREE0001_ATOINTEREST	ATO Interest	(\$88.35)		100%
KREE0001_BIDDAPPASUB	Biddappa Subbiah Loan	(\$2,687.48)	(\$2,432.74)	10.47%
KREE0001_CHELVAMSAB	Chelvam Sabapathy Loan	(\$1,682.79)	(\$1,523.28)	10.47%
KREE0001_KIRANDADILO	Kiran Dadi Loan	(\$2,970.28)	(\$3,178.03)	(6.54)%
KREE0001_MURALISAKAV	Murali Sakavarapu	(\$1,666.60)	(\$1,508.63)	10.47%
KREE0001_NITINKASH	Nitin Kashyap Loan	(\$1,623.30)	(\$1,469.43)	10.47%
KREE0001_POLAMARANAS	Tirumala Polamarasetty Loan	(\$2,712.94)	(\$2,455.79)	10.47%
KREE0001_SHREYAS	Shreyas Megatavally Loan	(\$1,454.50)	(\$1,316.63)	10.47%
KREE0001_VRAJEG	Vinutan Rajegowda Loan	(\$3,034.84)	(\$2,747.18)	10.47%
TOTAL		CY Balance	LY Balance	
		(\$18,227.86)	(\$16,909.41)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- Loans - Interest & Balance.xls
- ATO - Income Tax Account.pdf [KREE0001_ATOINTEREST](#)

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

Kreeda Superannuation Fund Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Business Loans					
KREE0001_AJAYBOSE Ajay Bose Loan					
30/06/2022	306.78	306.78			
	306.78	306.78			
KREE0001_BIDDAPPASUB Biddappa Subbiah Loan					
30/06/2022	2,687.48	2,687.48			
	2,687.48	2,687.48			
KREE0001_CHELVAMSAB Chelvam Sabapathy Loan					
30/06/2022	1,682.79	1,682.79			
	1,682.79	1,682.79			
KREE0001_KIRANDADILO Kiran Dadi Loan					
30/06/2022	2,970.28	2,970.28			
	2,970.28	2,970.28			
KREE0001_MURALISAKAV Murali Sakavarapu					
30/06/2022	1,666.60	1,666.60			
	1,666.60	1,666.60			
KREE0001_NITINKASH Nitin Kashyap Loan					
30/06/2022	1,623.30	1,623.30			
	1,623.30	1,623.30			
KREE0001_POLAMARANAS Tirumala Polamarasetty Loan					
30/06/2022	2,712.94	2,712.94			
	2,712.94	2,712.94			

Kreeda Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
KREE0001_SHREYAS Shreyas Megatavally Loan					
30/06/2022	1,454.50	1,454.50			
	1,454.50	1,454.50			
KREE0001_VRAJEG Vinutan Rajegowda Loan					
30/06/2022	3,034.84	3,034.84			
	3,034.84	3,034.84			
	18,139.51	18,139.51			
Other Assets					
KREE0001_ATOINTEREST ATO Interest					
25/10/2021	47.45	47.45			
15/12/2021	33.52	33.52			
14/03/2022	7.38	7.38			
	88.35	88.35			
	88.35	88.35			
TOTAL	18,227.86	18,227.86			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	18,227.86	11C

		KREEDA SUPER FUND				
		LOAN REPAYMENT SCHEDULE				
		AJAY BOSE				
			Interest	repayments		
		Open Balance	10%		Closing Balance	
Sep.-17	1	2,000.00	16.67		2,016.67	
Oct.-17	2	2,016.67	16.81		2,033.47	
Nov.-17	3	2,033.47	16.95		2,050.42	
Dec.-17	4	2,050.42	17.09		2,067.50	
Jan.-18	5	2,067.50	17.23		2,084.73	
Feb.-18	6	2,084.73	17.37		2,102.11	
Mar.-18	7	2,102.11	17.52		2,119.62	
Apr.-18	8	2,119.62	17.66		2,137.29	
May-18	9	2,137.29	17.81		2,155.10	
Jun.-18	10	2,155.10	17.96		2,173.06	
Jul.-18	11	2,173.06	18.11		2,191.17	
Aug.-18	12	2,191.17	18.26		2,209.43	
Sep.-18	13	2,209.43	18.41		2,227.84	
Oct.-18	14	2,227.84	18.57		2,246.40	
Nov.-18	15	2,246.40	18.72		2,265.12	
Dec.-18	16	2,265.12	18.88		2,284.00	
Jan.-19	17	2,284.00	19.03		2,303.03	
Feb.-19	18	2,303.03	19.19		2,322.22	
Mar.-19	19	2,322.22	19.35		2,341.58	
Apr.-19	20	2,341.58	19.51		2,361.09	
May-19	21	2,361.09	19.68		2,380.77	
Jun.-19	22	2,380.77	19.84		2,400.61	
Jul.-19	23	2,400.61	20.01		2,420.61	
Aug.-19	24	2,420.61	20.17		2,440.78	
Sep.-19	25	2,440.78	20.34		2,461.12	
Oct.-19	26	2,461.12	20.51		2,481.63	
Nov.-19	27	2,481.63	20.68		2,502.31	
Dec.-19	28	2,502.31	20.85		2,523.16	
Jan.-20	29	2,523.16	21.03		2,544.19	
Feb.-20	30	2,544.19	21.20		2,565.39	
Mar.-20	31	2,565.39	21.38		2,586.77	
Apr.-20	32	2,586.77	21.56		2,608.33	
May-20	33	2,608.33	21.74		2,630.06	
Jun.-20	34	2,630.06	21.92		2,651.98	251.37
Jul.-20	35	2,651.98	22.10		2,674.08	
Aug.-20	36	2,674.08	22.28		2,696.36	
Sep.-20	37	2,696.36	22.47		2,718.83	
Oct.-20	38	2,718.83	22.66		2,741.49	
Nov.-20	39	2,741.49	22.85		2,764.34	
Dec.-20	40	2,764.34	23.04		2,787.37	
Jan.-21	41	2,787.37	23.23		2,810.60	
Feb.-21	42	2,810.60	23.42		2,834.02	
Mar.-21	43	2,834.02	23.62		2,857.64	
Apr.-21	44	2,857.64	23.81		2,881.45	
May-21	45	2,881.45	24.01		2,905.46	
Jun.-21	46	2,905.46	24.21		2,929.68	277.70
Jul.-21	47	2,929.68	24.41		2,954.09	
Aug.-21	48	2,954.09	24.62		2,978.71	
Sep.-21	49	2,978.71	24.82		3,003.53	
Oct.-21	50	3,003.53	25.03		3,028.56	
Nov.-21	51	3,028.56	25.24		3,053.80	
Dec.-21	52	3,053.80	25.45		3,079.25	
Jan.-22	53	3,079.25	25.66		3,104.91	
Feb.-22	54	3,104.91	25.87		3,130.78	
Mar.-22	55	3,130.78	26.09		3,156.87	
Apr.-22	56	3,156.87	26.31		3,183.18	
May-22	57	3,183.18	26.53		3,209.70	
Jun.-22	58	3,209.70	26.75		3,236.45	306.78
Jul.-22	59	3,236.45	26.97		3,263.42	
Aug.-22	60	3,263.42	27.20		3,290.62	
Sep.-22	61	3,290.62	27.42		3,318.04	
Oct.-22	62	3,318.04	27.65		3,345.69	
Nov.-22	63	3,345.69	27.88		3,373.57	
Dec.-22	64	3,373.57	28.11		3,401.68	
Jan.-23	65	3,401.68	28.35		3,430.03	
Feb.-23	66	3,430.03	28.58		3,458.61	

Mar.-23	67	3,458.61	28.82			3,487.44
Apr.-23	68	3,487.44	29.06			3,516.50
May-23	69	3,516.50	29.30			3,545.80
Jun.-23	70	3,545.80	29.55			3,575.35

KREEDA SUPER FUND

LOAN REPAYMENT SCHEDULE

Biddappa Subbiah

		Interest	R'pment				interest paid
	Open Balance	10%			Closing Balance		
31/8/2011	20,000.00	166.67	-		20,166.67		2
30/9/2011	20,166.67	168.06	-		20,334.72		3
31/10/2011	20,334.72	169.46	- 500.00		20,004.18		4
30/11/2011	20,004.18	166.70	-		20,170.88		5
31/12/2011	20,170.88	168.09	-		20,338.97		6
31/1/2012	20,338.97	169.49	- 800.00		19,708.46		7
29/2/2012	19,708.46	164.24	- 1,000.00		18,872.70		8
31/3/2012	18,872.70	157.27	-		19,029.97		9
30/4/2012	19,029.97	158.58	-		19,188.55		10
31/5/2012	19,188.55	159.90	-		19,348.46		11
30/6/2012	19,348.46	161.24	-		19,509.70	Yr 2012	12 1,809.70
31/7/2012	19,509.70	162.58	-		19,672.28		13
31/8/2012	19,672.28	163.94	-		19,836.21		14
30/9/2012	19,836.21	165.30	-		20,001.51		15
31/10/2012	20,001.51	166.68	- 500.00		19,668.19		16
30/11/2012	19,668.19	163.90	-		19,832.10		17
31/12/2012	19,832.10	165.27	- 1,400.00		18,597.36		18
31/1/2013	18,597.36	154.98	-		18,752.34		19
28/2/2013	18,752.34	156.27	-		18,908.61		20
31/3/2013	18,908.61	157.57	- 4,000.00		15,066.18		21
30/4/2013	15,066.18	125.55	-		15,191.73		22
31/5/2013	15,191.73	126.60	-		15,318.33		23
30/6/2013	15,318.33	127.65	-		15,445.98	Yr 2013	24 1,836.29
31/7/2013	15,445.98	128.72	-		15,574.70		25
31/8/2013	15,574.70	129.79	-		15,704.49		26
30/9/2013	15,704.49	130.87	-		15,835.36		27
31/10/2013	15,835.36	131.96	-		15,967.32		28
30/11/2013	15,967.32	133.06	-		16,100.38		29
31/12/2013	16,100.38	134.17	-		16,234.55		30
31/1/2014	16,234.55	135.29	-		16,369.84		31
28/2/2014	16,369.84	136.42	-		16,506.26		32
31/3/2014	16,506.26	137.55	-		16,643.81		33
30/4/2014	16,643.81	138.70	-		16,782.51		34
31/5/2014	16,782.51	139.85	-		16,922.36		35
30/6/2014	16,922.36	141.02	-		17,063.38	Yr 2014	36 1,617.40
31/7/2014	17,063.38	142.19	-		17,205.58		37
31/8/2014	17,205.58	143.38	-		17,348.96		38
30/9/2014	17,348.96	144.57	-		17,493.53		39
31/10/2014	17,493.53	145.78	-		17,639.31		40
30/11/2014	17,639.31	146.99	-		17,786.30		41
31/12/2014	17,786.30	148.22	- 4,500.00		13,434.52		42
31/1/2015	13,434.52	111.95	-		13,546.48		43
28/2/2015	13,546.48	112.89	-		13,659.36		44
31/3/2015	13,659.36	113.83	-		13,773.19		45
30/4/2015	13,773.19	114.78	-		13,887.97		46
31/5/2015	13,887.97	115.73	-		14,003.70		47
30/6/2015	14,003.70	116.70	-		14,120.40	Yr 2015	48 1,557.02
31/7/2015	14,120.40	117.67	-		14,238.07		49
31/8/2015	14,238.07	118.65	-		14,356.72		50
30/9/2015	14,356.72	119.64	-		14,476.36		51
31/10/2015	14,476.36	120.64	-		14,597.00		52
30/11/2015	14,597.00	121.64	-		14,718.64		53
31/12/2015	14,718.64	122.66	-		14,841.29		54
31/1/2016	14,841.29	123.68	-		14,964.97		55
29/2/2016	14,964.97	124.71	-		15,089.68		56
31/3/2016	15,089.68	125.75	-		15,215.43		57
30/4/2016	15,215.43	126.80	-		15,342.22		58
31/5/2016	15,342.22	127.85	-		15,470.07		59
30/6/2016	15,470.07	128.92	-		15,598.99	Yr 2016	60 1,478.59
31/7/2016	15,598.99	129.99	-		15,728.98		61
31/8/2016	15,728.98	131.07	-		15,860.06		62

30/9/2016	15,860.06	132.17	15,992.22	63
31/10/2016	15,992.22	133.27	16,125.49	64
30/11/2016	16,125.49	134.38	16,259.87	65
31/12/2016	16,259.87	135.50	16,395.37	66
31/1/2017	16,395.37	136.63	16,532.00	67
28/2/2017	16,532.00	137.77	16,669.76	68
31/3/2017	16,669.76	138.91	16,808.68	69
30/4/2017	16,808.68	140.07	16,948.75	70
31/5/2017	16,948.75	141.24	17,089.99	71
30/6/2017	17,089.99	142.42	17,232.41	2017 72
31/7/2017	17,232.41	143.60	17,376.01	73
31/8/2017	17,376.01	144.80	17,520.81	74
30/9/2017	17,520.81	146.01	17,666.82	75
31/10/2017	17,666.82	147.22	17,814.04	76
30/11/2017	17,814.04	148.45	17,962.49	77
31/12/2017	17,962.49	149.69	18,112.18	78
31/1/2018	18,112.18	150.93	18,263.11	79
28/2/2018	18,263.11	152.19	18,415.31	80
31/3/2018	18,415.31	153.46	18,568.77	81
30/4/2018	18,568.77	154.74	18,723.51	82
31/5/2018	18,723.51	156.03	18,879.54	83
30/6/2018	18,879.54	157.33	19,036.87	2018 84
31/7/2018	19,036.87	158.64	19,195.51	85
31/8/2018	19,195.51	159.96	19,355.47	86
30/9/2018	19,355.47	161.30	19,516.77	87
31/10/2018	19,516.77	162.64	19,679.40	88
30/11/2018	19,679.40	164.00	19,843.40	89
31/12/2018	19,843.40	165.36	20,008.76	90
31/1/2019	20,008.76	166.74	20,175.50	91
28/2/2019	20,175.50	168.13	20,343.63	92
31/3/2019	20,343.63	169.53	20,513.16	93
30/4/2019	20,513.16	170.94	20,684.10	94
31/5/2019	20,684.10	172.37	20,856.47	95
30/6/2019	20,856.47	173.80	21,030.28	2019 96
Jul.-19	21,030.28	175.25	21,205.53	97
Aug.-19	21,205.53	176.71	21,382.24	98
Sep.-19	21,382.24	178.19	21,560.43	99
Oct.-19	21,560.43	179.67	21,740.10	100
Nov.-19	21,740.10	181.17	21,921.26	101
Dec.-19	21,921.26	182.68	22,103.94	102
Jan.-20	22,103.94	184.20	22,288.14	103
Feb.-20	22,288.14	185.73	22,473.87	104
Mar.-20	22,473.87	187.28	22,661.16	105
Apr.-20	22,661.16	188.84	22,850.00	106
May-20	22,850.00	190.42	23,040.42	107
Jun.-20	23,040.42	192.00	23,232.42	108 2,202.14
Jul.-20	23,232.42	193.60	23,426.02	109
Aug.-20	23,426.02	195.22	23,621.24	110
Sep.-20	23,621.24	196.84	23,818.08	111
Oct.-20	23,818.08	198.48	24,016.57	112
Nov.-20	24,016.57	200.14	24,216.71	113
Dec.-20	24,216.71	201.81	24,418.51	114
Jan.-21	24,418.51	203.49	24,622.00	115
Feb.-21	24,622.00	205.18	24,827.18	116
Mar.-21	24,827.18	206.89	25,034.08	117
Apr.-21	25,034.08	208.62	25,242.69	118
May-21	25,242.69	210.36	25,453.05	119
Jun.-21	25,453.05	212.11	25,665.16	120 2,432.74
Jul.-21	25,665.16	213.88	25,879.03	121
Aug.-21	25,879.03	215.66	26,094.69	122
Sep.-21	26,094.69	217.46	26,312.15	123
Oct.-21	26,312.15	219.27	26,531.42	124
Nov.-21	26,531.42	221.10	26,752.51	125
Dec.-21	26,752.51	222.94	26,975.45	126
Jan.-22	26,975.45	224.80	27,200.24	127
Feb.-22	27,200.24	226.67	27,426.91	128
Mar.-22	27,426.91	228.56	27,655.47	129
Apr.-22	27,655.47	230.46	27,885.93	130

May-22	27,885.93	232.38	28,118.32	131
Jun.-22	28,118.32	234.32	28,352.64	132 2,687.48
Jul.-22	28,352.64	236.27	28,588.91	133
Aug.-22	28,588.91	238.24	28,827.15	134
Sep.-22	28,827.15	240.23	29,067.37	135
Oct.-22	29,067.37	242.23	29,309.60	136
Nov.-22	29,309.60	244.25	29,553.85	137
Dec.-22	29,553.85	246.28	29,800.13	138
Jan.-23	29,800.13	248.33	30,048.47	139
Feb.-23	30,048.47	250.40	30,298.87	140
Mar.-23	30,298.87	252.49	30,551.36	141
Apr.-23	30,551.36	254.59	30,805.95	142
May-23	30,805.95	256.72	31,062.67	143
Jun.-23	31,062.67	258.86	31,321.53	144

KREEDA SUPER FUND
 LOAN REPAYMENT SCHEDULE
Chelvam Sabapathy

			Interest 10%	paid	
	drawdown	Open Balance			Closing Balance
Apr.-17	1	8,000.00	66.67		8,066.67
May-17	2	8,066.67	67.22		8,133.89
Jun.-17	3	8,133.89	67.78		8,201.67
Jul.-17	4	8,201.67	68.35		8,270.02
Aug.-17	5	8,270.02	68.92		8,338.94
Sep.-17	6	8,338.94	69.49		8,408.43
Oct.-17	7	8,408.43	70.07		8,478.50
Nov.-17	8	8,478.50	70.65		8,549.15
Dec.-17	9	8,549.15	71.24		8,620.39
Jan.-18	10	8,620.39	71.84		8,692.23
Feb.-18	11	8,692.23	72.44		8,764.67
Mar.-18	12	8,764.67	73.04		8,837.70
Apr.-18	13	8,837.70	73.65		8,911.35
May-18	14	8,911.35	74.26		8,985.61
Jun.-18	15	8,985.61	74.88		9,060.49
Jul.-18	16	9,060.49	75.50		9,136.00
Aug.-18	17	900.00 10,036.00	83.63		10,119.63
Sep.-18	18	2000.00 12,119.63	101.00		12,220.63
Oct.-18	19	12,220.63	101.84		12,322.47
Nov.-18	20	12,322.47	102.69		12,425.15
Dec.-18	21	12,425.15	103.54		12,528.70
Jan.-19	22	12,528.70	104.41		12,633.10
Feb.-19	23	12,633.10	105.28		12,738.38
Mar.-19	24	12,738.38	106.15		12,844.53
Apr.-19	25	12,844.53	107.04		12,951.57
May-19	26	12,951.57	107.93		13,059.50
Jun.-19	27	13,059.50	108.83		13,168.33
Jul.-19	28	13,168.33	109.74		13,278.06
Aug.-19	29	13,278.06	110.65		13,388.71
Sep.-19	30	13,388.71	111.57		13,500.29
Oct.-19	31	13,500.29	112.50		13,612.79
Nov.-19	32	13,612.79	113.44		13,726.23
Dec.-19	33	13,726.23	114.39		13,840.61
Jan.-20	34	13,840.61	115.34		13,955.95
Feb.-20	35	13,955.95	116.30		14,072.25
Mar.-20	36	14,072.25	117.27		14,189.52
Apr.-20	37	14,189.52	118.25		14,307.77
May-20	38	14,307.77	119.23		14,427.00
Jun.-20	39	14,427.00	120.22		14,547.22
Jul.-20	40	14,547.22	121.23		14,668.45
Aug.-20	41	14,668.45	122.24		14,790.69
Sep.-20	42	14,790.69	123.26		14,913.94
Oct.-20	43	14,913.94	124.28		15,038.23
Nov.-20	44	15,038.23	125.32		15,163.55
Dec.-20	45	15,163.55	126.36		15,289.91
Jan.-21	46	15,289.91	127.42		15,417.32
Feb.-21	47	15,417.32	128.48		15,545.80
Mar.-21	48	15,545.80	129.55		15,675.35
Apr.-21	49	15,675.35	130.63		15,805.98
May-21	50	15,805.98	131.72		15,937.69
Jun.-21	51	15,937.69	132.81		16,070.51
Jul.-21	52	16,070.51	133.92		16,204.43
Aug.-21	53	16,204.43	135.04		16,339.47
Sep.-21	54	16,339.47	136.16		16,475.63
Oct.-21	55	16,475.63	137.30		16,612.93
Nov.-21	56	16,612.93	138.44		16,751.37

1,378.90

1,523.28

Dec.-21	57	16,751.37	139.59	16,890.96	
Jan.-22	58	16,890.96	140.76	17,031.72	
Feb.-22	59	17,031.72	141.93	17,173.65	
Mar.-22	60	17,173.65	143.11	17,316.76	
Apr.-22	61	17,316.76	144.31	17,461.07	
May-22	62	17,461.07	145.51	17,606.58	
Jun.-22	63	17,606.58	146.72	17,753.30	1,682.79
Jul.-22	64	17,753.30	147.94	17,901.24	
Aug.-22	65	17,901.24	149.18	18,050.42	
Sep.-22	66	18,050.42	150.42	18,200.84	
Oct.-22	67	18,200.84	151.67	18,352.52	
Nov.-22	68	18,352.52	152.94	18,505.45	
Dec.-22	69	18,505.45	154.21	18,659.67	
Jan.-23	70	18,659.67	155.50	18,815.16	
Feb.-23	71	18,815.16	156.79	18,971.96	
Mar.-23	72	18,971.96	158.10	19,130.06	
Apr.-23	73	19,130.06	159.42	19,289.47	
May-23	74	19,289.47	160.75	19,450.22	
Jun.-23	75	19,450.22	162.09	19,612.30	

KREEDA SUPER FUND		Loan start		07th April 2014			
LOAN REPAYMENT SCHEDULE							
Kiran Dadi						interest paid	
		Interest	R'pment	Closing Balance			
Open Balance		10%					
30/4/2014	15,000.00	95.83	-	15,095.83		1	
31/5/2014	15,095.83	125.80	-	15,221.63		2	
30/6/2014	15,221.63	126.85	-	15,348.48		Yr 2014	3 348.48
31/7/2014	15,348.48	127.90	-	15,476.38		4	
31/8/2014	15,476.38	128.97	-	15,605.35		5	
30/9/2014	15,605.35	130.04	-	15,735.40		6	
31/10/2014	15,735.40	131.13	-	15,866.53		7	
30/11/2014	15,866.53	132.22	-	15,998.75		8	
31/12/2014	15,998.75	133.32	-	16,132.07		9	
31/1/2015	16,132.07	134.43	-	16,266.50		10	
28/2/2015	16,266.50	135.55	-	16,402.06		11	
31/3/2015	16,402.06	136.68	-	16,538.74		12	
30/4/2015	16,538.74	137.82	-	16,676.56		13	
31/5/2015	16,676.56	138.97	-	16,815.54		14	
30/6/2015	16,815.54	140.13	-	16,955.67		Yr 2015	15 1,607.19
31/7/2015	16,955.67	141.30	-	17,096.96		16	
31/8/2015	17,096.96	142.47	-	17,239.44		17	
30/9/2015	17,239.44	143.66	-	17,383.10		18	
31/10/2015	17,383.10	144.86	-	17,527.96		19	
30/11/2015	17,527.96	146.07	-	17,674.02		20	
31/12/2015	17,674.02	147.28	-	17,821.31		21	
31/1/2016	17,821.31	148.51	-	17,969.82		22	
29/2/2016	17,969.82	149.75	-	18,119.57		23	
31/3/2016	18,119.57	151.00	-	18,270.56		24	
30/4/2016	18,270.56	152.25	-	18,422.82		25	
31/5/2016	18,422.82	153.52	-	18,576.34		26	
30/6/2016	18,576.34	154.80	-	18,731.14		Yr 2016	27 1,775.48
31/7/2016	18,731.14	156.09	-	18,887.24		28	
31/8/2016	18,887.24	157.39	-	19,044.63		29	
30/9/2016	19,044.63	158.71	-	19,203.34		30	
31/10/2016	19,203.34	160.03	-	19,363.36		31	
30/11/2016	19,363.36	161.36	-	19,524.73		32	
31/12/2016	19,524.73	162.71	-	19,687.43		33	
31/1/2017	19,687.43	164.06	-	19,851.49		34	
28/2/2017	19,851.49	165.43	-	20,016.92		35	
31/3/2017	20,016.92	166.81	-	20,183.73		36	
30/4/2017	20,183.73	168.20	-	20,351.93		37	
31/5/2017	20,351.93	169.60	-	20,521.53		38	
30/6/2017	20,521.53	171.01	-	20,692.54		Yr 2017	39 1,961.40
31/7/2017	20,692.54	172.44	-	20,864.98		40	
31/8/2017	20,864.98	173.87	-	21,038.85		41	
30/9/2017	21,038.85	175.32	-	21,214.18		42	
31/10/2017	21,214.18	176.78	-	21,390.96		43	
30/11/2017	21,390.96	178.26	-	21,569.22		44	
31/12/2017	21,569.22	179.74	-	21,748.96		45	
31/1/2018	21,748.96	181.24	-	21,930.20		46	
28/2/2018	21,930.20	182.75	-	22,112.96		47	
31/3/2018	22,112.96	184.27	-	22,297.23		48	
30/4/2018	22,297.23	185.81	-	22,483.04		49	
31/5/2018	22,483.04	187.36	-	22,670.40		50	
30/6/2018	22,670.40	188.92	-	22,859.32		2018	51 2,166.78
31/7/2018	22,859.32	190.49	-	23,049.81		52	
31/8/2018	23,049.81	192.08	-	23,241.90		53	
30/9/2018	23,241.90	193.68	-	23,435.58		54	
31/10/2018	23,435.58	195.30	-	23,630.87		55	
30/11/2018	23,630.87	196.92	-	23,827.80		56	
31/12/2018	23,827.80	198.56	-	24,026.36		57	
31/1/2019	24,026.36	200.22	-	24,226.58		58	
28/2/2019	24,226.58	201.89	-	24,428.47		59	
31/3/2019	24,428.47	203.57	-	24,632.04		60	
30/4/2019	24,632.04	205.27	-	24,837.31		61	
31/5/2019	24,837.31	206.98	-	25,044.29		62	
30/6/2019	25,044.29	208.70	-	25,252.99		63 2,393.67	
Jul.-19	25,252.99	210.44	-	25,463.43		64	
Aug.-19	25,463.43	212.20	-	25,675.63		65	

Sep.-19	25,675.63	213.96	-		25,889.59		66	
Oct.-19	25,889.59	215.75	-		26,105.34		67	
Nov.-19	26,105.34	217.54	-		26,322.88		68	
Dec.-19	26,322.88	219.36	-		26,542.24		69	
Jan.-20	26,542.24	221.19	-		26,763.42		70	
Feb.-20	26,763.42	223.03	-		26,986.45		71	
Mar.-20	26,986.45	224.89	-		27,211.34		72	
Apr.-20	27,211.34	226.76	-		27,438.10		73	
May-20	27,438.10	228.65	-		27,666.75		74	
Jun.-20	27,666.75	230.56	-		27,897.31		75	2,644.32
Jul.-20	27,897.31	232.48	-		28,129.78		76	
Aug.-20	28,129.78	234.41	-		28,364.20		77	
Sep.-20	28,364.20	236.37	-		28,600.57		78	
Oct.-20	28,600.57	238.34	-		28,838.91		79	
Nov.-20	28,838.91	240.32	-		29,079.23		80	
Dec.-20	29,079.23	242.33	-		29,321.56		81	
Jan.-21	29,321.56	244.35	-		29,565.90		82	
Feb.-21	29,565.90	246.38	-		29,812.29		83	
Mar.-21	29,812.29	248.44	-		30,060.72		84	
Apr.-21	30,060.72	250.51	-		30,311.23		85	
May-21	30,311.23	252.59	-		30,563.82		86	
Jun.-21	30,563.82	254.70	-		30,818.52		87	
Jul.-21	30,818.52	256.82	-		31,075.34		88	
Aug.-21	31,075.34	258.96	-		31,334.30		89	
Sep.-21	31,334.30	261.12	-		31,595.42		90	
Oct.-21	31,595.42	263.30	-		31,858.72		91	
Nov.-21	31,858.72	265.49	-		32,124.21		92	
Dec.-21	32,124.21	267.70	-		32,391.91		93	
Jan.-22	32,391.91	269.93	-		32,661.84		94	
Feb.-22	32,661.84	272.18	-		32,934.02		95	
Mar.-22	32,934.02	274.45	-		33,208.47		96	
Apr.-22	33,208.47	276.74	-		33,485.21		97	
May-22	33,485.21	279.04	-		33,764.25		98	
Jun.-22	33,764.25	281.37	-		34,045.62		99	2,970.28
Jul.-22	34,045.62	283.71	-		34,329.34		100	
Aug.-22	34,329.34	286.08	-		34,615.41		101	
Sep.-22	34,615.41	288.46	-		34,903.87		102	
Oct.-22	34,903.87	290.87	-		35,194.74		103	
Nov.-22	35,194.74	293.29	-		35,488.03		104	
Dec.-22	35,488.03	295.73	-		35,783.76		105	
Jan.-23	35,783.76	298.20	-		36,081.96		106	
Feb.-23	36,081.96	300.68	-		36,382.64		107	
Mar.-23	36,382.64	303.19	-		36,685.83		108	
Apr.-23	36,685.83	305.72	-		36,991.55		109	
May-23	36,991.55	308.26	-		37,299.81		110	
Jun.-23	37,299.81	310.83	-		37,610.64		111	

KREEDA SUPER FUND
LOAN REPAYMENT SCHEDULE
Murali Sakavarapu

		Drawdown	Open Balance	Interest repayments 10%	Closing Balance	
Nov.-16	1		10,000.00	83.33	10,083.33	
Dec.-16	2		10,083.33	84.03	10,167.36	
Jan.-17	3		10,167.36	84.73	10,252.09	
Feb.-17	4		10,252.09	85.43	10,337.52	
Mar.-17	5		10,337.52	86.15	10,423.67	
Apr.-17	6		10,423.67	86.86	10,510.53	
May-17	7		10,510.53	87.59	10,598.12	
Jun.-17	8		10,598.12	88.32	10,686.44	686.44
Jul.-17	9		10,686.44	89.05	10,775.49	
Aug.-17	10		10,775.49	89.80	10,865.29	
Sep.-17	11		10,865.29	90.54	10,955.83	
Oct.-17	12		10,955.83	91.30	11,047.13	
Nov.-17	13		11,047.13	92.06	11,139.19	
Dec.-17	14		11,139.19	92.83	11,232.02	
Jan.-18	15		11,232.02	93.60	11,325.62	
Feb.-18	16		11,325.62	94.38	11,420.00	
Mar.-18	17		11,420.00	95.17	11,515.16	
Apr.-18	18		11,515.16	95.96	11,611.12	
May-18	19		11,611.12	96.76	11,707.88	
Jun.-18	20		11,707.88	97.57	11,805.45	
Jul.-18	21		11,805.45	98.38	11,903.83	
Aug.-18	22		11,903.83	99.20	12,003.03	
Sep.-18	23		12,003.03	100.03	12,103.05	
Oct.-18	24		12,103.05	100.86	12,203.91	
Nov.-18	25		12,203.91	101.70	12,305.61	
Dec.-18	26		12,305.61	102.55	12,408.16	
Jan.-19	27		12,408.16	103.40	12,511.56	
Feb.-19	28		12,511.56	104.26	12,615.82	
Mar.-19	29		12,615.82	105.13	12,720.95	
Apr.-19	30		12,720.95	106.01	12,826.96	
May-19	31		12,826.96	106.89	12,933.85	
Jun.-19	32		12,933.85	107.78	13,041.63	
Jul.-19	33		13,041.63	108.68	13,150.31	
Aug.-19	34		13,150.31	109.59	13,259.90	
Sep.-19	35		13,259.90	110.50	13,370.40	
Oct.-19	36		13,370.40	111.42	13,481.82	
Nov.-19	37		13,481.82	112.35	13,594.17	
Dec.-19	38		13,594.17	113.28	13,707.45	
Jan.-20	39		13,707.45	114.23	13,821.68	
Feb.-20	40		13,821.68	115.18	13,936.86	
Mar.-20	41		13,936.86	116.14	14,053.00	
Apr.-20	42		14,053.00	117.11	14,170.11	
May-20	43		14,170.11	118.08	14,288.19	
Jun.-20	44		14,288.19	119.07	14,407.26	1,365.63
Jul.-20	45		14,407.26	120.06	14,527.32	
Aug.-20	46		14,527.32	121.06	14,648.38	
Sep.-20	47		14,648.38	122.07	14,770.45	
Oct.-20	48		14,770.45	123.09	14,893.54	
Nov.-20	49		14,893.54	124.11	15,017.65	
Dec.-20	50		15,017.65	125.15	15,142.80	
Jan.-21	51		15,142.80	126.19	15,268.99	
Feb.-21	52		15,268.99	127.24	15,396.23	
Mar.-21	53		15,396.23	128.30	15,524.53	
Apr.-21	54		15,524.53	129.37	15,653.91	
May-21	55		15,653.91	130.45	15,784.35	
Jun.-21	56		15,784.35	131.54	15,915.89	1,508.63
Jul.-21	57		15,915.89	132.63	16,048.52	
Aug.-21	58		16,048.52	133.74	16,182.26	
Sep.-21	59		16,182.26	134.85	16,317.11	
Oct.-21	60		16,317.11	135.98	16,453.09	
Nov.-21	61		16,453.09	137.11	16,590.20	
Dec.-21	62		16,590.20	138.25	16,728.45	

Jan.-22	63	16,728.45	139.40	16,867.85	
Feb.-22	64	16,867.85	140.57	17,008.42	
Mar.-22	65	17,008.42	141.74	17,150.16	
Apr.-22	66	17,150.16	142.92	17,293.07	
May-22	67	17,293.07	144.11	17,437.18	
Jun.-22	68	17,437.18	145.31	17,582.49	1,666.60
Jul.-22	69	17,582.49	146.52	17,729.01	
Aug.-22	70	17,729.01	147.74	17,876.76	
Sep.-22	71	17,876.76	148.97	18,025.73	
Oct.-22	72	18,025.73	150.21	18,175.94	
Nov.-22	73	18,175.94	151.47	18,327.41	
Dec.-22	74	18,327.41	152.73	18,480.14	
Jan.-23	75	18,480.14	154.00	18,634.14	
Feb.-23	76	18,634.14	155.28	18,789.42	
Mar.-23	77	18,789.42	156.58	18,946.00	
Apr.-23	78	18,946.00	157.88	19,103.88	
May-23	79	19,103.88	159.20	19,263.08	
Jun.-23	80	19,263.08	160.53	19,423.61	

KREEDA SUPER FUND

LOAN REPAYMENT SCHEDULE			Loan start	25th August 2014			
750/004	Nitin Kashyap		Term 5 yrs				
	Open Balance	Interest 10%	Repayments		Closing Balance	1	Interest pa
31/8/2014	7,800.00	49.83	-		7,849.83	2	
30/9/2014	7,849.83	65.42	-		7,915.25	3	
31/10/2014	7,915.25	65.96	-		7,981.21	4	
30/11/2014	7,981.21	66.51	-		8,047.72	5	
31/12/2014	8,047.72	67.06	-		8,114.78	6	
31/1/2015	8,114.78	67.62	-		8,182.41	7	
25/2/2015	8,182.41	68.19	-		8,250.59	8	
31/3/2015	8,250.59	68.75	-		8,319.35	9	
30/4/2015	8,319.35	69.33	-		8,388.68	10	
31/5/2015	8,388.68	69.91	-		8,458.58	11	
30/6/2015	8,458.58	70.49	-		8,529.07	12	729.07
31/7/2015	8,529.07	71.08	-		8,600.15	13	
31/8/2015	8,600.15	71.67	-		8,671.81	14	
30/9/2015	8,671.81	72.27	-		8,744.08	15	
31/10/2015	8,744.08	72.87	-		8,816.95	16	
30/11/2015	8,816.95	73.47	-		8,890.42	17	
31/12/2015	8,890.42	74.09	-		8,964.51	18	
31/1/2016	8,964.51	74.70	-		9,039.21	19	
29/2/2016	9,039.21	75.33	-		9,114.54	20	
31/3/2016	9,114.54	75.95	-		9,190.49	21	
30/4/2016	9,190.49	76.59	-		9,267.08	22	
31/5/2016	9,267.08	77.23	-		9,344.31	23	
30/6/2016	9,344.31	77.87	-		9,422.18	24	893.11
31/7/2016	9,422.18	78.52	-		9,500.69	25	
31/8/2016	9,500.69	79.17	-		9,579.87	26	
30/9/2016	9,579.87	79.83	-		9,659.70	27	
31/10/2016	9,659.70	80.50	-		9,740.20	28	
30/11/2016	9,740.20	81.17	-		9,821.36	29	
31/12/2016	9,821.36	81.84	-		9,903.21	30	
31/1/2017	9,903.21	82.53	-		9,985.74	31	
28/2/2017	9,985.74	83.21	-		10,068.95	32	
31/3/2017	10,068.95	83.91	-		10,152.86	33	
30/4/2017	10,152.86	84.61	-		10,237.46	34	
31/5/2017	10,237.46	85.31	-		10,322.78	35	
30/6/2017	10,322.78	86.02	-		10,408.80	36	986.62
31/7/2017	10,408.80	86.74	-		10,495.54	37	
31/8/2017	10,495.54	87.46	-		10,583.00	38	
30/9/2017	10,583.00	88.19	-		10,671.19	39	
31/10/2017	10,671.19	88.93	-		10,760.12	40	
30/11/2017	10,760.12	89.67	-		10,849.79	41	
31/12/2017	10,849.79	90.41	-		10,940.20	42	
31/1/2018	10,940.20	91.17	-		11,031.37	43	
28/2/2018	11,031.37	91.93	-		11,123.30	44	
31/3/2018	11,123.30	92.69	-		11,215.99	45	
30/4/2018	11,215.99	93.47	-		11,309.46	46	
31/5/2018	11,309.46	94.25	-		11,403.71	47	
30/6/2018	11,403.71	95.03	-		11,498.74	48	1,089.94
31/7/2018	11,498.74	95.82	-		11,594.56	49	
31/8/2018	11,594.56	96.62	-		11,691.18	50	
30/9/2018	11,691.18	97.43	-		11,788.61	51	
31/10/2018	11,788.61	98.24	-		11,886.85	52	
30/11/2018	11,886.85	99.06	-		11,985.90	53	
31/12/2018	11,985.90	99.88	-		12,085.79	54	
31/1/2019	12,085.79	100.71	-		12,186.50	55	
28/2/2019	12,186.50	101.55	-		12,288.05	56	
31/3/2019	12,288.05	102.40	-		12,390.46	57	
30/4/2019	12,390.46	103.25	-		12,493.71	58	
31/5/2019	12,493.71	104.11	-		12,597.82	59	
30/6/2019	12,597.82	104.98	-		12,702.81	60	1,204.07
Jul.-19	12,702.81	105.86	-		12,808.66	61	
Aug.-19	12,808.66	106.74	-		12,915.40	62	

Sep.-19	12,915.40	107.63			13,023.03		63
Oct.-19	13,023.03	108.53			13,131.55		64
Nov.-19	13,131.55	109.43			13,240.98		65
Dec.-19	13,240.98	110.34			13,351.33		66
Jan.-20	13,351.33	111.26			13,462.59		67
Feb.-20	13,462.59	112.19			13,574.77		68
Mar.-20	13,574.77	113.12			13,687.90		69
Apr.-20	13,687.90	114.07			13,801.96		70
May-20	13,801.96	115.02			13,916.98		71
Jun.-20	13,916.98	115.97			14,032.96		72
Jul.-20	14,032.96	116.94			14,149.90		73
Aug.-20	14,149.90	117.92			14,267.81		74
Sep.-20	14,267.81	118.90			14,386.71		75
Oct.-20	14,386.71	119.89			14,506.60		76
Nov.-20	14,506.60	120.89			14,627.49		77
Dec.-20	14,627.49	121.90			14,749.38		78
Jan.-21	14,749.38	122.91			14,872.30		79
Feb.-21	14,872.30	123.94			14,996.23		80
Mar.-21	14,996.23	124.97			15,121.20		81
Apr.-21	15,121.20	126.01			15,247.21		82
May-21	15,247.21	127.06			15,374.27		83
Jun.-21	15,374.27	128.12			15,502.39		84
Jul.-21	15,502.39	129.19			15,631.58		85
Aug.-21	15,631.58	130.26			15,761.84		86
Sep.-21	15,761.84	131.35			15,893.19		87
Oct.-21	15,893.19	132.44			16,025.63		88
Nov.-21	16,025.63	133.55			16,159.18		89
Dec.-21	16,159.18	134.66			16,293.84		90
Jan.-22	16,293.84	135.78			16,429.62		91
Feb.-22	16,429.62	136.91			16,566.53		92
Mar.-22	16,566.53	138.05			16,704.59		93
Apr.-22	16,704.59	139.20			16,843.79		94
May-22	16,843.79	140.36			16,984.16		95
Jun.-22	16,984.16	141.53			17,125.69		96
Jul.-22	17,125.69	142.71			17,268.41		97
Aug.-22	17,268.41	143.90			17,412.31		98
Sep.-22	17,412.31	145.10			17,557.41		99
Oct.-22	17,557.41	146.31			17,703.72		100
Nov.-22	17,703.72	147.53			17,851.25		101
Dec.-22	17,851.25	148.76			18,000.01		102
Jan.-23	18,000.01	150.00			18,150.01		103
Feb.-23	18,150.01	151.25			18,301.27		104
Mar.-23	18,301.27	152.51			18,453.78		105
Apr.-23	18,453.78	153.78			18,607.56		106
May-23	18,607.56	155.06			18,762.62		107
Jun.-23	18,762.62	156.36			18,918.98		108

1,330.15

1,469.43

1,623.30

KREEDA SUPER FUND						
LOAN REPAYMENT SCHEDULE			Loan start	21st June 2013		
Tirumala Polamarasetty						
	Open Balance	Interest 10%	repayments	Closing Balance		interest pa
30/6/2013	15,000.00	125.00	-	15,125.00		1
31/7/2013	15,125.00	126.04	-	15,251.04		2
31/8/2013	15,251.04	127.09	-	15,378.13		3
30/9/2013	15,378.13	128.15	-	15,506.28		4
31/10/2013	15,506.28	129.22	-	15,635.50		5
30/11/2013	15,635.50	130.30	-	15,765.80		6
21/12/2013	15,765.80	131.38	-	15,897.18		7
31/1/2014	15,897.18	132.48	-	16,029.66		8
28/2/2014	16,029.66	133.58	-	16,163.24		9
31/3/2014	16,163.24	134.69	-	16,297.93		10
30/4/2014	16,297.93	135.82	-	16,433.75		11
31/5/2014	16,433.75	136.95	-	16,570.70		12
30/6/2014	16,570.70	138.09	-	16,708.79	Yr 2014	13 1,708.79
31/7/2014	16,708.79	139.24	-	16,848.03		14
31/8/2014	16,848.03	140.40	-	16,988.43		15
30/9/2014	16,988.43	141.57	-	17,130.00		16
31/10/2014	17,130.00	142.75	-	17,272.75		17
30/11/2014	17,272.75	143.94	-	17,416.68		18
31/12/2014	17,416.68	145.14	4,000.00	13,561.82		19
31/1/2015	13,561.82	113.02	-	13,674.84		20
28/2/2015	13,674.84	113.96	-	13,788.80		21
31/3/2015	13,788.80	114.91	-	13,903.70		22
30/4/2015	13,903.70	115.86	-	14,019.57		23
31/5/2015	14,019.57	116.83	-	14,136.40		24
30/6/2015	14,136.40	117.80	-	14,254.20	Yr 2015	25 1,545.41
31/7/2015	14,254.20	118.79	-	14,372.99		26
31/8/2015	14,372.99	119.77	-	14,492.76		27
30/9/2015	14,492.76	120.77	-	14,613.53		28
31/10/2015	14,613.53	121.78	-	14,735.31		29
30/11/2015	14,735.31	122.79	-	14,858.11		30
31/12/2015	14,858.11	123.82	-	14,981.92		31
31/1/2016	14,981.92	124.85	-	15,106.77		32
29/2/2016	15,106.77	125.89	-	15,232.66		33
31/3/2016	15,232.66	126.94	-	15,359.60		34
30/4/2016	15,359.60	128.00	-	15,487.60		35
31/5/2016	15,487.60	129.06	-	15,616.66		36
30/6/2016	15,616.66	130.14	-	15,746.80	Yr 2016	37 1,492.60
31/7/2016	15,746.80	131.22	-	15,878.02		38
31/8/2016	15,878.02	132.32	-	16,010.34		39
30/9/2016	16,010.34	133.42	-	16,143.76		40
31/10/2016	16,143.76	134.53	-	16,278.29		41
30/11/2016	16,278.29	135.65	-	16,413.94		42
31/12/2016	16,413.94	136.78	-	16,550.73		43
31/1/2017	16,550.73	137.92	-	16,688.65		44
28/2/2017	16,688.65	139.07	-	16,827.72		45
31/3/2017	16,827.72	140.23	-	16,967.95		46
30/4/2017	16,967.95	141.40	-	17,109.35		47
31/5/2017	17,109.35	142.58	-	17,251.93		48
30/6/2017	17,251.93	143.77	-	17,395.70	Yr 2017	49 1,648.90
31/7/2017	17,395.70	144.96	-	17,540.66		50
31/8/2017	17,540.66	146.17	-	17,686.83		51
30/9/2017	17,686.83	147.39	-	17,834.22		52
31/10/2017	17,834.22	148.62	-	17,982.84		53
30/11/2017	17,982.84	149.86	-	18,132.70		54
31/12/2017	18,132.70	151.11	-	18,283.80		55
31/1/2018	18,283.80	152.37	-	18,436.17		56
28/2/2018	18,436.17	153.63	-	18,589.80		57
31/3/2018	18,589.80	154.92	-	18,744.72		58
30/4/2018	18,744.72	156.21	-	18,900.93		59
31/5/2018	18,900.93	157.51	-	19,058.43		60
30/6/2018	19,058.43	158.82	-	19,217.25		61

31/7/2018	19,217.25	160.14		19,377.40	62
31/8/2018	19,377.40	161.48		19,538.88	63
30/9/2018	19,538.88	162.82		19,701.70	64
31/10/2018	19,701.70	164.18		19,865.88	65
30/11/2018	19,865.88	165.55		20,031.43	66
31/12/2018	20,031.43	166.93		20,198.36	67
31/1/2019	20,198.36	168.32		20,366.68	68
28/2/2019	20,366.68	169.72		20,536.40	69
31/3/2019	20,536.40	171.14		20,707.54	70
30/4/2019	20,707.54	172.56		20,880.10	71
31/5/2019	20,880.10	174.00		21,054.10	72
30/6/2019	21,054.10	175.45		21,229.55	73
Jul.-19	21,229.55	176.91		21,406.46	74
Aug.-19	21,406.46	178.39		21,584.85	75
Sep.-19	21,584.85	179.87		21,764.73	76
Oct.-19	21,764.73	181.37		21,946.10	77
Nov.-19	21,946.10	182.88		22,128.98	78
Dec.-19	22,128.98	184.41		22,313.39	79
Jan.-20	22,313.39	185.94		22,499.34	80
Feb.-20	22,499.34	187.49		22,686.83	81
Mar.-20	22,686.83	189.06		22,875.89	82
Apr.-20	22,875.89	190.63		23,066.52	83
May-20	23,066.52	192.22		23,258.74	84
Jun.-20	23,258.74	193.82		23,452.56	85 2,223.01
Jul.-20	23,452.56	195.44		23,648.00	86
Aug.-20	23,648.00	197.07		23,845.07	87
Sep.-20	23,845.07	198.71		24,043.78	88
Oct.-20	24,043.78	200.36		24,244.14	89
Nov.-20	24,244.14	202.03		24,446.18	90
Dec.-20	24,446.18	203.72		24,649.89	91
Jan.-21	24,649.89	205.42		24,855.31	92
Feb.-21	24,855.31	207.13		25,062.44	93
Mar.-21	25,062.44	208.85		25,271.29	94
Apr.-21	25,271.29	210.59		25,481.88	95
May-21	25,481.88	212.35		25,694.23	96
Jun.-21	25,694.23	214.12		25,908.35	97 2,455.79
Jul.-21	25,908.35	215.90		26,124.26	98
Aug.-21	26,124.26	217.70		26,341.96	99
Sep.-21	26,341.96	219.52		26,561.47	100
Oct.-21	26,561.47	221.35		26,782.82	101
Nov.-21	26,782.82	223.19		27,006.01	102
Dec.-21	27,006.01	225.05		27,231.06	103
Jan.-22	27,231.06	226.93		27,457.99	104
Feb.-22	27,457.99	228.82		27,686.80	105
Mar.-22	27,686.80	230.72		27,917.53	106
Apr.-22	27,917.53	232.65		28,150.17	107
May-22	28,150.17	234.58		28,384.76	108
Jun.-22	28,384.76	236.54		28,621.30	109 2,712.94
Jul.-22	28,621.30	238.51		28,859.81	110
Aug.-22	28,859.81	240.50		29,100.30	111
Sep.-22	29,100.30	242.50		29,342.81	112
Oct.-22	29,342.81	244.52		29,587.33	113
Nov.-22	29,587.33	246.56		29,833.89	114
Dec.-22	29,833.89	248.62		30,082.51	115
Jan.-23	30,082.51	250.69		30,333.20	116
Feb.-23	30,333.20	252.78		30,585.97	117
Mar.-23	30,585.97	254.88		30,840.85	118
Apr.-23	30,840.85	257.01		31,097.86	119
May-23	31,097.86	259.15		31,357.01	120
Jun.-23	31,357.01	261.31		31,618.32	121

KREEDA SUPER FUND
LOAN REPAYMENT SCHEDULE
SHREYAS

		Drawdown	Open Balance	Interest 10%	repayments	Closing Balance	
Nov.-15	1		5,000.00	41.67	5,000.00	41.67	
Dec.-15	2		41.67	0.35		42.01	
Jan.-16	3		42.01	0.35		42.36	
Feb.-16	4		42.36	0.35		42.72	
Mar.-16	5		42.72	0.36		43.07	
Apr.-16	6		43.07	0.36		43.43	
May-16	7		43.43	0.36		43.79	
Jun.-16	8		43.79	0.36		44.16	44.16
Jul.-16	9		44.16	0.37		44.53	
Aug.-16	10		44.53	0.37		44.90	
Sep.-16	11	2500.00	2,544.90	21.21		2,566.11	
Oct.-16	12		2,566.11	21.38		2,587.49	
Nov.-16	13		2,587.49	21.56		2,609.05	
Dec.-16	14		2,609.05	21.74		2,630.79	
Jan.-17	15		2,630.79	21.92		2,652.72	
Feb.-17	16		2,652.72	22.11		2,674.82	
Mar.-17	17		2,674.82	22.29		2,697.11	
Apr.-17	18	6400.00	9,097.11	75.81		9,172.92	
May-17	19		9,172.92	76.44		9,249.36	
Jun.-17	20		9,249.36	77.08		9,326.44	382.28
Jul.-17	21		9,326.44	77.72		9,404.16	
Aug.-17	22		9,404.16	78.37		9,482.53	
Sep.-17	23		9,482.53	79.02		9,561.55	
Oct.-17	24		9,561.55	79.68		9,641.23	
Nov.-17	25		9,641.23	80.34		9,721.57	
Dec.-17	26		9,721.57	81.01		9,802.59	
Jan.-18	27		9,802.59	81.69		9,884.28	
Feb.-18	28		9,884.28	82.37		9,966.64	
Mar.-18	29		9,966.64	83.06		10,049.70	
Apr.-18	30		10,049.70	83.75		10,133.45	
May-18	31		10,133.45	84.45		10,217.89	
Jun.-18	32		10,217.89	85.15		10,303.04	976.60
Jul.-18	33		10,303.04	85.86		10,388.90	
Aug.-18	34		10,388.90	86.57		10,475.48	
Sep.-18	35		10,475.48	87.30		10,562.77	
Oct.-18	36		10,562.77	88.02		10,650.79	
Nov.-18	37		10,650.79	88.76		10,739.55	
Dec.-18	38		10,739.55	89.50		10,829.05	
Jan.-19	39		10,829.05	90.24		10,919.29	
Feb.-19	40		10,919.29	90.99		11,010.28	
Mar.-19	41		11,010.28	91.75		11,102.04	
Apr.-19	42		11,102.04	92.52		11,194.55	
May-19	43		11,194.55	93.29		11,287.84	
Jun.-19	44		11,287.84	94.07		11,381.91	1,078.86
Jul.-19	45		11,381.91	94.85		11,476.75	
Aug.-19	46		11,476.75	95.64		11,572.39	
Sep.-19	47		11,572.39	96.44		11,668.83	
Oct.-19	48		11,668.83	97.24		11,766.07	
Nov.-19	49		11,766.07	98.05		11,864.12	
Dec.-19	50		11,864.12	98.87		11,962.99	
Jan.-20	51		11,962.99	99.69		12,062.68	
Feb.-20	52		12,062.68	100.52		12,163.20	
Mar.-20	53		12,163.20	101.36		12,264.56	
Apr.-20	54		12,264.56	102.20		12,366.77	
May-20	55		12,366.77	103.06		12,469.82	
Jun.-20	56		12,469.82	103.92		12,573.74	1,191.83
Jul.-20	57		12,573.74	104.78		12,678.52	
Aug.-20	58		12,678.52	105.65		12,784.18	
Sep.-20	59		12,784.18	106.53		12,890.71	
Oct.-20	60		12,890.71	107.42		12,998.13	

Nov.-20	61	12,998.13	108.32	13,106.45	
Dec.-20	62	13,106.45	109.22	13,215.67	
Jan.-21	63	13,215.67	110.13	13,325.80	
Feb.-21	64	13,325.80	111.05	13,436.85	
Mar.-21	65	13,436.85	111.97	13,548.82	
Apr.-21	66	13,548.82	112.91	13,661.73	
May-21	67	13,661.73	113.85	13,775.58	
Jun.-21	68	13,775.58	114.80	13,890.37	1,316.63
Jul.-21	69	13,890.37	115.75	14,006.13	
Aug.-21	70	14,006.13	116.72	14,122.85	
Sep.-21	71	14,122.85	117.69	14,240.54	
Oct.-21	72	14,240.54	118.67	14,359.21	
Nov.-21	73	14,359.21	119.66	14,478.87	
Dec.-21	74	14,478.87	120.66	14,599.52	
Jan.-22	75	14,599.52	121.66	14,721.19	
Feb.-22	76	14,721.19	122.68	14,843.86	
Mar.-22	77	14,843.86	123.70	14,967.56	
Apr.-22	78	14,967.56	124.73	15,092.29	
May-22	79	15,092.29	125.77	15,218.06	
Jun.-22	80	15,218.06	126.82	15,344.88	1,454.50
Jul.-22	81	15,344.88	127.87	15,472.75	
Aug.-22	82	15,472.75	128.94	15,601.69	
Sep.-22	83	15,601.69	130.01	15,731.71	
Oct.-22	84	15,731.71	131.10	15,862.80	
Nov.-22	85	15,862.80	132.19	15,994.99	
Dec.-22	86	15,994.99	133.29	16,128.29	
Jan.-23	87	16,128.29	134.40	16,262.69	
Feb.-23	88	16,262.69	135.52	16,398.21	
Mar.-23	89	16,398.21	136.65	16,534.86	
Apr.-23	90	16,534.86	137.79	16,672.65	
May-23	91	16,672.65	138.94	16,811.59	
Jun.-23	92	16,811.59	140.10	16,951.69	

KREEDA SUPER FUND
LOAN REPAYMENT SCHEDULE
V RAJEGOWDA

			Interest 10%	paid	Closing Balance	
	drawdown	Open Balance				
Mar.-18	1	3,950.00	32.92		3,982.92	
Apr.-18	2	3,982.92	33.19		4,016.11	
May-18	3	2000.00	6,016.11	50.13	6,066.24	
Jun.-18	4		6,066.24	50.55	6,116.79	
Jul.-18	5		6,116.79	50.97	6,167.77	
Aug.-18	6	1000.00	7,167.77	59.73	7,227.50	
Sep.-18	7	2000.00	9,227.50	76.90	9,304.39	
Oct.-18	8		9,304.39	77.54	9,381.93	
Nov.-18	9	4000.00	13,381.93	111.52	13,493.45	
Dec.-18	10	3500.00	16,993.45	141.61	17,135.06	
Jan.-19	11	4500.00	21,635.06	180.29	21,815.35	
Feb.-19	12	500.00	22,315.35	185.96	22,501.31	
Mar.-19	13		22,501.31	187.51	22,688.82	
Apr.-19	14		22,688.82	189.07	22,877.90	
May-19	15		22,877.90	190.65	23,068.55	
Jun.-19	16		23,068.55	192.24	23,260.78	
Jul.-19	17		23,260.78	193.84	23,454.62	
Aug.-19	18		23,454.62	195.46	23,650.08	
Sep.-19	19		23,650.08	197.08	23,847.16	
Oct.-19	20	500.00	24,347.16	202.89	24,550.06	
Nov.-19	21		24,550.06	204.58	24,754.64	
Dec.-19	22		24,754.64	206.29	24,960.93	
Jan.-20	23		24,960.93	208.01	25,168.94	
Feb.-20	24		25,168.94	209.74	25,378.68	
Mar.-20	25		25,378.68	211.49	25,590.17	
Apr.-20	26		25,590.17	213.25	25,803.42	
May-20	27		25,803.42	215.03	26,018.45	
Jun.-20	28		26,018.45	216.82	26,235.27	2,474.48
Jul.-20	29		26,235.27	218.63	26,453.89	
Aug.-20	30		26,453.89	220.45	26,674.34	
Sep.-20	31		26,674.34	222.29	26,896.63	
Oct.-20	32		26,896.63	224.14	27,120.77	
Nov.-20	33		27,120.77	226.01	27,346.77	
Dec.-20	34		27,346.77	227.89	27,574.66	
Jan.-21	35		27,574.66	229.79	27,804.45	
Feb.-21	36		27,804.45	231.70	28,036.16	
Mar.-21	37		28,036.16	233.63	28,269.79	
Apr.-21	38		28,269.79	235.58	28,505.37	
May-21	39		28,505.37	237.54	28,742.92	
Jun.-21	40		28,742.92	239.52	28,982.44	2,747.18
Jul.-21	41		28,982.44	241.52	29,223.96	
Aug.-21	42		29,223.96	243.53	29,467.50	
Sep.-21	43		29,467.50	245.56	29,713.06	
Oct.-21	44		29,713.06	247.61	29,960.67	
Nov.-21	45		29,960.67	249.67	30,210.34	
Dec.-21	46		30,210.34	251.75	30,462.09	
Jan.-22	47		30,462.09	253.85	30,715.94	
Feb.-22	48		30,715.94	255.97	30,971.91	
Mar.-22	49		30,971.91	258.10	31,230.01	
Apr.-22	50		31,230.01	260.25	31,490.26	
May-22	51		31,490.26	262.42	31,752.68	
Jun.-22	52		31,752.68	264.61	32,017.28	3,034.84
Jul.-22	53		32,017.28	266.81	32,284.09	
Aug.-22	54		32,284.09	269.03	32,553.13	
Sep.-22	55		32,553.13	271.28	32,824.40	
Oct.-22	56		32,824.40	273.54	33,097.94	

	Nov.-22	57	33,097.94	275.82	33,373.76
	Dec.-22	58	33,373.76	278.11	33,651.87
	Jan.-23	59	33,651.87	280.43	33,932.30
	Feb.-23	60	33,932.30	282.77	34,215.07
	Mar.-23	61	34,215.07	285.13	34,500.20
	Apr.-23	62	34,500.20	287.50	34,787.70
	May-23	63	34,787.70	289.90	35,077.60
	Jun.-23	64	35,077.60	292.31	35,369.91



Income tax 551

Date generated	13/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

27 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Oct 2021	1 Dec 2016	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$1,506.30		\$1,506.30 DR
25 Oct 2021	1 Mar 2017	General interest charge			\$1,506.30 DR
25 Oct 2021	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,270.90	\$235.40 DR
25 Oct 2021	1 Aug 2018	General interest charge			\$235.40 DR
25 Oct 2021	25 Oct 2021	Interest on overpayment for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$47.45	\$187.95 DR
25 Oct 2021	25 Oct 2021	General interest charge			\$187.95 DR
4 Nov 2021	3 Nov 2021	Payment received		\$188.00	\$0.05 CR
4 Nov 2021	4 Nov 2021	General interest charge			\$0.05 CR
15 Dec 2021	3 Dec 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$1,213.65	\$1,213.70 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$79.95		\$1,133.75 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$772.00		\$361.75 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$361.70		\$0.05 CR
15 Dec 2021	1 Jul 2019	General interest charge			\$0.05 CR
15 Dec 2021	3 Nov 2021	Credit transferred to Integrated Client Account	\$0.05		\$0.00
15 Dec 2021	4 Nov 2021	General interest charge			\$0.00
15 Dec 2021	15 Dec 2021	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$33.52	\$33.52 CR
15 Dec 2021	15 Dec 2021	Credit transferred to Integrated Client Account	\$33.52		\$0.00
14 Mar 2022	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$957.15	\$957.15 CR
14 Mar 2022	2 Dec 2019	Credit transferred to Integrated Client Account	\$368.78		\$588.37 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Mar 2022	2 Dec 2019	Credit transferred to Integrated Client Account	\$588.37		\$0.00
14 Mar 2022	1 Jul 2020	General interest charge			\$0.00
14 Mar 2022	14 Mar 2022	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$7.38	\$7.38 CR
14 Mar 2022	14 Mar 2022	Credit transferred to Integrated Client Account	\$7.38		\$0.00
15 Mar 2022	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$576.70	\$576.70 CR
15 Mar 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$168.25		\$408.45 CR
15 Mar 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$408.45		\$0.00
15 Mar 2022	1 Apr 2021	General interest charge			\$0.00

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Kreeda Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
01/07/2021	2021 Income Tax		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

48500 - Income Tax Expense

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$2,695.20	\$2,497.50	7.92%
TOTAL		CY Balance	LY Balance	
		\$2,695.20	\$2,497.50	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$15,461.66	\$14,902.91	3.75%
TOTAL		CY Balance	LY Balance	
		\$15,461.66	\$14,902.91	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
NAIKRI00001A	Naidu, Krishnaveni - Accumulation (Accumulation)	(\$16,178.28)		(\$1,644.15)		\$246.61	(\$17,575.82)	8.64%
PRADEE00001A	Prakash, Deepak - Accumulation (Accumulation)	(\$160,508.31)	(\$188.00)	(\$16,324.71)		\$2,448.59	(\$174,572.43)	8.76%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$176,686.59)	(\$188.00)	(\$17,968.86)		\$2,695.20	(\$192,148.25)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Kreeda Superannuation Fund

Members Statement

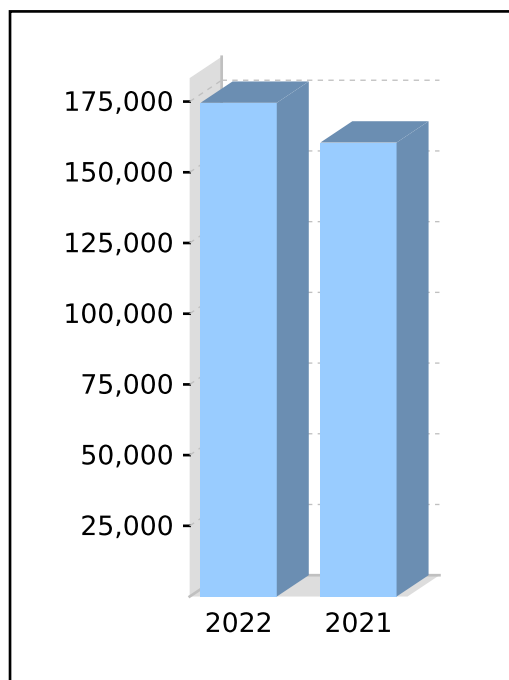
Deepak Prakash
 18 Bearcat Court
 Bray Park, Queensland, 4500, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	47	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	174,572.43
Date Joined Fund:	12/05/2011	Total Death Benefit:	174,572.43
Service Period Start Date:	16/06/2000	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	PRADEE00001A	Disability Benefit:	0.00
Account Start Date:	12/05/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	174,572.43
<u>Preservation Components</u>	
Preserved	174,572.43
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	8,400.26
Taxable	166,172.17



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	160,508.31
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	188.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	16,324.71
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	2,448.59
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	174,572.43

Kreeda Superannuation Fund

Members Statement

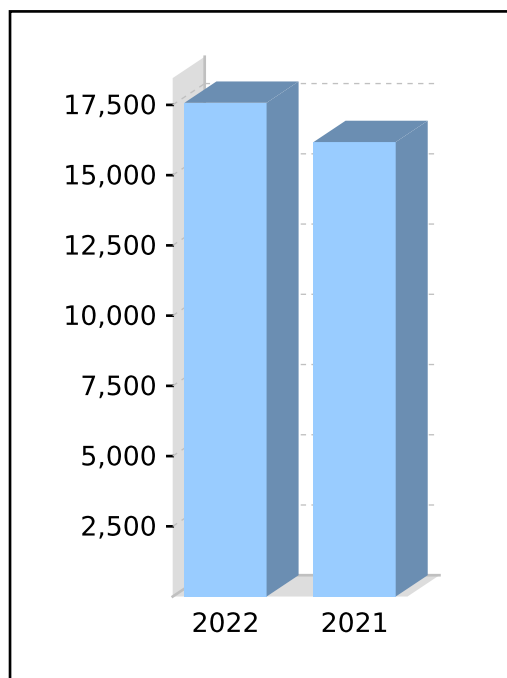
Krishnaveni Naidu
 18 Bearcat Court
 Bray Park, Queensland, 4500, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	42	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	17,575.82
Date Joined Fund:	12/05/2011	Total Death Benefit:	17,575.82
Service Period Start Date:	23/10/2006	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	NAIKRI00001A	Disability Benefit:	0.00
Account Start Date:	12/05/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	17,575.82
<u>Preservation Components</u>	
Preserved	17,575.82
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	3,149.50
Taxable	14,426.32



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	16,178.28
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,644.15
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	246.61
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	17,575.82

Kreeda Superannuation 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
Deepak Prakash (Age: 47)											
PRADEE00001A - Accumulation											
160,508.31	188.00		16,324.71				2,448.59				174,572.43
160,508.31	188.00		16,324.71				2,448.59				174,572.43
Krishnaveni Naidu (Age: 42)											
NAIKRI00001A - Accumulation											
16,178.28			1,644.15				246.61				17,575.82
16,178.28			1,644.15				246.61				17,575.82
176,686.59	188.00		17,968.86				2,695.20				192,148.25

60400 - Bank Accounts

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MET451055070	Cash at Bank	\$98.86	\$98.86	0%
TOTAL		CY Balance	LY Balance	
		\$98.86	\$98.86	

Supporting Documents

- Bank Statement Report [Report](#)
- Re_2022 SMSF.msg
- BS - KSuper-20210930.pdf
- BS - KSuper-20220331.pdf
- BS - KSuper-20210331.pdf

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

Kreeda Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MET451055070

Account Name: Cash at Bank

BSB and Account Number: 484799 451055070

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 98.86						\$ 98.86	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			98.86		
30/06/2022	CLOSING BALANCE			98.86		

MR D PRAKASH & MS K ADIKESHAVALU NAIDU T
KREEDA SUPERANNUATION FUND
18 BEARCAT CT
BRAY PARK QLD 4500

Account Summary

Opening Balance	\$98.86
Total Withdrawals	\$0.00 -
Total Deposits	\$0.00+
Closing Balance	\$98.86

BSB Number	484-799
Account Number	451055070
Statement Period	1/10/2020 - 31/03/2021

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			98.86
	CLOSING BALANCE			98.86

Information about certain foreign exchange services

From 2 December 2020, our Foreign Cash and Foreign Cheque services will no longer be offered. Updated copies of the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts and the Product Information Document will be available from this date at www.suncorp.com.au/documents. For further information please contact us on 13 11 55 or visit your nearest store.

Summary of Interest, Fees and Charges on this account for period 1 October 2020 - 31 March 2021

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Please retain this statement for taxation purposes.

MR D PRAKASH & MS K ADIKESHAVALU NAIDU T
KREEDA SUPERANNUATION FUND
18 BEARCAT CT
BRAY PARK QLD 4500

Account Summary

BSB Number	484-799
Account Number	451055070
Statement Period	1/04/2021 - 30/09/2021

Opening Balance	\$98.86
Total Withdrawals	\$0.00 -
Total Deposits	\$0.00+
Closing Balance	\$98.86

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			98.86
	CLOSING BALANCE			98.86

Summary of Interest, Fees and Charges on this account for period 1 April 2021 - 30 September 2021

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:					
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

MR D PRAKASH & MS K ADIKESHAVALU NAIDU T
KREEDA SUPERANNUATION FUND
18 BEARCAT CT
BRAY PARK QLD 4500

Account Summary

Opening Balance	\$98.86
Total Withdrawals	\$4,800.00 -
Total Deposits	\$4,800.00+
Closing Balance	\$98.86

BSB Number	484-799
Account Number	451055070
Statement Period	1/10/2021 - 31/03/2022

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			98.86
18 Mar 2022	OSKO PAYMENT FROM DEEPAK PRAKASH Kreeda Super REF NO 72589231		4,800.00	4,898.86
18 Mar 2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 001522146503936260 REFERENCE NUMBER 42462460	4,800.00		98.86
	CLOSING BALANCE			98.86

Summary of Interest, Fees and Charges on this account for period 1 October 2021 - 31 March 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

68000 - Sundry Debtors

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors		\$4,800.00	100%
TOTAL		CY Balance	LY Balance	
			\$4,800.00	

Supporting Documents

- General Ledger [Report](#)
- Proof of deposit .msg

Standard Checklist

- Match to Source Documentation

Kreeda Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2021	Opening Balance				4,800.00 DR
18/03/2022	OSKO PAYMENT FROM DEEPAK PRAKASH			4,800.00	0.00 DR
				4,800.00	0.00 DR
Total Debits:	0.00				
Total Credits:	4,800.00				

74200 - Loans to Associated Entities (In house loans)

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
KREE0001_AJAYBOSE	Ajay Bose Loan		\$3,236.46		\$2,929.68	10.47%
KREE0001_BIDDAPPASUB	Biddappa Subbiah Loan		\$28,352.64		\$25,665.16	10.47%
KREE0001_CHELVAMSAB	Chelvam Sabapathy Loan		\$17,753.29		\$16,070.50	10.47%
KREE0001_KIRANDADILO	Kiran Dadi Loan		\$34,045.63		\$31,075.35	9.56%
KREE0001_MURALISAKAV	Murali Sakavarapu		\$17,582.49		\$15,915.89	10.47%
KREE0001_NITINKASH	Nitin Kashyap Loan		\$17,125.69		\$15,502.39	10.47%
KREE0001_POLAMARANAS	Polamarana Setty Loan		\$28,621.30		\$25,908.36	10.47%
KREE0001_SHREYAS	SHREYAS LOAN		\$15,344.86		\$13,890.36	10.47%
KREE0001_VRAJEG	Vinutan Rajegowda Loan		\$32,017.28		\$28,982.44	10.47%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
			\$194,079.64		\$175,940.13	

Supporting Documents

- Investment Movement Report [Report](#)
- Loans - Interest & Balance.xls
- Loans - Agreements.pdf

Standard Checklist

- Attach details of the borrower's relationship to the SMSF
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act
- Sight original Loan Agreement

Kreeda Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Cash at Bank		98.86		4,800.00		(4,800.00)			98.86	98.86
		98.86		4,800.00		(4,800.00)			98.86	98.86
Business Loans										
KREE0001_AJAYBOSE - Ajay Bose Loan		2,929.68		306.78					3,236.46	3,236.46
KREE0001_BIDDAPPASUB - Biddappa Subbiah Loan		25,665.16		2,687.48					28,352.64	28,352.64
KREE0001_CHELVAMSAB - Chelvam Sabapathy Loan		16,070.50		1,682.79					17,753.29	17,753.29
KREE0001_KIRANDADILO - Kiran Dadi Loan		31,075.35		2,970.28					34,045.63	34,045.63
KREE0001_MURALISAKAV - Murali Sakavarapu		15,915.89		1,666.60					17,582.49	17,582.49
KREE0001_NITINKASH - Nitin Kashyap Loan		15,502.39		1,623.30					17,125.69	17,125.69
KREE0001_SHREYAS - Shreyas Megatavally Loan		13,890.36		1,454.50					15,344.86	15,344.86
KREE0001_POLAMARANAS - Tirumala Polamarasetty Loan		25,908.36		2,712.94					28,621.30	28,621.30
KREE0001_VRAJEG - Vinutan Rajegowda Loan		28,982.44		3,034.84					32,017.28	32,017.28

Kreeda Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		175,940.13		18,139.51					194,079.64	194,079.64
		176,038.99		22,939.51		(4,800.00)			194,178.50	194,178.50

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

.03 Sep 2017

BETWEEN: Deepak Prakash - As Trustee For Kreedaa Superannuation Fund of

18 Bearcat Court Bray Park in the state of Queensland
(“the Lender”)

AND

Ajay Bose of Newstead, Brisbane

the state of Queensland (“the Borrower”)

RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **Two Thousand- \$2000/-** (“the Loan Monies”) to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked “A--”.
- C. The Lender lent and advanced the Loan Monies to the Borrower on **03rd Day of Sept 2017**

AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly .
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term

contained in the Guarantee hereto annexed marked 'A'

SIGNED SEALED AND DELIVERED

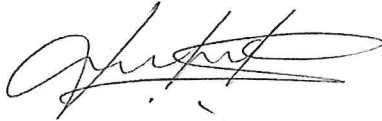
by **Ajay Bose**
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By **Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND** in the presence of



A Justice of the Peace/ Solicitor

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland.

I: Ajay Bose of NewStead Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Ajay Bose("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan **AND I HEREBY ACKNOWLEDGE** that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations of variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing, whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent **AND I FURTHER AGREE THAT** you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first

against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This 03 March 2018

A handwritten signature in black ink, appearing to be 'Ajay Bosein', written in a cursive style.

SIGNED SEALED AND DELIVERED
by the said Ajay Bosein the presence of:

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

01- July 2017

BETWEEN: Deepak Prakash - As Trustee For Kreedaa SuperAnnuation Fund of

18 Bearcat Court Bray Park in the state of Queensland
(.. the Lender")

AND

Bidappa Subbiah of Boondal, Brisbane

the state of Queensland ("the Borrower")

RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **Seventeen Thousand Two Hundred and Thirty Three - \$17233/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--.
- C. The Lender lent and advanced the Loan Monies to the Borrower on **01st Day of July 2017**

AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on 01st July 2017
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly .
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, for all or any part of the assets or undertaking of the Borrower and is not removed with in twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in

clauses 3 and 4 hereof.

6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked

..A

SIGNED SEALED AND DELIVERED

by **Biddappa Subbiah**
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By **Deepak Prakash** as trustee of **KREEDA SUPERANNUATION FUND** in the presence of

A Justice of the Peace/ Solicitor

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreeda Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland.

I: Bidappa Subbiah of Boobdal Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Bidappa Subbiah ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan

and of all the Borrower s obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing ,whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This **02nd Day of Nov 2016.**



SIGNED SEALED AND DELIVERED
by the said Bidappa Subbiah in the presence of:

750/001

N1-2

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 1st day of AUGUST 2011

BETWEEN: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")

AND: Biddappa Subbiah of Boondal, Brisbane in the state of Queensland ("the Borrower")

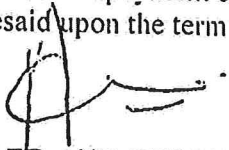
RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of TWENTY THOUSAND DOLLARS -\$20 000.00 ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 1st day of August 2011.

AGREEMENT

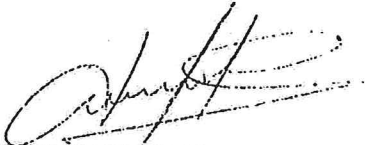
1. The Borrower acknowledges having received the Loan Monies from the Lender on 1st day of August 2011.
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly (3 months).
3. The term of this loan is for a period no more than 5 years from the date of this deed.
4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.

5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"



SIGNED SEALED AND DELIVERED
 by Biddappa Subiah
 in the presence of:

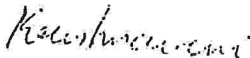
A Justice of the Peace / Solicitor



SIGNED SEALED AND DELIVERED
 By Deepak Prakash as trustee of **KREEDA SUPERANNUATION FUND** in the
 presence of

A Justice of the Peace / Solicitor

And



SIGNED SEALED AND DELIVERED
 By Krishnaveni Naidu as trustee of **KREEDA SUPERANNUATION FUND** in the
 presence of

A Justice of the Peace / Solicitor

"A"

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.

I: Biddappa Subiah of _____ in the state of Queensland.

IN CONSIDERATION of you lending to Biddappa Subiah ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations of variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
this _____ day of _____ 2011.

SIGNED SEALED AND DELIVERED
by the said Biddappa Subiah in the presence of:

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 12th Day of Sep 2018

BETWEEN: Deepak Prakash - As Trustee For Kreedaa SuperAnnuation Fund of
18 Bearcat Court Bray Park in the state of Queensland
("the Lender")

AND

Chelvam Sabapathy of Homebush, Sydney
the state of New South Wales ("the Borrower")

RECITALS

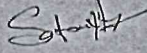
- A. The Borrower has previously requested the Lender to lend and advance the sum of **TEN THOUSAND NINE HUNDRED - \$10900/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 12th Day of Sep 2018

AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on the 12th Day of Sep 2018
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly .
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under s shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed with in twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

SIGNED SEALED AND DELIVERED

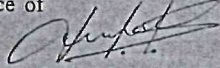
by Chelvam Sabapathy
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the
presence of



A Justice of the Peace/ Solicitor

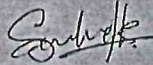
TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreeda
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.

I: Chelvam Sabapathy of Homebush Sydney, in the state of NSW.

IN CONSIDERATION of you lending to Chelvam Sabapathy ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing, whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This 12th Day of Sep 2018



SIGNED SEALED AND DELIVERED
by the said Chelvam Sabapathy in the presence of:

750/003

DEED OF LOAN AND GUARANTEETHIS DEED ON LOAN is made the 5th Day of April 2014

Kiran Dadi

BETWEEN: Deepak Prakash & Krishnaveni-Naidu As Trustee For Kreedha Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")AND: Kiran Dadi of Dockside, Melbourne, Brisbane in the state of Queensland ("the Borrower")RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **FIFTEEN THOUSAND DOLLARS - \$15 000.00** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 5th Day of April 2014.

AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on 5th Day of April 2014.
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly (3 months).
3. The term of this loan is for a period no more than 5 years from the date of this deed.
4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.

5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

SIGNED SEALED AND DELIVERED

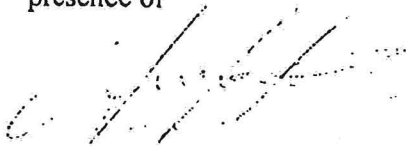
by **Kiran Dadi**
in the presence of:



A Justice of the Peace / Solicitor

SIGNED SEALED AND DELIVERED

By **Deepak Prakash** as trustee of **KREEDA SUPERANNUATION FUND** in the presence of

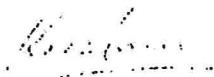


A Justice of the Peace / Solicitor

And

SIGNED SEALED AND DELIVERED

By **Krishnaveni Naidu** as trustee of **KREEDA SUPERANNUATION FUND** in the presence of



A Justice of the Peace / Solicitor

N3-4

"A"

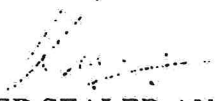
TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.

I: Kiran Dadi of in the state of Queensland.

IN CONSIDERATION of you lending to Kiran Dadi ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This 5th Day of April 2014.


SIGNED SEALED AND DELIVERED
by the said Kiran Dadi in the presence of:

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

02nd Day of Nov 2016

BETWEEN: Deepak Prakash - As Trustee For Kreedha SuperAnnuation Fund of
18 Bearcat Court Bray Park in the state of Queensland
("the Lender")

AND

Murali Sakavarapu of Newstead, Brisbane
the state of Queensland

("the Borrower")

RECITALS


- A. The Borrower has previously requested the Lender to lend and advance the sum of **TEN THOUSAND - \$10,000/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 02nd Day of Nov 2016

AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on 02nd Day of Nov 2016
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly.
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A".

SIGNED SEALED AND DELIVERED

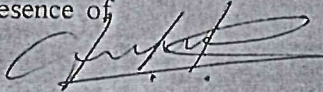
by Murali Sakavarapu
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the
presence of



A Justice of the Peace/ Solicitor

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.

I: Murali Sakavarapu of Fitzgibbon Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Murali Sakavarapu ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing, whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This 02nd Day of Nov 2016.



SIGNED SEALED AND DELIVERED

by the said Murali Sakavarapu in the presence of:

750/004.

N4-2

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 25th day of AUGUST 2014

BETWEEN: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")

AND: Nitin Kashyap of Bridgeman Downs, Brisbane in the state of Queensland ("the Borrower")

RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of SEVEN THOUSAND EIGHT HUNDRED DOLLARS -\$7800.00 ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 25th day of August 2014.

AGREEMENT

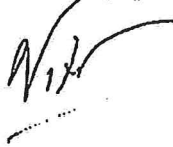
1. The Borrower acknowledges having received the Loan Monies from the Lender on 25TH day of August 2014.
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly(3 months).
3. The term of this loan is for a period no more than 5years from the date of this deed.
4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the

assets or undertaking of the Borrower and is not removed within twenty-eight days.

5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

SIGNED SEALED AND DELIVERED

by Nitin Kashyap



SIGNED SEALED AND DELIVERED

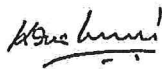
By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND



And

SIGNED SEALED AND DELIVERED

By Krishnaveni Naidu as trustee of KREEDA SUPERANNUATION



N4-4

"A"

**TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.**

I: Nitin Kashyap of _____ in the state of Queensland.

IN CONSIDERATION of you lending to Nitin Kashyap ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan **AND I HEREBY ACKNOWLEDGE** that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent **AND I FURTHER AGREE THAT** you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower **AND THAT** my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower **AND THAT I** shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
this 25 day of AUGUST 2014.

SIGNED SEALED AND DELIVERED
by the said Nitin Kashyap :



DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

31st May - 2018

BETWEEN: Deepak Prakash - As Trustee For Kreedha SuperAnnuation Fund of
18 Bearcat Court Bray Park in the state of Queensland
("the Lender")
AND
Tirumala Poluramasetty of DockSide, Melbourne
the state of Victoria ("the Borrower")

RECITALS

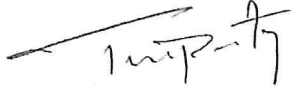
- A. The Borrower has previously requested the Lender to lend and advance the sum of **Nineteen Thousand and Fifty Nine- \$19059/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--".
- C. The Lender lent and advanced the Loan Mon ies to the Borrower on **31st Day of May 2018**

AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on 31st May 2018
2. The Borrower will pay interest to the Lend er al the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly .
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under s hall also become due and payable to the Lender upon death of the Borrower or if a Receiver. or Receiver and Manager. Official Manager, Trustee. for all or any part of the assets or undertaking of the Borrower and is not removed with in twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

SIGNED SEALED AND DELIVERED

by Tirumala Polaramasetty
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the presence of



A Justice of the Peace/ Solicitor

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland.

I: Tirumala Polaramasetty of Dockside Melbourne, in the state of Victoria.

IN CONSIDERATION of you lending to Tirumala Polaramasetty ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan **AND I HEREBY ACKNOWLEDGE** that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing, whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent **AND I FURTHER AGREE THAT** you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first

against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed

This **02nd** Day of Nov 2016.

A handwritten signature in black ink, appearing to read "Tirumala Polaramasetty". The signature is written in a cursive style with a long horizontal stroke at the beginning.

SIGNED SEALED AND DELIVERED

by the said Tirumala Polaramasetty in the presence of:

N2-2

750/002

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 21st day of June 2013

BETWEEN: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland ("the Lender")

AND: Tirumala Polamarasetty of Dockside, Melbourne in the state of Victoria ("the Borrower")

RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **FIFTEEN THOUSAND DOLLARS - \$15 000.00** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee hereto annexed marked "A".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 21st day of June 2013.

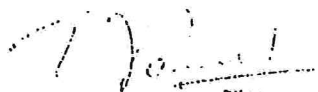
AGREEMENT

- 1. The Borrower acknowledges having received the Loan Monies from the Lender on 21st day of June 2014.
- 2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid quarterly(3 months).
- 3. The term of this loan is for a period no more than 5years from the date of this deed.
- 4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, Voluntary Administrator, Provisional Liquidator or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.

5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A"

SIGNED SEALED AND DELIVERED

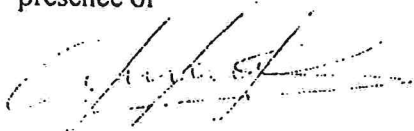
by Tirumala Polamarasetty
in the presence of:



A Justice of the Peace / Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the
presence of

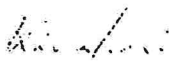


A Justice of the Peace / Solicitor

And

SIGNED SEALED AND DELIVERED

By Krishnaveni Naidu as trustee of KREEDA SUPERANNUATION FUND in the
presence of



A Justice of the Peace / Solicitor

N2-41

"A"

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedha
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.

I: Tirumala Polamarasetty of Dockside, Melbourne in the state of Victoria.

IN CONSIDERATION of you lending to Tirumala Polamarasetty ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed hereto and executing such Deed DO HEREBY GUARANTEE the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan AND I HEREBY ACKNOWLEDGE that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent AND I FURTHER AGREE THAT you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower AND THAT my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower AND THAT I shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
this 21 day of June 2013.

SIGNED SEALED AND DELIVERED

by the said Tirumala Polamarasetty in the presence of:



DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the 12th Day of April 2017

BETWEEN: Deepak Prakash - As Trustee For Kreedaa Superannuation Fund of
18 Bearcat Court Bray Park in the state of Queensland
("the Lender")

AND

Shreyas Megatavally of Fitzgibbon, Brisbane
the state of Queensland ("the Borrower")

RECITALS

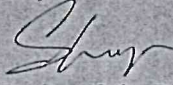
- A. The Borrower has previously requested the Lender to lend and advance the sum of **EIGHT THOUSAND NINE HUNDRED - \$8900/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--".
- C. The Lender lent and advanced the Loan Monies to the Borrower on 12th Day of April 2017.

AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender on 12th Day of April 2017.
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly.
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing hereunder shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the terms contained in the Guarantee hereto annexed marked "A".

SIGNED SEALED AND DELIVERED

by Shreyas Megatavally
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the
presence of

A Justice of the Peace/ Solicitor

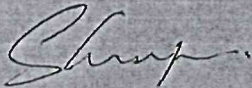
**TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.**

I: Shreyas Megatavally of Fitzgibbon Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Shreyas Megatavally ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan **AND I HEREBY ACKNOWLEDGE** that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing, whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent **AND I FURTHER AGREE THAT** you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower **AND THAT** my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower **AND THAT I** shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This 12th Day of April 2017.



SIGNED SEALED AND DELIVERED

by the said Shreyas Megatavally in the presence of:

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

03 March 2018

BETWEEN: Deepak Prakash - As Trustee For Kreedaa SuperAnnuation Fund of

18 Bearcat Court Bray Park in the state of Queensland
(“the Lender”)

AND

Vinutan Rajegowda of Newstead, Brisbane

the state of Queensland (“the Borrower”)

RECITALS

- A. The Borrower has previously requested the Lender to lend and advance the sum of **TWENTY SIX THOUSAND SEVEN HUNDRED AND FIFTY - \$26750/-** (“the Loan Monies”) to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked “A--”.
- C. The Lender lent and advanced the Loan Monies to the Borrower on **03rd Day of March 2018**

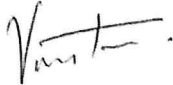
AGREEMENT

1. The Borrower acknowledges having received the Loan Monies from the Lender
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly .
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term

contained in the Guarantee hereto annexed marked 'A'

SIGNED SEALED AND DELIVERED

by **Vinutan Rajegowda**
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By **Deepak Prakash** as trustee of **KREEDA SUPERANNUATION FUND** in the presence of



A Justice of the Peace/ Solicitor

TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedas Superannuation Fund of 18 Bearcat Court Bray Park in the state of Queensland.

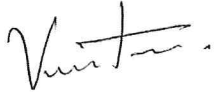
By: Vinutan Rajegowda of NewStead Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Vinutan Rajegowda ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan **AND I HEREBY ACKNOWLEDGE** that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing, whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent **AND I FURTHER AGREE THAT** you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first

against the Borrower **AND THAT** my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower **AND THAT I** shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This 03 March 2018



SIGNED SEALED AND DELIVERED
by the said Vinutan Rajegowda in the presence of:

DEED OF LOAN AND GUARANTEE

THIS DEED ON LOAN is made the

11th Day of Oct 2019

BETWEEN: Deepak Prakash - As Trustee For Kreedaa SuperAnnuation Fund of
18 Bearcat Court Bray Park in the state of Queensland
("the Lender")

AND

Vinutan Rajegowda of Newstead, Brisbane
the state of Queensland

("the Borrower")

RECITALS

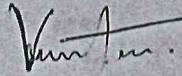
- A. The Borrower has previously requested the Lender to lend and advance the sum of **TWENTY SIX THOUSAND SEVEN HUNDRED AND FIFTY - \$26750/-** ("the Loan Monies") to the Borrower.
- B. The Borrower has agreed to guarantee repayment of the Loan Monies and interest as herein provided to the Lender upon the terms of the guarantee here to annexed marked "A--.
- C. The Lender lent and advanced the Loan Monies to the Borrower on 11TH Day of Nov 2019

AGREEMENT

- I. The Borrower acknowledges having received the Loan Monies from the Lender In Parts/installments upto the 02nd Day of Nov 2019
2. The Borrower will pay interest to the Lender at the rate of ten per cent (10%) per annum calculated on the Loan Monies or on so much thereof as shall be owing by the Borrower to the Lender from time to time, such interest to be paid Yearly .
3. The term of this loan is for a period no more than 7 years from the date of this deed.
4. The Loan Monies and any interest owing here under shall also become due and payable to the Lender upon death of the Borrower or if a Receiver, or Receiver and Manager, Official Manager, Trustee, or similar officer is appointed for all or any part of the assets or undertaking of the Borrower and is not removed within twenty-eight days.
5. The Borrower shall be entitled if it so wishes to make repayment of part or all of the Loan Monies to the Lender from time to time before the events mentioned in clauses 3 and 4 hereof.
6. The Borrower hereby acknowledges and agrees that in consideration of the Lender lending and advancing the Loan Monies to the Borrower he had guaranteed repayment of the Loan Monies and payment of interest as aforesaid upon the term contained in the Guarantee hereto annexed marked "A

SIGNED SEALED AND DELIVERED

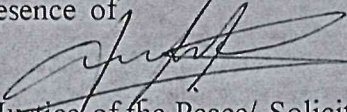
by Vinutan Rajegowda
in the presence of:



A Justice of the Peace/ Solicitor

SIGNED SEALED AND DELIVERED

By Deepak Prakash as trustee of KREEDA SUPERANNUATION FUND in the
presence of



A Justice of the Peace/ Solicitor

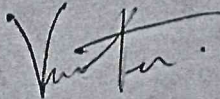
**TO: Deepak Prakash & Krishnaveni Naidu As Trustee For Kreedaa
Superannuation Fund of 18 Bearcat Court Bray Park in the state of
Queensland.**

I: Vinutan Rajegowda of NewStead Brisbane, in the state of Queensland.

IN CONSIDERATION of you lending to Vinutan Rajegowda ("the Borrower") the amount of the Loan Monies referred to in the Deed of Loan annexed here to and executing such Deed **DO HEREBY GUARANTEE** the punctual and faithful performance and observance by the Borrower of the terms of the said Deed of Loan and of all the Borrower's obligations whatsoever to you while any monies remain owing to you under the Deed of Loan **AND I HEREBY ACKNOWLEDGE** that this Guarantee shall be a continuing security and shall not be affected or avoided in any way by any agreement or arrangement made between you and the Borrower or by any alterations or variations to the rights or obligations of any of the said Deed of Loan or by the granting of any time or other indulgence or forbearance by you to the Borrower of any other thing, whatsoever which under the law relating to sureties would but for this provision affect or avoid this guarantee and whether any of the aforesaid matters occur whether with or without my consent **AND I FURTHER AGREE THAT** you shall be at liberty to regard me in all respect as a principal party and shall not be obliged to take action first against the Borrower **AND THAT** my obligations hereunder shall not merge or be deemed to have been merged in any judgment obtained by you against the Borrower **AND THAT I** shall remain liable to you in terms of this Guarantee notwithstanding that you may in the meantime obtain judgment against the Borrower.

My liability under this Guarantee shall not be discharged until all terms of the said Loan Agreement have been faithfully performed and observed.

IN WITNESS WHEREOF these present have been executed
This 11th Day of Oct 2019.



SIGNED SEALED AND DELIVERED

by the said Vinutan Rajegowda in the presence of:

		KREEDA SUPER FUND				
		LOAN REPAYMENT SCHEDULE				
		AJAY BOSE				
			Interest	repayments		
		Open Balance	10%		Closing Balance	
Sep.-17	1	2,000.00	16.67		2,016.67	
Oct.-17	2	2,016.67	16.81		2,033.47	
Nov.-17	3	2,033.47	16.95		2,050.42	
Dec.-17	4	2,050.42	17.09		2,067.50	
Jan.-18	5	2,067.50	17.23		2,084.73	
Feb.-18	6	2,084.73	17.37		2,102.11	
Mar.-18	7	2,102.11	17.52		2,119.62	
Apr.-18	8	2,119.62	17.66		2,137.29	
May-18	9	2,137.29	17.81		2,155.10	
Jun.-18	10	2,155.10	17.96		2,173.06	
Jul.-18	11	2,173.06	18.11		2,191.17	
Aug.-18	12	2,191.17	18.26		2,209.43	
Sep.-18	13	2,209.43	18.41		2,227.84	
Oct.-18	14	2,227.84	18.57		2,246.40	
Nov.-18	15	2,246.40	18.72		2,265.12	
Dec.-18	16	2,265.12	18.88		2,284.00	
Jan.-19	17	2,284.00	19.03		2,303.03	
Feb.-19	18	2,303.03	19.19		2,322.22	
Mar.-19	19	2,322.22	19.35		2,341.58	
Apr.-19	20	2,341.58	19.51		2,361.09	
May-19	21	2,361.09	19.68		2,380.77	
Jun.-19	22	2,380.77	19.84		2,400.61	
Jul.-19	23	2,400.61	20.01		2,420.61	
Aug.-19	24	2,420.61	20.17		2,440.78	
Sep.-19	25	2,440.78	20.34		2,461.12	
Oct.-19	26	2,461.12	20.51		2,481.63	
Nov.-19	27	2,481.63	20.68		2,502.31	
Dec.-19	28	2,502.31	20.85		2,523.16	
Jan.-20	29	2,523.16	21.03		2,544.19	
Feb.-20	30	2,544.19	21.20		2,565.39	
Mar.-20	31	2,565.39	21.38		2,586.77	
Apr.-20	32	2,586.77	21.56		2,608.33	
May-20	33	2,608.33	21.74		2,630.06	
Jun.-20	34	2,630.06	21.92		2,651.98	251.37
Jul.-20	35	2,651.98	22.10		2,674.08	
Aug.-20	36	2,674.08	22.28		2,696.36	
Sep.-20	37	2,696.36	22.47		2,718.83	
Oct.-20	38	2,718.83	22.66		2,741.49	
Nov.-20	39	2,741.49	22.85		2,764.34	
Dec.-20	40	2,764.34	23.04		2,787.37	
Jan.-21	41	2,787.37	23.23		2,810.60	
Feb.-21	42	2,810.60	23.42		2,834.02	
Mar.-21	43	2,834.02	23.62		2,857.64	
Apr.-21	44	2,857.64	23.81		2,881.45	
May-21	45	2,881.45	24.01		2,905.46	
Jun.-21	46	2,905.46	24.21		2,929.68	277.70
Jul.-21	47	2,929.68	24.41		2,954.09	
Aug.-21	48	2,954.09	24.62		2,978.71	
Sep.-21	49	2,978.71	24.82		3,003.53	
Oct.-21	50	3,003.53	25.03		3,028.56	
Nov.-21	51	3,028.56	25.24		3,053.80	
Dec.-21	52	3,053.80	25.45		3,079.25	
Jan.-22	53	3,079.25	25.66		3,104.91	
Feb.-22	54	3,104.91	25.87		3,130.78	
Mar.-22	55	3,130.78	26.09		3,156.87	
Apr.-22	56	3,156.87	26.31		3,183.18	
May-22	57	3,183.18	26.53		3,209.70	
Jun.-22	58	3,209.70	26.75		3,236.45	306.78
Jul.-22	59	3,236.45	26.97		3,263.42	
Aug.-22	60	3,263.42	27.20		3,290.62	
Sep.-22	61	3,290.62	27.42		3,318.04	
Oct.-22	62	3,318.04	27.65		3,345.69	
Nov.-22	63	3,345.69	27.88		3,373.57	
Dec.-22	64	3,373.57	28.11		3,401.68	
Jan.-23	65	3,401.68	28.35		3,430.03	
Feb.-23	66	3,430.03	28.58		3,458.61	

Mar.-23	67	3,458.61	28.82			3,487.44
Apr.-23	68	3,487.44	29.06			3,516.50
May-23	69	3,516.50	29.30			3,545.80
Jun.-23	70	3,545.80	29.55			3,575.35

KREEDA SUPER FUND

LOAN REPAYMENT SCHEDULE

Biddappa Subbiah

		Interest	R'pment				interest paid
	Open Balance	10%			Closing Balance		
31/8/2011	20,000.00	166.67	-		20,166.67		2
30/9/2011	20,166.67	168.06	-		20,334.72		3
31/10/2011	20,334.72	169.46	- 500.00		20,004.18		4
30/11/2011	20,004.18	166.70	-		20,170.88		5
31/12/2011	20,170.88	168.09	-		20,338.97		6
31/1/2012	20,338.97	169.49	- 800.00		19,708.46		7
29/2/2012	19,708.46	164.24	- 1,000.00		18,872.70		8
31/3/2012	18,872.70	157.27	-		19,029.97		9
30/4/2012	19,029.97	158.58	-		19,188.55		10
31/5/2012	19,188.55	159.90	-		19,348.46		11
30/6/2012	19,348.46	161.24	-		19,509.70	Yr 2012	12 1,809.70
31/7/2012	19,509.70	162.58	-		19,672.28		13
31/8/2012	19,672.28	163.94	-		19,836.21		14
30/9/2012	19,836.21	165.30	-		20,001.51		15
31/10/2012	20,001.51	166.68	- 500.00		19,668.19		16
30/11/2012	19,668.19	163.90	-		19,832.10		17
31/12/2012	19,832.10	165.27	- 1,400.00		18,597.36		18
31/1/2013	18,597.36	154.98	-		18,752.34		19
28/2/2013	18,752.34	156.27	-		18,908.61		20
31/3/2013	18,908.61	157.57	- 4,000.00		15,066.18		21
30/4/2013	15,066.18	125.55	-		15,191.73		22
31/5/2013	15,191.73	126.60	-		15,318.33		23
30/6/2013	15,318.33	127.65	-		15,445.98	Yr 2013	24 1,836.29
31/7/2013	15,445.98	128.72	-		15,574.70		25
31/8/2013	15,574.70	129.79	-		15,704.49		26
30/9/2013	15,704.49	130.87	-		15,835.36		27
31/10/2013	15,835.36	131.96	-		15,967.32		28
30/11/2013	15,967.32	133.06	-		16,100.38		29
31/12/2013	16,100.38	134.17	-		16,234.55		30
31/1/2014	16,234.55	135.29	-		16,369.84		31
28/2/2014	16,369.84	136.42	-		16,506.26		32
31/3/2014	16,506.26	137.55	-		16,643.81		33
30/4/2014	16,643.81	138.70	-		16,782.51		34
31/5/2014	16,782.51	139.85	-		16,922.36		35
30/6/2014	16,922.36	141.02	-		17,063.38	Yr 2014	36 1,617.40
31/7/2014	17,063.38	142.19	-		17,205.58		37
31/8/2014	17,205.58	143.38	-		17,348.96		38
30/9/2014	17,348.96	144.57	-		17,493.53		39
31/10/2014	17,493.53	145.78	-		17,639.31		40
30/11/2014	17,639.31	146.99	-		17,786.30		41
31/12/2014	17,786.30	148.22	- 4,500.00		13,434.52		42
31/1/2015	13,434.52	111.95	-		13,546.48		43
28/2/2015	13,546.48	112.89	-		13,659.36		44
31/3/2015	13,659.36	113.83	-		13,773.19		45
30/4/2015	13,773.19	114.78	-		13,887.97		46
31/5/2015	13,887.97	115.73	-		14,003.70		47
30/6/2015	14,003.70	116.70	-		14,120.40	Yr 2015	48 1,557.02
31/7/2015	14,120.40	117.67	-		14,238.07		49
31/8/2015	14,238.07	118.65	-		14,356.72		50
30/9/2015	14,356.72	119.64	-		14,476.36		51
31/10/2015	14,476.36	120.64	-		14,597.00		52
30/11/2015	14,597.00	121.64	-		14,718.64		53
31/12/2015	14,718.64	122.66	-		14,841.29		54
31/1/2016	14,841.29	123.68	-		14,964.97		55
29/2/2016	14,964.97	124.71	-		15,089.68		56
31/3/2016	15,089.68	125.75	-		15,215.43		57
30/4/2016	15,215.43	126.80	-		15,342.22		58
31/5/2016	15,342.22	127.85	-		15,470.07		59
30/6/2016	15,470.07	128.92	-		15,598.99	Yr 2016	60 1,478.59
31/7/2016	15,598.99	129.99	-		15,728.98		61
31/8/2016	15,728.98	131.07	-		15,860.06		62

30/9/2016	15,860.06	132.17	15,992.22	63
31/10/2016	15,992.22	133.27	16,125.49	64
30/11/2016	16,125.49	134.38	16,259.87	65
31/12/2016	16,259.87	135.50	16,395.37	66
31/1/2017	16,395.37	136.63	16,532.00	67
28/2/2017	16,532.00	137.77	16,669.76	68
31/3/2017	16,669.76	138.91	16,808.68	69
30/4/2017	16,808.68	140.07	16,948.75	70
31/5/2017	16,948.75	141.24	17,089.99	71
30/6/2017	17,089.99	142.42	17,232.41	2017 72
31/7/2017	17,232.41	143.60	17,376.01	73
31/8/2017	17,376.01	144.80	17,520.81	74
30/9/2017	17,520.81	146.01	17,666.82	75
31/10/2017	17,666.82	147.22	17,814.04	76
30/11/2017	17,814.04	148.45	17,962.49	77
31/12/2017	17,962.49	149.69	18,112.18	78
31/1/2018	18,112.18	150.93	18,263.11	79
28/2/2018	18,263.11	152.19	18,415.31	80
31/3/2018	18,415.31	153.46	18,568.77	81
30/4/2018	18,568.77	154.74	18,723.51	82
31/5/2018	18,723.51	156.03	18,879.54	83
30/6/2018	18,879.54	157.33	19,036.87	2018 84
31/7/2018	19,036.87	158.64	19,195.51	85
31/8/2018	19,195.51	159.96	19,355.47	86
30/9/2018	19,355.47	161.30	19,516.77	87
31/10/2018	19,516.77	162.64	19,679.40	88
30/11/2018	19,679.40	164.00	19,843.40	89
31/12/2018	19,843.40	165.36	20,008.76	90
31/1/2019	20,008.76	166.74	20,175.50	91
28/2/2019	20,175.50	168.13	20,343.63	92
31/3/2019	20,343.63	169.53	20,513.16	93
30/4/2019	20,513.16	170.94	20,684.10	94
31/5/2019	20,684.10	172.37	20,856.47	95
30/6/2019	20,856.47	173.80	21,030.28	2019 96
Jul.-19	21,030.28	175.25	21,205.53	97
Aug.-19	21,205.53	176.71	21,382.24	98
Sep.-19	21,382.24	178.19	21,560.43	99
Oct.-19	21,560.43	179.67	21,740.10	100
Nov.-19	21,740.10	181.17	21,921.26	101
Dec.-19	21,921.26	182.68	22,103.94	102
Jan.-20	22,103.94	184.20	22,288.14	103
Feb.-20	22,288.14	185.73	22,473.87	104
Mar.-20	22,473.87	187.28	22,661.16	105
Apr.-20	22,661.16	188.84	22,850.00	106
May-20	22,850.00	190.42	23,040.42	107
Jun.-20	23,040.42	192.00	23,232.42	108 2,202.14
Jul.-20	23,232.42	193.60	23,426.02	109
Aug.-20	23,426.02	195.22	23,621.24	110
Sep.-20	23,621.24	196.84	23,818.08	111
Oct.-20	23,818.08	198.48	24,016.57	112
Nov.-20	24,016.57	200.14	24,216.71	113
Dec.-20	24,216.71	201.81	24,418.51	114
Jan.-21	24,418.51	203.49	24,622.00	115
Feb.-21	24,622.00	205.18	24,827.18	116
Mar.-21	24,827.18	206.89	25,034.08	117
Apr.-21	25,034.08	208.62	25,242.69	118
May-21	25,242.69	210.36	25,453.05	119
Jun.-21	25,453.05	212.11	25,665.16	120 2,432.74
Jul.-21	25,665.16	213.88	25,879.03	121
Aug.-21	25,879.03	215.66	26,094.69	122
Sep.-21	26,094.69	217.46	26,312.15	123
Oct.-21	26,312.15	219.27	26,531.42	124
Nov.-21	26,531.42	221.10	26,752.51	125
Dec.-21	26,752.51	222.94	26,975.45	126
Jan.-22	26,975.45	224.80	27,200.24	127
Feb.-22	27,200.24	226.67	27,426.91	128
Mar.-22	27,426.91	228.56	27,655.47	129
Apr.-22	27,655.47	230.46	27,885.93	130

May-22	27,885.93	232.38	28,118.32	131
Jun.-22	28,118.32	234.32	28,352.64	132 2,687.48
Jul.-22	28,352.64	236.27	28,588.91	133
Aug.-22	28,588.91	238.24	28,827.15	134
Sep.-22	28,827.15	240.23	29,067.37	135
Oct.-22	29,067.37	242.23	29,309.60	136
Nov.-22	29,309.60	244.25	29,553.85	137
Dec.-22	29,553.85	246.28	29,800.13	138
Jan.-23	29,800.13	248.33	30,048.47	139
Feb.-23	30,048.47	250.40	30,298.87	140
Mar.-23	30,298.87	252.49	30,551.36	141
Apr.-23	30,551.36	254.59	30,805.95	142
May-23	30,805.95	256.72	31,062.67	143
Jun.-23	31,062.67	258.86	31,321.53	144

KREEDA SUPER FUND
 LOAN REPAYMENT SCHEDULE
Chelvam Sabapathy

			Interest 10%	paid	
	drawdown	Open Balance			Closing Balance
Apr.-17	1	8,000.00	66.67		8,066.67
May-17	2	8,066.67	67.22		8,133.89
Jun.-17	3	8,133.89	67.78		8,201.67
Jul.-17	4	8,201.67	68.35		8,270.02
Aug.-17	5	8,270.02	68.92		8,338.94
Sep.-17	6	8,338.94	69.49		8,408.43
Oct.-17	7	8,408.43	70.07		8,478.50
Nov.-17	8	8,478.50	70.65		8,549.15
Dec.-17	9	8,549.15	71.24		8,620.39
Jan.-18	10	8,620.39	71.84		8,692.23
Feb.-18	11	8,692.23	72.44		8,764.67
Mar.-18	12	8,764.67	73.04		8,837.70
Apr.-18	13	8,837.70	73.65		8,911.35
May-18	14	8,911.35	74.26		8,985.61
Jun.-18	15	8,985.61	74.88		9,060.49
Jul.-18	16	9,060.49	75.50		9,136.00
Aug.-18	17	900.00 10,036.00	83.63		10,119.63
Sep.-18	18	2000.00 12,119.63	101.00		12,220.63
Oct.-18	19	12,220.63	101.84		12,322.47
Nov.-18	20	12,322.47	102.69		12,425.15
Dec.-18	21	12,425.15	103.54		12,528.70
Jan.-19	22	12,528.70	104.41		12,633.10
Feb.-19	23	12,633.10	105.28		12,738.38
Mar.-19	24	12,738.38	106.15		12,844.53
Apr.-19	25	12,844.53	107.04		12,951.57
May-19	26	12,951.57	107.93		13,059.50
Jun.-19	27	13,059.50	108.83		13,168.33
Jul.-19	28	13,168.33	109.74		13,278.06
Aug.-19	29	13,278.06	110.65		13,388.71
Sep.-19	30	13,388.71	111.57		13,500.29
Oct.-19	31	13,500.29	112.50		13,612.79
Nov.-19	32	13,612.79	113.44		13,726.23
Dec.-19	33	13,726.23	114.39		13,840.61
Jan.-20	34	13,840.61	115.34		13,955.95
Feb.-20	35	13,955.95	116.30		14,072.25
Mar.-20	36	14,072.25	117.27		14,189.52
Apr.-20	37	14,189.52	118.25		14,307.77
May-20	38	14,307.77	119.23		14,427.00
Jun.-20	39	14,427.00	120.22		14,547.22
Jul.-20	40	14,547.22	121.23		14,668.45
Aug.-20	41	14,668.45	122.24		14,790.69
Sep.-20	42	14,790.69	123.26		14,913.94
Oct.-20	43	14,913.94	124.28		15,038.23
Nov.-20	44	15,038.23	125.32		15,163.55
Dec.-20	45	15,163.55	126.36		15,289.91
Jan.-21	46	15,289.91	127.42		15,417.32
Feb.-21	47	15,417.32	128.48		15,545.80
Mar.-21	48	15,545.80	129.55		15,675.35
Apr.-21	49	15,675.35	130.63		15,805.98
May-21	50	15,805.98	131.72		15,937.69
Jun.-21	51	15,937.69	132.81		16,070.51
Jul.-21	52	16,070.51	133.92		16,204.43
Aug.-21	53	16,204.43	135.04		16,339.47
Sep.-21	54	16,339.47	136.16		16,475.63
Oct.-21	55	16,475.63	137.30		16,612.93
Nov.-21	56	16,612.93	138.44		16,751.37

1,378.90

1,523.28

Dec.-21	57	16,751.37	139.59	16,890.96	
Jan.-22	58	16,890.96	140.76	17,031.72	
Feb.-22	59	17,031.72	141.93	17,173.65	
Mar.-22	60	17,173.65	143.11	17,316.76	
Apr.-22	61	17,316.76	144.31	17,461.07	
May-22	62	17,461.07	145.51	17,606.58	
Jun.-22	63	17,606.58	146.72	17,753.30	1,682.79
Jul.-22	64	17,753.30	147.94	17,901.24	
Aug.-22	65	17,901.24	149.18	18,050.42	
Sep.-22	66	18,050.42	150.42	18,200.84	
Oct.-22	67	18,200.84	151.67	18,352.52	
Nov.-22	68	18,352.52	152.94	18,505.45	
Dec.-22	69	18,505.45	154.21	18,659.67	
Jan.-23	70	18,659.67	155.50	18,815.16	
Feb.-23	71	18,815.16	156.79	18,971.96	
Mar.-23	72	18,971.96	158.10	19,130.06	
Apr.-23	73	19,130.06	159.42	19,289.47	
May-23	74	19,289.47	160.75	19,450.22	
Jun.-23	75	19,450.22	162.09	19,612.30	

KREEDA SUPER FUND		LOAN REPAYMENT SCHEDULE		Loan start	07th April 2014			
Kiran Dadi								interest paid
	Open Balance	Interest	R'pment		Closing Balance			
		10%						
30/4/2014	15,000.00	95.83	-		15,095.83			1
31/5/2014	15,095.83	125.80	-		15,221.63			2
30/6/2014	15,221.63	126.85	-		15,348.48	Yr 2014		3 348.48
31/7/2014	15,348.48	127.90	-		15,476.38			4
31/8/2014	15,476.38	128.97	-		15,605.35			5
30/9/2014	15,605.35	130.04	-		15,735.40			6
31/10/2014	15,735.40	131.13	-		15,866.53			7
30/11/2014	15,866.53	132.22	-		15,998.75			8
31/12/2014	15,998.75	133.32	-		16,132.07			9
31/1/2015	16,132.07	134.43	-		16,266.50			10
28/2/2015	16,266.50	135.55	-		16,402.06			11
31/3/2015	16,402.06	136.68	-		16,538.74			12
30/4/2015	16,538.74	137.82	-		16,676.56			13
31/5/2015	16,676.56	138.97	-		16,815.54			14
30/6/2015	16,815.54	140.13	-		16,955.67	Yr 2015		15 1,607.19
31/7/2015	16,955.67	141.30	-		17,096.96			16
31/8/2015	17,096.96	142.47	-		17,239.44			17
30/9/2015	17,239.44	143.66	-		17,383.10			18
31/10/2015	17,383.10	144.86	-		17,527.96			19
30/11/2015	17,527.96	146.07	-		17,674.02			20
31/12/2015	17,674.02	147.28	-		17,821.31			21
31/1/2016	17,821.31	148.51	-		17,969.82			22
29/2/2016	17,969.82	149.75	-		18,119.57			23
31/3/2016	18,119.57	151.00	-		18,270.56			24
30/4/2016	18,270.56	152.25	-		18,422.82			25
31/5/2016	18,422.82	153.52	-		18,576.34			26
30/6/2016	18,576.34	154.80	-		18,731.14	Yr 2016		27 1,775.48
31/7/2016	18,731.14	156.09	-		18,887.24			28
31/8/2016	18,887.24	157.39	-		19,044.63			29
30/9/2016	19,044.63	158.71	-		19,203.34			30
31/10/2016	19,203.34	160.03	-		19,363.36			31
30/11/2016	19,363.36	161.36	-		19,524.73			32
31/12/2016	19,524.73	162.71	-		19,687.43			33
31/1/2017	19,687.43	164.06	-		19,851.49			34
28/2/2017	19,851.49	165.43	-		20,016.92			35
31/3/2017	20,016.92	166.81	-		20,183.73			36
30/4/2017	20,183.73	168.20	-		20,351.93			37
31/5/2017	20,351.93	169.60	-		20,521.53			38
30/6/2017	20,521.53	171.01	-		20,692.54	Yr 2017		39 1,961.40
31/7/2017	20,692.54	172.44	-		20,864.98			40
31/8/2017	20,864.98	173.87	-		21,038.85			41
30/9/2017	21,038.85	175.32	-		21,214.18			42
31/10/2017	21,214.18	176.78	-		21,390.96			43
30/11/2017	21,390.96	178.26	-		21,569.22			44
31/12/2017	21,569.22	179.74	-		21,748.96			45
31/1/2018	21,748.96	181.24	-		21,930.20			46
28/2/2018	21,930.20	182.75	-		22,112.96			47
31/3/2018	22,112.96	184.27	-		22,297.23			48
30/4/2018	22,297.23	185.81	-		22,483.04			49
31/5/2018	22,483.04	187.36	-		22,670.40			50
30/6/2018	22,670.40	188.92	-		22,859.32	2018		51 2,166.78
31/7/2018	22,859.32	190.49	-		23,049.81			52
31/8/2018	23,049.81	192.08	-		23,241.90			53
30/9/2018	23,241.90	193.68	-		23,435.58			54
31/10/2018	23,435.58	195.30	-		23,630.87			55
30/11/2018	23,630.87	196.92	-		23,827.80			56
31/12/2018	23,827.80	198.56	-		24,026.36			57
31/1/2019	24,026.36	200.22	-		24,226.58			58
28/2/2019	24,226.58	201.89	-		24,428.47			59
31/3/2019	24,428.47	203.57	-		24,632.04			60
30/4/2019	24,632.04	205.27	-		24,837.31			61
31/5/2019	24,837.31	206.98	-		25,044.29			62
30/6/2019	25,044.29	208.70	-		25,252.99			63 2,393.67
Jul.-19	25,252.99	210.44	-		25,463.43			64
Aug.-19	25,463.43	212.20	-		25,675.63			65

Sep.-19	25,675.63	213.96	-		25,889.59		66	
Oct.-19	25,889.59	215.75	-		26,105.34		67	
Nov.-19	26,105.34	217.54	-		26,322.88		68	
Dec.-19	26,322.88	219.36	-		26,542.24		69	
Jan.-20	26,542.24	221.19	-		26,763.42		70	
Feb.-20	26,763.42	223.03	-		26,986.45		71	
Mar.-20	26,986.45	224.89	-		27,211.34		72	
Apr.-20	27,211.34	226.76	-		27,438.10		73	
May-20	27,438.10	228.65	-		27,666.75		74	
Jun.-20	27,666.75	230.56	-		27,897.31		75	2,644.32
Jul.-20	27,897.31	232.48	-		28,129.78		76	
Aug.-20	28,129.78	234.41	-		28,364.20		77	
Sep.-20	28,364.20	236.37	-		28,600.57		78	
Oct.-20	28,600.57	238.34	-		28,838.91		79	
Nov.-20	28,838.91	240.32	-		29,079.23		80	
Dec.-20	29,079.23	242.33	-		29,321.56		81	
Jan.-21	29,321.56	244.35	-		29,565.90		82	
Feb.-21	29,565.90	246.38	-		29,812.29		83	
Mar.-21	29,812.29	248.44	-		30,060.72		84	
Apr.-21	30,060.72	250.51	-		30,311.23		85	
May-21	30,311.23	252.59	-		30,563.82		86	
Jun.-21	30,563.82	254.70	-		30,818.52		87	
Jul.-21	30,818.52	256.82	-		31,075.34		88	
Aug.-21	31,075.34	258.96	-		31,334.30		89	
Sep.-21	31,334.30	261.12	-		31,595.42		90	
Oct.-21	31,595.42	263.30	-		31,858.72		91	
Nov.-21	31,858.72	265.49	-		32,124.21		92	
Dec.-21	32,124.21	267.70	-		32,391.91		93	
Jan.-22	32,391.91	269.93	-		32,661.84		94	
Feb.-22	32,661.84	272.18	-		32,934.02		95	
Mar.-22	32,934.02	274.45	-		33,208.47		96	
Apr.-22	33,208.47	276.74	-		33,485.21		97	
May-22	33,485.21	279.04	-		33,764.25		98	
Jun.-22	33,764.25	281.37	-		34,045.62		99	2,970.28
Jul.-22	34,045.62	283.71	-		34,329.34		100	
Aug.-22	34,329.34	286.08	-		34,615.41		101	
Sep.-22	34,615.41	288.46	-		34,903.87		102	
Oct.-22	34,903.87	290.87	-		35,194.74		103	
Nov.-22	35,194.74	293.29	-		35,488.03		104	
Dec.-22	35,488.03	295.73	-		35,783.76		105	
Jan.-23	35,783.76	298.20	-		36,081.96		106	
Feb.-23	36,081.96	300.68	-		36,382.64		107	
Mar.-23	36,382.64	303.19	-		36,685.83		108	
Apr.-23	36,685.83	305.72	-		36,991.55		109	
May-23	36,991.55	308.26	-		37,299.81		110	
Jun.-23	37,299.81	310.83	-		37,610.64		111	

KREEDA SUPER FUND
LOAN REPAYMENT SCHEDULE
Murali Sakavarapu

		Drawdown	Open Balance	Interest repayments 10%	Closing Balance	
Nov.-16	1		10,000.00	83.33	10,083.33	
Dec.-16	2		10,083.33	84.03	10,167.36	
Jan.-17	3		10,167.36	84.73	10,252.09	
Feb.-17	4		10,252.09	85.43	10,337.52	
Mar.-17	5		10,337.52	86.15	10,423.67	
Apr.-17	6		10,423.67	86.86	10,510.53	
May-17	7		10,510.53	87.59	10,598.12	
Jun.-17	8		10,598.12	88.32	10,686.44	686.44
Jul.-17	9		10,686.44	89.05	10,775.49	
Aug.-17	10		10,775.49	89.80	10,865.29	
Sep.-17	11		10,865.29	90.54	10,955.83	
Oct.-17	12		10,955.83	91.30	11,047.13	
Nov.-17	13		11,047.13	92.06	11,139.19	
Dec.-17	14		11,139.19	92.83	11,232.02	
Jan.-18	15		11,232.02	93.60	11,325.62	
Feb.-18	16		11,325.62	94.38	11,420.00	
Mar.-18	17		11,420.00	95.17	11,515.16	
Apr.-18	18		11,515.16	95.96	11,611.12	
May-18	19		11,611.12	96.76	11,707.88	
Jun.-18	20		11,707.88	97.57	11,805.45	
Jul.-18	21		11,805.45	98.38	11,903.83	
Aug.-18	22		11,903.83	99.20	12,003.03	
Sep.-18	23		12,003.03	100.03	12,103.05	
Oct.-18	24		12,103.05	100.86	12,203.91	
Nov.-18	25		12,203.91	101.70	12,305.61	
Dec.-18	26		12,305.61	102.55	12,408.16	
Jan.-19	27		12,408.16	103.40	12,511.56	
Feb.-19	28		12,511.56	104.26	12,615.82	
Mar.-19	29		12,615.82	105.13	12,720.95	
Apr.-19	30		12,720.95	106.01	12,826.96	
May-19	31		12,826.96	106.89	12,933.85	
Jun.-19	32		12,933.85	107.78	13,041.63	
Jul.-19	33		13,041.63	108.68	13,150.31	
Aug.-19	34		13,150.31	109.59	13,259.90	
Sep.-19	35		13,259.90	110.50	13,370.40	
Oct.-19	36		13,370.40	111.42	13,481.82	
Nov.-19	37		13,481.82	112.35	13,594.17	
Dec.-19	38		13,594.17	113.28	13,707.45	
Jan.-20	39		13,707.45	114.23	13,821.68	
Feb.-20	40		13,821.68	115.18	13,936.86	
Mar.-20	41		13,936.86	116.14	14,053.00	
Apr.-20	42		14,053.00	117.11	14,170.11	
May-20	43		14,170.11	118.08	14,288.19	
Jun.-20	44		14,288.19	119.07	14,407.26	1,365.63
Jul.-20	45		14,407.26	120.06	14,527.32	
Aug.-20	46		14,527.32	121.06	14,648.38	
Sep.-20	47		14,648.38	122.07	14,770.45	
Oct.-20	48		14,770.45	123.09	14,893.54	
Nov.-20	49		14,893.54	124.11	15,017.65	
Dec.-20	50		15,017.65	125.15	15,142.80	
Jan.-21	51		15,142.80	126.19	15,268.99	
Feb.-21	52		15,268.99	127.24	15,396.23	
Mar.-21	53		15,396.23	128.30	15,524.53	
Apr.-21	54		15,524.53	129.37	15,653.91	
May-21	55		15,653.91	130.45	15,784.35	
Jun.-21	56		15,784.35	131.54	15,915.89	1,508.63
Jul.-21	57		15,915.89	132.63	16,048.52	
Aug.-21	58		16,048.52	133.74	16,182.26	
Sep.-21	59		16,182.26	134.85	16,317.11	
Oct.-21	60		16,317.11	135.98	16,453.09	
Nov.-21	61		16,453.09	137.11	16,590.20	
Dec.-21	62		16,590.20	138.25	16,728.45	

Jan.-22	63	16,728.45	139.40		16,867.85	
Feb.-22	64	16,867.85	140.57		17,008.42	
Mar.-22	65	17,008.42	141.74		17,150.16	
Apr.-22	66	17,150.16	142.92		17,293.07	
May-22	67	17,293.07	144.11		17,437.18	
Jun.-22	68	17,437.18	145.31		17,582.49	1,666.60
Jul.-22	69	17,582.49	146.52		17,729.01	
Aug.-22	70	17,729.01	147.74		17,876.76	
Sep.-22	71	17,876.76	148.97		18,025.73	
Oct.-22	72	18,025.73	150.21		18,175.94	
Nov.-22	73	18,175.94	151.47		18,327.41	
Dec.-22	74	18,327.41	152.73		18,480.14	
Jan.-23	75	18,480.14	154.00		18,634.14	
Feb.-23	76	18,634.14	155.28		18,789.42	
Mar.-23	77	18,789.42	156.58		18,946.00	
Apr.-23	78	18,946.00	157.88		19,103.88	
May-23	79	19,103.88	159.20		19,263.08	
Jun.-23	80	19,263.08	160.53		19,423.61	

KREEDA SUPER FUND

LOAN REPAYMENT SCHEDULE			Loan start	25th August 2014		
750/004	Nitin Kashyap		Term 5 yrs			
		Interest	Repayments			
	Open Balance	10%		Closing Balance		1 Interest pa
31/8/2014	7,800.00	49.83	-	7,849.83		2
30/9/2014	7,849.83	65.42	-	7,915.25		3
31/10/2014	7,915.25	65.96	-	7,981.21		4
30/11/2014	7,981.21	66.51	-	8,047.72		5
31/12/2014	8,047.72	67.06	-	8,114.78		6
31/1/2015	8,114.78	67.62	-	8,182.41		7
25/2/2015	8,182.41	68.19	-	8,250.59		8
31/3/2015	8,250.59	68.75	-	8,319.35		9
30/4/2015	8,319.35	69.33	-	8,388.68		10
31/5/2015	8,388.68	69.91	-	8,458.58		11
30/6/2015	8,458.58	70.49	-	8,529.07	Yr 2015	12 729.07
31/7/2015	8,529.07	71.08	-	8,600.15		13
31/8/2015	8,600.15	71.67	-	8,671.81		14
30/9/2015	8,671.81	72.27	-	8,744.08		15
31/10/2015	8,744.08	72.87	-	8,816.95		16
30/11/2015	8,816.95	73.47	-	8,890.42		17
31/12/2015	8,890.42	74.09	-	8,964.51		18
31/1/2016	8,964.51	74.70	-	9,039.21		19
29/2/2016	9,039.21	75.33	-	9,114.54		20
31/3/2016	9,114.54	75.95	-	9,190.49		21
30/4/2016	9,190.49	76.59	-	9,267.08		22
31/5/2016	9,267.08	77.23	-	9,344.31		23
30/6/2016	9,344.31	77.87	-	9,422.18	Yr 2016	24 893.11
31/7/2016	9,422.18	78.52	-	9,500.69		25
31/8/2016	9,500.69	79.17	-	9,579.87		26
30/9/2016	9,579.87	79.83	-	9,659.70		27
31/10/2016	9,659.70	80.50	-	9,740.20		28
30/11/2016	9,740.20	81.17	-	9,821.36		29
31/12/2016	9,821.36	81.84	-	9,903.21		30
31/1/2017	9,903.21	82.53	-	9,985.74		31
28/2/2017	9,985.74	83.21	-	10,068.95		32
31/3/2017	10,068.95	83.91	-	10,152.86		33
30/4/2017	10,152.86	84.61	-	10,237.46		34
31/5/2017	10,237.46	85.31	-	10,322.78		35
30/6/2017	10,322.78	86.02	-	10,408.80	Yr 2017	36 986.62
31/7/2017	10,408.80	86.74	-	10,495.54		37
31/8/2017	10,495.54	87.46	-	10,583.00		38
30/9/2017	10,583.00	88.19	-	10,671.19		39
31/10/2017	10,671.19	88.93	-	10,760.12		40
30/11/2017	10,760.12	89.67	-	10,849.79		41
31/12/2017	10,849.79	90.41	-	10,940.20		42
31/1/2018	10,940.20	91.17	-	11,031.37		43
28/2/2018	11,031.37	91.93	-	11,123.30		44
31/3/2018	11,123.30	92.69	-	11,215.99		45
30/4/2018	11,215.99	93.47	-	11,309.46		46
31/5/2018	11,309.46	94.25	-	11,403.71		47
30/6/2018	11,403.71	95.03	-	11,498.74	Yr 2018	48 1,089.94
31/7/2018	11,498.74	95.82	-	11,594.56		49
31/8/2018	11,594.56	96.62	-	11,691.18		50
30/9/2018	11,691.18	97.43	-	11,788.61		51
31/10/2018	11,788.61	98.24	-	11,886.85		52
30/11/2018	11,886.85	99.06	-	11,985.90		53
31/12/2018	11,985.90	99.88	-	12,085.79		54
31/1/2019	12,085.79	100.71	-	12,186.50		55
28/2/2019	12,186.50	101.55	-	12,288.05		56
31/3/2019	12,288.05	102.40	-	12,390.46		57
30/4/2019	12,390.46	103.25	-	12,493.71		58
31/5/2019	12,493.71	104.11	-	12,597.82		59
30/6/2019	12,597.82	104.98	-	12,702.81	Yr 2019	60 1,204.07
Jul.-19	12,702.81	105.86	-	12,808.66		61
Aug.-19	12,808.66	106.74	-	12,915.40		62

Sep.-19	12,915.40	107.63			13,023.03		63
Oct.-19	13,023.03	108.53			13,131.55		64
Nov.-19	13,131.55	109.43			13,240.98		65
Dec.-19	13,240.98	110.34			13,351.33		66
Jan.-20	13,351.33	111.26			13,462.59		67
Feb.-20	13,462.59	112.19			13,574.77		68
Mar.-20	13,574.77	113.12			13,687.90		69
Apr.-20	13,687.90	114.07			13,801.96		70
May-20	13,801.96	115.02			13,916.98		71
Jun.-20	13,916.98	115.97			14,032.96		72 1,330.15
Jul.-20	14,032.96	116.94			14,149.90		73
Aug.-20	14,149.90	117.92			14,267.81		74
Sep.-20	14,267.81	118.90			14,386.71		75
Oct.-20	14,386.71	119.89			14,506.60		76
Nov.-20	14,506.60	120.89			14,627.49		77
Dec.-20	14,627.49	121.90			14,749.38		78
Jan.-21	14,749.38	122.91			14,872.30		79
Feb.-21	14,872.30	123.94			14,996.23		80
Mar.-21	14,996.23	124.97			15,121.20		81
Apr.-21	15,121.20	126.01			15,247.21		82
May-21	15,247.21	127.06			15,374.27		83
Jun.-21	15,374.27	128.12			15,502.39		84 1,469.43
Jul.-21	15,502.39	129.19			15,631.58		85
Aug.-21	15,631.58	130.26			15,761.84		86
Sep.-21	15,761.84	131.35			15,893.19		87
Oct.-21	15,893.19	132.44			16,025.63		88
Nov.-21	16,025.63	133.55			16,159.18		89
Dec.-21	16,159.18	134.66			16,293.84		90
Jan.-22	16,293.84	135.78			16,429.62		91
Feb.-22	16,429.62	136.91			16,566.53		92
Mar.-22	16,566.53	138.05			16,704.59		93
Apr.-22	16,704.59	139.20			16,843.79		94
May-22	16,843.79	140.36			16,984.16		95
Jun.-22	16,984.16	141.53			17,125.69		96 1,623.30
Jul.-22	17,125.69	142.71			17,268.41		97
Aug.-22	17,268.41	143.90			17,412.31		98
Sep.-22	17,412.31	145.10			17,557.41		99
Oct.-22	17,557.41	146.31			17,703.72		100
Nov.-22	17,703.72	147.53			17,851.25		101
Dec.-22	17,851.25	148.76			18,000.01		102
Jan.-23	18,000.01	150.00			18,150.01		103
Feb.-23	18,150.01	151.25			18,301.27		104
Mar.-23	18,301.27	152.51			18,453.78		105
Apr.-23	18,453.78	153.78			18,607.56		106
May-23	18,607.56	155.06			18,762.62		107
Jun.-23	18,762.62	156.36			18,918.98		108

KREEDA SUPER FUND						
LOAN REPAYMENT SCHEDULE			Loan start	21st June 2013		
Tirumala Polamarasetty						
		Interest	repayments			
	Open Balance	10%		Closing Balance		interest pa
30/6/2013	15,000.00	125.00	-	15,125.00		1
31/7/2013	15,125.00	126.04	-	15,251.04		2
31/8/2013	15,251.04	127.09	-	15,378.13		3
30/9/2013	15,378.13	128.15	-	15,506.28		4
31/10/2013	15,506.28	129.22	-	15,635.50		5
30/11/2013	15,635.50	130.30	-	15,765.80		6
21/12/2013	15,765.80	131.38	-	15,897.18		7
31/1/2014	15,897.18	132.48	-	16,029.66		8
28/2/2014	16,029.66	133.58	-	16,163.24		9
31/3/2014	16,163.24	134.69	-	16,297.93		10
30/4/2014	16,297.93	135.82	-	16,433.75		11
31/5/2014	16,433.75	136.95	-	16,570.70		12
30/6/2014	16,570.70	138.09	-	16,708.79	Yr 2014	13 1,708.79
31/7/2014	16,708.79	139.24	-	16,848.03		14
31/8/2014	16,848.03	140.40	-	16,988.43		15
30/9/2014	16,988.43	141.57	-	17,130.00		16
31/10/2014	17,130.00	142.75	-	17,272.75		17
30/11/2014	17,272.75	143.94	-	17,416.68		18
31/12/2014	17,416.68	145.14	4,000.00	13,561.82		19
31/1/2015	13,561.82	113.02	-	13,674.84		20
28/2/2015	13,674.84	113.96	-	13,788.80		21
31/3/2015	13,788.80	114.91	-	13,903.70		22
30/4/2015	13,903.70	115.86	-	14,019.57		23
31/5/2015	14,019.57	116.83	-	14,136.40		24
30/6/2015	14,136.40	117.80	-	14,254.20	Yr 2015	25 1,545.41
31/7/2015	14,254.20	118.79	-	14,372.99		26
31/8/2015	14,372.99	119.77	-	14,492.76		27
30/9/2015	14,492.76	120.77	-	14,613.53		28
31/10/2015	14,613.53	121.78	-	14,735.31		29
30/11/2015	14,735.31	122.79	-	14,858.11		30
31/12/2015	14,858.11	123.82	-	14,981.92		31
31/1/2016	14,981.92	124.85	-	15,106.77		32
29/2/2016	15,106.77	125.89	-	15,232.66		33
31/3/2016	15,232.66	126.94	-	15,359.60		34
30/4/2016	15,359.60	128.00	-	15,487.60		35
31/5/2016	15,487.60	129.06	-	15,616.66		36
30/6/2016	15,616.66	130.14	-	15,746.80	Yr 2016	37 1,492.60
31/7/2016	15,746.80	131.22	-	15,878.02		38
31/8/2016	15,878.02	132.32	-	16,010.34		39
30/9/2016	16,010.34	133.42	-	16,143.76		40
31/10/2016	16,143.76	134.53	-	16,278.29		41
30/11/2016	16,278.29	135.65	-	16,413.94		42
31/12/2016	16,413.94	136.78	-	16,550.73		43
31/1/2017	16,550.73	137.92	-	16,688.65		44
28/2/2017	16,688.65	139.07	-	16,827.72		45
31/3/2017	16,827.72	140.23	-	16,967.95		46
30/4/2017	16,967.95	141.40	-	17,109.35		47
31/5/2017	17,109.35	142.58	-	17,251.93		48
30/6/2017	17,251.93	143.77	-	17,395.70	Yr 2017	49 1,648.90
31/7/2017	17,395.70	144.96	-	17,540.66		50
31/8/2017	17,540.66	146.17	-	17,686.83		51
30/9/2017	17,686.83	147.39	-	17,834.22		52
31/10/2017	17,834.22	148.62	-	17,982.84		53
30/11/2017	17,982.84	149.86	-	18,132.70		54
31/12/2017	18,132.70	151.11	-	18,283.80		55
31/1/2018	18,283.80	152.37	-	18,436.17		56
28/2/2018	18,436.17	153.63	-	18,589.80		57
31/3/2018	18,589.80	154.92	-	18,744.72		58
30/4/2018	18,744.72	156.21	-	18,900.93		59
31/5/2018	18,900.93	157.51	-	19,058.43		60
30/6/2018	19,058.43	158.82	-	19,217.25		61

KREEDA SUPER FUND
LOAN REPAYMENT SCHEDULE
SHREYAS

		Drawdown	Open Balance	Interest 10%	repayments	Closing Balance	
Nov.-15	1		5,000.00	41.67	5,000.00	41.67	
Dec.-15	2		41.67	0.35		42.01	
Jan.-16	3		42.01	0.35		42.36	
Feb.-16	4		42.36	0.35		42.72	
Mar.-16	5		42.72	0.36		43.07	
Apr.-16	6		43.07	0.36		43.43	
May-16	7		43.43	0.36		43.79	
Jun.-16	8		43.79	0.36		44.16	44.16
Jul.-16	9		44.16	0.37		44.53	
Aug.-16	10		44.53	0.37		44.90	
Sep.-16	11	2500.00	2,544.90	21.21		2,566.11	
Oct.-16	12		2,566.11	21.38		2,587.49	
Nov.-16	13		2,587.49	21.56		2,609.05	
Dec.-16	14		2,609.05	21.74		2,630.79	
Jan.-17	15		2,630.79	21.92		2,652.72	
Feb.-17	16		2,652.72	22.11		2,674.82	
Mar.-17	17		2,674.82	22.29		2,697.11	
Apr.-17	18	6400.00	9,097.11	75.81		9,172.92	
May-17	19		9,172.92	76.44		9,249.36	
Jun.-17	20		9,249.36	77.08		9,326.44	382.28
Jul.-17	21		9,326.44	77.72		9,404.16	
Aug.-17	22		9,404.16	78.37		9,482.53	
Sep.-17	23		9,482.53	79.02		9,561.55	
Oct.-17	24		9,561.55	79.68		9,641.23	
Nov.-17	25		9,641.23	80.34		9,721.57	
Dec.-17	26		9,721.57	81.01		9,802.59	
Jan.-18	27		9,802.59	81.69		9,884.28	
Feb.-18	28		9,884.28	82.37		9,966.64	
Mar.-18	29		9,966.64	83.06		10,049.70	
Apr.-18	30		10,049.70	83.75		10,133.45	
May-18	31		10,133.45	84.45		10,217.89	
Jun.-18	32		10,217.89	85.15		10,303.04	976.60
Jul.-18	33		10,303.04	85.86		10,388.90	
Aug.-18	34		10,388.90	86.57		10,475.48	
Sep.-18	35		10,475.48	87.30		10,562.77	
Oct.-18	36		10,562.77	88.02		10,650.79	
Nov.-18	37		10,650.79	88.76		10,739.55	
Dec.-18	38		10,739.55	89.50		10,829.05	
Jan.-19	39		10,829.05	90.24		10,919.29	
Feb.-19	40		10,919.29	90.99		11,010.28	
Mar.-19	41		11,010.28	91.75		11,102.04	
Apr.-19	42		11,102.04	92.52		11,194.55	
May-19	43		11,194.55	93.29		11,287.84	
Jun.-19	44		11,287.84	94.07		11,381.91	1,078.86
Jul.-19	45		11,381.91	94.85		11,476.75	
Aug.-19	46		11,476.75	95.64		11,572.39	
Sep.-19	47		11,572.39	96.44		11,668.83	
Oct.-19	48		11,668.83	97.24		11,766.07	
Nov.-19	49		11,766.07	98.05		11,864.12	
Dec.-19	50		11,864.12	98.87		11,962.99	
Jan.-20	51		11,962.99	99.69		12,062.68	
Feb.-20	52		12,062.68	100.52		12,163.20	
Mar.-20	53		12,163.20	101.36		12,264.56	
Apr.-20	54		12,264.56	102.20		12,366.77	
May-20	55		12,366.77	103.06		12,469.82	
Jun.-20	56		12,469.82	103.92		12,573.74	1,191.83
Jul.-20	57		12,573.74	104.78		12,678.52	
Aug.-20	58		12,678.52	105.65		12,784.18	
Sep.-20	59		12,784.18	106.53		12,890.71	
Oct.-20	60		12,890.71	107.42		12,998.13	

Nov.-20	61	12,998.13	108.32	13,106.45	
Dec.-20	62	13,106.45	109.22	13,215.67	
Jan.-21	63	13,215.67	110.13	13,325.80	
Feb.-21	64	13,325.80	111.05	13,436.85	
Mar.-21	65	13,436.85	111.97	13,548.82	
Apr.-21	66	13,548.82	112.91	13,661.73	
May-21	67	13,661.73	113.85	13,775.58	
Jun.-21	68	13,775.58	114.80	13,890.37	1,316.63
Jul.-21	69	13,890.37	115.75	14,006.13	
Aug.-21	70	14,006.13	116.72	14,122.85	
Sep.-21	71	14,122.85	117.69	14,240.54	
Oct.-21	72	14,240.54	118.67	14,359.21	
Nov.-21	73	14,359.21	119.66	14,478.87	
Dec.-21	74	14,478.87	120.66	14,599.52	
Jan.-22	75	14,599.52	121.66	14,721.19	
Feb.-22	76	14,721.19	122.68	14,843.86	
Mar.-22	77	14,843.86	123.70	14,967.56	
Apr.-22	78	14,967.56	124.73	15,092.29	
May-22	79	15,092.29	125.77	15,218.06	
Jun.-22	80	15,218.06	126.82	15,344.88	1,454.50
Jul.-22	81	15,344.88	127.87	15,472.75	
Aug.-22	82	15,472.75	128.94	15,601.69	
Sep.-22	83	15,601.69	130.01	15,731.71	
Oct.-22	84	15,731.71	131.10	15,862.80	
Nov.-22	85	15,862.80	132.19	15,994.99	
Dec.-22	86	15,994.99	133.29	16,128.29	
Jan.-23	87	16,128.29	134.40	16,262.69	
Feb.-23	88	16,262.69	135.52	16,398.21	
Mar.-23	89	16,398.21	136.65	16,534.86	
Apr.-23	90	16,534.86	137.79	16,672.65	
May-23	91	16,672.65	138.94	16,811.59	
Jun.-23	92	16,811.59	140.10	16,951.69	

KREEDA SUPER FUND
LOAN REPAYMENT SCHEDULE
V RAJEGOWDA

			Interest 10%	paid	Closing Balance	
	drawdown	Open Balance				
Mar.-18	1	3,950.00	32.92		3,982.92	
Apr.-18	2	3,982.92	33.19		4,016.11	
May-18	3	2000.00	6,016.11	50.13	6,066.24	
Jun.-18	4		6,066.24	50.55	6,116.79	
Jul.-18	5		6,116.79	50.97	6,167.77	
Aug.-18	6	1000.00	7,167.77	59.73	7,227.50	
Sep.-18	7	2000.00	9,227.50	76.90	9,304.39	
Oct.-18	8		9,304.39	77.54	9,381.93	
Nov.-18	9	4000.00	13,381.93	111.52	13,493.45	
Dec.-18	10	3500.00	16,993.45	141.61	17,135.06	
Jan.-19	11	4500.00	21,635.06	180.29	21,815.35	
Feb.-19	12	500.00	22,315.35	185.96	22,501.31	
Mar.-19	13		22,501.31	187.51	22,688.82	
Apr.-19	14		22,688.82	189.07	22,877.90	
May-19	15		22,877.90	190.65	23,068.55	
Jun.-19	16		23,068.55	192.24	23,260.78	
Jul.-19	17		23,260.78	193.84	23,454.62	
Aug.-19	18		23,454.62	195.46	23,650.08	
Sep.-19	19		23,650.08	197.08	23,847.16	
Oct.-19	20	500.00	24,347.16	202.89	24,550.06	
Nov.-19	21		24,550.06	204.58	24,754.64	
Dec.-19	22		24,754.64	206.29	24,960.93	
Jan.-20	23		24,960.93	208.01	25,168.94	
Feb.-20	24		25,168.94	209.74	25,378.68	
Mar.-20	25		25,378.68	211.49	25,590.17	
Apr.-20	26		25,590.17	213.25	25,803.42	
May-20	27		25,803.42	215.03	26,018.45	
Jun.-20	28		26,018.45	216.82	26,235.27	2,474.48
Jul.-20	29		26,235.27	218.63	26,453.89	
Aug.-20	30		26,453.89	220.45	26,674.34	
Sep.-20	31		26,674.34	222.29	26,896.63	
Oct.-20	32		26,896.63	224.14	27,120.77	
Nov.-20	33		27,120.77	226.01	27,346.77	
Dec.-20	34		27,346.77	227.89	27,574.66	
Jan.-21	35		27,574.66	229.79	27,804.45	
Feb.-21	36		27,804.45	231.70	28,036.16	
Mar.-21	37		28,036.16	233.63	28,269.79	
Apr.-21	38		28,269.79	235.58	28,505.37	
May-21	39		28,505.37	237.54	28,742.92	
Jun.-21	40		28,742.92	239.52	28,982.44	2,747.18
Jul.-21	41		28,982.44	241.52	29,223.96	
Aug.-21	42		29,223.96	243.53	29,467.50	
Sep.-21	43		29,467.50	245.56	29,713.06	
Oct.-21	44		29,713.06	247.61	29,960.67	
Nov.-21	45		29,960.67	249.67	30,210.34	
Dec.-21	46		30,210.34	251.75	30,462.09	
Jan.-22	47		30,462.09	253.85	30,715.94	
Feb.-22	48		30,715.94	255.97	30,971.91	
Mar.-22	49		30,971.91	258.10	31,230.01	
Apr.-22	50		31,230.01	260.25	31,490.26	
May-22	51		31,490.26	262.42	31,752.68	
Jun.-22	52		31,752.68	264.61	32,017.28	3,034.84
Jul.-22	53		32,017.28	266.81	32,284.09	
Aug.-22	54		32,284.09	269.03	32,553.13	
Sep.-22	55		32,553.13	271.28	32,824.40	
Oct.-22	56		32,824.40	273.54	33,097.94	

	Nov.-22	57	33,097.94	275.82	33,373.76
	Dec.-22	58	33,373.76	278.11	33,651.87
	Jan.-23	59	33,651.87	280.43	33,932.30
	Feb.-23	60	33,932.30	282.77	34,215.07
	Mar.-23	61	34,215.07	285.13	34,500.20
	Apr.-23	62	34,500.20	287.50	34,787.70
	May-23	63	34,787.70	289.90	35,077.60
	Jun.-23	64	35,077.60	292.31	35,369.91

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$476.20)	\$414.50	(214.89)%
TOTAL		CY Balance	LY Balance	
		(\$476.20)	\$414.50	

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- ATO - PAYG Instalments report 2022.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Kreeda Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022					
Label C					
25/10/2021	25000/KREE0001_ATOINTE	ATO Interest	47.45		
15/12/2021	25000/KREE0001_ATOINTE	ATO Interest	33.52		
14/03/2022	25000/KREE0001_ATOINTE	ATO Interest	7.38		
30/06/2022	25000/KREE0001_VRAJEG	Vinutan Rajegowda Loan	3,034.84		
30/06/2022	25000/KREE0001_CHELVA	Chelvam Sabapathy Loan	1,682.79		
30/06/2022	25000/KREE0001_KIRANDA	Kiran Dadi Loan	2,970.28		
30/06/2022	25000/KREE0001_POLAMA	Tirumala Polamarasetty Loan	2,712.94		
30/06/2022	25000/KREE0001_BIDDAPP	Biddappa Subbiah Loan	2,687.48		
30/06/2022	25000/KREE0001_SHREYA	Shreyas Megatavally Loan	1,454.50		
30/06/2022	25000/KREE0001_MURALIS	Murali Sakavarapu	1,666.60		
30/06/2022	25000/KREE0001_NITINKA	Nitin Kashyap Loan	1,623.30		
30/06/2022	25000/KREE0001_AJAYBOS	Ajay Bose Loan	306.78		
		Total	18,227.86	0.000 %	0.00
				Total Segment ECPI *	0.00
				SMSF Annual Return Rounding	0.00
				Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Kreeda Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label J							
	01/07/2021	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
				Total Segment Expenses		259.00	0.00
				Total Expenses *		259.00	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Kreeda Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	18,156.86
Less	
Non Taxable Contributions	188.00
	<hr/> 188.00
SMSF Annual Return Rounding	(0.86)
	<hr/> (0.86)
Taxable Income or Loss	<hr/> 17,968.00
Income Tax on Taxable Income or Loss	2,695.20
	<hr/> 2,695.20
CURRENT TAX OR REFUND	<hr/> 2,695.20
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,219.00)
	<hr/> (2,219.00)
AMOUNT DUE OR REFUNDABLE	<hr/> 735.20
	<hr/> 735.20

Kreeda Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	25/10/2021	25000/KREE0001_ATOINT	ATO Interest EREST	47.45
	15/12/2021	25000/KREE0001_ATOINT	ATO Interest EREST	33.52
	14/03/2022	25000/KREE0001_ATOINT	ATO Interest EREST	7.38
	30/06/2022	25000/KREE0001_AJAYB	Ajay Bose Loan OSE	306.78
	30/06/2022	25000/KREE0001_BIDDAP	Biddappa Subbiah Loan PASUB	2,687.48
	30/06/2022	25000/KREE0001_CHELV	Chelvam Sabapathy Loan AMSAB	1,682.79
	30/06/2022	25000/KREE0001_KIRAND	Kiran Dadi Loan ADILO	2,970.28
	30/06/2022	25000/KREE0001_MURALI	Murali Sakavarapu SAKAV	1,666.60
	30/06/2022	25000/KREE0001_NITINK	Nitin Kashyap Loan ASH	1,623.30
	30/06/2022	25000/KREE0001_POLAM	Tirumala Polamarasetty Loan ARANAS	2,712.94
	30/06/2022	25000/KREE0001_SHREY	Shreyas Megatavally Loan AS	1,454.50
	30/06/2022	25000/KREE0001_VRAJE	Vinutan Rajegowda Loan G	3,034.84
Sub-Total				18,227.86
Ignore Cents				0.86
Total				18,227.00
W - GROSS INCOME (Sum of labels A to U)				
				18,227.00
Sub-Total				18,227.00
Ignore Cents				0.00
Total				18,227.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				18,227.00
Sub-Total				18,227.00
Ignore Cents				0.00
Total				18,227.00
J1 - Expenses - Management and administration expenses				
	01/07/2021	30400	ATO Supervisory Levy	259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
N - TOTAL DEDUCTIONS				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
O - TAXABLE INCOME OR LOSS				

Kreeda Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
O - TAXABLE INCOME OR LOSS				
				17,968.00
Sub-Total				17,968.00
Ignore Cents				0.00
Total				17,968.00
Z - TOTAL SMSF EXPENSES				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
A - Taxable income				
				17,968.00
Sub-Total				17,968.00
Ignore Cents				0.00
Total				17,968.00
T1 - Tax on taxable income				
				2,695.20
Sub-Total				2,695.20
Ignore Cents				0.00
Total				2,695.20
B - Gross Tax				
				2,695.20
Sub-Total				2,695.20
Ignore Cents				0.00
Total				2,695.20
T2 - SUBTOTAL				
				2,695.20
Sub-Total				2,695.20
Ignore Cents				0.00
Total				2,695.20
T3 - SUBTOTAL 2				
				2,695.20
Sub-Total				2,695.20
Ignore Cents				0.00
Total				2,695.20
T5 - TAX PAYABLE				
				2,695.20
Sub-Total				2,695.20
Ignore Cents				0.00
Total				2,695.20

Kreeda Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
K - PAYG instalments raised				
	31/10/2021	85000	Income Tax Payable/Refundable	728.00
	01/05/2022	85000	Income Tax Payable/Refundable	438.00
	30/06/2022	85000	Income Tax Payable/Refundable	1,053.00
Sub-Total				2,219.00
Ignore Cents				0.00
Total				2,219.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				735.20
Sub-Total				735.20
Ignore Cents				0.00
Total				735.20



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 74856004

Last Updated 10/09/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
926310893	THE TRUSTEE FOR KREEDA SUPERANNUATION FUND	728.00	0.00	438.00	1,053.00	2,219.00

Total No of Clients: 1

86000 - PAYG Instalment Payable

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$1,053.00)	(\$728.00)	44.64%
TOTAL		CY Balance	LY Balance	
		(\$1,053.00)	(\$728.00)	

Supporting Documents

- ATO - PAYG Instalments report 2022.pdf

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 74856004

Last Updated 10/09/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
926310893	THE TRUSTEE FOR KREEDA SUPERANNUATION FUND	728.00	0.00	438.00	1,053.00	2,219.00

Total No of Clients: 1

88010 - Creditors - ATO

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88010	Creditors - ATO	(\$501.05)	(\$3,838.90)	(86.95)%
TOTAL		CY Balance	LY Balance	
		(\$501.05)	(\$3,838.90)	

Supporting Documents

- General Ledger [Report](#)
- ATO - Income Tax Account.pdf
- ATO - Integrated Client Account.pdf

Standard Checklist

- Attach all source documentation and confirmations of Liability

Kreeda Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Creditors - ATO (88010)					
<u>Creditors - ATO (88010)</u>					
01/07/2021	Opening Balance				3,838.90 CR
01/07/2021	June 2021 PAYGI Paid			728.00	4,566.90 CR
01/07/2021	2021 Income Tax		155.50		4,411.40 CR
25/10/2021	ATO - Interest on overpayment		47.45		4,363.95 CR
31/10/2021	Sept 21 PAYGI			728.00	5,091.95 CR
04/11/2021	Paid to ATO - IT A/c		188.00		4,903.95 CR
15/12/2021	ATO - Interest on overpayment		33.52		4,870.43 CR
14/03/2022	ATO - Interest on overpayment		7.38		4,863.05 CR
18/03/2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS		4,800.00		63.05 CR
01/05/2022	MAR 22 PAYGI			438.00	501.05 CR
			5,231.85	1,894.00	501.05 CR

Total Debits: 5,231.85

Total Credits: 1,894.00



Income tax 551

Date generated	13/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

27 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Oct 2021	1 Dec 2016	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$1,506.30		\$1,506.30 DR
25 Oct 2021	1 Mar 2017	General interest charge			\$1,506.30 DR
25 Oct 2021	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,270.90	\$235.40 DR
25 Oct 2021	1 Aug 2018	General interest charge			\$235.40 DR
25 Oct 2021	25 Oct 2021	Interest on overpayment for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$47.45	\$187.95 DR
25 Oct 2021	25 Oct 2021	General interest charge			\$187.95 DR
4 Nov 2021	3 Nov 2021	Payment received		\$188.00	\$0.05 CR
4 Nov 2021	4 Nov 2021	General interest charge			\$0.05 CR
15 Dec 2021	3 Dec 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$1,213.65	\$1,213.70 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$79.95		\$1,133.75 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$772.00		\$361.75 CR
15 Dec 2021	3 Dec 2018	Credit transferred to Integrated Client Account	\$361.70		\$0.05 CR
15 Dec 2021	1 Jul 2019	General interest charge			\$0.05 CR
15 Dec 2021	3 Nov 2021	Credit transferred to Integrated Client Account	\$0.05		\$0.00
15 Dec 2021	4 Nov 2021	General interest charge			\$0.00
15 Dec 2021	15 Dec 2021	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$33.52	\$33.52 CR
15 Dec 2021	15 Dec 2021	Credit transferred to Integrated Client Account	\$33.52		\$0.00
14 Mar 2022	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$957.15	\$957.15 CR
14 Mar 2022	2 Dec 2019	Credit transferred to Integrated Client Account	\$368.78		\$588.37 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Mar 2022	2 Dec 2019	Credit transferred to Integrated Client Account	\$588.37		\$0.00
14 Mar 2022	1 Jul 2020	General interest charge			\$0.00
14 Mar 2022	14 Mar 2022	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$7.38	\$7.38 CR
14 Mar 2022	14 Mar 2022	Credit transferred to Integrated Client Account	\$7.38		\$0.00
15 Mar 2022	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$576.70	\$576.70 CR
15 Mar 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$168.25		\$408.45 CR
15 Mar 2022	1 Dec 2020	Credit transferred to Integrated Client Account	\$408.45		\$0.00
15 Mar 2022	1 Apr 2021	General interest charge			\$0.00



Activity statement 001

Date generated	13/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

25 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jul 2021	1 Jul 2021	General interest charge			\$6,092.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$728.00		\$6,820.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$6,820.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$728.00		\$7,548.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$7,548.00 DR
15 Dec 2021	3 Dec 2018	Credit transfer received from Income Tax Account		\$79.95	\$7,468.05 DR
15 Dec 2021	3 Dec 2018	Credit transfer received from Income Tax Account		\$772.00	\$6,696.05 DR
15 Dec 2021	3 Dec 2018	Credit transfer received from Income Tax Account		\$361.70	\$6,334.35 DR
15 Dec 2021	14 Dec 2019	General interest charge			\$6,334.35 DR
15 Dec 2021	3 Nov 2021	Credit transfer received from Income Tax Account		\$0.05	\$6,334.30 DR
15 Dec 2021	1 Dec 2021	General interest charge			\$6,334.30 DR
15 Dec 2021	15 Dec 2021	Credit transfer received from Income Tax Account		\$33.52	\$6,300.78 DR
4 Jan 2022	4 Jan 2022	General interest charge			\$6,300.78 DR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21		\$0.00	\$6,300.78 DR
14 Mar 2022	2 Dec 2019	Credit transfer received from Income Tax Account		\$368.78	\$5,932.00 DR
14 Mar 2022	2 Dec 2019	Credit transfer received from Income Tax Account		\$588.37	\$5,343.63 DR
14 Mar 2022	14 Dec 2019	General interest charge			\$5,343.63 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Mar 2022	14 Mar 2022	Credit transfer received from Income Tax Account		\$7.38	\$5,336.25 DR
15 Mar 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$168.25	\$5,168.00 DR
15 Mar 2022	1 Dec 2020	Credit transfer received from Income Tax Account		\$408.45	\$4,759.55 DR
15 Mar 2022	4 Jan 2021	General interest charge			\$4,759.55 DR
21 Mar 2022	18 Mar 2022	Payment received		\$4,800.00	\$40.45 CR
21 Mar 2022	21 Mar 2022	General interest charge			\$40.45 CR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$438.00		\$397.55 DR
1 May 2022	1 May 2022	General interest charge			\$397.55 DR

A - Financial Statements

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- Kreeda Superannuation Fund - 2022 Financial Statements & ITR - Signed.pdf

Standard Checklist

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

21 September, 2022

The Trustees
Kreeda Superannuation Fund
18 Bearcat Court
BRAY PARK QLD 4500

Dear Deepak and Kreshnaveni

Re: Kreeda Superannuation Fund

Enclosed please find the 2022 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Investment Strategy
6. Audit Representation Letter;
7. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will NOT issue from the Taxation Office, and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **31 October 2022**. However, for the 2022 year, we have calculated that the Super Fund has an amount Payable of **\$735.20** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts; however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals.

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g., resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters

2023 Concessional Contributions Cap - from 1 July 2021, the general concessional contribution cap is \$27,500.00 for all individuals, regardless of age.

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards

Sam Greco

SAM GRECO

Encls

Deepak Prakash

Krishuaveeni Naidu

.....



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

Deepak Prakash & Krishnaveni Naidu
 Kreedaa Superannuation Fund
 18 Bearcat Court
 BRAY PARK QLD 4500

Tax Invoice
211371
 Ref: KREE0001
 28 September, 2022

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2022 which included:</p> <p>Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2022</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2022</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2022</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2022</p> <p>Sundry advice and Other Matters</p> <p>For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately.</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p>1,100.00</p>

Description	Amount

Terms: Strictly Seven Days *D.P.* *K.N.* **AMT Due \$** **1,100.00**
 The Amount Due Includes GST of \$100.00
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 211371
Kreeda Superannuation Fund		Ref: KREE0001
*Cheque *Cash *M/card & VISA Only		28 September, 2022
*Direct Deposit - please use Invoice No. as your REFERENCE		
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$ 1,100.00
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/.....

Kreeda Superannuation Fund

Financial Statements & Reports

for the year ended

30 June 2022



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: info@taxonline.com.au

Kreeda Superannuation Fund
Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Interest Received		18,227.86	16,909.41
Contribution Income			
Personal Non Concessional		188.00	750.00
Total Income		<u>18,415.86</u>	<u>17,659.41</u>
Expenses			
ATO Supervisory Levy		259.00	259.00
		<u>259.00</u>	<u>259.00</u>
Total Expenses		<u>259.00</u>	<u>259.00</u>
Benefits accrued as a result of operations before income tax			
		<u>18,156.86</u>	<u>17,400.41</u>
Income Tax Expense	7	2,695.20	2,497.50
Benefits accrued as a result of operations		<u>15,461.66</u>	<u>14,902.91</u>

D.P.

K.N.

The accompanying notes form part of these financial statements.

Kreeda Superannuation Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Business Loans	2	194,079.64	175,940.13
Total Investments		<u>194,079.64</u>	<u>175,940.13</u>
Other Assets			
Sundry Debtors		0.00	4,800.00
Cash at Bank		98.86	98.86
Income Tax Refundable		0.00	414.50
Total Other Assets		<u>98.86</u>	<u>5,313.36</u>
Total Assets		<u>194,178.50</u>	<u>181,253.49</u>
Less:			
Liabilities			
Income Tax Payable		476.20	0.00
PAYG Instalment Payable		1,053.00	728.00
Creditors - ATO		501.05	3,838.90
Total Liabilities		<u>2,030.25</u>	<u>4,566.90</u>
Net assets available to pay benefits		<u>192,148.25</u>	<u>176,686.59</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Prakash, Deepak - Accumulation		174,572.43	160,508.31
Naidu, Krishnaveni - Accumulation		17,575.82	16,178.28
Total Liability for accrued benefits allocated to members' accounts		<u>192,148.25</u>	<u>176,686.59</u>

D.P.

K.N.

The accompanying notes form part of these financial statements.

Kreeda Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

The financial statements were authorised for issue by the Trustee(s).

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

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

Rental revenue

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

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

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

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

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Business Loans

	2022 \$	2021 \$
Ajay Bose Loan	3,236.46	2,929.68
Biddappa Subbiah Loan	28,352.64	25,665.16

Kreeda Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Chelvam Sabapathy Loan	17,753.29	16,070.50
Kiran Dadi Loan	34,045.63	31,075.35
Murali Sakavarapu	17,582.49	15,915.89
Nitin Kashyap Loan	17,125.69	15,502.39
Tirumala Polamarasetty Loan	28,621.30	25,908.36
Shreyas Megatavally Loan	15,344.86	13,890.36
Vinutan Rajegowda Loan	32,017.28	28,982.44
	194,079.64	175,940.13

Note 3: Banks and Term Deposits

	2022 \$	2021 \$
Banks		
Cash at Bank	98.86	98.86
	98.86	98.86

Note 4: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	176,686.59	161,783.68
Benefits accrued as a result of operations	15,461.66	14,902.91
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	192,148.25	176,686.59

Note 5: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2022 \$	2021 \$
Vested Benefits	192,148.25	176,686.59

Note 6: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

D.P.

K.N.

Note 7: Income Tax Expense

2022	2021
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Kreeda Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

The components of tax expense comprise	\$	\$
Current Tax	2,695.20	2,497.50
Income Tax Expense	2,695.20	2,497.50

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	2,723.53	2,610.06
Less:		
Tax effect of:		
Non Taxable Contributions	28.20	112.50
Add:		
Tax effect of:		
Rounding	(0.13)	(0.06)
Income Tax on Taxable Income or Loss	2,695.20	2,497.50
Less credits:		
Current Tax or Refund	2,695.20	2,497.50

Note 8: Subsequent Event - COVID-19

D.P.

K.N.

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Kreeda Superannuation Fund Investment Performance

As at 30 June 2022

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
Cash at Bank	98.86	0.00	0.00	98.86	0.00	0.00	0.00	0.00	0.00 %
	98.86	0.00	0.00	98.86	0.00	0.00	0.00	0.00	0.00 %
Business Loans									
Ajay Bose Loan	2,929.68	306.78	0.00	3,236.46	0.00	0.00	306.78	306.78	9.48 %
Biddappa Subbiah Loan	25,665.16	2,687.48	0.00	28,352.64	0.00	0.00	2,687.48	2,687.48	9.48 %
Chelvam Sabapathy Loan	16,070.50	1,682.79	0.00	17,753.29	0.00	0.00	1,682.79	1,682.79	9.48 %
Kiran Dadi Loan	31,075.35	2,970.28	0.00	34,045.63	0.00	0.00	2,970.28	2,970.28	8.72 %
Murali Sakavarapu	15,915.89	1,666.60	0.00	17,582.49	0.00	0.00	1,666.60	1,666.60	9.48 %
Nitin Kashyap Loan	15,502.39	1,623.30	0.00	17,125.69	0.00	0.00	1,623.30	1,623.30	9.48 %
Shreyas Megatavally Loan	13,890.36	1,454.50	0.00	15,344.86	0.00	0.00	1,454.50	1,454.50	9.48 %
Tirumala Polamarasetty Loan	25,908.36	2,712.94	0.00	28,621.30	0.00	0.00	2,712.94	2,712.94	9.48 %
Vinutan Rajegowda Loan	28,982.44	3,034.84	0.00	32,017.28	0.00	0.00	3,034.84	3,034.84	9.48 %
	175,940.13	18,139.51	0.00	194,079.64	0.00	0.00	18,139.51	18,139.51	9.35 %
Other Assets									
KREE0001_ ATO Interest	0.00	0.00	0.00	0.00	0.00	0.00	88.35	88.35	0.00 %
	0.00	0.00	0.00	0.00	0.00	0.00	88.35	88.35	0.00 %
	176,038.99	18,139.51	0.00	194,178.50	0.00	0.00	18,227.86	18,227.86	9.39 %

Kreeda Superannuation Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Business Loans								
Ajay Bose Loan		3,236.460000	3,236.46	3,236.46	3,236.46			1.67 %
Biddappa Subbiah Loan		28,352.640000	28,352.64	28,352.64	28,352.64			14.60 %
Chelvam Sabapathy Loan		17,753.290000	17,753.29	17,753.29	17,753.29			9.14 %
Kiran Dadi Loan		34,045.630000	34,045.63	34,045.63	34,045.63			17.53 %
Murali Sakavarapu		17,582.490000	17,582.49	17,582.49	17,582.49			9.05 %
Nitin Kashyap Loan		17,125.690000	17,125.69	17,125.69	17,125.69			8.82 %
Shreyas Megatavally Loan		15,344.860000	15,344.86	15,344.86	15,344.86			7.90 %
Tirumala Polamarasetty Loan		28,621.300000	28,621.30	28,621.30	28,621.30			14.74 %
Vinutan Rajegowda Loan		32,017.280000	32,017.28	32,017.28	32,017.28			16.49 %
			194,079.64		194,079.64			99.95 %
Cash/Bank Accounts								
Cash at Bank		98.860000	98.86	98.86	98.86			0.05 %
			98.86		98.86			0.05 %
			194,178.50		194,178.50		0.00 %	100.00 %

Kreeda Superannuation Fund Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits *1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Business Loans												
Ajay Bose Loan	306.78			306.78	0.00	0.00	0.00	306.78			0.00	0.00
Biddappa Subbiah Loan	2,687.48			2,687.48	0.00	0.00	0.00	2,687.48			0.00	0.00
Chelvam Sabapathy Loan	1,682.79			1,682.79	0.00	0.00	0.00	1,682.79			0.00	0.00
Kiran Dadi Loan	2,970.28			2,970.28	0.00	0.00	0.00	2,970.28			0.00	0.00
Murali Sakavarapu	1,666.60			1,666.60	0.00	0.00	0.00	1,666.60			0.00	0.00
Nitin Kashyap Loan	1,623.30			1,623.30	0.00	0.00	0.00	1,623.30			0.00	0.00
Shreyas Megatavally Loan	1,454.50			1,454.50	0.00	0.00	0.00	1,454.50			0.00	0.00
Tirumala Polamarasetty Loan	2,712.94			2,712.94	0.00	0.00	0.00	2,712.94			0.00	0.00
Vinutian Rajegowda Loan	3,034.84			3,034.84	0.00	0.00	0.00	3,034.84			0.00	0.00
	18,139.51			18,139.51	0.00	0.00	0.00	18,139.51			0.00	0.00
Other Assets												
KREE001_ ATO Interest	88.35			88.35	0.00	0.00	0.00	88.35			0.00	0.00
ATOINTERE												
ST												
	88.35			88.35	0.00	0.00	0.00	88.35			0.00	0.00
	18,227.86			18,227.86	0.00	0.00	0.00	18,227.86			0.00	0.00
Assessable Income (Excl. Capital Gains) 18,227.86												
Net Capital Gain 0.00												
Total Assessable Income 18,227.86												

* 1 Includes foreign credits from foreign capital gains.

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

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

Kreeda Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Kreeda Superannuation Fund which comprise the statement of financial position as at 30/06/2022 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Kreeda Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

Assurance Disclaimer

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

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: *Sam Greco*

Dated: 29-09-2022

Kreeda Superannuation Fund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

Deepak Prakash

10-10-2022

.....
Deepak Prakash

Trustee

Krishnaveni Naidu

15-10-2022

.....
Krishnaveni Naidu

Trustee

Dated this day of

Minutes of a meeting of the Trustee(s)

held on 10-10-2022 at 18 Bearcat Court, Bray Park, Queensland 4500

PRESENT:	Deepak Prakash and Krishnaveni Naidu
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
AUDITORS:	<p>It was resolved that</p> <p>Super Audits Pty Ltd</p> <p>of</p> <p>5A Broadway, Glenelg South, South Australia 5045</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Trustee(s)

held on / / at 18 Bearcat Court, Bray Park, Queensland 4500

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

TRUSTEE STATUS:

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

ACCEPTANCE OF ROLLOVERS:

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

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

Deepak Prakash

.....

Deepak Prakash

Chairperson

Kreeda Superannuation Fund

Members Statement

Deepak Prakash
 18 Bearcat Court
 Bray Park, Queensland, 4500, Australia

Your Details

Date of Birth : Provided
 Age: 47
 Tax File Number: Provided
 Date Joined Fund: 12/05/2011
 Service Period Start Date: 16/06/2000
 Date Left Fund:
 Member Code: PRADEE00001A
 Account Start Date: 12/05/2011
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 174,572.43
 Total Death Benefit: 174,572.43
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

Total Benefits 174,572.43

Preservation Components

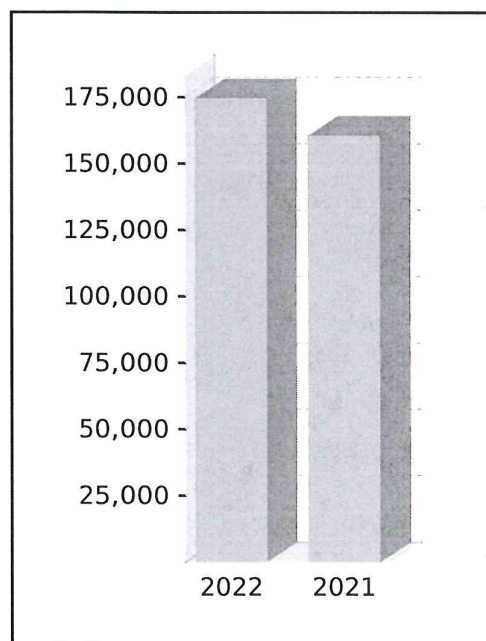
Preserved 174,572.43
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 8,400.26
 Taxable 166,172.17

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	160,508.31
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	188.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	16,324.71
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	2,448.59
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	174,572.43



Kreeda Superannuation Fund

Members Statement

Krishnaveni Naidu
 18 Bearcat Court
 Bray Park, Queensland, 4500, Australia

Your Details

Date of Birth : Provided
 Age: 42
 Tax File Number: Provided
 Date Joined Fund: 12/05/2011
 Service Period Start Date: 23/10/2006
 Date Left Fund:
 Member Code: NAIKRI00001A
 Account Start Date: 12/05/2011
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 17,575.82
 Total Death Benefit: 17,575.82
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

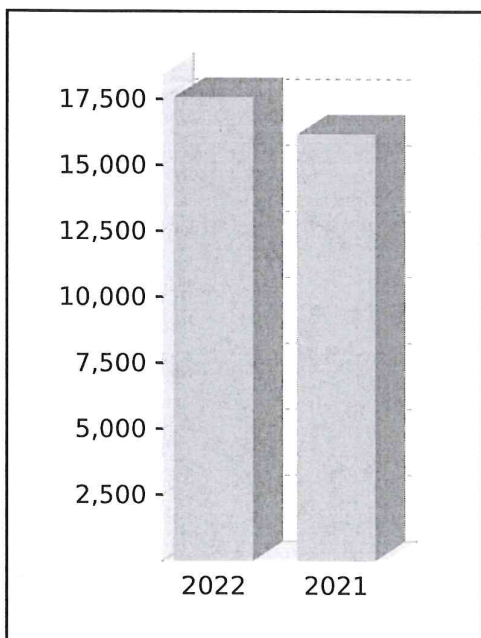
Total Benefits 17,575.82

Preservation Components

Preserved 17,575.82
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 3,149.50
 Taxable 14,426.32



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	16,178.28
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,644.15
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	246.61
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	17,575.82

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number Year Name of partnership, trust, fund or entity

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

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director

Deepak Prakash

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number Account Name

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

Signature

Date

Self-managed superannuation fund annual return

2022

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2022 (NAT 71287).

Return year

The Self-managed superannuation fund annual return instructions 2022 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2022 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent
address details?

 N

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified ?

 B N

Was Part B of the audit report qualified ?

 C N

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

 D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number 484799 Fund account number 451055070

Fund account name Kreeda Superannuation Fund

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

B Financial institution account details for tax refunds

Use Agent Trust Account? []

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

BSB number [] Account number []

Account name []

C Electronic service address alias

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

[]

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure B A Code

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

C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which the fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A []

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

Segregated assets method B []

Unsegregated assets method C [] Was an actuarial certificate obtained? D [] Print Y for yes

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

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

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

Sensitive (when completed)

Section B: Income

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

11 Income

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

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

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2022.

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income

D1

Net foreign income **D** Loss

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus #*No-TFN-quoted contributions

R3

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6

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

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income **S** Code

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

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

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

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

Exempt current pension income **Y**

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

Sensitive (when completed)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
SMSF auditor fee	H1 <input type="text"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="259"/>	J2 <input type="text"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> <small>Code</small> <input type="text"/>	L2 <input type="text"/> <small>Code</small> <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		

TOTAL DEDUCTIONS

N
(Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES

Y
(Total A2 to L2)

#TAXABLE INCOME OR LOSS Loss

O Loss

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES

Z
(N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2022 on how to complete the calculation statement.

#Taxable income **A**
(an amount must be included even if it is zero)

#Tax on taxable income **T1**
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J**
(an amount must be included even if it is zero)

Gross tax **B**
(T1 plus J)

Sensitive (when completed)

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

SUBTOTAL 1
T2
(B less C –cannot be less than zero)

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

SUBTOTAL 2
T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset E1 <input type="text"/>	Refundable tax offsets E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Sensitive (when completed)

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
 (Remainder of refundable tax offsets) **I**
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2022.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years	
Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

Net capital losses carried forward to later income years	
	<input type="text"/>
	<input type="text"/>

Sensitive (when completed)

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

		See the Privacy note in the Declaration.	Member
Title	<input type="text" value="Mrs"/>	Member's TFN	<input type="text" value="1"/>
Family name	<input type="text" value="Naidu"/>		Account status
First given name	<input type="text" value="Krishnaveni"/>		<input type="text" value="0"/> Code
Other given names	<input type="text"/>		
Date of birth	<input type="text" value="18/08/1979"/>	If deceased, date of death	<input type="text"/>

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels.

Employer contributions

ABN of principal employer

Personal contributions

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

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

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

TOTAL CONTRIBUTIONS
(Sum of labels A to M)

Other transactions

Accumulation phase account balance

Retirement phase account balance - Non CDBIS

Retirement phase account balance - CDBIS

TRIS Count

Allocated earnings or losses

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payments

Income stream payments

CLOSING ACCOUNT BALANCE
(S1 plus S2 plus S3)

Accumulation phase value

Retirement phase value

Outstanding limited recourse borrowing arrangement amount

Sensitive (when completed)

Fund's tax file number (TFN)

See the Privacy note in the Declaration.

Title Member'sTFN Member

Family name Account status Code

First given name

Other given names

Date of birth If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels.

Employer contributions

ABN of principal employer

Personal contributions 188.00

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

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

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

TOTAL CONTRIBUTIONS 188.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance 174,572.43

Retirement phase account balance - Non CDBIS 0.00

Retirement phase account balance - CDBIS 0.00

TRIS Count

Allocated earnings or losses 13,876.12

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payments

Income stream payments

CLOSING ACCOUNT BALANCE 174,572.43
(S1 plus S2 plus S3)

Accumulation phase value

Retirement phase value

Outstanding limited recourse borrowing arrangement amount

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

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

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15e In-house assets

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

15f Limited recourse borrowing arrangements

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

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

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>
Permissible temporary borrowings	V2	<input type="text"/>
Other borrowings	V3	<input type="text"/>
Borrowings		V <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W <input type="text" value="192,148"/>
Reserve accounts		X <input type="text"/>
Other liabilities		Y <input type="text" value="2,030"/>
TOTAL LIABILITIES		Z <input type="text" value="194,178"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2021–22 income year, write 2022).

A

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2022.

B

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2022 for each election.

C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022.

D

Sensitive (when completed)

Section K:Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date

Day	Month	Year
21	09	2022

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number

Area code	Number
07	31207141

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2022 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date

Day	Month	Year
21	09	2022

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code	Number
07	32635200

Tax agent number

Reference number

Sensitive (when completed)

Kreeda Superannuation Fund

18 Bearcat Court
BRAY PARK QLD 4500

Investment Strategy

INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees will seek financial advice where necessary. To maximise overall returns of the fund's investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	1% to 100%
Australian Fixed Interest	0% to 90%
Australian Managed Funds	0% to 80%
Direct and Indirect Property	0% to 95%
Australian Shares	0% to 95%
International Shares	0% to 50%

Additionally the trustees may use derivatives where appropriate as a

means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

LIQUIDITY

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

INSURANCE COVER:

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

REVIEW:

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.

Deepak Prakash

10-10-2022

Date: _____

Deepak Prakash

Krishnaveni Naidu

15-10-2022

Date: _____

Krishnaveni Naidu

KREEDA Superannuation Fund
ABN 52 214 650 393

We the trustees of Kreeda Superannuation Fund declare that the fund has made commercial loans in prior financial years.

None of the loan recipients are fund members, relatives of the members or any related party (including part 8 associates of the members).

The Terms & Conditions of the loans are being strictly enforced.

Deepak Prakash

10-10-2022

Deepak Prakash

[Date]

Krishnaveni Naidu

15-10-2022

Krishnaveni Naidu

[Date]

SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993 - SECT 10

"related party", of a superannuation fund, means any of the following:

- (a) a member of the fund;
- (b) a standard employer-sponsor of the fund;
- (c) a Part 8 associate of an entity referred to in paragraph (a) or (b).

"relative" of an individual means the following:

- (a) a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the individual or of his or her spouse;
- (b) a spouse of the individual or of any other individual referred to in paragraph (a).

Part 8 associate has the meaning given by Subdivision B of Division 1 of Part 8.

Kreeda Superannuation Fund
18 Bearcat Court BRAY PARK QLD 4500

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Kreeda Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Kreeda Superannuation Fund for the year ended 30 June 2022, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

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

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

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

Superannuation Fund Books/Records/Minutes

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

Asset Form

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

Ownership and Pledging of Assets

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

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

Investments

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

Trust Deed

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

Superannuation Industry (Supervision) Act and Regulations

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

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

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.
- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

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

Commitments

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

Taxation

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

Borrowings

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

Related Parties

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

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

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

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

Fair Value Measurements and Disclosures

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

Going Concern

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

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

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

Events after Balance Sheet Date

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

Comparative Information

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

Fraud and Error

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

Legal Matters

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

General

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

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

Additional Matters

There are no additional matters.

Signed by Deepak Prakash and Krishnaveni Naidu as Trustee for the Kreeda Superannuation Fund

Deepak Prakash

Director / Trustee
Deepak Prakash

Krishnaveni Naidu

Director / Trustee
Krishnaveni Naidu

Kreeda Superannuation Fund

Dear Deepak and Kreshnaveni

Kreeda Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2022. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

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

Our Responsibilities

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

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

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

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

Trustees' Responsibilities

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

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

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

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

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

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

Audit of SIS Compliance

For the year ended 30 June 2022, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

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

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

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

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

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

Quality Control

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

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

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

Independence/Conflict of Interest

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

Outsourced Services

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

Data Storage

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

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

Limitation of Liability

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

Other

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

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

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

To: MR ANTHONY BOYS

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

For and on behalf of Deepak Prakash and Krishnaveni Naidu as trustee for the Kreedaa Superannuation Fund

Signed &
Dated

Deepak Prakash

10-10-2022

Deepak Prakash

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Signature Certificate

Reference number: 6YYC2-M6FUF-FVA52-YYZKQ

Signer	Timestamp	Signature
Sam Greco Email: samg@taxonline.com.au Sent: 28 Sep 2022 06:59:17 UTC Viewed: 28 Sep 2022 22:48:13 UTC Signed: 28 Sep 2022 22:49:18 UTC		
Recipient Verification: ✓ Email verified	28 Sep 2022 22:48:13 UTC	IP address: 14.201.8.205 Location: Brisbane, Australia
Deepak Prakash Email: dzpraka@yahoo.com Sent: 28 Sep 2022 06:59:17 UTC Viewed: 29 Sep 2022 00:56:32 UTC Signed: 10 Oct 2022 07:13:48 UTC		
Recipient Verification: ✓ Email verified	29 Sep 2022 00:56:32 UTC	IP address: 120.22.143.125 Location: Brisbane, Australia
Krishnaveni Naidu Email: chinnedn@yahoo.com.au Sent: 28 Sep 2022 06:59:17 UTC Viewed: 15 Oct 2022 04:59:05 UTC Signed: 15 Oct 2022 05:08:09 UTC		
Recipient Verification: ✓ Email verified	15 Oct 2022 04:59:05 UTC	IP address: 147.209.220.32 Location: Brisbane, Australia

Document completed by all parties on:
15 Oct 2022 05:08:09 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 30,000+ companies worldwide.



B - Permanent Documents

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

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

Kreeda Superannuation Fund

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 12/05/2011
Tax File Number: Provided
ABN: 52214650393

Period: 01/07/2021 - 30/06/2022
Fund Type: SMSF
GST Registered: Yes

Postal Address:

18 Bearcat Court
Bray Park, Queensland 4500

Physical Address:

18 Bearcat Court
Bray Park, Queensland 4500

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Prakash, Deepak	47	1	0	Provided	Not Provided
Naidu, Krishnaveni	42	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Auditor	Boys, Anthony
Fund Contact	Prakash, Deepak
Tax Agent	Sam Greco & Co Chartered Accountants
Tax Agent	Greco, Sam
Trustee	Prakash, Deepak
Trustee	Naidu, Krishnaveni

C - Other Documents

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- 2022 BGL General Ledger.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

Kreeda Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<u>(Contributions) Prakash, Deepak - Accumulation (PRADEE00001A)</u>					
04/11/2021	Paid Personally to ATO - IT A/c			188.00	188.00 CR
				188.00	188.00 CR
Interest Received (25000)					
<u>Ajay Bose Loan (KREE0001_AJAYBOSE)</u>					
30/06/2022	2022 Interest on Loans			306.78	306.78 CR
				306.78	306.78 CR
<u>ATO Interest (KREE0001_ATOINTEREST)</u>					
25/10/2021	ATO - Interest on overpayment			47.45	47.45 CR
15/12/2021	ATO - Interest on overpayment			33.52	80.97 CR
14/03/2022	ATO - Interest on overpayment			7.38	88.35 CR
				88.35	88.35 CR
<u>Biddappa Subbiah Loan (KREE0001_BIDDAPPASUB)</u>					
30/06/2022	2022 Interest on Loans			2,687.48	2,687.48 CR
				2,687.48	2,687.48 CR
<u>Chelvam Sabapathy Loan (KREE0001_CHELVAMSAB)</u>					
30/06/2022	2022 Interest on Loans			1,682.79	1,682.79 CR
				1,682.79	1,682.79 CR
<u>Kiran Dadi Loan (KREE0001_KIRANDADILO)</u>					
30/06/2022	2022 Interest on Loans			2,970.28	2,970.28 CR
				2,970.28	2,970.28 CR
<u>Murali Sakavarapu (KREE0001_MURALISAKAV)</u>					
30/06/2022	2022 Interest on Loans			1,666.60	1,666.60 CR
				1,666.60	1,666.60 CR
<u>Nitin Kashyap Loan (KREE0001_NITINKASH)</u>					
30/06/2022	2022 Interest on Loans			1,623.30	1,623.30 CR
				1,623.30	1,623.30 CR
<u>Tirumala Polamarasetty Loan (KREE0001_POLAMARANAS)</u>					
30/06/2022	2022 Interest on Loans			2,712.94	2,712.94 CR
				2,712.94	2,712.94 CR
<u>Shreyas Megatavally Loan (KREE0001_SHREYAS)</u>					
30/06/2022	2022 Interest on Loans			1,454.50	1,454.50 CR
				1,454.50	1,454.50 CR
<u>Vinutan Rajegowda Loan (KREE0001_VRAJEG)</u>					
30/06/2022	2022 Interest on Loans			3,034.84	3,034.84 CR
				3,034.84	3,034.84 CR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
01/07/2021	2021 Income Tax		259.00		259.00 DR
			259.00		259.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Income Tax Expense -		2,695.20		2,695.20 DR

Kreeda Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	30/06/2022				
			2,695.20		2,695.20 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
04/11/2021	System Member Journals		188.00		188.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		16,324.71		16,512.71 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		1,644.15		18,156.86 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			2,448.59	15,708.27 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			246.61	15,461.66 DR
			18,156.86	2,695.20	15,461.66 DR
Opening Balance (50010)					
<u>(Opening Balance) Naidu, Krishnaveni - Accumulation (NAIKRI00001A)</u>					
01/07/2021	Opening Balance				14,536.12 CR
01/07/2021	Close Period Journal			1,642.16	16,178.28 CR
				1,642.16	16,178.28 CR
<u>(Opening Balance) Prakash, Deepak - Accumulation (PRADEE00001A)</u>					
01/07/2021	Opening Balance				147,247.56 CR
01/07/2021	Close Period Journal			13,260.75	160,508.31 CR
				13,260.75	160,508.31 CR
Contributions (52420)					
<u>(Contributions) Naidu, Krishnaveni - Accumulation (NAIKRI00001A)</u>					
01/07/2021	Opening Balance				350.00 CR
01/07/2021	Close Period Journal		350.00		0.00 DR
			350.00		0.00 DR
<u>(Contributions) Prakash, Deepak - Accumulation (PRADEE00001A)</u>					
01/07/2021	Opening Balance				400.00 CR
01/07/2021	Close Period Journal		400.00		0.00 DR
04/11/2021	System Member Journals			188.00	188.00 CR
			400.00	188.00	188.00 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Naidu, Krishnaveni - Accumulation (NAIKRI00001A)</u>					
01/07/2021	Opening Balance				1,520.18 CR
01/07/2021	Close Period Journal		1,520.18		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			1,644.15	1,644.15 CR
			1,520.18	1,644.15	1,644.15 CR
<u>(Share of Profit/(Loss)) Prakash, Deepak - Accumulation (PRADEE00001A)</u>					
01/07/2021	Opening Balance				15,130.23 CR
01/07/2021	Close Period Journal		15,130.23		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			16,324.71	16,324.71 CR
			15,130.23	16,324.71	16,324.71 CR
Income Tax (53330)					
<u>(Income Tax) Naidu, Krishnaveni - Accumulation (NAIKRI00001A)</u>					

Kreeda Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Opening Balance				228.02 DR
01/07/2021	Close Period Journal			228.02	0.00 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		246.61		246.61 DR
			246.61	228.02	246.61 DR
<u>(Income Tax) Prakash, Deepak - Accumulation (PRADEE00001A)</u>					
01/07/2021	Opening Balance				2,269.48 DR
01/07/2021	Close Period Journal			2,269.48	0.00 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		2,448.59		2,448.59 DR
			2,448.59	2,269.48	2,448.59 DR
Bank Accounts (60400)					
<u>Cash at Bank (MET451055070)</u>					
01/07/2021	Opening Balance				98.86 DR
18/03/2022	OSKO PAYMENT FROM DEEPAK PRAKASH		4,800.00		4,898.86 DR
18/03/2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS			4,800.00	98.86 DR
			4,800.00	4,800.00	98.86 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2021	Opening Balance				4,800.00 DR
18/03/2022	OSKO PAYMENT FROM DEEPAK PRAKASH			4,800.00	0.00 DR
				4,800.00	0.00 DR
Business Loans (74200)					
<u>Ajay Bose Loan (KREE0001_AJAYBOSE)</u>					
01/07/2021	Opening Balance				2,929.68 DR
30/06/2022	2022 Interest on Loans		306.78		3,236.46 DR
			0.00	306.78	3,236.46 DR
<u>Biddappa Subbiah Loan (KREE0001_BIDDAPPASUB)</u>					
01/07/2021	Opening Balance				25,665.16 DR
30/06/2022	2022 Interest on Loans		2,687.48		28,352.64 DR
			0.00	2,687.48	28,352.64 DR
<u>Chelvam Sabapathy Loan (KREE0001_CHELVAMSAB)</u>					
01/07/2021	Opening Balance				16,070.50 DR
30/06/2022	2022 Interest on Loans		1,682.79		17,753.29 DR
			0.00	1,682.79	17,753.29 DR
<u>Kiran Dadi Loan (KREE0001_KIRANDADILO)</u>					
01/07/2021	Opening Balance				31,075.35 DR
30/06/2022	2022 Interest on Loans		2,970.28		34,045.63 DR
			0.00	2,970.28	34,045.63 DR
<u>Murali Sakavarapu (KREE0001_MURALISAKAV)</u>					
01/07/2021	Opening Balance				15,915.89 DR
30/06/2022	2022 Interest on Loans		1,666.60		17,582.49 DR
			0.00	1,666.60	17,582.49 DR
<u>Nitin Kashyap Loan (KREE0001_NITINKASH)</u>					
01/07/2021	Opening Balance				15,502.39 DR
30/06/2022	2022 Interest on Loans		1,623.30		17,125.69 DR

Kreeda Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
		0.00	1,623.30		17,125.69 DR
<u>Tirumala Polamarasetty Loan (KREE0001_POLAMARANAS)</u>					
01/07/2021	Opening Balance				25,908.36 DR
30/06/2022	2022 Interest on Loans		2,712.94		28,621.30 DR
		0.00	2,712.94		28,621.30 DR
<u>Shreyas Megatavally Loan (KREE0001_SHREYAS)</u>					
01/07/2021	Opening Balance				13,890.36 DR
30/06/2022	2022 Interest on Loans		1,454.50		15,344.86 DR
		0.00	1,454.50		15,344.86 DR
<u>Vinutan Rajegowda Loan (KREE0001_VRAJEG)</u>					
01/07/2021	Opening Balance				28,982.44 DR
30/06/2022	2022 Interest on Loans		3,034.84		32,017.28 DR
		0.00	3,034.84		32,017.28 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				414.50 DR
01/07/2021	2021 Income Tax			414.50	0.00 DR
31/10/2021	Sept 21 PAYGI		728.00		728.00 DR
01/05/2022	MAr 22 PAYGI		438.00		1,166.00 DR
30/06/2022	June 22 PAYGI		1,053.00		2,219.00 DR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022			2,695.20	476.20 CR
			2,219.00	3,109.70	476.20 CR
PAYG Instalment Payable (86000)					
<u>PAYG Instalment Payable (86000)</u>					
01/07/2021	Opening Balance				728.00 CR
01/07/2021	June 2021 PAYGI Paid		728.00		0.00 DR
30/06/2022	June 22 PAYGI			1,053.00	1,053.00 CR
			728.00	1,053.00	1,053.00 CR
Creditors - ATO (88010)					
<u>Creditors - ATO (88010)</u>					
01/07/2021	Opening Balance				3,838.90 CR
01/07/2021	June 2021 PAYGI Paid			728.00	4,566.90 CR
01/07/2021	2021 Income Tax		155.50		4,411.40 CR
25/10/2021	ATO - Interest on overpayment		47.45		4,363.95 CR
31/10/2021	Sept 21 PAYGI			728.00	5,091.95 CR
04/11/2021	Paid Personally to ATO - IT A/c		188.00		4,903.95 CR
15/12/2021	ATO - Interest on overpayment		33.52		4,870.43 CR
14/03/2022	ATO - Interest on overpayment		7.38		4,863.05 CR
18/03/2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS		4,800.00		63.05 CR
01/05/2022	MAr 22 PAYGI			438.00	501.05 CR
			5,231.85	1,894.00	501.05 CR

Total Debits: 72,325.03

Total Credits: 72,325.03

D - Pension Documentation

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

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

Kreeda Superannuation 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
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Deepak Prakash

Krishnaveni Naidu

E - Estate Planning

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

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