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# **Workpapers - 2020 Financial Year**

## **Sturg Superannuation Fund**

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 29 April 2021

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## Lead Schedule

### 2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$35,457.40)	(\$37,357.15)	(5.09)%	Ready for Review
24700	Changes in Market Values of Investments	(\$80,047.54)	\$74,523.57	(207.41)%	N/A - Not Applicable
24800	Changes in Market Values of Other Assets	\$457.67		100%	N/A - Not Applicable
25000	Interest Received	(\$1,210.56)	(\$1,541.09)	(21.45)%	Ready for Review
28000	Property Income	(\$20,314.50)	(\$12,496.34)	62.56%	Ready for Review
30100	Accountancy Fees	\$3,157.00	\$3,157.00	0%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$418.00	\$385.00	8.57%	Ready for Review
31500	Bank Charges	\$48.45	\$9.35	418.18%	Ready for Review
33400	Depreciation	\$2,116.72	\$2,161.42	(2.07)%	Ready for Review
39000	Life Insurance Premiums	\$7,858.32	\$7,622.83	3.09%	Ready for Review
41600	Pensions Paid	\$47,000.00	\$36,000.00	30.56%	Ready for Review
41960	Property Expenses - Council Rates	\$4,117.78	\$4,006.46	2.78%	Ready for Review
41980	Property Expenses - Insurance Premium	\$2,050.85	\$2,044.08	0.33%	Ready for Review
42060	Property Expenses - Repairs Maintenance	\$77.00	\$1,542.02	(95.01)%	Ready for Review
42100	Property Expenses - Strata Levy Fees	\$2,727.28	\$2,814.00	(3.08)%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
42110	Property Expenses - Sundry Expenses	\$85.01	\$85.01	0%	Ready for Review
48500	Income Tax Expense	\$4,301.55	\$4,288.80	0.3%	N/A - Not Applicable
49000	Profit/Loss Allocation Account	\$62,355.37	(\$87,503.96)	(171.26)%	N/A - Not Applicable
50000	Members	(\$818,291.19)	(\$755,935.82)	8.25%	N/A - Not Applicable
60400	Bank Accounts	\$423,112.93	\$76,129.91	455.78%	Ready for Review
68000	Sundry Debtors	\$280.28	\$280.28	0%	Ready for Review
69000	Debtors - ATO	\$3,377.60		100%	Ready for Review
76550	Plant and Equipment (at written down value) - Unitised	\$29,259.68	\$38,384.85	(23.77)%	Ready for Review
77200	Real Estate Properties (Australian - Residential)	\$220,000.00	\$613,353.76	(64.13)%	Ready for Review
77250	Real Estate Properties (Australian - Non Residential)	\$145,000.00	\$30,761.39	371.37%	Ready for Review
83000	Investment Liabilities	(\$520.00)	(\$520.00)	0%	N/A - Not Applicable
84000	GST Payable/Refundable	(\$255.75)	\$47.03	(643.8)%	Ready for Review
85000	Income Tax Payable /Refundable	\$3,582.45	\$3,636.60	(1.49)%	Ready for Review
86000	PAYG Instalment Payable	(\$1,971.00)	(\$6,138.00)	(67.89)%	Ready for Review
88000	Sundry Creditors	(\$3,575.00)		100%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

# 24200 - Contributions

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STUJOA00001A	(Contributions) Sturgeon, Joanne - Accumulation (Accumulation)	(\$10,500.00)	(\$10,000.00)	5%
STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	(\$24,957.40)	(\$27,357.15)	(8.77)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$35,457.40)	(\$37,357.15)	

## Supporting Documents

- Contributions Breakdown Report [Report](#)
- SuperStream Contribution Data Report [Report](#)
- 2020 Sturg Super Income.pdf
- Low Income Super Offset - JS.pdf [STUJOA00001A](#)

## 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

# Sturg Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

### Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Sturgeon, Barry	Provided	67 *4	487,088.26	24,957.40	0.00	0.00	0.00	24,957.40
Sturgeon, Joanne	Provided	58	268,847.56	10,000.00	0.00	500.00	0.00	10,500.00
<b>All Members</b>				<b>34,957.40</b>	<b>0.00</b>	<b>500.00</b>	<b>0.00</b>	<b>35,457.40</b>

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

\*4 Members aged 65 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Sturgeon, Barry	Concessional	24,957.40	25,000.00	42.60 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Sturgeon, Joanne	Concessional	10,000.00	25,000.00	15,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Sturgeon, Barry							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	31,244.91	23,037.60	25,437.35	22,557.65	27,357.15	24,957.40	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	0.00	42.60	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	42.60 Below Cap
Total Super Balance	0.00	0.00	0.00	587,643.39	556,280.99	487,088.26	

Sturgeon, Joanne

Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	35,000.00	25,000.00	0.00	25,000.00	25,000.00	10,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	0.00	15,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	15,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	257,399.10	274,408.79	268,847.56	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Sturgeon, Barry	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Sturgeon, Joanne	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Sturgeon, Barry**

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
12/07/2019	Direct Credit PRECISION CH PASCH1907090001 469	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		
12/08/2019	Direct Credit PRECISION CH PASCH1908070000 642	Employer	2,399.75				Employer	MLC & CO PTY LTD	2,399.75		
13/09/2019	Direct Credit PRECISION CH PASCH1909100001 937	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		
18/10/2019	Direct Credit PRECISION CH PASCH1910150002 743	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		
25/11/2019	Direct Credit PRECISION CH PASCH1911200001 643	Employer	2,399.75				Employer	MLC & CO PTY LTD	2,399.75		
16/12/2019	Direct Credit PRECISION CH	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		

		Ledger Data				SuperStream Data					
Date	Transaction Description	Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
4084											
17/01/2020	Direct Credit PRECISION CH PASCH2001140003 210	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		
13/02/2020	Direct Credit PRECISION CH PASCH2002100002 868	Employer	2,399.75				Employer	MLC & CO PTY LTD	2,399.75		
13/03/2020	Direct Credit PRECISION CH PASCH2003100000 912	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		
20/04/2020	Direct Credit PRECISION CH PASCH2004150007 634	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		
15/05/2020	Direct Credit PRECISION CH PASCH2005120002 541	Employer	2,399.75				Employer	MLC & CO PTY LTD	2,399.75		
05/06/2020	Direct Credit PRECISION CH PASCH2006020001 868	Employer	1,919.80				Employer	MLC & CO PTY LTD	1,919.80		
<b>Total - Sturgeon, Barry</b>			<b>24,957.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>			<b>24,957.40</b>	<b>0.00</b>	<b>0.00</b>

### Sturgeon, Joanne

		Ledger Data				SuperStream Data					
Date	Transaction Description	Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
21/11/2019	Direct Credit ATO ATO0070000115064 34	Any Other			500.00						
30/06/2020	TFR FROM 020167681	Employer	10,000.00								
<b>Total - Sturgeon, Joanne</b>			<b>10,000.00</b>	<b>0.00</b>	<b>500.00</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for all members</b>			<b>34,957.40</b>	<b>0.00</b>	<b>500.00</b>	<b>0.00</b>					



**Sturg Superannuation Fund**  
**SuperStream Contribution Data Report**

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Reference	Employer Org	Pay Period	Employer	Personal - NCC	Spouse & Child	Other Family & Friends	Any Other	Total
<b>Sturgeon, Barry</b>									
12/07/2019	PASCH1907090001469	MLC & CO PTY LTD	01/06/2019 - 30/06/2019	1,919.80	0.00	0.00	0.00	0.00	1,919.80
12/08/2019	PASCH1908070000642	MLC & CO PTY LTD	01/07/2019 - 31/07/2019	2,399.75	0.00	0.00	0.00	0.00	2,399.75
13/09/2019	PASCH1909100001937	MLC & CO PTY LTD	01/08/2019 - 31/08/2019	1,919.80	0.00	0.00	0.00	0.00	1,919.80
18/10/2019	PASCH1910150002743	MLC & CO PTY LTD	01/09/2019 - 30/09/2019	1,919.80	0.00	0.00	0.00	0.00	1,919.80
25/11/2019	PASCH1911200001643	MLC & CO PTY LTD	01/10/2019 - 31/10/2019	2,399.75	0.00	0.00	0.00	0.00	2,399.75
16/12/2019	PASCH1912110004084	MLC & CO PTY LTD	01/11/2019 - 30/11/2019	1,919.80	0.00	0.00	0.00	0.00	1,919.80
17/01/2020	PASCH2001140003210	MLC & CO PTY LTD	01/12/2019 - 31/12/2019	1,919.80	0.00	0.00	0.00	0.00	1,919.80
13/02/2020	PASCH2002100002868	MLC & CO PTY LTD	01/01/2020 - 31/01/2020	2,399.75	0.00	0.00	0.00	0.00	2,399.75
13/03/2020	PASCH2003100000912	MLC & CO PTY LTD	01/02/2020 - 29/02/2020	1,919.80	0.00	0.00	0.00	0.00	1,919.80
20/04/2020	PASCH2004150007634	MLC & CO PTY LTD	01/03/2020 - 31/03/2020	1,919.80	0.00	0.00	0.00	0.00	1,919.80
15/05/2020	PASCH2005120002541	MLC & CO PTY LTD	01/04/2020 - 30/04/2020	2,399.75	0.00	0.00	0.00	0.00	2,399.75
05/06/2020	PASCH2006020001868	MLC & CO PTY LTD	01/05/2020 - 31/05/2020	1,919.80	0.00	0.00	0.00	0.00	1,919.80
				<b>24,957.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>24,957.40</b>
				<b>24,957.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>24,957.40</b>

\*Data last updated: 21/01/2021

**STURG SUPERANNUATION**

**INCOME - JULY 2019 TO JUNE 2020**

Date	Invoice and Description	Total Amount	GST	Rental Bond	Rent 9/33 Zunker St	Rent Burns St	Salary Sacrif & Super Barry	Super Joanne	Bank Interest	Tax Refund	Misc	Description
3/07/2019	Balance B/F											
5/07/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
12/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/07/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
19/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
26/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
31/07/2019	Interest	\$ 66.57							\$ 66.57			
2/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
2/08/2019	EW & KN Colegrove	\$ 1,300.00				\$ 1,300.00						
9/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/08/2019	Precision CH	\$ 2,399.75					\$ 2,399.75					
16/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
23/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/08/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
31/08/2019	Interest	\$ 59.34							\$ 59.34			
6/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/09/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
20/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
27/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/09/2019	Interest	\$ 57.57							\$ 57.57			
4/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
8/10/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
11/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
18/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
18/10/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
25/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
31/10/2019	Interest	\$ 50.23							\$ 50.23			
1/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
6/11/2019	EW & KN Colegrove	\$ 1,300.00				\$ 1,300.00						
8/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
15/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
21/11/2019	ATO	\$ 500.00						\$ 500.00				
22/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
25/11/2019	Precision CH	\$ 2,399.75					\$ 2,399.75					
29/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/11/2019	Interest	\$ 43.28							\$ 43.28			
6/12/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/12/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
16/12/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						



5/06/2020	Precision CH	\$	1,919.80										
12/06/2020	Coejack Pty Ltd	\$	120.00										
15/06/2020	Coejack Pty Ltd	\$	120.00										
19/06/2020	EW & KN Colegrove	\$	1,040.00		\$ 1,040.00								
26/06/2020	Coejack Pty Ltd	\$	120.00										
30/06/2020	Sturg Pty Ltd	\$	10,000.00										
30/06/2020	Interest	\$	203.16									\$ 203.16	
		\$	427,454.18	\$ 6,330.00	\$ 14,560.00	\$ 24,957.40	\$ 10,500.00	\$ 1,210.56	\$ 369,896.22				



STURG SUPERANNUATION FUND  
85 MONTGOMERY ST  
RURAL VIEW QLD 4740

Statement period	01 JUL 19 to 18 NOV 19
Tax file number	827 607 385
Date of issue	21 NOV 19
Statement number	2
Our reference	7113398129356

Account enquiries: 13 10 20  
Internet: [www.ato.gov.au](http://www.ato.gov.au)

## Statement of account

This statement has been issued to provide account information in relation to STURG SUPERANNUATION FUND, Superannuation account

### Transaction list - Superannuation - LISA Remittance

This statement shows transactions for the period 01 JUL 19 to 18 NOV 19 (inclusive)

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
01 JUL 19		STATEMENT OPENING BALANCE			0.00
15 NOV 19	15 NOV 19	Aggregated transfer from individual		500.00	500.00 CR
18 NOV 19	21 NOV 19	EFT refund for LISA Remittance for the period from 15 Nov 19 to 31 Dec 99	500.00		0.00
18 NOV 19		STATEMENT CLOSING BALANCE			0.00

Your LISA Remittance refund of \$500.00 ATO007000011506434 has been forwarded to your nominated financial institution.

Grant Brodie  
Deputy Commissioner of Taxation

Please see over for important information about your statement



Australian Government  
Australian Taxation Office



STURG SUPERANNUATION FUND  
85 MONTGOMERY ST  
RURAL VIEW QLD 4740

Our reference: 7113399426678  
Phone: 13 10 20  
ABN: 45 977 322 770

21 November 2019

### Superannuation remittance advice

To whom it may concern

An amount of \$500.00 has been forwarded to you from the low income super amount account for STURG SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

## Superannuation remittance advice

Provider: STURG SUPERANNUATION FUND  
Tax file number: 827 607 385  
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Joanne Sturgeon	2	484 910 290	2/7/1960	7024861375830	2018	\$500.00
Payment details	Description				Processed date	Credit
	Low income super amount remittance				20 November 2019	\$500.00 CR
					<b>Total payment amount</b>	<b>\$500.00 CR</b>

# 24700 - Changes in Market Values of Investments

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$80,047.54)	\$74,523.57	(207.41)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$80,047.54)	\$74,523.57	

## Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)
- Market Movement [Report](#)

## Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered



# Sturg Superannuation Fund

## Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
4 Burns Street, Burnett Heads										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	243,294.42	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(23,294.42)	0.00	220,000.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>(23,294.42)</b>	<b>0.00</b>	<b>220,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
46 Shelley Street Burnett Heads										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	370,059.34	0.00	0.00	0.00
	29/08/2019	Instalment	0.00	1,073.57	0.00	0.00	371,132.91	0.00	0.00	0.00
	17/01/2020	Instalment	0.00	1,615.77	0.00	0.00	372,748.68	0.00	0.00	0.00
	31/01/2020	Instalment	0.00	216.00	0.00	0.00	372,964.68	0.00	0.00	0.00
	07/02/2020	Instalment	0.00	7,440.66	0.00	0.00	380,405.34	0.00	0.00	0.00
	14/02/2020	Instalment	0.00	1,086.33	0.00	0.00	381,491.67	0.00	0.00	0.00
	29/02/2020	Instalment	0.00	185.50	0.00	0.00	381,677.17	0.00	0.00	0.00
	05/03/2020	Disposal	(1.00)	(429,651.76)	0.00	0.00	(47,974.59)	368,470.22	429,651.76	(61,181.54)
	05/03/2020	Writeback	0.00	0.00	49,395.01	0.00	1,420.42	0.00	0.00	0.00
	23/03/2020	Return Of Capital	0.00	(1,420.42)	0.00	0.00	0.00			
	<b>30/06/2020</b>		<b>0.00</b>	<b>(419,454.35)</b>	<b>49,395.01</b>	<b>0.00</b>	<b>0.00</b>	<b>368,470.22</b>	<b>429,651.76</b>	<b>(61,181.54)</b>
9/33 ZUNKER ST. BURNETT HEADS										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	30,761.39	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	114,238.61	0.00	145,000.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>114,238.61</b>	<b>0.00</b>	<b>145,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
AirConditioner - Zunker St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	1,885.83	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(377.17)	1,508.66	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(377.17)</b>	<b>1,508.66</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Deck - 46 Shelley St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	7,440.66	0.00	0.00	0.00
	07/02/2020	Disposal	(1.00)	(7,898.33)	0.00	0.00	(457.67)	7,440.66	7,898.33	(457.67)
	07/02/2020	Writeback	0.00	0.00	457.67	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(7,898.33)</b>	<b>457.67</b>	<b>0.00</b>	<b>0.00</b>	<b>7,440.66</b>	<b>7,898.33</b>	<b>(457.67)</b>
HWS 7/17 - 4 Burns St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	973.84	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(162.34)	811.50	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(162.34)</b>	<b>811.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# Sturg Superannuation Fund

## Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Kitchen Office - Zunker St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	965.71	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(25.63)	940.08	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(25.63)</b>	<b>940.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Plant & Equip - 4 Burns St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	21,241.36	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(724.75)	20,516.61	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(724.75)</b>	<b>20,516.61</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Security Screens & Blinds - 4 Burns St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	902.07	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(25.85)	876.22	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(25.85)</b>	<b>876.22</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Sliding Gate - 4 Burns St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	845.27	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(21.18)	824.09	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(21.18)</b>	<b>824.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Sump Pump - 4 Burn St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	158.85	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(59.57)	99.28	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(59.57)</b>	<b>99.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Tapware, Mixer - 4 Burns St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	423.16	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(10.61)	412.55	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(10.61)</b>	<b>412.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Vinyl - 4 Burns St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	2,161.03	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(432.21)	1,728.82	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	432.21	0.00	2,161.03	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>432.21</b>	<b>(432.21)</b>	<b>2,161.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Vinyl Floor - Zunker St										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	1,387.07	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(277.41)	1,109.66	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(277.41)</b>	<b>1,109.66</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Sturg Superannuation Fund**  
**Market Movement Report**

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
<b>Total Market Movement</b>					<b>141,229.08</b>				<b>(61,639.21)</b>	<b>79,589.87</b>

Sturg Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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	Total	Discounted	Indexed	Other	Notional
<b>Losses available to offset</b>					
Carried forward from prior losses	130,016.92				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	61,181.54				
Current year capital losses - Collectables	0.00				
<b>Total Losses Available</b>	<b>191,198.46</b>				
<b>Total Losses Available - Collectables</b>	<b>0.00</b>				
<b>Capital Gains</b>					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
<b>Capital Gains Before Losses applied</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Losses and discount applied</b>					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

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**Sturg Superannuation Fund**  
**Capital Gains Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

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	<b>Total</b>	<b>Discounted</b>	<b>Indexed</b>	<b>Other</b>	<b>Notional</b>
<b>Net Capital Gain</b>					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
<b>Total Net Capital Gain (11A)</b>	<b>0.00</b>				
<b>Net Capital Losses Carried Forward to later income</b>					
Net Capital Losses Carried Forward to later income years	191,198.46				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
<b>Total Net Capital Losses Carried Forward to later income years (14V)</b>	<b>191,198.46</b>				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

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# Sturg Superannuation Fund

## Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Plant and Equipment (at written down value) - Unitised</b>												
Deck - 46 Shelley St												
07/03/2017	07/02/2020	1.00	7,898.33	7,440.66	(457.67)	7,898.33	7,898.33	0.00	0.00	0.00	0.00	0.00
		<b>1.00</b>	<b>7,898.33</b>	<b>7,440.66</b>	<b>(457.67)</b>	<b>7,898.33</b>	<b>7,898.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>1.00</b>	<b>7,898.33</b>	<b>7,440.66</b>	<b>(457.67)</b>	<b>7,898.33</b>	<b>7,898.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>												
46 Shelley Street Burnett Heads												
08/02/2014	07/02/2020	1.00	429,651.76	368,470.22	(61,181.54)	429,651.76	429,651.76	0.00	0.00	0.00	0.00	(61,181.54)
		<b>1.00</b>	<b>429,651.76</b>	<b>368,470.22</b>	<b>(61,181.54)</b>	<b>429,651.76</b>	<b>429,651.76</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(61,181.54)</b>
		<b>1.00</b>	<b>429,651.76</b>	<b>368,470.22</b>	<b>(61,181.54)</b>	<b>429,651.76</b>	<b>429,651.76</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(61,181.54)</b>
		<b>2.00</b>	<b>437,550.09</b>	<b>375,910.88</b>	<b>(61,639.21)</b>	<b>437,550.09</b>	<b>437,550.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(61,181.54)</b>

# 24800 - Changes in Market Values of Other Assets

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets	\$457.67		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$457.67		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

## Sturg Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Changes in Market Values of Other Assets (24800)</b>					
<u>Changes in Market Values of Other Assets (24800)</u>					
07/02/2020	Sale of Shelley St - no depreciation expense, property not available for rental during the year		457.67		457.67 DR
			<b>457.67</b>		<b>457.67 DR</b>
<b>Total Debits:</b>	<b>457.67</b>				
<b>Total Credits:</b>	<b>0.00</b>				



# 25000 - Interest Received

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BQL20167692	Cash at Bank	(\$1,210.56)	(\$1,541.09)	(21.45)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,210.56)	(\$1,541.09)	

## Supporting Documents

- Interest Reconciliation Report [Report](#)
- BS - BOQ Acc 7692.pdf

## 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

**Sturg Superannuation Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
BQL20167692 Cash at Bank					
31/07/2019	66.57	66.57			
31/08/2019	59.34	59.34			
30/09/2019	57.57	57.57			
31/10/2019	50.23	50.23			
30/11/2019	43.28	43.28			
31/12/2019	37.09	37.09			
31/01/2020	37.96	37.96			
29/02/2020	35.41	35.41			
31/03/2020	195.51	195.51			
30/04/2020	210.34	210.34			
31/05/2020	214.10	214.10			
30/06/2020	203.16	203.16			
	1,210.56	1,210.56			
	<b>1,210.56</b>	<b>1,210.56</b>			
<b>TOTAL</b>	<b>1,210.56</b>	<b>1,210.56</b>			

**Tax Return Reconciliation**

Gross Interest	Totals	Tax Return Label
	1,210.56	11C



Bank of Queensland Limited  
 ABN 32 009 656 740  
 AFSL No. 244616  
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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-June-2020 to 28-Jul-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 412,913.27 cr Total Credits \$ 12,649.96 cr Total Debits \$ 36,195.15 dr Closing Balance \$ 389,368.08 cr

Details as at 28-Jul-2020

Transactions		Debit	Credit	Balance
<b>2020</b>				
29-June	Opening Balance			412,913.27 cr
30-June	Tfr From 020167681 lb2-84512158		10,000.00	422,913.27 cr
30-June	Branch Deposit Fee	2.50		422,910.77 cr
30-June	Cheques Deposited Fee	1.00		422,909.77 cr
30-June	Interest		203.16	423,112.93 cr
01-Jul	Direct Credit Ato Ato006000012391437		47.00	423,159.93 cr
01-Jul	Direct Credit Precision CH Pasch2006260002351		1,919.80	425,079.73 cr
03-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,199.73 cr
06-Jul	Direct Debit MLC Limited 8413825	1,315.58		423,884.15 cr
10-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	424,004.15 cr
15-Jul	Tfr To Account 021743670 lb2-52143441	34,000.00		390,004.15 cr
16-Jul	Pay Anyone To Flow Dynamics Plumbing & Civil 638060 013294415 lb2-64144618	224.13		389,780.02 cr
17-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	389,900.02 cr
20-Jul	Direct Debit Asteron Life 02345928/00001	651.94		389,248.08 cr
24-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	389,368.08 cr
28-Jul	Closing Balance			389,368.08 cr
		<b>Total Debits &amp; Credits</b>	<b>36,195.15</b>	<b>12,649.96</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.



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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-May-2020 to 28-June-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 409,696.99 cr Total Credits \$ 3,773.90 cr Total Debits \$ 557.62 dr Credit Interest FYTD \$ 1,007.40 cr Closing Balance \$ 412,913.27 cr
Details as at 28-June-2020	

Transactions		Debit	Credit	Balance
<b>2020</b>				
29-May	Opening Balance			<b>409,696.99 cr</b>
29-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	409,816.99 cr
31-May	Interest		214.10	410,031.09 cr
05-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	410,151.09 cr
05-June	Direct Credit Precision CH Pasch2006020001868		1,919.80	412,070.89 cr
12-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	412,190.89 cr
15-June	Direct Debit Asteron Life 02345928/00001	557.62		411,633.27 cr
19-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	411,753.27 cr
27-June	Deposit		1,040.00	412,793.27 cr
28-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	412,913.27 cr
28-June	Closing Balance			<b>412,913.27 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>557.62</b>	<b>3,773.90</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

**Statement Integrity**

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website [boq.com.au](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Apr-2020 to 28-May-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 429,889.02 cr Total Credits \$ 3,090.09 cr Total Debits \$ 23,282.12 dr Credit Interest FYTD \$ 793.30 cr Closing Balance \$ 409,696.99 cr
Details as at 28-May-2020	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
29-Apr	Opening Balance			<b>429,889.02 cr</b>
30-Apr	Branch Deposit Fee	2.50		429,886.52 cr
30-Apr	Cheques Deposited Fee	1.00		429,885.52 cr
30-Apr	Interest		210.34	430,095.86 cr
01-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,215.86 cr
06-May	BPAY Deft Payments Ib2-53134308	750.00		429,465.86 cr
08-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	429,585.86 cr
14-May	Direct Debit Asteron Life 02345928/00001	557.62		429,028.24 cr
15-May	Tfr To Account 021743670 Ib2-92526721	20,000.00		409,028.24 cr
-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	409,148.24 cr
15-May	Direct Credit Precision CH Pasch2005120002541		2,399.75	411,547.99 cr
22-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	411,667.99 cr
27-May	BPAY Tax Office Payments Ib2-94731898	1,971.00		409,696.99 cr
28-May	Closing Balance			<b>409,696.99 cr</b>
Total Debits & Credits		<b>23,282.12</b>	<b>3,090.09</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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002763 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Mar-2020 to 28-Apr-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 424,482.83 cr
	Total Credits \$ 5,975.31 cr
	Total Debits \$ 569.12 dr
	Credit Interest FYTD \$ 582.96 cr
Details as at 28-Apr-2020	Closing Balance \$ 429,889.02 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
29-Mar	Opening Balance			424,482.83 cr
30-Mar	Deposit		1,040.00	425,522.83 cr
31-Mar	Branch Deposit Fee	7.50		425,515.33 cr
31-Mar	Cheques Deposited Fee	4.00		425,511.33 cr
31-Mar	Interest		195.51	425,706.84 cr
03-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,826.84 cr
14-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,946.84 cr
14-Apr	Direct Debit Asteron Life 02345928/00001	557.62		425,389.22 cr
17-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,509.22 cr
17-Apr	Direct Credit Precision CH Pasch2004150007634		1,919.80	427,429.02 cr
24-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	427,549.02 cr
27-Apr	Deposit		2,340.00	429,889.02 cr
28-Apr	Closing Balance			429,889.02 cr
		<b>Total Debits &amp; Credits</b>	<b>569.12</b>	<b>5,975.31</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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003609 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Feb-2020 to 28-Mar-2020

### Superannuation Savings Account

#### Account Details

urg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Mar-2020

#### Statement Summary

Opening Balance	\$ 62,893.98 cr
Total Credits	\$ 373,365.85 cr
Total Debits	\$ 11,777.00 dr
Credit Interest FYTD	\$ 387.45 cr
<b>Closing Balance</b>	<b>\$ 424,482.83 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
29-Feb	Opening Balance			62,893.98 cr
29-Feb	Pay Anyone To Noye's Glass Andaluminium 034122 000439375 Ib2-23635756	185.50		62,708.48 cr
29-Feb	Branch Deposit Fee	2.50		62,705.98 cr
29-Feb	Cheques Deposited Fee	1.00		62,704.98 cr
29-Feb	Internet Pay Anyone Fee	0.65		62,704.33 cr
29-Feb	Interest		35.41	62,739.74 cr
02-Mar	Deposit		1,040.00	63,779.74 cr
02-Mar	BPAY Bundaberg Reg Cncl Ib2-02680213	934.12		62,845.62 cr
02-Mar	BPAY Bundaberg Reg Cncl Ib2-02686893	1,095.61		61,750.01 cr
05-Mar	Deposit Bot 200167		368,470.22	430,220.23 cr
06-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,340.23 cr
13-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,460.23 cr
13-Mar	Direct Credit Precision CH Pasch2003100000912		1,919.80	432,380.03 cr
16-Mar	Direct Debit Asteron Life 02345928/00001	557.62		431,822.41 cr
20-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	431,942.41 cr
23-Mar	Direct Credit RACQ Insurance 15696734Pb 8D2t		1,420.42	433,362.83 cr
24-Mar	Tfr To Account 022255381 Ib2-41518296	9,000.00		424,362.83 cr
27-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	424,482.83 cr
28-Mar	Closing Balance			424,482.83 cr
	<b>Total Debits Et Credits</b>	<b>11,777.00</b>	<b>373,365.85</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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002462 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Jan-2020 to 28-Feb-2020

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Feb-2020

#### Statement Summary

Opening Balance	\$ 63,141.37 cr
Total Credits	\$ 4,337.71 cr
Total Debits	\$ 4,585.10 dr
Credit Interest FYTD	\$ 352.04 cr
<b>Closing Balance</b>	<b>\$ 62,893.98 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
29-Jan	Opening Balance			<b>63,141.37 cr</b>
31-Jan	Pay Anyone To Kp & C Dann 734279 000549086 lb2-80155214	216.00		62,925.37 cr
31-Jan	BPAY Deft Payments lb2-80162374	750.00		62,175.37 cr
31-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	62,295.37 cr
31-Jan	Branch Deposit Fee	2.50		62,292.87 cr
31-Jan	Cheques Deposited Fee	1.00		62,291.87 cr
31-Jan	Internet Pay Anyone Fee	0.65		62,291.22 cr
31-Jan	Interest		37.96	62,329.18 cr
-Feb	Deposit		1,300.00	63,629.18 cr
07-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,749.18 cr
13-Feb	Direct Credit Precision CH Pasch2002100002868		2,399.75	66,148.93 cr
14-Feb	Direct Debit Asteron Life 02345928/00001	557.62		65,591.31 cr
14-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	65,711.31 cr
14-Feb	BPAY Bundaberg Reg Cncl lb2-42749633	1,086.33		64,624.98 cr
21-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	64,744.98 cr
24-Feb	BPAY Tax Office Payments lb2-86638634	1,971.00		62,773.98 cr
28-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	62,893.98 cr
28-Feb	Closing Balance			<b>62,893.98 cr</b>
<b>Total Debits &amp; Credits</b>		<b>4,585.10</b>	<b>4,337.71</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Dec-2019 to 28-Jan-2020

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Jan-2020

#### Statement Summary

Opening Balance	\$ 63,887.23 cr
Total Credits	\$ 3,572.47 cr
Total Debits	\$ 4,318.33 dr
Credit Interest FYTD	\$ 314.08 cr
<b>Closing Balance</b>	<b>\$ 63,141.37 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-Dec	Opening Balance			<b>63,887.23 cr</b>
31-Dec	Branch Deposit Fee	2.50		63,884.73 cr
31-Dec	Cheques Deposited Fee	1.00		63,883.73 cr
31-Dec	Interest		37.09	63,920.82 cr
<b>2020</b>				
03-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	64,040.82 cr
03-Jan	BPAY Elgas Limited lb2-03085674	85.01		63,955.81 cr
07-Jan	Deposit		1,040.00	64,995.81 cr
10-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	65,115.81 cr
1-Jan	Direct Debit Asteron Life 02345928/00001	557.62		64,558.19 cr
1-Jan	Direct Credit RACQ Insurance 15696734Pb 7T2c		5.58	64,563.77 cr
17-Jan	BPAY RACQ Insurance lb2-85789714	3,672.20		60,891.57 cr
17-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,011.57 cr
17-Jan	Direct Credit Precision CH Pasch2001140003210		1,919.80	62,931.37 cr
20-Jan	Direct Credit Coejack Pty Lease Shop		30.00	62,961.37 cr
20-Jan	Direct Credit Jackson S Lease Shop		60.00	63,021.37 cr
24-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,141.37 cr
28-Jan	Closing Balance			<b>63,141.37 cr</b>
	<b>Total Debits &amp; Credits</b>	<b>4,318.33</b>	<b>3,572.47</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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002584 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Nov-2019 to 28-Dec-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 60,845.27 cr Total Credits \$ 3,603.08 cr Total Debits \$ 561.12 dr Credit Interest FYTD \$ 276.99 cr Closing Balance \$ 63,887.23 cr
Details as at 28-Dec-2019	

Transactions		Debit	Credit	Balance
<b>2019</b>				
29-Nov	Opening Balance			<b>60,845.27 cr</b>
29-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	60,965.27 cr
30-Nov	Branch Deposit Fee	2.50		60,962.77 cr
30-Nov	Cheques Deposited Fee	1.00		60,961.77 cr
30-Nov	Interest		43.28	61,005.05 cr
06-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,125.05 cr
13-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,245.05 cr
16-Dec	Direct Debit Asteron Life 02345928/00001	557.62		60,687.43 cr
16-Dec	Deposit		1,040.00	61,727.43 cr
3-Dec	Direct Credit Precision CH Pasch1912110004084		1,919.80	63,647.23 cr
20-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,767.23 cr
27-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,887.23 cr
28-Dec	Closing Balance			<b>63,887.23 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>561.12</b>	<b>3,603.08</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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002501 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Oct-2019 to 28-Nov-2019

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Nov-2019

#### Statement Summary

Opening Balance	\$ 75,427.06 cr
Total Credits	\$ 4,729.98 cr
Total Debits	\$ 19,311.77 dr
Credit Interest FYTD	\$ 233.71 cr
Closing Balance	\$ 60,845.27 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-Oct	Opening Balance			75,427.06 cr
31-Oct	Branch Deposit Fee	2.50		75,424.56 cr
31-Oct	Cheques Deposited Fee	1.00		75,423.56 cr
31-Oct	Internet Pay Anyone Fee	0.65		75,422.91 cr
31-Oct	Interest		50.23	75,473.14 cr
01-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,593.14 cr
05-Nov	BPAY Deft Payments lb2-45561474	750.00		74,843.14 cr
06-Nov	Deposit		1,300.00	76,143.14 cr
08-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,263.14 cr
11-Nov	Direct Debit Asteron Life 02345928/00001	557.62		75,705.52 cr
13-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,825.52 cr
21-Nov	Direct Credit Ato Ato007000011506434		500.00	76,325.52 cr
22-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,445.52 cr
25-Nov	Direct Credit Precision CH Pasch1911200001643		2,399.75	78,845.27 cr
28-Nov	Tfr To Account 022255381 lb2-42795674	18,000.00		60,845.27 cr
28-Nov	Closing Balance			60,845.27 cr
<b>Total Debits &amp; Credits</b>		<b>19,311.77</b>	<b>4,729.98</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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003228 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Sep-2019 to 28-Oct-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 74,535.31 cr
Details as at 28-Oct-2019	Total Credits \$ 3,497.37 cr
	Total Debits \$ 2,605.62 dr
	Credit Interest FYTD \$ 183.48 cr
	<b>Closing Balance \$ 75,427.06 cr</b>

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Sep	Opening Balance			<b>74,535.31 cr</b>
30-Sep	Interest		57.57	74,592.88 cr
04-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,712.88 cr
08-Oct	Deposit		1,040.00	75,752.88 cr
11-Oct	Pay Anyone To Quickcheck 645646 107017717 lb2-69826034	77.00		75,675.88 cr
11-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,795.88 cr
14-Oct	Direct Debit Asteron Life 02345928/00001	557.62		75,238.26 cr
18-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,358.26 cr
22-Oct	Direct Credit Precision CH Pasch1910150002743		1,919.80	77,278.06 cr
25-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	77,398.06 cr
28-Oct	BPAY Tax Office Payments lb2-55780674	1,971.00		75,427.06 cr
28-Oct	Closing Balance			<b>75,427.06 cr</b>
<b>Total Debits &amp; Credits</b>		<b>2,605.62</b>	<b>3,497.37</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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I- 002653 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Aug-2019 to 28-Sep-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 74,642.41 cr Total Credits \$ 3,619.14 cr Total Debits \$ 3,726.24 dr Credit Interest FYTD \$ 125.91 cr Closing Balance \$ 74,535.31 cr
Details as at 28-Sep-2019	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Aug	Opening Balance			<b>74,642.41 cr</b>
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22860953	1,152.45		73,489.96 cr
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22867313	1,073.57		72,416.39 cr
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22872233	935.60		71,480.79 cr
30-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,600.79 cr
30-Aug	Deposit		1,040.00	72,640.79 cr
31-Aug	Branch Deposit Fee	5.00		72,635.79 cr
31-Aug	Cheques Deposited Fee	2.00		72,633.79 cr
31-Aug	Interest		59.34	72,693.13 cr
1-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,813.13 cr
13-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,933.13 cr
13-Sep	Direct Credit Precision CH Pasch1909100001937		1,919.80	74,852.93 cr
16-Sep	Direct Debit Asteron Life 02345928/00001	557.62		74,295.31 cr
20-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,415.31 cr
27-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,535.31 cr
28-Sep	Closing Balance			<b>74,535.31 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>3,726.24</b>	<b>3,619.14</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Jul-2019 to 28-Aug-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 71,707.21 cr Total Credits \$ 4,246.32 cr Total Debits \$ 1,311.12 dr Credit Interest FYTD \$ 66.57 cr Closing Balance \$ 74,642.41 cr
Details as at 28-Aug-2019	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Jul	Opening Balance			71,707.21 cr
31-Jul	Branch Deposit Fee	2.50		71,704.71 cr
31-Jul	Cheques Deposited Fee	1.00		71,703.71 cr
31-Jul	Interest		66.57	71,770.28 cr
01-Aug	BPAY Deft Payments Ib2-99049410	750.00		71,020.28 cr
02-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,140.28 cr
02-Aug	Deposit		1,300.00	72,440.28 cr
09-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,560.28 cr
12-Aug	Direct Credit Precision CH Pasch1908070000642		2,399.75	74,960.03 cr
14-Aug	Direct Debit Asteron Life 02345928/00001	557.62		74,402.41 cr
16-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,522.41 cr
23-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,642.41 cr
28-Aug	Closing Balance			74,642.41 cr
		<b>Total Debits &amp; Credits</b>	<b>1,311.12</b>	<b>4,246.32</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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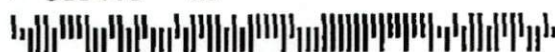
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003413 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-June-2019 to 28-Jul-2019

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Jul-2019

#### Statement Summary

Opening Balance	\$ 76,032.37 cr
Total Credits	\$ 3,537.99 cr
Total Debits	\$ 7,863.15 dr
Closing Balance	\$ 71,707.21 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-June	Opening Balance			76,032.37 cr
30-June	Internet Pay Anyone Fee	0.65		76,031.72 cr
30-June	Interest		98.19	76,129.91 cr
03-Jul	Deposit		1,040.00	77,169.91 cr
04-Jul	Direct Debit MLC Limited 8413825	1,166.88		76,003.03 cr
05-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,123.03 cr
12-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,243.03 cr
12-Jul	Direct Credit Precision CH Pasch1907090001469		1,919.80	78,162.83 cr
15-Jul	Direct Debit Asteron Life 02345928/00001	557.62		77,605.21 cr
15-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	77,725.21 cr
22-Jul	BPAY Tax Office Payments 1b2-64713633	6,138.00		71,587.21 cr
26-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,707.21 cr
28-Jul	Closing Balance			71,707.21 cr
<b>Total Debits Et Credits</b>		<b>7,863.15</b>	<b>3,537.99</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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# 28000 - Property Income

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STURG4BURN	4 Burns Street, Burnett Heads	(\$14,560.00)	(\$8,060.00)	80.65%
ZUNKER	9/33 Zunker St. Burnett Heads	(\$5,754.50)	(\$4,436.34)	29.71%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$20,314.50)	(\$12,496.34)	

## Supporting Documents

- General Ledger [Report](#)
- 2020 Sturg Super Income.pdf [STURG4BURN](#)
- 2020 Sturg Super Income.pdf [ZUNKER](#)

## Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

# Sturg Superannuation Fund

## General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Income (28000)</b>					
<u>4 Burns Street, Burnett Heads (STURG4BURN)</u>					
09/07/2018	Direct Credit BARBARA CLARK- RE Rent Burns St			520.00	520.00 CR
06/08/2018	Direct Credit BARBARA CLARK- RE Burns 3wks			760.00	1,280.00 CR
20/08/2018	Direct Credit BARBARA CLARK- RE burns st			560.00	1,840.00 CR
03/09/2018	Direct Credit BARBARA CLARK- RE burns st			520.00	2,360.00 CR
19/09/2018	Direct Credit BARBARA CLARK- RE Burns St [Direct Credit BARBARA CLARK- RE burns st]			560.00	2,920.00 CR
02/10/2018	Direct Credit BARBARA CLARK- RE burns st Rent			540.00	3,460.00 CR
16/10/2018	Direct Credit BARBARA CLARK- RE burns st Rent			540.00	4,000.00 CR
31/10/2018	Direct Credit BARBARA CLARK- RE burns st Rent			620.00	4,620.00 CR
12/11/2018	Direct Credit BARBARA CLARK- RE burns st Rent			520.00	5,140.00 CR
23/11/2018	Direct Credit BARBARA CLARK- RE burns st Rent			520.00	5,660.00 CR
11/12/2018	Direct Credit BARBARA CLARK- RE burns st Rent			520.00	6,180.00 CR
11/12/2018	Direct Credit BARBARA CLARK- RE advanced rent			60.00	6,240.00 CR
20/12/2018	Direct Credit BARBARA CLARK- RE burns st Rent			520.00	6,760.00 CR
11/01/2019	Direct Credit BARBARA CLARK- RE burns st Rent			260.00	7,020.00 CR
31/05/2019	DEPOSIT Burns Street rent EW & KN Colegrove			1,040.00	8,060.00 CR
				<b>8,060.00</b>	<b>8,060.00 CR</b>
<u>9/33 Zunker St. Burnett Heads (ZUNKER)</u>					
24/07/2018	Direct Credit NATURAL BALANC E MONTHLY RENTAL			472.73	472.73 CR
23/10/2018	Direct Credit INGAN ECO MONTHLY RENTAL			472.73	945.46 CR
03/12/2018	Direct Credit BENDIGO BANK Lease payment Zunker Street			109.09	1,054.55 CR
07/12/2018	Direct Credit BENDIGO BANK Rent zunker st			109.09	1,163.64 CR
14/12/2018	Direct Credit BENDIGO BANK Lease payment			109.09	1,272.73 CR
24/12/2018	Direct Credit BENDIGO BANK Rent lease payment			109.09	1,381.82 CR
31/12/2018	Direct Credit BENDIGO BANK Rent payment			109.09	1,490.91 CR
11/01/2019	Direct Credit COEJACK PTY TWO WEEKS RENT			218.18	1,709.09 CR
25/01/2019	Direct Credit COEJACK PTY RENT shop9			109.09	1,818.18 CR
13/02/2019	Direct Credit SHARON JACKSON Lease shop			327.27	2,145.45 CR
15/02/2019	Direct Credit COEJACK PTY LEASE SHOP			109.09	2,254.54 CR
22/02/2019	Direct Credit COEJACK PTY LEASE SHOP			109.09	2,363.63 CR
28/02/2019	Direct Credit COEJACK PTY LEASE SHOP			109.09	2,472.72 CR
08/03/2019	Direct Credit JACKSON S LEASE			109.09	2,581.81 CR

# Sturg Superannuation Fund

## General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	SHOP				
15/03/2019	Direct Credit COEJACK PTY LEASE SHOP			109.09	2,690.90 CR
01/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	2,799.99 CR
05/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	2,909.08 CR
05/04/2019	Direct Credit COEJACK PTY LEASE SHOP			109.09	3,018.17 CR
12/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,127.26 CR
12/04/2019	Direct Credit COEJACK PTY LEASE SHOP			109.09	3,236.35 CR
23/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,345.44 CR
26/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,454.53 CR
03/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,563.62 CR
10/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,672.71 CR
17/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,781.80 CR
24/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,890.89 CR
31/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	3,999.98 CR
07/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	4,109.07 CR
14/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	4,218.16 CR
21/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	4,327.25 CR
28/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP			109.09	4,436.34 CR
				<b>4,436.34</b>	<b>4,436.34 CR</b>

**Total Debits: 0.00**

**Total Credits: 12,496.34**

**STURG SUPERANNUATION**

**INCOME - JULY 2019 TO JUNE 2020**

Date	Invoice and Description	Total Amount	GST	Rental Bond	Rent 9/33 Zunker St	Rent Burns St	Salary Sacrif & Super Barry	Super Joanne	Bank Interest	Tax Refund	Misc	Description
3/07/2019	Balance B/F											
5/07/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
12/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/07/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
19/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
26/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
31/07/2019	Interest	\$ 66.57							\$ 66.57			
2/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
2/08/2019	EW & KN Colegrove	\$ 1,300.00				\$ 1,300.00						
9/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/08/2019	Precision CH	\$ 2,399.75					\$ 2,399.75					
16/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
23/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/08/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
31/08/2019	Interest	\$ 59.34							\$ 59.34			
6/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/09/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
20/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
27/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/09/2019	Interest	\$ 57.57							\$ 57.57			
4/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
8/10/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
11/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
18/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
18/10/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
25/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
31/10/2019	Interest	\$ 50.23							\$ 50.23			
1/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
6/11/2019	EW & KN Colegrove	\$ 1,300.00				\$ 1,300.00						
8/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
15/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
21/11/2019	ATO	\$ 500.00						\$ 500.00				
22/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
25/11/2019	Precision CH	\$ 2,399.75					\$ 2,399.75					
29/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/11/2019	Interest	\$ 43.28							\$ 43.28			
6/12/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/12/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
16/12/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						



5/06/2020	Precision CH	\$ 1,919.80			\$ 1,919.80					
12/06/2020	Coejack Pty Ltd	\$ 120.00	\$ 120.00							
15/06/2020	Coejack Pty Ltd	\$ 120.00	\$ 120.00							
19/06/2020	EW & KN Colegrove	\$ 1,040.00	\$ 1,040.00							
26/06/2020	Coejack Pty Ltd	\$ 120.00	\$ 120.00							
30/06/2020	Sturg Pty Ltd	\$ 10,000.00		\$ 10,000.00						
30/06/2020	Interest	\$ 203.16		\$ 203.16						
		\$ 427,454.18	\$ 6,330.00	\$ 14,560.00	\$ 24,957.40	\$ 10,500.00	\$ 1,210.56	\$ 369,896.22		



**STURG SUPERANNUATION**

**INCOME - JULY 2019 TO JUNE 2020**

Date	Invoice and Description	Total Amount	GST	Rental Bond	Rent 9/33 Zunker St	Rent Burns St	Salary Sacrif & Super Barry	Super Joanne	Bank Interest	Tax Refund	Misc	Description
3/07/2019	Balance B/F											
5/07/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
12/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/07/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
19/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
26/07/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
31/07/2019	Interest	\$ 66.57							\$ 66.57			
2/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
2/08/2019	EW & KN Colegrove	\$ 1,300.00				\$ 1,300.00						
9/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
12/08/2019	Precision CH	\$ 2,399.75					\$ 2,399.75					
16/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
23/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/08/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/08/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
31/08/2019	Interest	\$ 59.34							\$ 59.34			
6/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/09/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
20/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
27/09/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/09/2019	Interest	\$ 57.57							\$ 57.57			
4/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
8/10/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						
11/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
18/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
18/10/2019	Precision CH	\$ 1,919.80					\$ 1,919.80					
25/10/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
31/10/2019	Interest	\$ 50.23							\$ 50.23			
1/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
6/11/2019	EW & KN Colegrove	\$ 1,300.00				\$ 1,300.00						
8/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
15/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
21/11/2019	ATO	\$ 500.00						\$ 500.00				
22/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
25/11/2019	Precision CH	\$ 2,399.75					\$ 2,399.75					
29/11/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
30/11/2019	Interest	\$ 43.28							\$ 43.28			
6/12/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
13/12/2019	Coejack Pty Ltd	\$ 120.00			\$ 120.00							
16/12/2019	EW & KN Colegrove	\$ 1,040.00				\$ 1,040.00						





# 30100 - Accountancy Fees

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$3,157.00	\$3,157.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,157.00	\$3,157.00	

## Supporting Documents

- General Ledger [Report](#)
- Accounting Fees.pdf

## Standard Checklist

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

## Sturg Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
30/06/2020	Accounting Fees Payable		3,157.00		3,157.00 DR
			<b>3,157.00</b>		<b>3,157.00 DR</b>
<b>Total Debits:</b>	<b>3,157.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				

# Mitcham Property

## Developments Pty Ltd

A.B.N. 30 515 453 617  
PO Box 354, ASPLEY QLD 4034  
Phone (07) 3263 5200 Fax (07) 3263 4830

Mr Barry Sturgeon  
Sturg Superannuation Fund  
33 Shelley Street  
BURNETT HEADS QLD 4670

**Tax Invoice**  
**205637**

Ref: STUR0001  
28 July, 2020

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2019 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 2019</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2019</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2019</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>3,157.00</p>

Description	Amount

**Terms: Strictly Seven Days**

**AMT Due \$**

**3,157.00**

The Amount Due Includes GST of \$287.00

\* Indicates Taxable Supply

**Refer to our Terms of Trade on our website [www.taxonline.com.au](http://www.taxonline.com.au)**

**REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE**

<b>Sturg Superannuation Fund</b>		<b>Remittance Advice.</b>	Invoice: 205637
*Cheque	*Cash	*M/card & VISA Only	Ref: STUR0001
			28 July, 2020
*Direct Deposit - please use Invoice No. as your REFERENCE			
<b>Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970</b>		<b>Amt Due: \$</b>	<b>3,157.00</b>
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"/>	Validation No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder .....	Signature .....	Expiry Date ...../.....	

# 30400 - ATO Supervisory Levy

2020 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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$259.00	\$259.00	

## Supporting Documents

- General Ledger [Report](#)
- 2019 tax return tax payable-refundable.pdf

## Standard Checklist

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



Sturg Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2020	Transfer 2019 Income Tax Refund		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

Total Debits: 259.00

Total Credits: 0.00

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 refundable**

**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 2019.

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	133,016
Collectables	0

Net capital losses carried forward to later income years

	133,016
	0

# 30700 - Auditor's Remuneration

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$418.00	\$385.00	8.57%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$418.00	\$385.00	

## Supporting Documents

- General Ledger [Report](#)
- Auditor Fees.pdf

## Standard Checklist

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

## Sturg Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
30/06/2020	Audit Fees Payable		418.00		418.00 DR
			<b>418.00</b>		<b>418.00 DR</b>

**Total Debits: 418.00**

**Total Credits: 0.00**



# TAX INVOICE

Sturg Superannuation Fund  
Attention: Barry & Joanne  
33 Shelley Street  
BURNETT HEADS QLD 4670

**Invoice Date**  
20 Jul 2020

**Invoice Number**  
INV-0799

**Reference**  
2019 Sturg

**ABN**  
18 160 477 430

Superannuation Audit  
Assistance Pty Ltd  
Attention: Thomas Nasmyth  
PO Box 945  
HAMILTON QLD 4007  
super.audit.assistance@gmail.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2019 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	380.00	10%	380.00
			Subtotal	380.00
			TOTAL GST 10%	38.00
			<b>TOTAL AUD</b>	<b>418.00</b>

**Due Date: 7 Aug 2020**

Bendigo Bank  
BSB 633 000  
Account 1470 767 98

(For direct deposits please use the invoice number or your fund name as a reference)

[View and pay online now](#)

## PAYMENT ADVICE

**Customer** Sturg Superannuation Fund  
**Invoice Number** INV-0799  
**Amount Due** **418.00**  
**Due Date** 7 Aug 2020

**Amount Enclosed**

Enter the amount you are paying above

To: Superannuation Audit Assistance Pty Ltd  
Attention: Thomas Nasmyth  
PO Box 945  
HAMILTON QLD 4007  
super.audit.assistance@gmail.com

# 31500 - Bank Charges

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$48.45	\$9.35	418.18%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$48.45	\$9.35	

## Supporting Documents

- General Ledger [Report](#)
- BS - BOQ Acc 7692.pdf

## Standard Checklist

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

# Sturg Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
31/07/2019	BRANCH DEPOSIT FEE		2.50		2.50 DR
31/07/2019	CHEQUES DEPOSITED FEE		1.00		3.50 DR
31/08/2019	BRANCH DEPOSIT FEE		5.00		8.50 DR
31/08/2019	CHEQUES DEPOSITED FEE		2.00		10.50 DR
31/10/2019	BRANCH DEPOSIT FEE		2.50		13.00 DR
31/10/2019	CHEQUES DEPOSITED FEE		1.00		14.00 DR
31/10/2019	INTERNET PAY ANYONE FEE		0.65		14.65 DR
30/11/2019	BRANCH DEPOSIT FEE		2.50		17.15 DR
30/11/2019	CHEQUES DEPOSITED FEE		1.00		18.15 DR
31/12/2019	BRANCH DEPOSIT FEE		2.50		20.65 DR
31/12/2019	CHEQUES DEPOSITED FEE		1.00		21.65 DR
31/01/2020	INTERNET PAY ANYONE FEE		0.65		22.30 DR
31/01/2020	BRANCH DEPOSIT FEE		2.50		24.80 DR
31/01/2020	CHEQUES DEPOSITED FEE		1.00		25.80 DR
29/02/2020	BRANCH DEPOSIT FEE		2.50		28.30 DR
29/02/2020	INTERNET PAY ANYONE FEE		0.65		28.95 DR
29/02/2020	CHEQUES DEPOSITED FEE		1.00		29.95 DR
31/03/2020	CHEQUES DEPOSITED FEE		4.00		33.95 DR
31/03/2020	BRANCH DEPOSIT FEE		7.50		41.45 DR
30/04/2020	BRANCH DEPOSIT FEE		2.50		43.95 DR
30/04/2020	CHEQUES DEPOSITED FEE		1.00		44.95 DR
30/06/2020	BRANCH DEPOSIT FEE		2.50		47.45 DR
30/06/2020	CHEQUES DEPOSITED FEE		1.00		48.45 DR
			<b>48.45</b>		<b>48.45 DR</b>

**Total Debits: 48.45**

**Total Credits: 0.00**



Bank of Queensland Limited  
 ABN 32 009 656 740  
 AFSL No. 244616  
 BOQ Centre  
 Level 6, 100 Skyring Terrace  
 Newstead Qld 4006  
 GPO Box 898, Brisbane 4001  
 Telephone 1300 55 72 72  
 Facsimile (07) 3212 3399  
 www.boq.com.au

002513 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-June-2020 to 28-Jul-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 412,913.27 cr Total Credits \$ 12,649.96 cr Total Debits \$ 36,195.15 dr Closing Balance \$ 389,368.08 cr

Details as at 28-Jul-2020

Transactions		Debit	Credit	Balance
<b>2020</b>				
29-June	Opening Balance			412,913.27 cr
30-June	Tfr From 020167681 lb2-84512158		10,000.00	422,913.27 cr
30-June	Branch Deposit Fee	2.50		422,910.77 cr
30-June	Cheques Deposited Fee	1.00		422,909.77 cr
30-June	Interest		203.16	423,112.93 cr
01-Jul	Direct Credit Ato Ato006000012391437		47.00	423,159.93 cr
01-Jul	Direct Credit Precision CH Pasch2006260002351		1,919.80	425,079.73 cr
03-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,199.73 cr
06-Jul	Direct Debit MLC Limited 8413825	1,315.58		423,884.15 cr
10-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	424,004.15 cr
15-Jul	Tfr To Account 021743670 lb2-52143441	34,000.00		390,004.15 cr
16-Jul	Pay Anyone To Flow Dynamics Plumbing & Civil 638060 013294415 lb2-64144618	224.13		389,780.02 cr
17-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	389,900.02 cr
20-Jul	Direct Debit Asteron Life 02345928/00001	651.94		389,248.08 cr
24-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	389,368.08 cr
28-Jul	Closing Balance			389,368.08 cr
		<b>Total Debits &amp; Credits</b>	<b>36,195.15</b>	<b>12,649.96</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.





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003655 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-May-2020 to 28-June-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 409,696.99 cr Total Credits \$ 3,773.90 cr Total Debits \$ 557.62 dr Credit Interest FYTD \$ 1,007.40 cr Closing Balance \$ 412,913.27 cr
Details as at 28-June-2020	

Transactions		Debit	Credit	Balance
<b>2020</b>				
29-May	Opening Balance			<b>409,696.99 cr</b>
29-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	409,816.99 cr
31-May	Interest		214.10	410,031.09 cr
05-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	410,151.09 cr
05-June	Direct Credit Precision CH Pasch2006020001868		1,919.80	412,070.89 cr
12-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	412,190.89 cr
15-June	Direct Debit Asteron Life 02345928/00001	557.62		411,633.27 cr
19-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	411,753.27 cr
27-June	Deposit		1,040.00	412,793.27 cr
28-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	412,913.27 cr
28-June	Closing Balance			<b>412,913.27 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>557.62</b>	<b>3,773.90</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Apr-2020 to 28-May-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 429,889.02 cr Total Credits \$ 3,090.09 cr Total Debits \$ 23,282.12 dr Credit Interest FYTD \$ 793.30 cr Closing Balance \$ 409,696.99 cr
Details as at 28-May-2020	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
29-Apr	Opening Balance			<b>429,889.02 cr</b>
30-Apr	Branch Deposit Fee	2.50		429,886.52 cr
30-Apr	Cheques Deposited Fee	1.00		429,885.52 cr
30-Apr	Interest		210.34	430,095.86 cr
01-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,215.86 cr
06-May	BPAY Deft Payments Ib2-53134308	750.00		429,465.86 cr
08-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	429,585.86 cr
14-May	Direct Debit Asteron Life 02345928/00001	557.62		429,028.24 cr
15-May	Tfr To Account 021743670 Ib2-92526721	20,000.00		409,028.24 cr
-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	409,148.24 cr
15-May	Direct Credit Precision CH Pasch2005120002541		2,399.75	411,547.99 cr
22-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	411,667.99 cr
27-May	BPAY Tax Office Payments Ib2-94731898	1,971.00		409,696.99 cr
28-May	Closing Balance			<b>409,696.99 cr</b>
Total Debits & Credits		<b>23,282.12</b>	<b>3,090.09</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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002763 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Mar-2020 to 28-Apr-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 424,482.83 cr
	Total Credits \$ 5,975.31 cr
	Total Debits \$ 569.12 dr
	Credit Interest FYTD \$ 582.96 cr
Details as at 28-Apr-2020	Closing Balance \$ 429,889.02 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
29-Mar	Opening Balance			<b>424,482.83 cr</b>
30-Mar	Deposit		1,040.00	425,522.83 cr
31-Mar	Branch Deposit Fee	7.50		425,515.33 cr
31-Mar	Cheques Deposited Fee	4.00		425,511.33 cr
31-Mar	Interest		195.51	425,706.84 cr
03-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,826.84 cr
14-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,946.84 cr
14-Apr	Direct Debit Asteron Life 02345928/00001	557.62		425,389.22 cr
17-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,509.22 cr
17-Apr	Direct Credit Precision CH Pasch2004150007634		1,919.80	427,429.02 cr
24-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	427,549.02 cr
27-Apr	Deposit		2,340.00	429,889.02 cr
28-Apr	Closing Balance			<b>429,889.02 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>569.12</b>	<b>5,975.31</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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003609 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Feb-2020 to 28-Mar-2020

### Superannuation Savings Account

#### Account Details

urg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Mar-2020

#### Statement Summary

Opening Balance	\$ 62,893.98 cr
Total Credits	\$ 373,365.85 cr
Total Debits	\$ 11,777.00 dr
Credit Interest FYTD	\$ 387.45 cr
<b>Closing Balance</b>	<b>\$ 424,482.83 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
29-Feb	Opening Balance			62,893.98 cr
29-Feb	Pay Anyone To Noye's Glass Andaluminium 034122 000439375 Ib2-23635756	185.50		62,708.48 cr
29-Feb	Branch Deposit Fee	2.50		62,705.98 cr
29-Feb	Cheques Deposited Fee	1.00		62,704.98 cr
29-Feb	Internet Pay Anyone Fee	0.65		62,704.33 cr
29-Feb	Interest		35.41	62,739.74 cr
02-Mar	Deposit		1,040.00	63,779.74 cr
02-Mar	BPAY Bundaberg Reg Cncl Ib2-02680213	934.12		62,845.62 cr
02-Mar	BPAY Bundaberg Reg Cncl Ib2-02686893	1,095.61		61,750.01 cr
05-Mar	Deposit Bot 200167		368,470.22	430,220.23 cr
06-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,340.23 cr
13-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,460.23 cr
13-Mar	Direct Credit Precision CH Pasch2003100000912		1,919.80	432,380.03 cr
16-Mar	Direct Debit Asteron Life 02345928/00001	557.62		431,822.41 cr
20-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	431,942.41 cr
23-Mar	Direct Credit RACQ Insurance 15696734Pb 8D2t		1,420.42	433,362.83 cr
24-Mar	Tfr To Account 022255381 Ib2-41518296	9,000.00		424,362.83 cr
27-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	424,482.83 cr
28-Mar	Closing Balance			424,482.83 cr
	<b>Total Debits Et Credits</b>	<b>11,777.00</b>	<b>373,365.85</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Jan-2020 to 28-Feb-2020

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Feb-2020

#### Statement Summary

Opening Balance	\$ 63,141.37 cr
Total Credits	\$ 4,337.71 cr
Total Debits	\$ 4,585.10 dr
Credit Interest FYTD	\$ 352.04 cr
<b>Closing Balance</b>	<b>\$ 62,893.98 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
29-Jan	Opening Balance			<b>63,141.37 cr</b>
31-Jan	Pay Anyone To Kp & C Dann 734279 000549086 lb2-80155214	216.00		62,925.37 cr
31-Jan	BPAY Deft Payments lb2-80162374	750.00		62,175.37 cr
31-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	62,295.37 cr
31-Jan	Branch Deposit Fee	2.50		62,292.87 cr
31-Jan	Cheques Deposited Fee	1.00		62,291.87 cr
31-Jan	Internet Pay Anyone Fee	0.65		62,291.22 cr
31-Jan	Interest		37.96	62,329.18 cr
31-Jan	Deposit		1,300.00	63,629.18 cr
07-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,749.18 cr
13-Feb	Direct Credit Precision CH Pasch2002100002868		2,399.75	66,148.93 cr
14-Feb	Direct Debit Asteron Life 02345928/00001	557.62		65,591.31 cr
14-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	65,711.31 cr
14-Feb	BPAY Bundaberg Reg Cncl lb2-42749633	1,086.33		64,624.98 cr
21-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	64,744.98 cr
24-Feb	BPAY Tax Office Payments lb2-86638634	1,971.00		62,773.98 cr
28-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	62,893.98 cr
28-Feb	Closing Balance			<b>62,893.98 cr</b>
<b>Total Debits &amp; Credits</b>		<b>4,585.10</b>	<b>4,337.71</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Dec-2019 to 28-Jan-2020

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Jan-2020

#### Statement Summary

Opening Balance	\$ 63,887.23 cr
Total Credits	\$ 3,572.47 cr
Total Debits	\$ 4,318.33 dr
Credit Interest FYTD	\$ 314.08 cr
Closing Balance	\$ 63,141.37 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-Dec	Opening Balance			63,887.23 cr
31-Dec	Branch Deposit Fee	2.50		63,884.73 cr
31-Dec	Cheques Deposited Fee	1.00		63,883.73 cr
31-Dec	Interest		37.09	63,920.82 cr
<b>2020</b>				
03-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	64,040.82 cr
03-Jan	BPAY Elgas Limited lb2-03085674	85.01		63,955.81 cr
07-Jan	Deposit		1,040.00	64,995.81 cr
10-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	65,115.81 cr
1-Jan	Direct Debit Asteron Life 02345928/00001	557.62		64,558.19 cr
1-Jan	Direct Credit RACQ Insurance 15696734Pb 7T2c		5.58	64,563.77 cr
17-Jan	BPAY RACQ Insurance lb2-85789714	3,672.20		60,891.57 cr
17-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,011.57 cr
17-Jan	Direct Credit Precision CH Pasch2001140003210		1,919.80	62,931.37 cr
20-Jan	Direct Credit Coejack Pty Lease Shop		30.00	62,961.37 cr
20-Jan	Direct Credit Jackson S Lease Shop		60.00	63,021.37 cr
24-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,141.37 cr
28-Jan	Closing Balance			63,141.37 cr
	<b>Total Debits &amp; Credits</b>	<b>4,318.33</b>	<b>3,572.47</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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002584 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Nov-2019 to 28-Dec-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 60,845.27 cr Total Credits \$ 3,603.08 cr Total Debits \$ 561.12 dr Credit Interest FYTD \$ 276.99 cr Closing Balance \$ 63,887.23 cr
Details as at 28-Dec-2019	

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-Nov	Opening Balance			<b>60,845.27 cr</b>
29-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	60,965.27 cr
30-Nov	Branch Deposit Fee	2.50		60,962.77 cr
30-Nov	Cheques Deposited Fee	1.00		60,961.77 cr
30-Nov	Interest		43.28	61,005.05 cr
06-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,125.05 cr
13-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,245.05 cr
16-Dec	Direct Debit Asteron Life 02345928/00001	557.62		60,687.43 cr
16-Dec	Deposit		1,040.00	61,727.43 cr
3-Dec	Direct Credit Precision CH Pasch1912110004084		1,919.80	63,647.23 cr
20-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,767.23 cr
27-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,887.23 cr
28-Dec	Closing Balance			<b>63,887.23 cr</b>
<b>Total Debits &amp; Credits</b>		<b>561.12</b>	<b>3,603.08</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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002501 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Oct-2019 to 28-Nov-2019

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Nov-2019

#### Statement Summary

Opening Balance	\$ 75,427.06 cr
Total Credits	\$ 4,729.98 cr
Total Debits	\$ 19,311.77 dr
Credit Interest FYTD	\$ 233.71 cr
Closing Balance	\$ 60,845.27 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-Oct	Opening Balance			75,427.06 cr
31-Oct	Branch Deposit Fee	2.50		75,424.56 cr
31-Oct	Cheques Deposited Fee	1.00		75,423.56 cr
31-Oct	Internet Pay Anyone Fee	0.65		75,422.91 cr
31-Oct	Interest		50.23	75,473.14 cr
01-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,593.14 cr
05-Nov	BPAY Deft Payments lb2-45561474	750.00		74,843.14 cr
06-Nov	Deposit		1,300.00	76,143.14 cr
08-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,263.14 cr
11-Nov	Direct Debit Asteron Life 02345928/00001	557.62		75,705.52 cr
13-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,825.52 cr
21-Nov	Direct Credit Ato Ato007000011506434		500.00	76,325.52 cr
22-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,445.52 cr
25-Nov	Direct Credit Precision CH Pasch1911200001643		2,399.75	78,845.27 cr
28-Nov	Tfr To Account 022255381 lb2-42795674	18,000.00		60,845.27 cr
28-Nov	Closing Balance			60,845.27 cr
<b>Total Debits &amp; Credits</b>		<b>19,311.77</b>	<b>4,729.98</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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003228 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Sep-2019 to 28-Oct-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 74,535.31 cr
Details as at 28-Oct-2019	Total Credits \$ 3,497.37 cr
	Total Debits \$ 2,605.62 dr
	Credit Interest FYTD \$ 183.48 cr
	<b>Closing Balance \$ 75,427.06 cr</b>

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Sep	Opening Balance			<b>74,535.31 cr</b>
30-Sep	Interest		57.57	74,592.88 cr
04-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,712.88 cr
08-Oct	Deposit		1,040.00	75,752.88 cr
11-Oct	Pay Anyone To Quickcheck 645646 107017717 lb2-69826034	77.00		75,675.88 cr
11-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,795.88 cr
14-Oct	Direct Debit Asteron Life 02345928/00001	557.62		75,238.26 cr
18-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,358.26 cr
22-Oct	Direct Credit Precision CH Pasch1910150002743		1,919.80	77,278.06 cr
25-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	77,398.06 cr
28-Oct	BPAY Tax Office Payments lb2-55780674	1,971.00		75,427.06 cr
28-Oct	Closing Balance			<b>75,427.06 cr</b>
<b>Total Debits &amp; Credits</b>		<b>2,605.62</b>	<b>3,497.37</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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I- 002653 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Aug-2019 to 28-Sep-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 74,642.41 cr Total Credits \$ 3,619.14 cr Total Debits \$ 3,726.24 dr Credit Interest FYTD \$ 125.91 cr Closing Balance \$ 74,535.31 cr
Details as at 28-Sep-2019	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Aug	Opening Balance			<b>74,642.41 cr</b>
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22860953	1,152.45		73,489.96 cr
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22867313	1,073.57		72,416.39 cr
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22872233	935.60		71,480.79 cr
30-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,600.79 cr
30-Aug	Deposit		1,040.00	72,640.79 cr
31-Aug	Branch Deposit Fee	5.00		72,635.79 cr
31-Aug	Cheques Deposited Fee	2.00		72,633.79 cr
31-Aug	Interest		59.34	72,693.13 cr
1-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,813.13 cr
13-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,933.13 cr
13-Sep	Direct Credit Precision CH Pasch1909100001937		1,919.80	74,852.93 cr
16-Sep	Direct Debit Asteron Life 02345928/00001	557.62		74,295.31 cr
20-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,415.31 cr
27-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,535.31 cr
28-Sep	Closing Balance			<b>74,535.31 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>3,726.24</b>	<b>3,619.14</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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002661 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Jul-2019 to 28-Aug-2019

### Superannuation Savings Account

Account Details	Statement Summary
turg Superannuation Fund	Opening Balance \$ 71,707.21 cr
Irs Joanne R Sturgeon and	Total Credits \$ 4,246.32 cr
Mr Barry J Sturgeon Trustees	Total Debits \$ 1,311.12 dr
	Credit Interest FYTD \$ 66.57 cr
Details as at 28-Aug-2019	<b>Closing Balance \$ 74,642.41 cr</b>

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Jul	Opening Balance			<b>71,707.21 cr</b>
31-Jul	Branch Deposit Fee	2.50		71,704.71 cr
31-Jul	Cheques Deposited Fee	1.00		71,703.71 cr
31-Jul	Interest		66.57	71,770.28 cr
01-Aug	BPAY Deft Payments Ib2-99049410	750.00		71,020.28 cr
02-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,140.28 cr
02-Aug	Deposit		1,300.00	72,440.28 cr
09-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,560.28 cr
12-Aug	Direct Credit Precision CH Pasch1908070000642		2,399.75	74,960.03 cr
1-Aug	Direct Debit Asteron Life 02345928/00001	557.62		74,402.41 cr
16-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,522.41 cr
23-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,642.41 cr
28-Aug	Closing Balance			<b>74,642.41 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>1,311.12</b>	<b>4,246.32</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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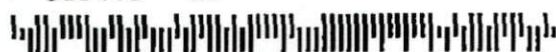
**Privacy and Confidentiality**

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.



Bank of Queensland Limited  
 ABN 32 009 656 740  
 AFSL No. 244616  
 BOQ Centre  
 Level 6, 100 Skyring Terrace  
 Newstead Qld 4006  
 GPO Box 898, Brisbane 4001  
 Telephone 1300 55 72 72  
 Facsimile (07) 3212 3399  
 www.boq.com.au

003413 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-June-2019 to 28-Jul-2019

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Jul-2019

#### Statement Summary

Opening Balance	\$ 76,032.37 cr
Total Credits	\$ 3,537.99 cr
Total Debits	\$ 7,863.15 dr
Closing Balance	\$ 71,707.21 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-June	Opening Balance			76,032.37 cr
30-June	Internet Pay Anyone Fee	0.65		76,031.72 cr
30-June	Interest		98.19	76,129.91 cr
03-Jul	Deposit		1,040.00	77,169.91 cr
04-Jul	Direct Debit MLC Limited 8413825	1,166.88		76,003.03 cr
05-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,123.03 cr
12-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,243.03 cr
12-Jul	Direct Credit Precision CH Pasch1907090001469		1,919.80	78,162.83 cr
15-Jul	Direct Debit Asteron Life 02345928/00001	557.62		77,605.21 cr
15-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	77,725.21 cr
22-Jul	BPAY Tax Office Payments 1b2-64713633	6,138.00		71,587.21 cr
26-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,707.21 cr
28-Jul	Closing Balance			71,707.21 cr
<b>Total Debits &amp; Credits</b>		<b>7,863.15</b>	<b>3,537.99</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

# 33400 - Depreciation

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STUR0001_GATE	Sliding Gate - 4 Burns St	\$21.18	\$1.74	1117.24%
STUR0001_SECURITYSCR	Security Screens & Blinds - 4 Burns St	\$25.85	\$25.85	0%
Sturg4Burn_HWS	HWS 7/17 - 4 Burns St	\$162.34	\$194.81	(16.67)%
ZUNKER_Kitchenoffice	Kitchen Office - Zunker St	\$25.63	\$25.63	0%
STUR0001_PLANT&EQUI1	Plant & Equip - 4 Burns St	\$724.75	\$724.75	0%
Zunker_vinylfloor	Vinyl Floor - Zunker St	\$277.41	\$346.77	(20)%
STUR0001_TAPWARE	Tapware, Mixer - 4 Burns St	\$10.61	\$1.22	769.67%
STUR0001_SumpPump	Sump Pump - 4 Burn St	\$59.57	\$95.31	(37.5)%
ZUNKER_AIRCON	AirConditioner - Zunker St	\$377.17	\$205.08	83.91%
Sturg4Burns_DNU	Vinyl - 4 Burns St	\$432.21	\$540.26	(20)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,116.72	\$2,161.42	

## Supporting Documents

○ Depreciation Schedule Report [Report](#)

## Standard Checklist

Attach Depreciation Schedule



# Sturg Superannuation Fund

## Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation <sup>1</sup>	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation <sup>2</sup>		Posted Depreciation <sup>3</sup>
<b>Plant and Equipment (at written down value) - Unitised</b>											
AirConditioner - Zunker St											
	03/01/2019	2,090.91	1,885.83			1,885.83	Diminishing Value	20.00 %	377.17	377.17	1,508.66
Deck - 46 Shelley St											
	07/03/2017	7,898.33	7,638.12	(7,898.33)		0.00	Prime Cost	0.00 %	0.00	0.00	
HWS 7/17 - 4 Burns St											
	03/07/2017	1,400.90	973.84			973.84	Diminishing Value	16.67 %	162.34	162.34	811.50
Kitchen Office - Zunker St											
	07/03/2017	1,025.11	965.71			1,025.11	Prime Cost	2.50 %	25.63	25.63	940.08
Plant & Equip - 4 Burns St											
	01/12/2008	28,989.80	21,241.36			28,989.80	Prime Cost	2.50 %	724.75	724.75	20,516.61
Security Screens & Blinds - 4 Burns St											
	30/04/2014	1,034.00	902.07			1,034.00	Prime Cost	2.50 %	25.85	25.85	876.22
Sliding Gate - 4 Burns St											
	01/06/2019	847.01	845.27			847.01	Prime Cost	2.50 %	21.18	21.18	824.09
Sump Pump - 4 Burn St											
	07/05/2017	385.00	158.85			158.85	Low Value Pool	37.50 %	59.57	59.57	99.28
Tapware, Mixer - 4 Burns St											
	20/05/2019	424.38	423.16			424.38	Prime Cost	2.50 %	10.61	10.61	412.55
Vinyl - 4 Burns St											
	20/01/2018	2,950.00	2,161.03			2,161.03	Diminishing Value	20.00 %	432.21	432.21	1,728.82

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation <sup>1</sup>	Method	Rate	Calculated Depreciation <sup>2</sup>		Posted Depreciation <sup>3</sup>
Vinyl Floor - Zunker St											
	22/11/2017	1,972.73	1,387.07			1,387.07	Diminishing Value	20.00 %	277.41	277.41	1,109.66
		<b>49,018.17</b>	<b>38,582.31</b>	<b>(7,898.33)</b>		<b>38,886.92</b>				<b>2,116.72</b>	<b>28,827.47</b>
		<b>49,018.17</b>	<b>38,582.31</b>	<b>(7,898.33)</b>		<b>38,886.92</b>				<b>2,116.72</b>	<b>28,827.47</b>

<sup>1</sup> Amounts have been pro rated based on number of days in the year

<sup>2</sup> Depreciation calculated as per depreciation method

<sup>3</sup> Depreciation amounts posted to the ledger

# 39000 - Life Insurance Premiums

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STUJOA00001A	(Life Insurance Premiums) Sturgeon, Joanne - Accumulation (Accumulation)	\$1,166.88	\$1,200.35	(2.79)%
STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumulation)	\$6,691.44	\$6,422.48	4.19%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$7,858.32	\$7,622.83	

## Supporting Documents

- General Ledger [Report](#)
- Insurance - JS.pdf [STUJOA00001A](#)
- Insurance - BS.pdf [STUBAR00002A](#)

## Standard Checklist

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

# Sturg Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Life Insurance Premiums (39000)</b>					
<i>(Life Insurance Premiums) Sturgeon, Barry - Accumulation (STUBAR00002A)</i>					
15/07/2019	Direct Debit Asteron Life 02345928/00001		557.62		557.62 DR
14/08/2019	Direct Debit Asteron Life 02345928/00001		557.62		1,115.24 DR
16/09/2019	Direct Debit Asteron Life 02345928/00001		557.62		1,672.86 DR
14/10/2019	Direct Debit Asteron Life 02345928/00001		557.62		2,230.48 DR
14/11/2019	Direct Debit Asteron Life 02345928/00001		557.62		2,788.10 DR
16/12/2019	Direct Debit Asteron Life 02345928/00001		557.62		3,345.72 DR
14/01/2020	Direct Debit Asteron Life 02345928/00001		557.62		3,903.34 DR
14/02/2020	Direct Debit Asteron Life 02345928/00001		557.62		4,460.96 DR
16/03/2020	Direct Debit Asteron Life 02345928/00001		557.62		5,018.58 DR
14/04/2020	Direct Debit Asteron Life 02345928/00001		557.62		5,576.20 DR
14/05/2020	Direct Debit Asteron Life 02345928/00001		557.62		6,133.82 DR
15/06/2020	Direct Debit Asteron Life 02345928/00001		557.62		6,691.44 DR
			<b>6,691.44</b>		<b>6,691.44 DR</b>
<i>(Life Insurance Premiums) Sturgeon, Joanne - Accumulation (STUJOA00001A)</i>					
04/07/2019	Direct Debit MLC Limited	8413825	1,166.88		1,166.88 DR
			<b>1,166.88</b>		<b>1,166.88 DR</b>

**Total Debits: 7,858.32**

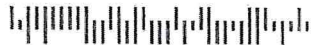
**Total Credits: 0.00**



# Term Life Statement



000647 000



Sturg Superannuation Fund  
33 Shelley Street  
BURNETT HEADS QLD 4670

### Policy Number

81275573

**Insured Person/Member**  
Mr Barry John Sturgeon

**Policy Owner/Trustee**  
Sturg Superannuation Fund

**Important Dates**  
- Policy anniversary  
13 July each year  
- Policy commencement  
13/07/2005

**Class of Business**  
Superannuation

**Your Adviser**  
St Risk Management Pty Ltd  
07 3871 0081

### Customer Service

1800 221 727 8am-6pm  
02 8275 3999

### Internet

[www.asteronlife.com.au](http://www.asteronlife.com.au)

13 June 2019

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service

► See your Policy Benefits and Features over

Amount debited from your Bank Of Queensland Ltd. Brisbane account ending with the numbers 692 each month.	<b>\$557.62</b>
---	-----------------

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 or 02 8275 3999 8am to 6pm EST Fax: 1300 766 833  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au) Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

Term Life  
Statement

Policy Number

81275573

Thank you for trusting us with your life insurance. We hope you continue to enjoy the peace of mind knowing you and your loved ones are protected against the unforeseen.

As you may be aware, our Loyalty Rewards Program is designed to reward our loyal customers by increasing the value of some of the in-built benefits within the policy. Your Loyalty Rewards are detailed in the Benefits and Features table below, where you will see both the original benefit payable on your policy, and the additional Loyalty Rewards.

**Benefits and Features**

<ul style="list-style-type: none"> <li>• Stepped Premium</li> <li>• Financial Planning Benefit of \$1,500</li> </ul>	<ul style="list-style-type: none"> <li>• Automatic Increase Benefit</li> <li>• Financial Planning Benefit Loyalty Reward – Additional \$1,000</li> </ul>
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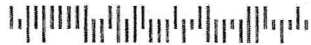
**Benefit Table**

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium	
Term Life cover	\$250,000	\$523.38	\$262,500	\$549.54	13/07/2050
Policy Fee		\$8.08		\$8.08	
<b>Total</b>		<b>\$531.46</b>		<b>\$557.62</b>	

# You're in safe hands for the year ahead



000463 000



Mrs J Sturgeon  
ATF Sturg Superannuation Fund  
33 SHELLEY STREET  
BURNETT HEADS QLD 4670

Adviser name: St Risk Management Pty Ltd  
(633465)  
Phone number: 07 38710081

## Policy information

Life insured: J Sturgeon  
Policy number: 8413825 W  
Product type: Life  
Payment frequency: Annual  
Your premium basis is: Stepped

27 May 2019

## Congratulations on securing your future with MLC

Do you know the critical facts?

The facts of life are that many of us will suffer a medical condition in our lifetime. Startling but true, the top ten causes of death for Australian women are predominately heart and cancer related...

1. Ischaemic Heart Disease
2. Cerebrovascular Diseases
3. Other Heart Diseases
4. Dementia And Related Disorders
5. Female Breast Cancer
6. Lung Cancer
7. Chronic Obstructive Pulmonary Disease
8. Colorectal Cancer
9. Influenza And Pneumonia
10. Unknown Primary Site Cancers

Source: Australian Institute of Health and Welfare, 2007

## What's changing?

To keep up with inflation, we may have increased your insurance cover amounts as shown above. If you wish to reject the increase, you should contact us within 14 days of the date of this update.

Update Pri E\_00002959/000463/000925

## Insurance cover

If the insured dies \$257,500 lump sum

## Your premium

Effective date 1 JUL 2019 New premium **\$1,166.88**

## Happy with the way you pay?

You currently pay your policy premiums by direct debit payment on an annual basis. Call us on 132 652 to discuss other payment options.

LRAD 15554671

Insurer  
MLC Limited  
ABN 90 000 000 402 AFSL 230694

PO Box 200  
North Sydney NSW 2059

Tel 132 652  
Fax 1800 550 081  
mlcinsurance.com.au

## Extra cover

Do you need more cover? Have your circumstances changed? Talk to your financial adviser about reviewing your cover.

## did you know?

MLC Limited has honoured its guarantee to upgrade your policy at no extra cost to you! To see what has changed go to the life insurance section of our website [mlcinsurance.com.au/Upgrades](http://mlcinsurance.com.au/Upgrades)

## Exclusive access to a confidential medical second opinion service for you and your family

Your insurance also gives you and your family access to Best Doctors services at no extra cost. Medical doubts and concerns make it difficult to get on with life, but Best Doctors can help give you the clarity and confidence you need to move forward.

The Best Doctors service connects you and your family with a network of leading international specialists for an expert second opinion - giving you the reassurance that you have the right diagnosis and treatment plan. You can use it at any time, for minor or major conditions, regardless of whether you're claiming on your insurance. For more information about all the Best Doctors services you can access, visit [mlcinsurance.com.au/bestdoctors](http://mlcinsurance.com.au/bestdoctors).

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies. Any financial advice in this notice is general only and has not been prepared having regard to your personal circumstances. You should consider your personal circumstances before acting on any advice in this notice.

## Changing your contact details?

Please forward to: MLC Limited  
GPO Box 2567 Melbourne VIC 3001

Policy number: 8413825 W  
Adviser: St Risk Management Pty Ltd (633465)

Name	<input type="text"/>		
Address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Policy owner/s signature	<input type="text"/>	Date	<input type="text"/>
New phone numbers?			
Home	<input type="text"/>	Work	<input type="text"/>
Mobile	<input type="text"/>		
Email	<input type="text"/>		



# 41600 - Pensions Paid

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STUBAR00001P	(Pensions Paid) Sturgeon, Barry - Pension (TRIS (Retirement Phase))	\$47,000.00	\$36,000.00	30.56%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$47,000.00	\$36,000.00	

## Supporting Documents

- Pension Summary Report [Report](#)
- 2020 Sturg Super Expenses.pdf

## Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

Sturg Superannuation Fund

# Pension Summary

As at 30 June 2020

**Member Name :** Sturgeon, Barry

**Member Age :** 67\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
STUBAR 00001P	TRIS (Retirement Phase)	01/07/2015	0.06%	2.50%	\$10,560.00*	N/A	\$47,000.00	\$0.00	\$47,000.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$10,560.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

**Total :**

					<b>\$10,560.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>
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\*Age as at 01/07/2019 or pension start date for new pensions.





# 41960 - Property Expenses - Council Rates

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STURG4BURN	4 Burns Street, Burnett Heads	\$2,248.06	\$2,152.82	4.42%
ZUNKER	9/33 Zunker St. Burnett Heads	\$1,869.72	\$1,853.64	0.87%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$4,117.78	\$4,006.46	

## Supporting Documents

- General Ledger [Report](#)
- Rental - Insurance - Burns St.pdf
- Rental - Rates - Burns St.pdf [STURG4BURN](#)
- Rental - Rates - Zunker St.pdf [ZUNKER](#)

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

# Sturg Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
<u>4 Burns Street, Burnett Heads (STURG4BURN)</u>					
29/08/2019	BPAY REG CNCL	BUNDABERG IB2-22860953	1,152.45		1,152.45 DR
04/03/2020	BPAY REG CNCL	BUNDABERG IB2-02686893	1,095.61		2,248.06 DR
			<b>2,248.06</b>		<b>2,248.06 DR</b>
<u>9/33 Zunker St, Burnett Heads (ZUNKER)</u>					
29/08/2019	BPAY REG CNCL	BUNDABERG IB2-22872233	935.60		935.60 DR
04/03/2020	BUNDABERG REG CNCL rates Zucker St		934.12		1,869.72 DR
			<b>1,869.72</b>		<b>1,869.72 DR</b>
<b>Total Debits:</b>	<b>4,117.78</b>				
<b>Total Credits:</b>	<b>0.00</b>				

## Household Certificate of Insurance

## Renewal

TAX INVOICE DATE ISSUED 20 DEC 2019

## Total amount payable

Premium breakdown	Last period premium	This period premium
Insurance premium	\$2,943.31	\$3,323.47
GST	\$294.33	\$332.35
Stamp duty	\$291.39	\$329.02
<b>Total amount payable</b>	<b>\$3,529.03</b>	<b>\$3,984.84</b>

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.

## Why does your premium change?

Even if your individual circumstances have not changed, your premium is likely to change every year. Your premium is based on a number of factors including your risk address, age, insurance claims history, and the value of what you are insuring. The chance of loss or damage is different for everyone, so at RACQ, we calculate your premium based on your individual circumstances.

Changes to your premium or excess may also be caused by external factors such as the number of claims we receive, changes to business operations and changes to our cost of providing insurance to you.

For more information please visit [racq.com/premiums](http://racq.com/premiums)

## Premium breakdown (this period)

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
HOME	4 BURNS ST BURNETT HEADS 4670	\$1,928.58	\$192.86	\$190.93	\$2,312.37
HOME	46 SHELLEY ST BURNETT HEADS 4670	\$1,141.03	\$114.10	\$112.96	\$1,368.09
CONTENTS	46 SHELLEY ST BURNETT HEADS 4670	\$253.86	\$25.39	\$25.13	\$304.38

## Premium breakdown (last period)

Product details	Insured address	insurance premium	GST	Stamp duty	Sub-total
HOME	4 BURNS ST BURNETT HEADS 4670	\$1,704.82	\$170.48	\$168.78	\$2,044.08
HOME	46 SHELLEY ST BURNETT HEADS 4670	\$1,004.73	\$100.47	\$99.47	\$1,204.67
CONTENTS	46 SHELLEY ST BURNETT HEADS 4670	\$233.76	\$23.38	\$23.14	\$280.28



Household Certificate of Insurance

Policy Change

ADJUSTMENT NOTE. DATE ISSUED 23 DEC 2019

Adjusted premium breakdown

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
Home	4 BURNS ST BURNETT HEADS 4670	\$-208.25	\$-20.83	\$-20.62	\$-249.70
Home	46 SHELLEY ST BURNETT HEADS 4670	\$201.36	\$20.14	\$19.94	\$241.44
Contents	46 SHELLEY ST BURNETT HEADS 4670	\$-253.86	\$-25.39	\$-25.13	\$-304.38

Adjusted total amount payable

Premium breakdown	Total
Insurance premium	\$-260.75
GST	\$-26.08
Stamp duty	\$-25.81
Adjusted total amount payable	\$-312.64

When payment is made, this Certificate of Insurance may be used as an Adjustment Note for GST purposes.





## Household Certificate of Insurance

**Policy Change Paid**  
 ADJUSTMENT NOTE. DATE ISSUED 4 MAR 2020

### Adjusted premium breakdown

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
Home	46 SHELLEY ST BURNETT HEADS 4670	\$-1,184.67	\$-118.47	\$-117.28	\$-1,420.42

### Adjusted total amount

Premium breakdown	Total
Insurance premium	\$-1,184.67
GST	\$-118.47
Stamp duty	\$-117.28
<b>Adjusted total amount</b>	<b>\$-1,420.42</b>

The adjusted total amount paid includes any applicable discounts and credits.  
 This Certificate of Insurance may be used as an Adjustment Note for GST purposes.

## Rate Notice



002 3304 WV 1

B Sturgeon & J Sturgeon  
Trust - The Sturg Superannuation Fund  
33 Shelley Street  
BURNETT HEADS QLD 4670

Rate Notice for Period 1/7/2019 to 31/12/2019  
Assessment Number 552459  
Valuation \$113,000  
Area 1012.0000 Sq Mtrs  
Issue Date 30/7/2019  
Due Date 2/9/2019

Property Location and Description: 4 Burns Street BURNETT HEADS QLD 4670 Lot 57 RP 7202

Council Rates & Charges	Annual Charge	Number of Services	Half Yearly Charge
General Rate - Category 5		Minimum General Rate	\$625.50
Waste Collection Charge	349.00	1.00	\$174.50
Community & Environment Charge	50.00	1.00	\$25.00
Water Access - 20MM	416.00	1.00	\$208.00
Water Consumption - Kalkie			\$127.60
		<b>Sub-Total</b>	<b>\$1,160.60</b>
<b>State Government Charges</b>			
State Emergency Levy Grp 2 Cl D	108.80	1.00	\$54.40
		<b>Sub-Total</b>	<b>\$54.40</b>
		<b>Total Levy</b>	<b>\$1,215.00</b>
<b>TOTAL PAYABLE</b>			<b>\$1,215.00</b>
Discount if payment made by 2/9/2019			\$62.55

Payments received after 16 July 2019 may not show on this Notice.

**TOTAL PAYMENT IF DISCOUNT APPLIES**

**\$1,152.45**

### Meter Readings

Meter No.	Previous Reading	Current Reading	Consumption
ABA02566	22/11/2018 3032	21/05/2019 3142	110 KL

Notice is hereby given that the rates and charges levied by Bundaberg Regional Council, by virtue of the Local Government Act 2009, on land described above for the period stated on the Rate Notice are DUE AND PAYABLE ON OR BEFORE THE DUE DATE OF THIS RATE NOTICE. Furthermore, rates and charges not paid by the due date are deemed to be overdue. Stephen Johnston, CHIEF EXECUTIVE OFFICER

## Payment Slip



Amount Due if paid by Due Date

Amount Due if paid after Due Date



\*467 552459 \$1,152.45



\*467 552459 \$1,215.00

B Sturgeon & J Sturgeon  
Trust - The Sturg Superannuation Fund  
33 Shelley Street  
BURNETT HEADS QLD 4670



Billers Code: 0467  
Ref: 552459

Pay in person at any Post Office by phone 13 18 16  
or go to postbillpay.com.au

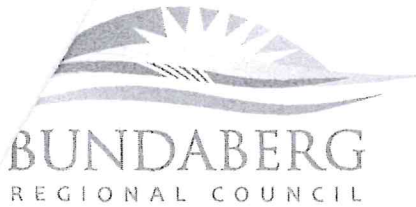


Billers Code: 5744  
Ref: 552459

BPAY® this payment via internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
BPAY View Registration no.: 552459  
\*Registered to BPAY Pty Ltd. ABN 69 079 137 518

Please see over for other payment options

Assessment Number	552459
Due Date	2/9/2019
Amount due if paid by Due Date	\$1,152.45
Amount due if paid after Due Date	\$1,215.00



PO Box 3130, Bundaberg QLD 4670  
 T 1300 883 699 F 07 4150 5410  
 E ceo@bundaberg.qld.gov.au  
 W www.bundaberg.qld.gov.au  
 ABN 72 427 835 198

## Rate Notice



002 3311

B Sturgeon & J Sturgeon  
 Trust - The Sturg Superannuation Fund  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

Rate Notice for Period 1/1/2020 to 30/6/2020  
 Assessment Number 552459  
 Valuation \$113,000  
 Area 1012.0000 Sq Mtrs  
 Issue Date 4/2/2020  
 Due Date 9/3/2020

Property Location and Description: 4 Burns Street BURNETT HEADS QLD 4670 Lot 57 RP 7202

### Council Rates & Charges

	Annual Charge	Number of Services	Half Yearly Charge
General Rate - Category 5		Minimum General Rate	\$625.50
Waste Collection Charge	349.00	1.00	\$174.50
Community & Environment Charge	50.00	1.00	\$25.00
Water Access - 20MM	416.00	1.00	\$208.00
Water Consumption - Kalkie			\$70.76
		<b>Sub-Total</b>	<b>\$1,103.76</b>

### State Government Charges

State Emergency Levy Grp 2 Cl D	108.80	1.00	\$54.40
		<b>Sub-Total</b>	<b>\$54.40</b>
		<b>Total Levy</b>	<b>\$1,158.16</b>

**TOTAL PAYABLE \$1,158.16**

Discount if payment made by 9/3/2020 \$62.55

Payments received after 21 January 2020 may not show on this Notice.

**TOTAL PAYMENT IF DISCOUNT APPLIES**

**\$1,095.61**

### Meter Readings

Meter No.	Previous Reading	Current Reading	Consumption
ABA02566	21/05/2019 3142	21/11/2019 3203	61 KL

Notice is hereby given that the rates and charges levied by Bundaberg Regional Council, by virtue of the Local Government Act 2009, on land described above for the period stated on the Rate Notice are DUE AND PAYABLE ON OR BEFORE THE DUE DATE OF THIS RATE NOTICE. Furthermore, rates and charges not paid by the due date are deemed to be overdue. Stephen Johnston, CHIEF EXECUTIVE OFFICER

BUN004A

## Payment Slip



Amount Due if paid by Due Date

Amount Due if paid after Due Date



\*467 552459 \$1,095.61



\*467 552459 \$1,158.16



Billers Code: 0467  
 Ref: 552459

Pay in person at any Post Office by phone 13 18 16  
 or go to postbillpay.com.au



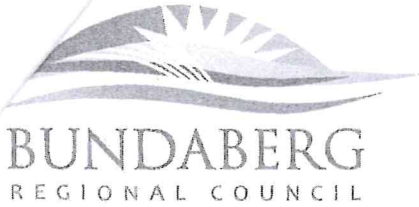
Billers Code: 5744  
 Ref: 552459

BPAY® this payment via Internet or phone banking.  
 BPAY View® - View and pay this bill using internet banking.  
 BPAY View Registration no.: 552459  
 \*Registered to BPAY Pty Ltd. ABN 69 079 137 518

Please see over for other payment options

Assessment Number	552459
Due Date	9/3/2020
Amount due if paid by Due Date	\$1,095.61
Amount due if paid after Due Date	\$1,158.16

3311 1/2



PO Box 3130, Bundaberg QLD 4670  
 T 1300 883 699 F 07 4150 5410  
 E ceo@bundaberg.qld.gov.au  
 W www.bundaberg.qld.gov.au  
 ABN 72 427 835 198

## Rate Notice



002 2734 WV 1

B J Sturgeon & J R Sturgeon  
 Trust - Sturg Superannuation Fund  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

**Rate Notice for Period** 1/7/2019 to 31/12/2019  
**Assessment Number** 547301  
**Valuation** \$25,907  
**Area** 39.0000 Sq Mtrs  
**Issue Date** 30/7/2019  
**Due Date** 2/9/2019

Property Location and Description: 9/33 Zunker Street BURNETT HEADS QLD 4670 Lot 9 BUP 105083

Council Rates & Charges	Annual Charge	Number of Services	Half Yearly Charge
General Rate - Category 14		Minimum General Rate	\$744.00
Community & Environment Charge	50.00	1.00	\$25.00
Water Consumption - Kalkie			\$9.60
Water Access CTS 11-20 Units	354.00	1.00	\$177.00
		<b>Sub-Total</b>	<b>\$955.60</b>
<b>State Government Charges</b>			
State Emergency Levy Grp 2 Cl D	108.80	1.00	\$54.40
		<b>Sub-Total</b>	<b>\$54.40</b>
		<b>Total Levy</b>	<b>\$1,010.00</b>
<b>TOTAL PAYABLE</b>			<b>\$1,010.00</b>
Discount if payment made by 2/9/2019			\$74.40

Payments received after 16 July 2019 may not show on this Notice.

**TOTAL PAYMENT IF DISCOUNT APPLIES**

**\$935.60**

### Meter Readings

Meter No.	Previous Reading	Current Reading	Consumption
19F000017	01/05/2019 0	26/05/2019 7	7 KL
F00019	23/11/2018 9578	01/05/2019 9662	84 KL

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BUN004A

## Payment Slip



Amount Due if paid by Due Date

Amount Due if paid after Due Date



\*467 547301 \$935.60



\*467 547301 \$1,010.00

B J Sturgeon & J R Sturgeon  
 Trust - Sturg Superannuation Fund  
 33 Shelley Street  
 BURNETT HEADS QLD 4670



Billers Code: 0467  
 Ref: 547301

Pay in person at any Post Office by phone 13 18 16  
 or go to postbillpay.com.au



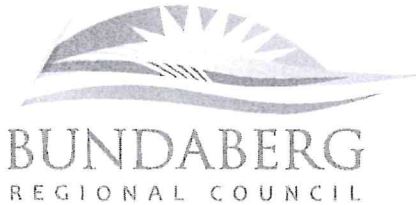
Billers Code: 5744  
 Ref: 547301

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 BPAY View® - View and pay this bill using internet banking.  
 BPAY View Registration no.: 547301  
 \*Registered to BPAY Pty Ltd. ABN 69 079 137 518

Please see over for other payment options

Assessment Number	547301
Due Date	2/9/2019
Amount due if paid by Due Date	\$935.60
Amount due if paid after Due Date	\$1,010.00

2734 1/3



PO Box 3130, Bundaberg QLD 4670  
 T 1300 883 699 F 07 4150 5410  
 E ceo@bundaberg.qld.gov.au  
 W www.bundaberg.qld.gov.au  
 ABN 72 427 835 198

## Rate Notice



002 2740

B J Sturgeon & J R Sturgeon  
 Trust - Sturg Superannuation Fund  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

Rate Notice for Period 1/1/2020 to 30/6/2020  
 Assessment Number 547301  
 Valuation \$25,907  
 Area 39.0000 Sq Mtrs  
 Issue Date 4/2/2020  
 Due Date 9/3/2020

Property Location and Description: 9/33 Zunker Street BURNETT HEADS QLD 4670 Lot 9 BUP 105083

Council Rates & Charges	Annual Charge	Number of Services	Half Yearly Charge
General Rate - Category 14		Minimum General Rate	\$744.00
Community & Environment Charge	50.00	1.00	\$25.00
Water Consumption - Kalkie			\$8.12
Water Access CTS 11-20 Units	354.00	1.00	\$177.00
		<b>Sub-Total</b>	<b>\$954.12</b>
<b>State Government Charges</b>			
State Emergency Levy Grp 2 Cl D	108.80	1.00	\$54.40
		<b>Sub-Total</b>	<b>\$54.40</b>
		<b>Total Levy</b>	<b>\$1,008.52</b>
<b>TOTAL PAYABLE</b>			<b>\$1,008.52</b>
Discount if payment made by 9/3/2020			\$74.40

Payments received after 21 January 2020 may not show on this Notice.

**TOTAL PAYMENT IF DISCOUNT APPLIES**

**\$934.12**

### Meter Readings

Meter No.	Previous Reading	Current Reading	Consumption
19F000017	26/05/2019 7	22/11/2019 84	77 KL

Notice is hereby given that the rates and charges levied by Bundaberg Regional Council, by virtue of the Local Government Act 2009, on land described above for the period stated on the Rate Notice are DUE AND PAYABLE ON OR BEFORE THE DUE DATE OF THIS RATE NOTICE. Furthermore, rates and charges not paid by the due date are deemed to be overdue. Stephen Johnston, CHIEF EXECUTIVE OFFICER

BUN004A

## Payment Slip



Amount Due if paid by Due Date

Amount Due if paid after Due Date



\*467 547301 \$934.12



\*467 547301 \$1,008.52

B J Sturgeon & J R Sturgeon  
 Trust - Sturg Superannuation Fund  
 33 Shelley Street  
 BURNETT HEADS QLD 4670



Billers Code: 0467  
 Ref: 547301

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 or go to postbillpay.com.au



Billers Code: 5744  
 Ref: 547301

BPAY® this payment via Internet or phone banking.  
 BPAY View® - View and pay this bill using internet banking.  
 BPAY View Registration no.: 547301  
 \*Registered to BPAY Pty Ltd. ABN 69 079 137 518

Please see over for other payment options

Assessment Number	547301
Due Date	9/3/2020
Amount due if paid by Due Date	\$934.12
Amount due if paid after Due Date	\$1,008.52



2740 1/3

# 41980 - Property Expenses - Insurance Premium

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STURG4BURN	4 Burns Street, Burnett Heads	\$2,050.85	\$2,044.08	0.33%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,050.85	\$2,044.08	

## Supporting Documents

- General Ledger [Report](#)
- Rental - Insurance - Burns St.pdf

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

## Sturg Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Insurance Premium (41980)</b>					
4 Burns Street, Burnett Heads (STURG4BURN)					
14/01/2020	Direct Credit RACQ Insurance 15696734PB 7T2C - refund			5.58	5.58 CR
17/01/2020	RACQ INSURANCE Burns St and Shelley St - Shelley St capitalised, not available for rental.		2,056.43		2,050.85 DR
			<b>2,056.43</b>	<b>5.58</b>	<b>2,050.85 DR</b>

**Total Debits: 2,056.43**

**Total Credits: 5.58**

## Household Certificate of Insurance

**Renewal**

TAX INVOICE DATE ISSUED 20 DEC 2019

**Total amount payable**

Premium breakdown	Last period premium	This period premium
Insurance premium	\$2,943.31	\$3,323.47
GST	\$294.33	\$332.35
Stamp duty	\$291.39	\$329.02
<b>Total amount payable</b>	<b>\$3,529.03</b>	<b>\$3,984.84</b>

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.

**Why does your premium change?**

Even if your individual circumstances have not changed, your premium is likely to change every year. Your premium is based on a number of factors including your risk address, age, insurance claims history, and the value of what you are insuring. The chance of loss or damage is different for everyone, so at RACQ, we calculate your premium based on your individual circumstances.

Changes to your premium or excess may also be caused by external factors such as the number of claims we receive, changes to business operations and changes to our cost of providing insurance to you.

For more information please visit [racq.com/premiums](http://racq.com/premiums)

**Premium breakdown (this period)**

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
HOME	4 BURNS ST BURNETT HEADS 4670	\$1,928.58	\$192.86	\$190.93	\$2,312.37
HOME	46 SHELLEY ST BURNETT HEADS 4670	\$1,141.03	\$114.10	\$112.96	\$1,368.09
CONTENTS	46 SHELLEY ST BURNETT HEADS 4670	\$253.86	\$25.39	\$25.13	\$304.38

**Premium breakdown (last period)**

Product details	Insured address	insurance premium	GST	Stamp duty	Sub-total
HOME	4 BURNS ST BURNETT HEADS 4670	\$1,704.82	\$170.48	\$168.78	\$2,044.08
HOME	46 SHELLEY ST BURNETT HEADS 4670	\$1,004.73	\$100.47	\$99.47	\$1,204.67
CONTENTS	46 SHELLEY ST BURNETT HEADS 4670	\$233.76	\$23.38	\$23.14	\$280.28





Household Certificate of Insurance

Policy Change

ADJUSTMENT NOTE. DATE ISSUED 23 DEC 2019

Adjusted premium breakdown

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
Home	4 BURNS ST BURNETT HEADS 4670	\$-208.25	\$-20.83	\$-20.62	\$-249.70
Home	46 SHELLEY ST BURNETT HEADS 4670	\$201.36	\$20.14	\$19.94	\$241.44
Contents	46 SHELLEY ST BURNETT HEADS 4670	\$-253.86	\$-25.39	\$-25.13	\$-304.38

Adjusted total amount payable

Premium breakdown	Total
Insurance premium	\$-260.75
GST	\$-26.08
Stamp duty	\$-25.81
Adjusted total amount payable	\$-312.64

When payment is made, this Certificate of Insurance may be used as an Adjustment Note for GST purposes.



## Household Certificate of Insurance

**Policy Change Paid**  
 ADJUSTMENT NOTE. DATE ISSUED 4 MAR 2020

### Adjusted premium breakdown

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
Home	46 SHELLEY ST BURNETT HEADS 4670	\$-1,184.67	\$-118.47	\$-117.28	\$-1,420.42

### Adjusted total amount

Premium breakdown	Total
Insurance premium	\$-1,184.67
GST	\$-118.47
Stamp duty	\$-117.28
<b>Adjusted total amount</b>	<b>\$-1,420.42</b>

The adjusted total amount paid includes any applicable discounts and credits.  
 This Certificate of Insurance may be used as an Adjustment Note for GST purposes.

# 42060 - Property Expenses - Repairs Maintenance

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STURG4BURN	4 Burns Street, Burnett Heads	\$77.00	\$1,542.02	(95.01)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$77.00	\$1,542.02	

## Supporting Documents

- General Ledger [Report](#)
- Rental - R & M - Burns St.pdf

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

**Sturg Superannuation Fund**

**General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Repairs Maintenance (42060)</b>					
4 Burns Street, Burnett Heads (STURG4BURN)					
11/10/2019	Quickcheck smoke alarms 645646 107017717		77.00		77.00 DR
			<b>77.00</b>		<b>77.00 DR</b>

**Total Debits: 77.00**

**Total Credits: 0.00**

September 26, 2019



## Invoice #61945

DATE OF RENEWAL: Sep 19, 2019  
NEXT RENEWAL DATE: Sep 19, 2020  
PROPERTY: 4 Burns Street, Burnett Heads, Qld, 4670  
BUILDING: Residential  
CLIENT: Joanne Sturgeon

4 Moray Court, Bargara QLD 4670  
ABN: 64 927 652 456  
Ph: (07) 4159 1997  
admin@quickcheck.net.au  
www.quickcheck.net.au

TAX INVOICE #: QC\_61945

Customer ABN: -

ISSUE DATE: Sep 26, 2019

Payment Terms: 14 days

SERVICES PROVIDED	QTY	UNIT PRICE	GST	AMOUNT
Annual Compliance Program Renewal	1	\$70.00	\$7.00	\$77.00
			SUBTOTAL	\$70.00
			GST	\$7.00
			TOTAL	\$77.00

Properties that are renewed on our Annual Compliance Program will continue to be eligible for unlimited smoke alarm compliance services including the free replacement of faulty/expired smoke alarms.

Bank Details for EFT Payments - Bank: Auswide Bank - Account Name: Quickcheck - BSB: 645 646 - Account #: 107017717

With Thanks, Jacqui de Jager and the Quickcheck Team

# 42100 - Property Expenses - Strata Levy Fees

2020 Financial Year

---

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
ZUNKER	9/33 Zunker St. Burnett Heads	\$2,727.28	\$2,814.00	(3.08)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,727.28	\$2,814.00	

## Supporting Documents

- General Ledger [Report](#)
- Rental - Body Corp - Zunker St.pdf

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

**Sturg Superannuation Fund**

**General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Strata Levy Fees (42100)</b>					
9/33 Zunker St. Burnett Heads (ZUNKER)					
01/08/2019	BPAY IB2-99049410		681.82		681.82 DR
05/11/2019	BPAY IB2-45561474		681.82		1,363.64 DR
31/01/2020	BPAY IB2-80162374 Body Corp Zucker ST		681.82		2,045.46 DR
06/05/2020	DEFT PAYMENTS Body corp Zucker St		681.82		2,727.28 DR
			<b>2,727.28</b>		<b>2,727.28 DR</b>

**Total Debits: 2,727.28**

**Total Credits: 0.00**

**Tax Invoice**  
 21 570 890 620

BARRY JOHN & JOANNE ROSE STURGEON  
 33 SHELLEY ST  
 BURNETT HEADS QLD 4671

Date of Notice	25/06/2019		
A/c No	1407		
Lot No	9	Unit No	9
Cont Ent	10	Int Ent	10

bjsturg@bigpond.com

*Body Corporate and Community Management Act 1997*  
**NOTICE OF CONTRIBUTIONS**

**RE: Burnett Heads Shopping Complex C.T.S 15575, Lot 9, 33 Zunker Street, Burnett Heads QLD 4670.**

INTEREST AT THE RATE OF 30% PER ANNUM (2.5% PER MONTH) MAY BE PAYABLE ON OVERDUE LEVIES.

Details	INV #	Admin	Sinking	Int/Disc	Paid	Due Date	Total
Standard Levy Contribution Schedule (01/08/19 - 31/10/19) Contribution Schedule	103	\$700.00	\$50.00	\$0.00	\$0.00	<b>01/08/2019</b>	\$750.00
						Total if Paid by Due Date	\$750.00
This is a tax invoice for GST purposes only in respect to current period levies. Current period levies of \$750.00 includes GST of \$68.18						Full levy payment	\$750.00

Please make your payment into the Body Corporate account using the payment methods listed below  
 Please make cheques payable to 'Body Corporate for Burnett Heads Shopping Complex CTS '15575'



\*Payments by phone or Internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

	Pay over the Internet from your Credit Card or pre-registered bank account at <a href="http://www.deft.com.au">www.deft.com.au</a> .		<b>Billers Code: 96503</b> <b>Ref: 272419656 14074</b>	<b>Account: BURNETT HEADS SHOP CTS 15575</b> <b>Owner: BARRY JOHN &amp; JOANNE ROSE STURGEON CTS: 15575</b> <b>Lot No: 9</b>
	Pay by phone from your Credit Card or pre-registered bank account. Call 1300 30 1090 or Int ++61 2 8 232 7395	Contact your financial institution to make a BPAY payment from your cheque or savings account.		
	Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems GPO Box 141, Brisbane QLD 4001		Pay in person at any Australia Post Office, using Cash, Cheque or EFTPOS Payments made at Australia Post will incur a \$2.75 DEFT processing fee Total payable at Australia Post: \$752.75	All Cheques must be made payable to: BURNETT HEADS SHOP CTS 15575
 *442 272419656 14074 <b>DEFT Reference Number: 272419656 14074</b>				<b>Total Due \$750.00</b>



**Tax Invoice**  
 21 570 890 620

BARRY JOHN & JOANNE ROSE STURGEON  
 33 SHELLEY ST  
 BURNETT HEADS QLD 4671

Date of Notice	23/09/2019		
A/c No	1407		
Lot No	9	Unit No	9
Cont Ent	10	Int Ent	10

bjsturg@bigpond.com

*Body Corporate and Community Management Act 1997*  
**NOTICE OF CONTRIBUTIONS**

**RE: Burnett Heads Shopping Complex C.T.S 15575, Lot 9, 33 Zunker Street, Burnett Heads QLD 4670.**

INTEREST AT THE RATE OF 30% PER ANNUM (2.5% PER MONTH) MAY BE PAYABLE ON OVERDUE LEVIES.

Details	INV #	Admin	Sinking	Int/Disc	Paid	Due Date	Total
Standard Levy Contribution Schedule (01/11/19 - 31/01/20) Contribution Schedule	104	\$700.00	\$50.00	\$0.00	\$0.00	<b>01/11/2019</b>	\$750.00
						Total if Paid by Due Date	\$750.00
This is a tax invoice for GST purposes only in respect to current period levies. Current period levies of \$750.00 includes GST of \$68.18						Full levy payment \$750.00	

Please make your payment into the Body Corporate account using the payment methods listed below  
 Please make cheques payable to 'Body Corporate for Burnett Heads Shopping Complex CTS '15575'



\*Payments by phone or Internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

Pay over the Internet from your Credit Card or pre-registered bank account at <a href="http://www.deft.com.au">www.deft.com.au</a> .		<b>Billers Code: 96503</b> <b>Ref: 272419656 14074</b>	<b>Account: BURNETT HEADS SHOP CTS 15575</b> <b>Owner: BARRY JOHN &amp; JOANNE ROSE STURGEON</b> <b>CTS: 15575</b> <b>Lot No: 9</b>
Pay by phone from your Credit Card or pre-registered bank account. Call 1300 30 10 90 or Int ++612 8 232 7395	Contact your financial institution to make a BPAY payment from your cheque or savings account.		
Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems GPO Box 141, Brisbane QLD 4001		Pay in person at any Australia Post Office, using Cash, Cheque or EFTPOS Payments made at Australia Post will incur a \$2.75 DEFT processing fee Total payable at Australia Post \$752.75	All Cheques must be made payable to: BURNETT HEADS SHOP CTS 15575
 *442272419656 14074 <b>DEFT Reference Number: 272419656 14074</b>			<b>Total Due \$750.00</b>

## Tax Invoice

21 570 890 620

BARRY JOHN & JOANNE ROSE STURGEON  
 33 SHELLEY ST  
 BURNETT HEADS QLD 4671

bjsturg@bigpond.com

Date of Notice	20/12/2019		
A/c No	1407		
Lot No	9	Unit No	9
Cont Ent	10	Int Ent	10

### Body Corporate and Community Management Act 1997 NOTICE OF CONTRIBUTIONS

**RE: Burnett Heads Shopping Complex C.T.S 15575, Lot 9, 33 Zunker Street, Burnett Heads QLD 4670.**

INTEREST AT THE RATE OF 30% PER ANNUM (2.5% PER MONTH) MAY BE PAYABLE ON OVERDUE LEVIES.

Details	INV #	Admin	Sinking	Int/Disc	Paid	Due Date	Total
Standard Levy Contribution Schedule (01/02/20 - 30/04/20) Contribution Schedule	105	\$700.00	\$50.00	\$0.00	\$0.00	01/02/2020	\$750.00
						Total if Paid by Due Date \$750.00	
This is a tax invoice for GST purposes only in respect to current period levies. Current period levies of \$750.00 includes GST of \$68.18						Full levy payment \$750.00	

Please make your payment into the Body Corporate account using the payment methods listed below  
 Please make cheques payable to 'Body Corporate for Burnett Heads Shopping Complex CTS '15575'

**IF YOU ARE HAVING DIFFICULTIES PAYING YOUR LEVIES PLEASE CONTACT US TO ARRANGE A PAYMENT PLAN.**



\*Payments by phone or Internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

	Pay over the Internet from your Credit Card or pre-registered bank account at <a href="http://www.deft.com.au">www.deft.com.au</a> .		Biller Code: 96503 Ref: 272419656 14074	Account: BURNETT HEADS SHOP CTS 15575 Owner: BARRY JOHN & JOANNE ROSE STURGEON CTS: 15575 Lot No: 9
	Pay by phone from your Credit Card or pre-registered bank account. Call 1300 30 10 90 or Int ++61 28 232 7395	Contact your financial institution to make a BPAY payment from your cheque or savings account.		
	Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems GPO Box 141, Brisbane QLD 4001		Pay in person at any Australia Post Office, using Cash, Cheque or EFTPOS Payments made at Australia Post will incur a \$2.75 DEFT processing fee Total payable at Australia Post: \$752.75	All Cheques must be made payable to: BURNETT HEADS SHOP CTS 15575
<p>DEFT Reference Number: 272419656 14074</p>				<p><b>Total Due \$750.00</b></p>

## Tax Invoice 21 570 890 620

BARRY JOHN & JOANNE ROSE STURGEON  
 33 SHELLEY ST  
 BURNETT HEADS QLD 4671

Date of Notice	02/04/2020		
A/c No	1407		
Lot No	9	Unit No	9
Cont Ent	10	Int Ent	10

bjsturg@bigpond.com

### Body Corporate and Community Management Act 1997 NOTICE OF CONTRIBUTIONS

**RE: Burnett Heads Shopping Complex C.T.S 15575, Lot 9, 33 Zunker Street, Burnett Heads QLD 4670.**

INTEREST AT THE RATE OF 30% PER ANNUM (2.5% PER MONTH) MAY BE PAYABLE ON OVERDUE LEVIES.

Details	INV #	Admin	Sinking	Int/Disc	Paid	Due Date	Total
Standard Levy (01/05/20 - 31/07/20) Contribution Schedule	124	\$700.00	\$50.00	\$0.00	\$0.00	<b>05/05/2020</b>	\$750.00
						Total if Paid by Due Date	\$750.00
This is a tax invoice for GST purposes only in respect to current period levies. Current period levies of \$750.00 includes GST of \$68.18						Full levy payment \$750.00	

Please make your payment into the Body Corporate account using the payment methods listed below  
 Please make cheques payable to 'Body Corporate for Burnett Heads Shopping Complex CTS '15575'

**IF YOU ARE HAVING DIFFICULTIES PAYING YOUR LEVIES PLEASE CONTACT US TO ARRANGE A PAYMENT PLAN.**



\*Payments by phone or Internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

Pay over the Internet from your Credit Card or pre-registered bank account at <a href="http://www.deft.com.au">www.deft.com.au</a> .		<b>Biller Code: 96503</b> <b>Ref: 272419656 14074</b>	<b>Account: BURNETT HEADS SHOP CTS 15575</b> <b>Owner: BARRY JOHN &amp; JOANNE ROSE STURGEON CTS: 15575</b> <b>Lot No: 9</b>
Pay by phone from your Credit Card or *pre-registered bank account. Call 1300 30 10 90 or Int ++612 8 232 7395	Contact your financial institution to make a BPAY payment from your cheque or savings account.		
Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems GPO Box 141, Brisbane QLD 4001		Pay in person at any Australia Post Office, using Cash, Cheque or EFTPOS Payments made at Australia Post will incur a \$2.75 DEFT processing fee Total payable at Australia Post: \$752.75	All Cheques must be made payable to: BURNETT HEADS SHOP CTS 15575



\*442 272419656 14074

DEFT Reference Number: 272419656 14074

**Total Due \$750.00**

# 42110 - Property Expenses - Sundry Expenses

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
STURG4BURN	4 Burns Street, Burnett Heads	\$85.01	\$85.01	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$85.01	\$85.01	

## Supporting Documents

- General Ledger [Report](#)
- Rental - Sundry Exp - Burns St.pdf

## Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Sturg Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Sundry Expenses (42110)</b>					
4 Burns Street, Burnett Heads (STURG4BURN)					
03/01/2020	BPAY IB2-03085674	ELGAS LIMITED	85.01		85.01 DR
			<b>85.01</b>		<b>85.01 DR</b>

Total Debits: 85.01

Total Credits: 0.00



If undeliverable please return to  
13-15 Alexandra Street,  
Bundaberg, QLD 4670

Elgas Limited  
ACN 002-749-260  
ABN 85-002-749-260

# Your Elgas Tax Invoice

<b>CUSTOMER NO</b>	<b>TAX INVOICE NO</b>
<b>0235084873</b>	<b>0233336432</b>
<b>INVOICE AMOUNT</b>	<b>DUE DATE</b>
<b>\$85.01</b>	<b>07-Jan-2020</b>

**BARRY & JOANNE STURGEON**  
85 MONTGOMERY ST  
RURAL VIEW QLD 4740

<b>Supply Address</b>	<b>Invoice Date:</b>	<b>17-Dec-2019</b>
4 Burns St Burnett Heads QLD 4670		

**CONTACT US:**  
131 161 or [elgas.com.au](http://elgas.com.au)  
**Emergencies & Gas Leaks**  
1800 819 783 (24/7)

Description	Qty	Details	Price	Amount
Service Charge	2	45.0 KG LPG Cyl	38.64	\$77.28

Facility Service Charge For Cylinders, Tanks Or Meters  
- Covers All Or Part Of The 12 Months Commencing 01/12/2019

GST: \$7.73  
Amount Due: \$85.01

This invoice is for the supply of the Elgas LPG cylinder(s)/tanks installed at your premises. We refer to this as a SERVICE CHARGE. We levy this charge because the price of gas pays only for the LPG itself.

- The Service Charge covers periodic re-testing and re-valving of the cylinders repair and maintenance, initial purchase and replacement costs.
- This concept is similar to the standing charges levied by some Telephone and Electricity Companies.
- This charge enables Elgas to ensure that the vessels on your premises are kept in a safe condition and are installed to the high standard required by law.
- You stop accruing the charge when the cylinder(s) / tanks / equipment are returned to Elgas Ltd, however, you are still liable for payment of any unpaid charges up to that point.

Please use any of the Payment methods shown below. If you have already paid this charge recently this document is for information only.



**PAYMENT SLIP 0233336432**



\*820 0235084873 12

**Barry & Joanne Sturgeon**

**Customer No**  
0235084873 STUR

**Pay By**  
07-Jan-2020

**Amount Payable (inc GST)**  
\$85.01

**PAYMENT METHODS**

- PHONE PAY**  
Credit Card Payment  
Call 1800 626 988 (24hr)
- DIRECT DEBIT**  
Register at  
[www.elgas.com.au/direct](http://www.elgas.com.au/direct)
- VISA OR MASTERCARD**  
Online Payment  
Log onto  
[www.elgas.com.au/pay](http://www.elgas.com.au/pay)
- MAIL - POST TO**  
ELGAS Payments  
GPO Box 4984  
Sydney NSW 2001

- BPAY**  
Contact your participating bank to make this payment from your account  
Billor Code : 2188  
Reference Number : 0235084873

**PAY IN POST OFFICE**  
At any post office

**TERMS AND CONDITIONS**

Supply is provided on the basis of the applicable Elgas conditions. A copy of our "Plain English" conditions is available at your local Elgas outlet. or at [www.elgas.com.au](http://www.elgas.com.au)

+00000000000012> +001385+ <0235084873> <0000008501> +444+

# 48500 - Income Tax Expense

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$4,301.55	\$4,288.80	0.3%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$4,301.55	\$4,288.80	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$62,355.37	(\$87,503.96)	(171.26)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$62,355.37	(\$87,503.96)	

## Supporting Documents

No supporting documents



## 50000 - Members

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
STUBAR00001P	Sturgeon, Barry - Pension (TRIS (Retirement Phase))	(\$422,313.03)		(\$46,867.10)	\$47,000.00		(\$422,180.13)	(0.03)%
STUBAR00002A	Sturgeon, Barry - Accumulation (Accumulation)	(\$64,775.23)	(\$24,957.40)	(\$8,304.58)	\$6,691.44	\$2,790.07	(\$88,555.70)	36.71%
STUJOA00001A	Sturgeon, Joanne - Accumulation (Accumulation)	(\$268,847.56)	(\$10,500.00)	(\$30,886.16)	\$1,166.88	\$1,511.48	(\$307,555.36)	14.4%
<b>TOTAL</b>		<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$755,935.82)	(\$35,457.40)	(\$86,057.84)	\$54,858.32	\$4,301.55	(\$818,291.19)	

### Supporting Documents

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

### Standard Checklist

Attach copies of Members Statements

# Sturg Superannuation Fund Members Statement

Barry Sturgeon  
33 Shelley Street  
Burnett Heads, Queensland, 4670, Australia

## Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	68	Vested Benefits	422,180.13
Tax File Number:	Provided	Total Death Benefit	1,041,607.13
Date Joined Fund:	13/05/2005	Current Salary	0.00
Service Period Start Date:	27/10/1994	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	STUBAR00001P		
Account Start Date	01/07/2017		
Account Phase:	Retirement Phase		
Account Description:	TRIS (Retirement Phase)		

## Your Balance

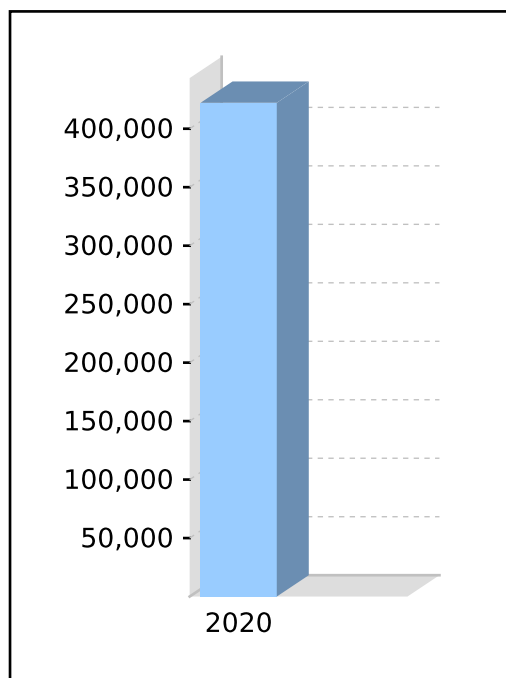
Total Benefits 422,180.13

### Preservation Components

Preserved  
Unrestricted Non Preserved 422,180.13  
Restricted Non Preserved

### Tax Components

Tax Free (0.06%) 281.56  
Taxable 421,898.57



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	422,313.03
<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	46,867.10
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	47,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	422,180.13

# Sturg Superannuation Fund Members Statement

Barry Sturgeon  
33 Shelley Street  
Burnett Heads, Queensland, 4670, Australia

## Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	68	Vested Benefits	88,555.70
Tax File Number:	Provided	Total Death Benefit	88,555.70
Date Joined Fund:	13/05/2005	Current Salary	0.00
Service Period Start Date:	01/07/2007	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	STUBAR00002A		
Account Start Date	13/05/2005		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

## Your Balance

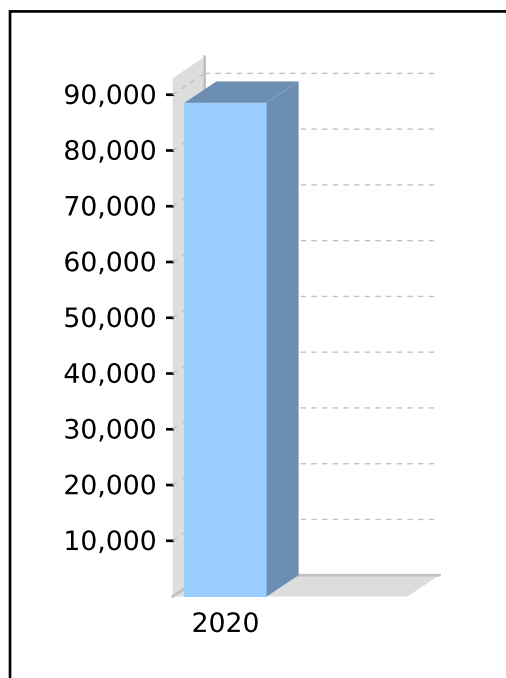
Total Benefits 88,555.70

### Preservation Components

Preserved 19,655.97  
Unrestricted Non Preserved 68,899.73  
Restricted Non Preserved

### Tax Components

Tax Free  
Taxable 88,555.70



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	64,775.23
<u>Increases to Member account during the period</u>	
Employer Contributions	24,957.40
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	8,304.58
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,743.60
Income Tax	(953.53)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	6,691.44
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	88,555.70

# Sturg Superannuation Fund Members Statement

Joanne Sturgeon  
33 Shelley Street  
Burnett Heads, Queensland, 4670, Australia

## Your Details

Date of Birth : Provided  
Age: 59  
Tax File Number: Provided  
Date Joined Fund: 13/05/2005  
Service Period Start Date: 27/10/1994  
Date Left Fund:  
Member Code: STUJOA00001A  
Account Start Date: 13/05/2005  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 307,555.36  
Total Death Benefit 595,519.36  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

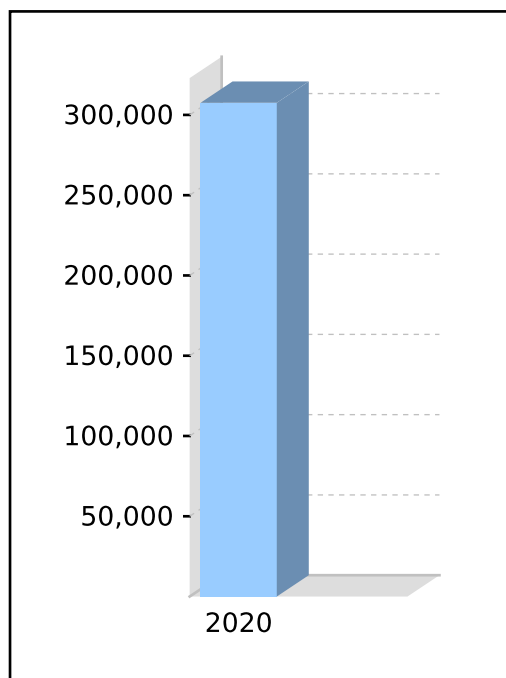
Total Benefits 307,555.36

### Preservation Components

Preserved 307,003.28  
Unrestricted Non Preserved 552.08  
Restricted Non Preserved

### Tax Components

Tax Free 4,932.98  
Taxable 302,622.38



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	268,847.56
<u>Increases to Member account during the period</u>	
Employer Contributions	10,000.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	500.00
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	30,886.16
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,500.00
Income Tax	11.48
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,166.88
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	307,555.36

# Sturg Superannuation Fund

## Members Summary

As at 30 June 2020

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
<b>Barry Sturgeon</b> (Age: 68)											
STUBAR00001P - TRIS (Retirement Phase) - Tax Free: 0.06%											
422,313.03			46,867.10		47,000.00						422,180.13
STUBAR00002A - Accumulation											
64,775.23	24,957.40		8,304.58			3,743.60	(953.53)		6,691.44		88,555.70
<b>487,088.26</b>	<b>24,957.40</b>		<b>55,171.68</b>		<b>47,000.00</b>	<b>3,743.60</b>	<b>(953.53)</b>		<b>6,691.44</b>		<b>510,735.83</b>
<b>Joanne Sturgeon</b> (Age: 59)											
STUJOA00001A - Accumulation											
268,847.56	10,500.00		30,886.16			1,500.00	11.48		1,166.88		307,555.36
<b>268,847.56</b>	<b>10,500.00</b>		<b>30,886.16</b>			<b>1,500.00</b>	<b>11.48</b>		<b>1,166.88</b>		<b>307,555.36</b>
<b>755,935.82</b>	<b>35,457.40</b>		<b>86,057.84</b>		<b>47,000.00</b>	<b>5,243.60</b>	<b>(942.05)</b>		<b>7,858.32</b>		<b>818,291.19</b>

# 60400 - Bank Accounts

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BQL20167692	Cash at Bank	\$423,112.93	\$76,129.91	455.78%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$423,112.93	\$76,129.91	

## Supporting Documents

- Bank Statement Report [Report](#)
- BS - BOQ Acc 7692.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

# Sturg Superannuation Fund

## Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / BQL20167692

Account Name: Cash at Bank

BSB and Account Number: 124001 20167692

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$ 96,105.68		\$ 72,691.35		\$ 52,715.58		\$ 76,129.91

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			96,105.68	96,105.68	
02/07/2018	Direct Credit PRECISION CH PASCH1806270004534		2,399.75	98,505.43	98,505.43	
04/07/2018	Direct Debit MLC Limited 8413825	128.62		98,376.81	98,376.81	
05/07/2018	Direct Credit PRECISION CH PASCH1806290005245		1,919.80	100,296.61	100,296.61	
09/07/2018	Direct Credit BARBARA CLARK- RE Rent Burns St		520.00	100,816.61	100,816.61	
16/07/2018	Direct Debit Asteron Life 02345928/00001	832.99		99,983.62	99,983.62	
24/07/2018	Direct Credit NATURAL BALANC E MONTHLY RENTAL		520.00	100,503.62	100,503.62	
30/07/2018	BPAY DEFT PAYMENTS IB2- 71439674	740.00		99,763.62	99,763.62	
31/07/2018	INTEREST PAYMENT SYSTEM GENERATED *		131.52	99,895.14	99,895.14	
06/08/2018	Direct Credit BARBARA CLARK- RE Burns 3wks		760.00	100,655.14	100,655.14	
06/08/2018	Direct Debit MLC Limited 8413825	128.62		100,526.52	100,526.52	
14/08/2018	Direct Debit Asteron Life 02345928/00001	832.99		99,693.53	99,693.53	
20/08/2018	Direct Credit BARBARA CLARK- RE burns st		560.00	100,253.53	100,253.53	
31/08/2018	INTEREST PAYMENT SYSTEM GENERATED *		131.83	100,385.36	100,385.36	
01/09/2018	BPAY BUNDABERG REG CNCL IB2-25645250	925.29		99,460.07	99,460.07	
01/09/2018	BPAY BUNDABERG REG CNCL IB2-25649770 Shelley St Capitalised as property not available for rent	1,051.47		98,408.60	98,408.60	



**Sturg Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/09/2018	BPAY BUNDABERG REG CNCL IB2-25652990 Burns St	1,051.47		97,357.13	97,357.13	
03/09/2018	Direct Credit BARBARA CLARK- RE burns st		520.00	97,877.13	97,877.13	
04/09/2018	Direct Debit MLC Limited 8413825	128.62		97,748.51		
04/09/2018	Direct Credit PRECISION CH PASCH1808300001937		1,919.80	99,668.31	99,668.31	
14/09/2018	Direct Debit Asteron Life 02345928/00001	832.99		98,835.32	98,835.32	
19/09/2018	Direct Credit BARBARA CLARK- RE Burns St [Direct Credit BARBARA CLARK- RE burns st]		560.00	99,395.32	99,395.32	
25/09/2018	Direct Credit PRECISION CH PASCH1809200002578		2,399.75	101,795.07	101,795.07	
26/09/2018	Direct Credit ASTERON LIFE 001224821		357.34	102,152.41	102,152.41	
28/09/2018	PAY ANYONE TO Quickcheck 645646 105670804 - smoke alarms - Burns St	77.00		102,075.41	102,075.41	
30/09/2018	INTERNET PAY ANYONE FEE	0.65		102,074.76		
30/09/2018	INTEREST PAYMENT SYSTEM GENERATED *		126.99	102,201.75	102,201.75	
02/10/2018	Direct Credit BARBARA CLARK- RE burns st Rent		540.00	102,741.75	102,741.75	
04/10/2018	Direct Debit MLC Limited 8413825	128.62		102,613.13	102,613.13	
15/10/2018	Direct Debit Asteron Life 02345928/00001	475.65		102,137.48	102,137.48	
16/10/2018	Direct Credit BARBARA CLARK- RE burns st Rent		540.00	102,677.48	102,677.48	
18/10/2018	BPAY TAX OFFICE PAYMENTS	607.00		102,070.48	102,070.48	
22/10/2018	IB2-05462699 September Qtr PAYG Direct Credit PRECISION CH PASCH1810160002906		1,919.80	103,990.28	103,990.28	
23/10/2018	Direct Credit INGAN ECO MONTHLY RENTAL		520.00	104,510.28	104,510.28	
30/10/2018	BPAY DEFT PAYMENTS IB2- 57288819 Body Corporate Zunker Street	740.00		103,770.28	103,770.28	
31/10/2018	Direct Credit BARBARA CLARK- RE burns st Rent		620.00	104,390.28		

# Sturg Superannuation Fund

## Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/10/2018	INTEREST PAYMENT SYSTEM GENERATED *		134.33	104,524.61	104,524.61	
01/11/2018	PAY ANYONE TO INGAN ECO LODGE 084974 733651732	520.00		104,004.61	104,004.61	
05/11/2018	Refund of Rental Bond to Natural Balance Direct Debit MLC Limited 8413825	685.87		103,318.74	103,318.74	
12/11/2018	Direct Credit BARBARA CLARK- RE burns st Rent		520.00	103,838.74	103,838.74	
14/11/2018	Direct Debit Asteron Life 02345928/00001	475.65		103,363.09	103,363.09	
16/11/2018	Direct Credit PRECISION CH PASCH1811130001651		2,399.75	105,762.84	105,762.84	
23/11/2018	Direct Credit BARBARA CLARK- RE burns st Rent		520.00	106,282.84	106,282.84	
30/11/2018	INTERNET PAY ANYONE FEE	0.65		106,282.19		
30/11/2018	INTEREST PAYMENT SYSTEM GENERATED *		129.14	106,411.33	106,411.33	
03/12/2018	Direct Credit BENDIGO BANK Lease payment Zunker Street		120.00	106,531.33		
03/12/2018	Direct Credit BENDIGO BANK Lease deposit Zunk Rental Bond Coejack Pty Ltd		520.00	107,051.33	107,051.33	
07/12/2018	Direct Credit BENDIGO BANK Rent zunker st		120.00	107,171.33		
07/12/2018	Direct Credit PRECISION CH PASCH1812040001132		1,919.80	109,091.13	109,091.13	
11/12/2018	Direct Credit BARBARA CLARK- RE advanced rent		60.00	109,151.13		
11/12/2018	Direct Credit BARBARA CLARK- RE burns st Rent		520.00	109,671.13	109,671.13	
14/12/2018	Direct Credit BENDIGO BANK Lease payment		120.00	109,791.13		
14/12/2018	Direct Debit Asteron Life 02345928/00001	475.65		109,315.48	109,315.48	
19/12/2018	BPAY ELGAS LIMITED IB2- 16873292 Burns Street	85.01		109,230.47	109,230.47	
20/12/2018	Direct Credit BARBARA CLARK- RE burns st Rent		520.00	109,750.47	109,750.47	
24/12/2018	Direct Credit BENDIGO BANK Rent lease payment		120.00	109,870.47	109,870.47	

# Sturg Superannuation Fund

## Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/12/2018	Direct Credit BENDIGO BANK Rent payment		120.00	109,990.47		
31/12/2018	INTEREST PAYMENT SYSTEM GENERATED *		138.76	110,129.23	110,129.23	
03/01/2019	PAY ANYONE TO Caire Air-Conditioning & Refrige 014515 285586104 Zunker Street	2,300.00		107,829.23	107,829.23	
11/01/2019	Direct Credit BARBARA CLARK- RE burns st Rent		260.00	108,089.23		
11/01/2019	Direct Credit COEJACK PTY TWO WEEKS RENT		240.00	108,329.23	108,329.23	
14/01/2019	Direct Debit Asteron Life 02345928/00001	475.65		107,853.58	107,853.58	
17/01/2019	Direct Credit PRECISION CH PASCH1901140001840		1,919.80	109,773.38	109,773.38	
20/01/2019	BPAY RACQ INSURANCE IB2-39378053 Burns Street and Shelley Street insurance. Re 46 Shelley Street - \$280.28 re Contents Insurance has been sent to Debtors to be repaid to the Fund. Shelley St - insurance capitalised as property not available for rent	3,529.03		106,244.35	106,244.35	
25/01/2019	Direct Credit COEJACK PTY RENT shop9		120.00	106,364.35	106,364.35	
31/01/2019	BPAY DEFT PAYMENTS IB2- 11767434 Body Corporate - Zunker St	792.50		105,571.85		
31/01/2019	INTERNET PAY ANYONE FEE	0.65		105,571.20		
31/01/2019	INTEREST PAYMENT SYSTEM GENERATED *		137.27	105,708.47	105,708.47	
13/02/2019	Direct Credit SHARON JACKSON Lease shop		360.00	106,068.47	106,068.47	
14/02/2019	Direct Debit Asteron Life 02345928/00001	475.65		105,592.82	105,592.82	
15/02/2019	Direct Credit COEJACK PTY LEASE SHOP		120.00	105,712.82		
15/02/2019	Direct Credit PRECISION CH PASCH1902120001713		2,399.75	108,112.57	108,112.57	
19/02/2019	BPAY TAX OFFICE PAYMENTS IB2-20479314	607.00		107,505.57	107,505.57	

# Sturg Superannuation Fund

## Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
22/02/2019	Direct Credit COEJACK PTY LEASE SHOP		120.00	107,625.57	107,625.57	
28/02/2019	Direct Credit COEJACK PTY LEASE SHOP		120.00	107,745.57		
28/02/2019	INTEREST PAYMENT SYSTEM GENERATED *		122.73	107,868.30	107,868.30	
08/03/2019	Direct Credit JACKSON S LEASE SHOP		120.00	107,988.30		
08/03/2019	BPAY BUNDABERG REG CNCL IB2-55167589 Zunker Street	928.35		107,059.95		
08/03/2019	BPAY BUNDABERG REG CNCL IB2-55176429 Shelley Street - capitalised as property not available for rent	1,066.55		105,993.40		
08/03/2019	BPAY BUNDABERG REG CNCL IB2-55183429 Burns Street	1,101.35		104,892.05	104,892.05	
14/03/2019	Direct Debit Asteron Life 02345928/00001	475.65		104,416.40	104,416.40	
15/03/2019	Direct Credit COEJACK PTY LEASE SHOP		120.00	104,536.40	104,536.40	
18/03/2019	Direct Credit PRECISION CH PASCH1903130000678		1,919.80	106,456.20	106,456.20	
31/03/2019	INTEREST PAYMENT SYSTEM GENERATED *		135.38	106,591.58	106,591.58	
01/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	106,711.58	106,711.58	
05/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	106,831.58		
05/04/2019	Direct Credit COEJACK PTY LEASE SHOP		120.00	106,951.58	106,951.58	
06/04/2019	PAY ANYONE TO Senrico Pty Ltd 484799 167066970	3,157.00		103,794.58		
06/04/2019	PAY ANYONE TO Superannuation Audit Assistance 633000 147076798	385.00		103,409.58	103,409.58	
11/04/2019	Direct Credit PRECISION CH PASCH1904080000979		1,919.80	105,329.38	105,329.38	
12/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	105,449.38		
12/04/2019	Direct Credit COEJACK PTY LEASE SHOP		120.00	105,569.38	105,569.38	

# Sturg Superannuation Fund

## Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
15/04/2019	BPAY TAX OFFICE PAYMENTS IB2-66467732	426.00		105,143.38		
15/04/2019	ATO - GST Payable BPAY TAX OFFICE PAYMENTS IB2-66477452	4,445.50		100,697.88		
15/04/2019	2018 Income Tax Direct Debit Asteron Life 02345928/00001	475.65		100,222.23	100,222.23	
23/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	100,342.23	100,342.23	
25/04/2019	BPAY TAX OFFICE PAYMENTS IB2-49162899	607.00		99,735.23	99,735.23	
26/04/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	99,855.23	99,855.23	
30/04/2019	INTERNET PAY ANYONE FEE	1.30		99,853.93		
30/04/2019	INTEREST PAYMENT SYSTEM GENERATED *		126.62	99,980.55	99,980.55	
03/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	100,100.55	100,100.55	
10/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	100,220.55		
10/05/2019	Direct Credit PRECISION CH PASCH1905070002207		1,919.80	102,140.35	102,140.35	
14/05/2019	Direct Debit Asteron Life 02345928/00001	475.65		101,664.70	101,664.70	
17/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	101,784.70	101,784.70	
20/05/2019	PAY ANYONE TO Flow Dynamics Plumbing & Civil 638060 013294415. Taps, Mixer etc - 4 Burns Street	424.38		101,360.32		
20/05/2019	PAY ANYONE TO Caire Air-Conditioning & Refrig 014515 285586104. AirConditioner repairs - 4 Burns Street	1,100.00		100,260.32	100,260.32	
24/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	100,380.32	100,380.32	
29/05/2019	PAY ANYONE TO Noye's Glass and Aluminium 034122 000439375. Replace rollers on stacker doors - 4 Burns Street	250.00		100,130.32	100,130.32	
31/05/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	100,250.32		
31/05/2019	DEPOSIT Burns Street rent EW & KN Colegrove		1,040.00	101,290.32		

# Sturg Superannuation Fund

## Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/05/2019	BRANCH DEPOSIT FEE	2.50		101,287.82		
31/05/2019	CHEQUES DEPOSITED FEE	1.00		101,286.82		
31/05/2019	INTERNET PAY ANYONE FEE	1.95		101,284.87		
31/05/2019	INTEREST PAYMENT SYSTEM GENERATED *		128.33	101,413.20	101,413.20	
01/06/2019	PAY ANYONE TO KP & C Dann 734279 000549086. Labour fir fitting gate to property - 4 Burns Street	280.00		101,133.20		
01/06/2019	BPAY DEFT PAYMENTS IB2- 53860740 Body Corporate Zunker Street	822.90		100,310.30	100,310.30	
07/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	100,430.30	100,430.30	
10/06/2019	Direct Credit PRECISION CH PASCH1906050002047		2,399.75	102,830.05	102,830.05	
14/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	102,950.05		
14/06/2019	Direct Debit Asteron Life 02345928/00001	475.65		102,474.40	102,474.40	
17/06/2019	TFR FROM 020167681- Employer Super - Sturg Pty Ltd		10,000.00	112,474.40		
17/06/2019	TFR TO ACCOUNT 021743670 - Reimburse Trustees re 4 Burns St expenses: \$15.02 Lamp LED \$100 Platinum Sunscreen 150x210cm \$567.01 Sliding Gate	682.03		111,792.37		
17/06/2019	TFR TO ACCOUNT 022255381 - Pension Paid - Barry	36,000.00		75,792.37	75,792.37	
21/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	75,912.37	75,912.37	
28/06/2019	Direct Credit Sharon Jackson RENT PAYMENT SHOP		120.00	76,032.37	76,032.37	
30/06/2019	INTERNET PAY ANYONE FEE	0.65		76,031.72		
30/06/2019	INTEREST PAYMENT SYSTEM GENERATED *		98.19	76,129.91	76,129.91	
30/06/2019	CLOSING BALANCE			76,129.91	76,129.91	
		<u>72,691.35</u>	<u>52,715.58</u>			



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002513 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-June-2020 to 28-Jul-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 412,913.27 cr Total Credits \$ 12,649.96 cr Total Debits \$ 36,195.15 dr Closing Balance \$ 389,368.08 cr

Details as at 28-Jul-2020

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
29-June	Opening Balance			412,913.27 cr
30-June	Tfr From 020167681 lb2-84512158		10,000.00	422,913.27 cr
30-June	Branch Deposit Fee	2.50		422,910.77 cr
30-June	Cheques Deposited Fee	1.00		422,909.77 cr
30-June	Interest		203.16	423,112.93 cr
01-Jul	Direct Credit Ato Ato006000012391437		47.00	423,159.93 cr
01-Jul	Direct Credit Precision CH Pasch2006260002351		1,919.80	425,079.73 cr
03-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,199.73 cr
06-Jul	Direct Debit MLC Limited 8413825	1,315.58		423,884.15 cr
10-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	424,004.15 cr
15-Jul	Tfr To Account 021743670 lb2-52143441	34,000.00		390,004.15 cr
16-Jul	Pay Anyone To Flow Dynamics Plumbing & Civil 638060 013294415 lb2-64144618	224.13		389,780.02 cr
17-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	389,900.02 cr
20-Jul	Direct Debit Asteron Life 02345928/00001	651.94		389,248.08 cr
24-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	389,368.08 cr
28-Jul	Closing Balance			389,368.08 cr
		<b>Total Debits &amp; Credits</b>	<b>36,195.15</b>	<b>12,649.96</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.



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003655 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-May-2020 to 28-June-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 409,696.99 cr Total Credits \$ 3,773.90 cr Total Debits \$ 557.62 dr Credit Interest FYTD \$ 1,007.40 cr Closing Balance \$ 412,913.27 cr
Details as at 28-June-2020	

Transactions		Debit	Credit	Balance
<b>2020</b>				
29-May	Opening Balance			<b>409,696.99 cr</b>
29-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	409,816.99 cr
31-May	Interest		214.10	410,031.09 cr
05-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	410,151.09 cr
05-June	Direct Credit Precision CH Pasch2006020001868		1,919.80	412,070.89 cr
12-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	412,190.89 cr
15-June	Direct Debit Asteron Life 02345928/00001	557.62		411,633.27 cr
19-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	411,753.27 cr
27-June	Deposit		1,040.00	412,793.27 cr
28-June	Direct Credit Sharon Jacksonrent Payment Shop		120.00	412,913.27 cr
28-June	Closing Balance			<b>412,913.27 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>557.62</b>	<b>3,773.90</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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003485 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Apr-2020 to 28-May-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 429,889.02 cr Total Credits \$ 3,090.09 cr Total Debits \$ 23,282.12 dr Credit Interest FYTD \$ 793.30 cr Closing Balance \$ 409,696.99 cr
Details as at 28-May-2020	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
29-Apr	Opening Balance			<b>429,889.02 cr</b>
30-Apr	Branch Deposit Fee	2.50		429,886.52 cr
30-Apr	Cheques Deposited Fee	1.00		429,885.52 cr
30-Apr	Interest		210.34	430,095.86 cr
01-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,215.86 cr
06-May	BPAY Deft Payments Ib2-53134308	750.00		429,465.86 cr
08-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	429,585.86 cr
14-May	Direct Debit Asteron Life 02345928/00001	557.62		429,028.24 cr
15-May	Tfr To Account 021743670 Ib2-92526721	20,000.00		409,028.24 cr
-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	409,148.24 cr
15-May	Direct Credit Precision CH Pasch2005120002541		2,399.75	411,547.99 cr
22-May	Direct Credit Sharon Jacksonrent Payment Shop		120.00	411,667.99 cr
27-May	BPAY Tax Office Payments Ib2-94731898	1,971.00		409,696.99 cr
28-May	Closing Balance			<b>409,696.99 cr</b>
Total Debits & Credits		<b>23,282.12</b>	<b>3,090.09</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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002763 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Mar-2020 to 28-Apr-2020

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 424,482.83 cr
	Total Credits \$ 5,975.31 cr
	Total Debits \$ 569.12 dr
	Credit Interest FYTD \$ 582.96 cr
Details as at 28-Apr-2020	Closing Balance \$ 429,889.02 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2020</b>				
29-Mar	Opening Balance			<b>424,482.83 cr</b>
30-Mar	Deposit		1,040.00	425,522.83 cr
31-Mar	Branch Deposit Fee	7.50		425,515.33 cr
31-Mar	Cheques Deposited Fee	4.00		425,511.33 cr
31-Mar	Interest		195.51	425,706.84 cr
03-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,826.84 cr
14-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,946.84 cr
14-Apr	Direct Debit Asteron Life 02345928/00001	557.62		425,389.22 cr
17-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	425,509.22 cr
17-Apr	Direct Credit Precision CH Pasch2004150007634		1,919.80	427,429.02 cr
24-Apr	Direct Credit Sharon Jacksonrent Payment Shop		120.00	427,549.02 cr
27-Apr	Deposit		2,340.00	429,889.02 cr
28-Apr	Closing Balance			<b>429,889.02 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>569.12</b>	<b>5,975.31</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Feb-2020 to 28-Mar-2020

### Superannuation Savings Account

#### Account Details

urg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Mar-2020

#### Statement Summary

Opening Balance	\$ 62,893.98 cr
Total Credits	\$ 373,365.85 cr
Total Debits	\$ 11,777.00 dr
Credit Interest FYTD	\$ 387.45 cr
<b>Closing Balance</b>	<b>\$ 424,482.83 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
29-Feb	Opening Balance			62,893.98 cr
29-Feb	Pay Anyone To Noye's Glass Andaluminium 034122 000439375 lb2-23635756	185.50		62,708.48 cr
29-Feb	Branch Deposit Fee	2.50		62,705.98 cr
29-Feb	Cheques Deposited Fee	1.00		62,704.98 cr
29-Feb	Internet Pay Anyone Fee	0.65		62,704.33 cr
29-Feb	Interest		35.41	62,739.74 cr
02-Mar	Deposit		1,040.00	63,779.74 cr
02-Mar	BPAY Bundaberg Reg Cncl lb2-02680213	934.12		62,845.62 cr
02-Mar	BPAY Bundaberg Reg Cncl lb2-02686893	1,095.61		61,750.01 cr
05-Mar	Deposit Bot 200167		368,470.22	430,220.23 cr
06-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,340.23 cr
13-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	430,460.23 cr
13-Mar	Direct Credit Precision CH Pasch2003100000912		1,919.80	432,380.03 cr
16-Mar	Direct Debit Asteron Life 02345928/00001	557.62		431,822.41 cr
20-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	431,942.41 cr
23-Mar	Direct Credit RACQ Insurance 15696734Pb 8D2t		1,420.42	433,362.83 cr
24-Mar	Tfr To Account 022255381 lb2-41518296	9,000.00		424,362.83 cr
27-Mar	Direct Credit Sharon Jacksonrent Payment Shop		120.00	424,482.83 cr
28-Mar	Closing Balance			424,482.83 cr
	<b>Total Debits Et Credits</b>	<b>11,777.00</b>	<b>373,365.85</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/03/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.60%

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002462 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Jan-2020 to 28-Feb-2020

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Feb-2020

#### Statement Summary

Opening Balance	\$ 63,141.37 cr
Total Credits	\$ 4,337.71 cr
Total Debits	\$ 4,585.10 dr
Credit Interest FYTD	\$ 352.04 cr
<b>Closing Balance</b>	<b>\$ 62,893.98 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2020</b>				
29-Jan	Opening Balance			<b>63,141.37 cr</b>
31-Jan	Pay Anyone To Kp & C Dann 734279 000549086 lb2-80155214	216.00		62,925.37 cr
31-Jan	BPAY Deft Payments lb2-80162374	750.00		62,175.37 cr
31-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	62,295.37 cr
31-Jan	Branch Deposit Fee	2.50		62,292.87 cr
31-Jan	Cheques Deposited Fee	1.00		62,291.87 cr
31-Jan	Internet Pay Anyone Fee	0.65		62,291.22 cr
31-Jan	Interest		37.96	62,329.18 cr
-Feb	Deposit		1,300.00	63,629.18 cr
07-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,749.18 cr
13-Feb	Direct Credit Precision CH Pasch2002100002868		2,399.75	66,148.93 cr
14-Feb	Direct Debit Asteron Life 02345928/00001	557.62		65,591.31 cr
14-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	65,711.31 cr
14-Feb	BPAY Bundaberg Reg Cncl lb2-42749633	1,086.33		64,624.98 cr
21-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	64,744.98 cr
24-Feb	BPAY Tax Office Payments lb2-86638634	1,971.00		62,773.98 cr
28-Feb	Direct Credit Sharon Jacksonrent Payment Shop		120.00	62,893.98 cr
28-Feb	Closing Balance			<b>62,893.98 cr</b>
<b>Total Debits &amp; Credits</b>		<b>4,585.10</b>	<b>4,337.71</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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003340 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Dec-2019 to 28-Jan-2020

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Jan-2020

#### Statement Summary

Opening Balance	\$ 63,887.23 cr
Total Credits	\$ 3,572.47 cr
Total Debits	\$ 4,318.33 dr
Credit Interest FYTD	\$ 314.08 cr
<b>Closing Balance</b>	<b>\$ 63,141.37 cr</b>

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-Dec	Opening Balance			<b>63,887.23 cr</b>
31-Dec	Branch Deposit Fee	2.50		63,884.73 cr
31-Dec	Cheques Deposited Fee	1.00		63,883.73 cr
31-Dec	Interest		37.09	63,920.82 cr
<b>2020</b>				
03-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	64,040.82 cr
03-Jan	BPAY Elgas Limited lb2-03085674	85.01		63,955.81 cr
07-Jan	Deposit		1,040.00	64,995.81 cr
10-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	65,115.81 cr
1-Jan	Direct Debit Asteron Life 02345928/00001	557.62		64,558.19 cr
1-Jan	Direct Credit RACQ Insurance 15696734Pb 7T2c		5.58	64,563.77 cr
17-Jan	BPAY RACQ Insurance lb2-85789714	3,672.20		60,891.57 cr
17-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,011.57 cr
17-Jan	Direct Credit Precision CH Pasch2001140003210		1,919.80	62,931.37 cr
20-Jan	Direct Credit Coejack Pty Lease Shop		30.00	62,961.37 cr
20-Jan	Direct Credit Jackson S Lease Shop		60.00	63,021.37 cr
24-Jan	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,141.37 cr
28-Jan	Closing Balance			<b>63,141.37 cr</b>
	<b>Total Debits &amp; Credits</b>	<b>4,318.33</b>	<b>3,572.47</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Nov-2019 to 28-Dec-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 60,845.27 cr Total Credits \$ 3,603.08 cr Total Debits \$ 561.12 dr Credit Interest FYTD \$ 276.99 cr Closing Balance \$ 63,887.23 cr
Details as at 28-Dec-2019	

Transactions		Debit	Credit	Balance
<b>2019</b>				
29-Nov	Opening Balance			<b>60,845.27 cr</b>
29-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	60,965.27 cr
30-Nov	Branch Deposit Fee	2.50		60,962.77 cr
30-Nov	Cheques Deposited Fee	1.00		60,961.77 cr
30-Nov	Interest		43.28	61,005.05 cr
06-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,125.05 cr
13-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	61,245.05 cr
16-Dec	Direct Debit Asteron Life 02345928/00001	557.62		60,687.43 cr
16-Dec	Deposit		1,040.00	61,727.43 cr
3-Dec	Direct Credit Precision CH Pasch1912110004084		1,919.80	63,647.23 cr
20-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,767.23 cr
27-Dec	Direct Credit Sharon Jacksonrent Payment Shop		120.00	63,887.23 cr
28-Dec	Closing Balance			<b>63,887.23 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>561.12</b>	<b>3,603.08</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

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Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Oct-2019 to 28-Nov-2019

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Nov-2019

#### Statement Summary

Opening Balance	\$ 75,427.06 cr
Total Credits	\$ 4,729.98 cr
Total Debits	\$ 19,311.77 dr
Credit Interest FYTD	\$ 233.71 cr
Closing Balance	\$ 60,845.27 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-Oct	Opening Balance			75,427.06 cr
31-Oct	Branch Deposit Fee	2.50		75,424.56 cr
31-Oct	Cheques Deposited Fee	1.00		75,423.56 cr
31-Oct	Internet Pay Anyone Fee	0.65		75,422.91 cr
31-Oct	Interest		50.23	75,473.14 cr
01-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,593.14 cr
05-Nov	BPAY Deft Payments lb2-45561474	750.00		74,843.14 cr
06-Nov	Deposit		1,300.00	76,143.14 cr
08-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,263.14 cr
11-Nov	Direct Debit Asteron Life 02345928/00001	557.62		75,705.52 cr
13-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,825.52 cr
21-Nov	Direct Credit Ato Ato007000011506434		500.00	76,325.52 cr
22-Nov	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,445.52 cr
25-Nov	Direct Credit Precision CH Pasch1911200001643		2,399.75	78,845.27 cr
28-Nov	Tfr To Account 022255381 lb2-42795674	18,000.00		60,845.27 cr
28-Nov	Closing Balance			60,845.27 cr
<b>Total Debits &amp; Credits</b>		<b>19,311.77</b>	<b>4,729.98</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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003228 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Sep-2019 to 28-Oct-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 74,535.31 cr
Details as at 28-Oct-2019	Total Credits \$ 3,497.37 cr
	Total Debits \$ 2,605.62 dr
	Credit Interest FYTD \$ 183.48 cr
	<b>Closing Balance \$ 75,427.06 cr</b>

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Sep	Opening Balance			<b>74,535.31 cr</b>
30-Sep	Interest		57.57	74,592.88 cr
04-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,712.88 cr
08-Oct	Deposit		1,040.00	75,752.88 cr
11-Oct	Pay Anyone To Quickcheck 645646 107017717 lb2-69826034	77.00		75,675.88 cr
11-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,795.88 cr
14-Oct	Direct Debit Asteron Life 02345928/00001	557.62		75,238.26 cr
18-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	75,358.26 cr
22-Oct	Direct Credit Precision CH Pasch1910150002743		1,919.80	77,278.06 cr
25-Oct	Direct Credit Sharon Jacksonrent Payment Shop		120.00	77,398.06 cr
28-Oct	BPAY Tax Office Payments lb2-55780674	1,971.00		75,427.06 cr
28-Oct	Closing Balance			<b>75,427.06 cr</b>
<b>Total Debits &amp; Credits</b>		<b>2,605.62</b>	<b>3,497.37</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 10/10/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.70%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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I- 002653 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: **20167692**  
 BSB: 124183  
 From 29-Aug-2019 to 28-Sep-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund Mrs Joanne R Sturgeon and Mr Barry J Sturgeon Trustees	Opening Balance \$ 74,642.41 cr Total Credits \$ 3,619.14 cr Total Debits \$ 3,726.24 dr Credit Interest FYTD \$ 125.91 cr Closing Balance \$ 74,535.31 cr
Details as at 28-Sep-2019	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Aug	Opening Balance			<b>74,642.41 cr</b>
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22860953	1,152.45		73,489.96 cr
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22867313	1,073.57		72,416.39 cr
29-Aug	BPAY Bundaberg Reg Cncl Ib2-22872233	935.60		71,480.79 cr
30-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,600.79 cr
30-Aug	Deposit		1,040.00	72,640.79 cr
31-Aug	Branch Deposit Fee	5.00		72,635.79 cr
31-Aug	Cheques Deposited Fee	2.00		72,633.79 cr
31-Aug	Interest		59.34	72,693.13 cr
1-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,813.13 cr
13-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,933.13 cr
13-Sep	Direct Credit Precision CH Pasch1909100001937		1,919.80	74,852.93 cr
16-Sep	Direct Debit Asteron Life 02345928/00001	557.62		74,295.31 cr
20-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,415.31 cr
27-Sep	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,535.31 cr
28-Sep	Closing Balance			<b>74,535.31 cr</b>
		<b>Total Debits &amp; Credits</b>	<b>3,726.24</b>	<b>3,619.14</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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002661 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-Jul-2019 to 28-Aug-2019

### Superannuation Savings Account

Account Details	Statement Summary
Sturg Superannuation Fund	Opening Balance \$ 71,707.21 cr
Mrs Joanne R Sturgeon and	Total Credits \$ 4,246.32 cr
Mr Barry J Sturgeon Trustees	Total Debits \$ 1,311.12 dr
Details as at 28-Aug-2019	Credit Interest FYTD \$ 66.57 cr
	Closing Balance \$ 74,642.41 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
<b>2019</b>				
29-Jul	Opening Balance			71,707.21 cr
31-Jul	Branch Deposit Fee	2.50		71,704.71 cr
31-Jul	Cheques Deposited Fee	1.00		71,703.71 cr
31-Jul	Interest		66.57	71,770.28 cr
01-Aug	BPAY Deft Payments Ib2-99049410	750.00		71,020.28 cr
02-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,140.28 cr
02-Aug	Deposit		1,300.00	72,440.28 cr
09-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	72,560.28 cr
12-Aug	Direct Credit Precision CH Pasch1908070000642		2,399.75	74,960.03 cr
13-Aug	Direct Debit Asteron Life 02345928/00001	557.62		74,402.41 cr
16-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,522.41 cr
23-Aug	Direct Credit Sharon Jacksonrent Payment Shop		120.00	74,642.41 cr
28-Aug	Closing Balance			74,642.41 cr
		<b>Total Debits &amp; Credits</b>	<b>1,311.12</b>	<b>4,246.32</b>

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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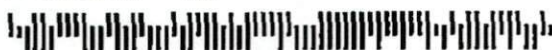
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003413 002



Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

## STATEMENT

Account Number: 20167692  
 BSB: 124183  
 From 29-June-2019 to 28-Jul-2019

### Superannuation Savings Account

#### Account Details

Sturg Superannuation Fund  
 Mrs Joanne R Sturgeon and  
 Mr Barry J Sturgeon Trustees

Details as at 28-Jul-2019

#### Statement Summary

Opening Balance	\$ 76,032.37 cr
Total Credits	\$ 3,537.99 cr
Total Debits	\$ 7,863.15 dr
Closing Balance	\$ 71,707.21 cr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2019</b>				
29-June	Opening Balance			76,032.37 cr
30-June	Internet Pay Anyone Fee	0.65		76,031.72 cr
30-June	Interest		98.19	76,129.91 cr
03-Jul	Deposit		1,040.00	77,169.91 cr
04-Jul	Direct Debit MLC Limited 8413825	1,166.88		76,003.03 cr
05-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,123.03 cr
12-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	76,243.03 cr
12-Jul	Direct Credit Precision CH Pasch1907090001469		1,919.80	78,162.83 cr
15-Jul	Direct Debit Asteron Life 02345928/00001	557.62		77,605.21 cr
15-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	77,725.21 cr
22-Jul	BPAY Tax Office Payments lb2-64713633	6,138.00		71,587.21 cr
26-Jul	Direct Credit Sharon Jacksonrent Payment Shop		120.00	71,707.21 cr
28-Jul	Closing Balance			71,707.21 cr
<b>Total Debits &amp; Credits</b>		<b>7,863.15</b>	<b>3,537.99</b>	

Overdrawn Rate is 17.20% p.a.

#### Credit Interest Rates

Effective Date: 11/07/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.95%

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# 68000 - Sundry Debtors

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$280.28	\$280.28	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$280.28	\$280.28	

## Supporting Documents

- General Ledger [Report](#)
- 2020 Debtors cfwd from 2019.pdf

## Standard Checklist

- Match to Source Documentation

Sturg Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				280.28 DR
					<b>280.28 DR</b>
<b>Total Debits:</b>	<b>0.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				



# Sturg Superannuation Fund

## General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
Sundry Debtors (68000)					
20/01/2019	BPAY RACQ INSURANCE IB2-39378053 Burns Street and Shelley Street insurance. Re 46 Shelley Street - \$280.28 re Contents Insurance has been sent to Debtors to be repaid to the Fund. Shelley St - insurance capitalised as property not available for rent		280.28		280.28 DR
01/06/2019	PAY ANYONE TO KP & C Dann 734279 000549086. Labour fir fitting gate to property - 4 Burns Street		280.00		560.28 DR
01/06/2019	Sliding Gate - 4 Burns Street - cleared from Debtors Account			847.01	286.73 CR
17/06/2019	TFR TO ACCOUNT 021743670 - Reimburse Trustees re 4 Burns St expenses: \$15.02 Lamp LED \$100 Platinum Sunscreen 150x210cm \$567.01 Sliding Gate		682.03		395.30 DR
30/06/2019	4 Burns Street expenses - Trustees reimbursed \$15.02 Lamp LED \$100 150x210cm Platinum Sunscreen \$567.01 Sliding Gate		567.01		962.31 DR
30/06/2019	4 Burns Street expenses - Trustees reimbursed \$15.02 Lamp LED \$100 150x210cm Platinum Sunscreen \$567.01 Sliding Gate			682.03	280.28 DR
			<b>1,809.32</b>	<b>1,529.04</b>	<b>280.28 DR</b>

**Total Debits: 1,809.32**

**Total Credits: 1,529.04**

# 69000 - Debtors - ATO

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
00001	Debtors - ATO	\$3,377.60		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,377.60		

## Supporting Documents

- General Ledger [Report](#)
- 2019 tax return tax payable-refundable.pdf

## Standard Checklist

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

## Sturg Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Debtors - ATO (69000)</b>					
<u>Debtors - ATO (00001)</u>					
30/06/2020	Transfer 2019 Income Tax Refund		3,411.20		3,411.20 DR
30/06/2020	2018 Income Tax lodged understated			33.60	3,377.60 DR
			<b>3,411.20</b>	<b>33.60</b>	<b>3,377.60 DR</b>

**Total Debits: 3,411.20**

**Total Credits: 33.60**

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 refundable**

**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 2019.

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	133,016
Collectables	0

Net capital losses carried forward to later income years

	133,016
	0

# 76550 - Plant and Equipment (at written down value) - Unitised

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
STUR0001_GATE	Sliding Gate - 4 Burns St	1.000000	\$824.09	1.000000	\$845.27	(2.51)%
STUR0001_SECURITYSCR	Security Screens & Blinds - 4 Burns St	1.000000	\$876.22	1.000000	\$902.07	(2.87)%
Sturg4Burn_HWS	HWS 7/17 - 4 Burns St	1.000000	\$811.50	1.000000	\$973.84	(16.67)%
STUR0001_SumpPump	Sump Pump - 4 Burn St	1.000000	\$99.28	1.000000	\$158.85	(37.5)%
STUR0001_TAPWARE	Tapware, Mixer - 4 Burns St	1.000000	\$412.55	1.000000	\$423.16	(2.51)%
776/003_Deck	Deck - 46 Shelley St	0.000000		1.000000	\$7,440.66	100%
STUR0001_PLANT&EQU11	Plant & Equip - 4 Burns St	1.000000	\$20,516.61	1.000000	\$21,241.36	(3.41)%
ZUNKER_AIRCON	AirConditioner - Zunker St	1.000000	\$1,508.66	1.000000	\$1,885.83	(20)%
ZUNKER_Kitchenoffice	Kitchen Office - Zunker St	1.000000	\$940.08	1.000000	\$965.71	(2.65)%
Sturg4Burns_DNU	Vinyl - 4 Burns St	1.000000	\$2,161.03	1.000000	\$2,161.03	0%
Zunker_vinylfloor	Vinyl Floor - Zunker St	1.000000	\$1,109.66	1.000000	\$1,387.07	(20)%

<b>TOTAL</b>	<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>
	10.000000	\$29,259.68	11.000000	\$38,384.85

## Supporting Documents

- Investment Movement Report [Report](#)

## Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- 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



# Sturg Superannuation Fund

## Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
	1.00	2,950.00						1.00	2,950.00	2,161.03
Vinyl Floor - Zunker St	1.00	1,972.73						1.00	1,972.73	1,109.66
		<b>49,018.17</b>				<b>(7,898.33)</b>	<b>(457.67)</b>		<b>41,119.84</b>	<b>29,259.68</b>
<b>Real Estate Properties ( Australian - Residential)</b>										
4 Burns Street, Burnett Heads	1.00	280,605.51						1.00	280,605.51	220,000.00
46 Shelley Street Burnett Heads	1.00	419,454.35		11,617.83	(1.00)	(431,072.18)	(61,181.54)		0.00	
		<b>700,059.86</b>		<b>11,617.83</b>		<b>(431,072.18)</b>	<b>(61,181.54)</b>		<b>280,605.51</b>	<b>220,000.00</b>
<b>Real Estate Properties (Australian - Non Residential)</b>										
9/33 ZUNKER ST. BURNETT HEADS	1.00	44,579.14						1.00	44,579.14	145,000.00
		<b>44,579.14</b>							<b>44,579.14</b>	<b>145,000.00</b>
		<b>869,787.08</b>		<b>439,072.01</b>		<b>(519,441.67)</b>	<b>(61,639.21)</b>		<b>789,417.42</b>	<b>817,372.61</b>



# 77200 - Real Estate Properties ( Australian - Residential)

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
776/003	46 Shelley Street Burnett Heads	0.000000		1.000000	\$370,059.34	100%
STURG4BURN	4 Burns Street, Burnett Heads	1.000000	\$220,000.00	1.000000	\$243,294.42	(9.57)%
<b>TOTAL</b>			<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		1.000000	\$220,000.00	2.000000	\$613,353.76	

## Supporting Documents

- Investment Movement Report [Report](#)
- Sale - 46 Shelley St - Settlement Stmt & Contract.pdf [776/003](#)
- Rental - Valuation - Burns St.pdf [STURG4BURN](#)
- Sale - 46 Shelley Street - Legal Fees.pdf [STURG4BURN](#)

## Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- 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



# Sturg Superannuation Fund

## Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
	1.00	2,950.00						1.00	2,950.00	2,161.03
Vinyl Floor - Zunker St	1.00	1,972.73						1.00	1,972.73	1,109.66
		<b>49,018.17</b>				<b>(7,898.33)</b>	<b>(457.67)</b>		<b>41,119.84</b>	<b>29,259.68</b>
<b>Real Estate Properties ( Australian - Residential)</b>										
4 Burns Street, Burnett Heads	1.00	280,605.51						1.00	280,605.51	220,000.00
46 Shelley Street Burnett Heads	1.00	419,454.35		11,617.83	(1.00)	(431,072.18)	(61,181.54)		0.00	
		<b>700,059.86</b>		<b>11,617.83</b>		<b>(431,072.18)</b>	<b>(61,181.54)</b>		<b>280,605.51</b>	<b>220,000.00</b>
<b>Real Estate Properties (Australian - Non Residential)</b>										
9/33 ZUNKER ST. BURNETT HEADS	1.00	44,579.14						1.00	44,579.14	145,000.00
		<b>44,579.14</b>							<b>44,579.14</b>	<b>145,000.00</b>
		<b>869,787.08</b>		<b>439,072.01</b>		<b>(519,441.67)</b>	<b>(61,639.21)</b>		<b>789,417.42</b>	<b>817,372.61</b>



Our Contact: Glen Toll  
Email: gtoll@bot.com.au  
Our Ref: GAT:HG:200167  
Your Ref:

Mr BJ & Mrs JR Sturgeon  
33 Shelley Street  
BURNETT HEADS QLD 4670

10 March 2020

Dear Barry & Joanne,

**RE: BJ & JR STURGEON SALE TO ML & P REFFOLD**  
**PROPERTY: 46 SHELLEY STREET BURNETT HEADS QLD 4670**

We confirm that settlement was effected on 5 March 2020. The final settlement figure, together with details of the cheques provided at settlement for the balance purchase price, are detailed below:

<b>Sale Price</b>		\$380,000.00
<b>Plus</b>		
Rates Adjustment		\$ 658.83
		<u>\$380,658.83</u>
<b>Less</b>		
Commission paid to Agent	\$ 11,300.00	
Water Adjustment	\$ 23.61	
Our costs and outlays as per attached Tax Invoice	\$ 865.00	
Amount deposited to your nominated BOQ account		
Including deposit monies	<u>\$368,470.22</u>	
	<u>\$380,658.83</u>	<u>\$380,658.83</u>

At settlement, the Buyer provided cheques for the balance purchase price in exchange for a signed transfer of the Property.

The cheques for the balance purchase price were dealt with as follows:

- \$368,470.22 - net settlement proceeds including \$10,000.00 deposit monies deposited to your account with the BOQ in accordance with your written authority. Please find **enclosed** the original deposit slip.

We confirm that payment of the Agent's commission was attended to at settlement.

The purchase price was adjusted to take account of your liability for outgoing for the Property up to and including the settlement date and the Buyer's liability for outgoing for the Property from that date. The Buyer will be responsible for the payment of all future notices of assessment of outgoing for the Property.

**BUSINESS ADDRESS:**  
7 Maryborough Street  
BUNDBERG QLD 4670  
ABN: 25 234 503 232

**Please address all correspondence to**  
**PO Box 380, Bundaberg QLD 4670**

Ph: (07) 4152 4555  
Fax: (07) 4152 1589  
Email: solicitors@bot.com.au  
Web: www.bot.com.au

We note that rates on the subject property have been paid to the 30 June 2020 and confirm that the abovementioned adjustment of \$658.83 represents the Buyers portion of the current half yearly rates from the date of settlement.

You will note from the above figures that there was an adjustment for water rates with respect to the subject property in an amount of \$23.61. As the water rates were your responsibility up to and including the day of settlement, that amount was deducted on settlement in favour of the Buyers.

### **Transfer of Title**

Although settlement generally marks the conclusion of the financial arrangements between you and the Buyer, the Buyer does not become the legal owner of the Property until registration of the transfer of the Property in the Land Titles Office.

The Buyer (or the Buyer's financier) will attend to the registration of the transfer.

When the transfer is lodged for registration, the Registrar of Titles will inform the local government and various government departments of the change of ownership of the Property so that relevant records may be updated. This should ensure that all future notices for the Property are directed to the Buyer.

### **Insurance**

If you have not done so already, you should cancel your insurance for the Property.

### **Our Account and Trust Account Statement**

We have **enclosed** our Tax Invoice (paid).

We have also enclosed a trust account statement which sets out details of the funds received into our trust account in connection with this transaction and how those funds have been disbursed.

We **enclose** herewith the original Contract of Sale which we would suggest you place in safe keeping. It might be necessary to refer to same at some future date.

Our instructions in this matter now appear to be complete and our retainer to act for you in relation to the sale of the Property has ended.

**Conversion of your file to an e-file:** It is our Policy that at the completion of your matter, and after your account has been finalised, the hard copy of your file will be converted to an "e-file" and the hard copy destroyed. Thereafter, your e-file will be stored on our file server. We anticipate this process will enable a more efficient turnaround in retrieving information on your behalf, if and when required.

As is our current Policy, all original material handed to the writer will be returned to you or stored in our safe custody, as is appropriate. During the course of your matter, should you require any original document not otherwise returned to you, please instruct the writer. Unless you expressly instruct us otherwise, we shall assume that you authorise us to destroy the hard copy of your file as is contemplated by our office Policy after a period of four (4) days has elapsed from finalisation.

Yours faithfully

**BAKER O'BRIEN TOLL**



**Glen Toll**  
**Partner**

PLEASE NOTE:-

THIS IS YOUR FINAL SETTLEMENT STATEMENT FOR TAXATION PURPOSES. PLEASE RETAIN OR REFER A COPY TO YOUR ACCOUNTANT.

# Contract for Houses and Residential Land

*Sixteenth Edition*

*This document has been approved by The Real Estate Institute of Queensland Limited and the Queensland Law Society incorporated as being suitable for the sale and purchase of houses and residential land in Queensland except for new residential property in which case the issue of GST liability must be dealt with by special condition.*

**The Seller and Buyer agree to sell and buy the Property under this contract.**

**REFERENCE SCHEDULE**

Contract Date: 7th February 2020

NAME: INTEGRITY PROPERTY SOLUTIONS BUNDABERG

ABN: 68618004961

LICENCE NO: 41011824

ADDRESS: Shop 9/ 33 Zunker street

SUBURB: BURNETT HEADS

STATE: QLD POSTCODE: 4670

PHONE: 0413562059

MOBILE: 0413562059

FAX:

EMAIL: sharon@ipseb.com

NAME: BARRY JOHN STURGEON

ABN:

ADDRESS: 33 SHELLEY ST

SUBURB: Burnett Heads

STATE: QLD POSTCODE: 4670

PHONE:

MOBILE:

FAX:

EMAIL:

NAME: JOANNE ROSE STURGEON

ABN:

ADDRESS: 33 SHELLEY ST

SUBURB:

STATE: QLD POSTCODE: 4670

PHONE:

MOBILE: 0417790481

FAX:

EMAIL: bjsturg@bigpond.com

NAME: Baker OBrien Toll

REP: CONTACT:

ADDRESS: 7 Maryborough Street

SUBURB: Bundaberg

STATE: QLD POSTCODE: 4670

PHONE:

MOBILE:

FAX:

EMAIL:

INITIALS (Note: Initials not required if signed with Electronic Signature)

*[Handwritten initials: JS, JRS, J.A.]*

**INITIALS** (Note: initials not required if signed with Electronic Signature) *Handwritten initials: JLR, P.R., J.R., J.R.*

Local Government Bundaberg regional council  
Present Use: residence  
Area: 1.021m<sup>2</sup> Land sold as  Freehold  Leasehold *If neither is selected, the land is treated as being Freehold.*  
Title Reference: 16158112  
on: RP7208  
Description: Lot: 78  
 Built On  Vacant  
SUBURB: Burnett Heads STATE: QLD POSTCODE: 4870  
Land Address: 48 Shelley Street

NAME: Bressington & Partners Solicitors  
CONTACT: Adam Bressington  
Address: 79 Blossover st  
SUBURB: Rockhampton STATE: QLD POSTCODE: 4700  
PHONE: MOBILE: FAX: EMAIL:

NAME:  
ABN:  
LICENCE NO:  
ADDRESS:  
SUBURB:  
PHONE: MOBILE: FAX: EMAIL:

NAME: Paul Refold  
Address: 7 Annie close  
SUBURB: Gracemere STATE: QLD POSTCODE: 4702  
PHONE: MOBILE: FAX: EMAIL: lanrefold@hotmail.com

NAME: Mueliel Lavinia Refold  
Address: 7 Annie close  
SUBURB: Gracemere STATE: QLD POSTCODE: 4702  
PHONE: MOBILE: FAX: EMAIL: mp.refold@yahoo.com

Managing Agent:

AGENCY NAME:

PROPERTY MANAGER:

ADDRESS:

SUBURB:

STATE:

POSTCODE:

PHONE:

MOBILE:

FAX:

EMAIL:

Q1 Is there a pool on the Land or on an adjacent land used in association with the Land?

Yes

No Clause 4.2 of this contract does not apply

Q2 If the answer to Q1 is Yes, is there a Compliance or Exemption Certificate for the pool at the time of contract?

Yes Clause 5.3(1)(f) applies

No Clause 4.2 applies (except for auction and some other excluded sales)

Q3 If the answer to Q2 is No, has a Notice of no pool safety certificate been given prior to contract?

Yes

No

← **WARNING TO SELLER:** Failure to comply with the Pool Safety Requirements is an offence with substantial penalties.

← **WARNING TO BUYER:** If there is no Compliance or Exemption Certificate at settlement, the Buyer becomes responsible at its cost to obtain a Pool Safety Certificate within 90 days after settlement. The Buyer can also become liable to pay any costs of rectification necessary to comply with the Pool Safety Requirements to obtain a Pool Safety Certificate. The Buyer commits an offence and can be liable to substantial penalties if the Buyer fails to comply with this requirement.

← If there is a pool on the Land and Q2 is not completed then clause 4.2 applies.

← Note: This is an obligation of the Seller under section 16 of the Building Regulation 2006.

Pool Safety Inspector: \_\_\_\_\_

Pool Safety Inspection Date: \_\_\_\_\_

← The Pool Safety Inspector must be licensed under the Building Act 1975 and Building Regulation 2006.

← Clause 4.2(2) applies except where this contract is formed on a sale by auction and some other excluded sales.

The Seller gives notice to the Buyer that an Approved Safety Switch for the General Purpose Socket Outlets is:

(select whichever is applicable)

Installed in the residence

not installed in the residence

The Seller gives notice to the Buyer that a Compliant Smoke Alarm(s) is/are:

(select whichever is applicable)

Installed in the residence

not installed in the residence

← **WARNING:** By giving false or misleading information in this section, the Seller may incur a penalty. The Seller should seek expert and qualified advice about completing this section and not rely on the Seller's Agent to complete this section.

← **WARNING:** Failure to install a Compliant Smoke Alarm is an offence under the Fire and Emergency Services Act 1990.

The Seller gives notice to the Buyer in accordance with section 83 of the Neighbourhood Disputes (Dividing Fences and Trees) Act 2011 that the Land:

(select whichever is applicable)

is not affected by any application to, or an order made by, the Queensland Civil and Administrative Tribunal (QCAT) in relation to a tree on the Land or

is affected by an application to, or an order made by, QCAT in relation to a tree on the Land, a copy of which has been given to the Buyer prior to the Buyer signing the contract.

← **WARNING:** Failure to comply with section 83 Neighbourhood Disputes (Dividing Fences and Trees Act) 2011 by giving a copy of an order or application to the Buyer (where applicable) prior to Buyer signing the contract will entitle the Buyer to terminate the contract prior to Settlement.

INITIALS (Note: initials not required if signed with Electronic Signature)

*[Handwritten initials: JS, P, Q, MA]*



Is the Buyer registered for GST and acquiring the Land for a creditable purpose?

(select whichever is applicable)

- Yes  
 No

(Note: An example of an acquisition for a creditable purpose would be the purchase of the Land by a building contractor, who is registered for GST, for the purposes of building a house on the Land and selling it in the ordinary course of its business.)

← WARNING: the Buyer warrants in clause 2.5(6) that this information is true and correct.

The Seller gives notice to the Buyer in accordance with section 14-255(1)(a) of the Withholding Law that:

(select whichever is applicable)

- the Buyer is not required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property  
 the Buyer is required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property. Under section 14-255(1) of the Withholding Law, the Seller is required to give further details prior to settlement.

← WARNING: All sellers of residential premises or potential residential land are required to complete this notice. Section 14-250 of the Withholding Law applies to the sale of 'new residential premises' or 'potential residential land' (subject to some exceptions) and requires an amount to be withheld from the Purchase Price and paid to the ATO. The Seller should seek legal advice if unsure about completing this section.

The REIQ Terms of Contract for Houses and Residential Land (Pages 7-15) (Sixteenth Edition) contain the Terms of this Contract.

### SPECIAL CONDITIONS

[Empty box for special conditions]

Settlement Date: 30 Days from contract date

← or the next Business Day if that is not a Business Day in the Place for Settlement.

Place for Settlement: Bundaberg

← If Brisbane is inserted, this is a reference to Brisbane CBD.

INITIALS (Note: initials not required if signed with Electronic Signature)

*[Handwritten initials]* *[Handwritten initials]* *[Handwritten initials]* *[Handwritten initials]*

The contract may be subject to a 5 business day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the Buyer terminates the contract during the statutory cooling-off period. It is recommended the Buyer obtain an independent property valuation and independent legal advice about the contract and his or her cooling-off rights, before signing.

Buyer:

*M. Refford*

Witness:

*[Signature]*

Buyer:

*E. Croft*

Witness:

*[Signature]*

By placing my signature above, I warrant that I am the Buyer named in the Reference Schedule or authorised by the Buyer to sign.

(Note: No witness is required if the Buyer signs using an Electronic Signature)

Seller:

*[Signature]*

Witness:

*[Signature]*

Seller:

*[Signature]*

Witness:

*[Signature]*

By placing my signature above, I warrant that I am the Seller named in the Reference Schedule or authorised by the Seller to sign.

(Note: No witness is required if the Seller signs using an Electronic Signature)

Deposit Holder:

Who acknowledges having received the Initial Deposit and to hold that amount and any Estates Deposit when received Deposit Holder for the parties as provided in the Contract.

INITIALS (Note: initials not required if signed with Electronic Signature)

INITIAL

*[Handwritten initials]*

Excluded Fixtures:

Included Chattels:

Dishwasher

Deposit Holder:

Baker O'Brien Toll

Deposit Holder's Trust Account: Baker O'Brien Toll Trust Accounts

Bank: Bank Of Queensland

BBS: 124075 Account No: 124075203

Purchase Price: \$-975,999.00

\$ 389,000.00

← Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.

Deposit:

\$ 10,000.00

Initial Deposit payable on the day the Buyer signs this contract unless another time is specified below.

5 Days from contract date.

Balance Deposit (if any) payable on:

\$

Default Interest Rate: %

← If no figure is inserted, the Contract Rate applying at the Contract Date published by the Queensland Law Society Inc will apply.

Finance Amount: \$

← Unless all of "Finance Amount", "Financier" and "Finance Date" are completed, this contract is not subject to finance and clause 3 does not apply.

Financier:

Finance Date:

← If "Inspection Date" is not completed, the contract is not subject to an inspection report and clause 4.1 does not apply.

Inspection Date: 14 Days from contract date.

Title Encumbrances:

Is the Property sold subject to any Encumbrances?  No  Yes, listed below:

← WARNING TO SELLER: You are required to disclose all Title Encumbrances which will remain after settlement (for example, easements on your site and statutory encumbrances for sewerage and drainage which may not appear on a title search). Failure to disclose these may entitle the Buyer to terminate the contract or to compensate. It is NOT sufficient to state "title to BSR", "search will reveal", or similar.

Tenancies:

TENANTS NAME:

← If the property is sold with vacant possession from settlement, insert "Nil". Otherwise complete details from Residential Tenancy Agreement.

TERM AND OPTIONS:

STARTING DATE OF TERM:

ENDING DATE OF TERM:

RENT:

BOND:

\$

\$

INITIALS (Note: initials not required if signed with Electronic Signature)

*J.S. A. P. O'Brien*

**TERMS OF CONTRACT  
FOR HOUSES AND RESIDENTIAL LAND**

**1.1 In this contract:**

- (1) Terms in bold in the Reference Schedule have the meanings shown opposite them; and
- (2) Unless the context otherwise indicates:
  - (a) **"Approved Safety Switch"** means a residual current device as defined in the *Electrical Safety Regulation 2013*;
  - (b) **"ATO"** means the Australian Taxation Office;
  - (c) **"ATO Clearance Certificate"** means a certificate issued under section 14-220(1) of the Withholding Law which is current on the date it is given to the Buyer;
  - (d) **"Balance Purchase Price"** means the Purchase Price, less the Deposit paid by the Buyer, adjusted under clause 2.6;
  - (e) **"Bank"** means an authorised deposit-taking institution within the meaning of the *Banking Act 1959 (Cth)*;
  - (f) **"Bond"** means a bond under the *Residential Tenancies and Rooming Accommodation Act 2008*;
  - (g) **"Building Inspector"** means a person licensed to carry out completed residential building inspections under the *Queensland Building and Construction Commission Regulations 2003*;
  - (h) **"Business Day"** means a day other than:
    - (i) a Saturday or Sunday;
    - (ii) a public holiday in the Place for Settlement; and
    - (iii) a day in the period 27 to 31 December (inclusive);
  - (i) **"CGT Withholding Amount"** means the amount determined under section 14-200(3)(a) of the Withholding Law or, if a copy is provided to the Buyer prior to settlement, a lesser amount specified in a variation notice under section 14-235;
  - (j) **"Compliance or Exemption Certificate"** means:
    - (i) a Pool Safety Certificate; or
    - (ii) a Building Certificate that may be used instead of a Pool Safety Certificate under section 246AN(2) of the *Building Act 1975*;
    - (iii) an exemption from compliance on the grounds of impracticality under section 245B of the *Building Act 1975*;
  - (k) **"Compliant Smoke Alarm"** means a smoke alarm complying with the requirements for smoke alarms in domestic dwellings under the *Fire and Emergency Services Act 1990*;
  - (l) **"Contract Date"** or **"Date of Contract"** means the date inserted in the Reference Schedule;
  - (m) **"Court"** includes any tribunal established under statute;
  - (n) **"Electronic Signature"** means an electronic method of signing that identifies the person and indicates their intention to sign the contract;
  - (o) **"Encumbrances"** includes:
    - (i) unregistered encumbrances;
    - (ii) statutory encumbrances; and
    - (iii) Security Interests;
  - (p) **"Essential Term"** includes, in the case of breach by:
    - (i) the Buyer: clauses 2.2, 2.5(1), 2.5(5), 5.1 and 6.1; and
    - (ii) the Seller: clauses 2.5(5), 5.1, 5.3(1)(a)-(d), 5.3(1)(e)(ii) & (iii), 5.3(1)(f), 5.5 and 6.1;

- but nothing in this definition precludes a Court from finding other terms to be essential;
- (q) **"Financial Institution"** means a Bank, Building Society or Credit Union;
- (r) **"General Purpose Socket Outlet"** means an electrical socket outlet as defined in the *Electrical Safety Regulations 2013*;
- (s) **"GST"** means the goods and services tax under the GST Act;
- (t) **"GST Act"** means *A New Tax System (Goods and Services Tax) Act* and includes other GST related legislation;
- (u) **"GST Withholding Amount"** means the amount (if any) determined under section 14-250 of the Withholding Law required to be paid to the Commissioner of Taxation;
- (v) **"Improvements"** means fixed structures on the Land and includes all items fixed to them (such as stoves, hot water systems, fixed carpets, curtains, blinds and their fittings, clothes lines, fixed satellite dishes and television antennae, in-ground plants) but does not include the Reserved Items;
- (w) **"Keys"** means keys, codes or devices in the Seller's possession or control for all locks or security systems on the Property or necessary to access the Property;
- (x) **"Notice of No Pool Safety Certificate"** means the Form 36 under the *Building Regulation 2006* to the effect that there is no Pool Safety Certificate issued for the Land;
- (y) **"Notice of Nonconformity"** means a Form 26 under the *Building Regulation 2006* advising how the pool does not comply with the relevant pool safety standard;
- (z) **"Outgoings"** means rates or charges on the Land by any competent authority (for example, council rates, water rates, fire service levies) but excludes land tax;
- (aa) **"Pest Inspector"** means a person licensed to undertake termite inspections on completed buildings under the *Queensland Building and Construction Commission Regulations 2003*;
- (bb) **"Pool Safety Certificate"** has the meaning in section 231C(a) of the *Building Act 1975*;
- (cc) **"Pool Safety Inspection Date"** means the Pool Safety Inspection Date inserted in the Reference Schedule. If no date is inserted in the Reference Schedule, the Pool Safety Inspection Date is taken to be the earlier of the following:
  - (i) the Inspection Date for the Building and/or Pest Inspection; or
  - (ii) 2 Business Days before the Settlement Date;
- (dd) **"Pool Safety Requirements"** means the requirements for pool safety contained in the *Building Act 1975 and Building Regulation 2006*;
- (ee) **"Pool Safety Inspector"** means a person authorised to give a Pool Safety Certificate;
- (ff) **"PPSR"** means the Personal Property Securities Register established under *Personal Property Securities Act 2009 (Cth)*;
- (gg) **"Property"** means:
  - (i) the Land;
  - (ii) the Improvements; and
  - (iii) the Included Chattels;
- (hh) **"Rent"** means any periodic amount payable under the Tenancies;

**INITIALS** (Note: initials not required if signed with Electronic Signature)

*[Handwritten initials: AS, JS, P.R., A.A.]*

**INITIAL**

00011-00233

- (ii) "Reserved Items" means the Excluded Fixtures and all Chattels on the Land other than the Included Chattels;
- (jj) "Security Interests" means all security interests registered on the PPSR over Included Chattels and Improvements;
- (kk) "Transfer Documents" means:
  - (i) the form of transfer under the *Land Title Act 1994* required to transfer title in the Land to the Buyer; and
  - (ii) any other document to be signed by the Seller necessary for stamping or registering the transfer;
- (ll) "Transport Infrastructure" has the meaning defined in the *Transport Infrastructure Act 1994*; and
- (mm) "Withholding Law" means Schedule 1 to the *Taxation Administration Act 1953* (Cth).

## 2.1 GST

- (1) Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.
- (2) If a party is required to make any other payment or reimbursement under this contract, that payment or reimbursement will be reduced by the amount of any input tax credits to which the other party (or the representative member for a GST group of which it is a member) is entitled.

## 2.2 Deposit

- (1) The Buyer must pay the Deposit to the Deposit Holder at the times shown in the Reference Schedules. The Deposit Holder will hold the Deposit until a party becomes entitled to it.
- (2) The Buyer will be in default if it:
  - (a) does not pay the Deposit when required;
  - (b) pays the Deposit by a post-dated cheque; or
  - (c) pays the Deposit by cheque which is dishonoured on presentation.
- (3) The Seller may recover from the Buyer as a liquidated debt any part of the Deposit which is not paid when required.

## 2.3 Investment of Deposit

- if:
- (1) the Deposit Holder is instructed by either the Seller or the Buyer; and
  - (2) it is lawful to do so; the Deposit Holder must:
  - (3) invest as much of the Deposit as has been paid with any Financial Institution in an interest-bearing account in the names of the parties; and
  - (4) provide the parties' tax file numbers to the Financial Institution (if they have been supplied).

## 2.4 Entitlement to Deposit and Interest

- (1) The party entitled to receive the Deposit is:
  - (a) if this contract settles, the Seller;
  - (b) if this contract is terminated without default by the Buyer, the Buyer; and
  - (c) if this contract is terminated owing to the Buyer's default, the Seller.
- (2) The Interest on the Deposit must be paid to the person who is entitled to the Deposit.
- (3) If this contract is terminated, the Buyer has no further claim once it receives the Deposit and interest, unless the termination is due to the Seller's default or breach of warranty.
- (4) The Deposit is invested at the risk of the party who is ultimately entitled to it.

## 2.5 Payment of Balance Purchase Price

- (1) On the Settlement Date, the Buyer must pay the Balance Purchase Price by bank cheque as the Seller or the Seller's Solicitor directs.
- (2) Despite any other provision of this contract, a reference to a "bank cheque" in clause 2.5:
  - (a) includes a cheque drawn by a Building Society or Credit Union on itself;
  - (b) does not include a cheque drawn by a Building Society or Credit Union on a Bank; and the Seller is not obliged to accept a cheque referred to in clause 2.5(2)(b) on the Settlement Date.
- (3) If both the following apply:
  - (a) the sale is not an excluded transaction under section 14-215 of the Withholding Law; and
  - (b) the Seller has not given the Buyer on or before settlement for each person comprising the Seller either:
    - (i) an ATO Clearance Certificate; or
    - (ii) a variation notice under section 14-235 of the Withholding Law which remains current at the Settlement Date varying the OGT Withholding Amount to nil,

then:

- (c) for clause 2.5(1), the Seller irrevocably directs the Buyer to draw a bank cheque for the CGT Withholding Amount in favour of the Commissioner of Taxation or, if the Buyer's Solicitor requests, the Buyer's Solicitor's Trust Account;
- (d) the Buyer must lodge a *Foreign Resident Capital Gains Withholding Purchaser Notification Form* with the ATO for each person comprising the Buyer and give copies to the Seller with the payment reference numbers (PRN) on or before settlement;
- (e) the Seller must return the bank cheque in paragraph (c) to the Buyer's Solicitor (or if there is no Buyer's Solicitor, the Buyer) at settlement; and
- (f) the Buyer must pay the CGT Withholding Amount to the ATO in accordance with section 14-200 of the Withholding Law and give the Seller evidence that it has done so within 2 Business Days of settlement occurring.
- (4) For clause 2.5(3) and section 14-215 of the Withholding Law, the market value of the CGT asset is taken to be the Purchase Price less any GST included in the Purchase Price for which the Buyer is entitled to an input tax credit unless:
  - (a) the Property includes items in addition to the Land and Improvements; and
  - (b) no later than 2 Business Days prior to the Settlement Date, the Seller gives the Buyer a valuation of the Land and Improvements prepared by a registered valuer,
 in which case the market value of the Land and Improvements will be as stated in the valuation.
- (5) If the Buyer is required to pay the GST Withholding Amount to the Commissioner of Taxation at settlement pursuant to section 14-250 of the Withholding Law:
  - (a) the Seller must give the Buyer a notice in accordance with section 14-255(1) of the Withholding Law;
  - (b) prior to settlement the Buyer must lodge with the ATO:
    - (i) a *GST Property Settlement Withholding Notification form* ("Form 1"); and

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*[Handwritten signatures]*

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3.1 This contract is conditional on the Buyer obtaining approval of a loan for the Finance Amount from the financier by the Finance Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain approval.

3.2 The Buyer must give notice to the Seller that approval has not been obtained by the Finance Date and the finance condition has been either satisfied or waived by the Buyer.

3.3 The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 3.2 by 5pm on the Finance Date. This is the Seller's only remedy for the Buyer's failure to give notice.

3.4 The Seller's right under clause 3.3 is subject to the Seller's continuing right to give written notice to the Seller of satisfaction, termination or waiver pursuant to clause 3.2.

3.5 Any Outgoings assessed on the amount of water assessed on the total water usage for the assessment period, determined by assuming that the actual rate of usage shown by the meter reading

3.6 If any Outgoings are assessed but unpaid at the Settlement Date, then the Buyer may deduct the amount payable from the Balance Purchase Price at settlement and pay it promptly to the relevant authority. If an amount is deducted under this clause, the relevant Outgoing will be treated as paid at the Settlement Date for the purposes of clause 2.6(2). Arrears of Rent for any rental period ending on or before the Settlement Date belong to the Seller and are not adjusted at settlement.

3.7 Unpaid Rent for the rental period including both the Settlement Date and the following day ("Current Period") is not adjusted until it is paid.

3.8 Rent already paid for the Current Period or beyond must be adjusted at settlement.

3.9 If Rent payments are reassessed after the Settlement Date for periods including the Settlement Date, any additional Rent payment from a Tenant or refund due to a Tenant must be apportioned under clauses 2.6(7), 2.6(8) and 2.6(9).

3.10 Payments under clause 2.6(10) must be made within 14 days after notification by one party to the other but only after any additional payment from a Tenant has been received.

3.11 The cost of bank cheques payable at settlement to the Seller or its mortgagee are the responsibility of the Buyer; and

3.12 (a) to parties other than the Seller or its mortgagee are the responsibility of the Seller.

3.13 The Seller is not entitled to require payment of the Balance Purchase Price by means other than bank cheque without the consent of the Buyer.

3.14 Upon written request by the Buyer, a written statement, supported by reasonable evidence, of all Outgoings and all Rent for the Property to the search or enquiry at any office of public record or pursuant to the provisions of any statute; and any other information which the Buyer may reasonably require for the purpose of calculating or apportioning any Outgoings or Rent under this clause 2.6.

3.15 If the Seller becomes aware of a change to the information provided the Seller will as soon as practicable provide the updated information to the Buyer.

(i) a GST Property Settlement Date Confirmation form ("Form 2");

(c) on or before settlement, the Buyer must give the Seller copies of:

(i) the Form 1;

(ii) confirmation from the ATO that the Form 1 has been lodged specifying the Buyer's lodgement reference number and payment reference number;

(iii) confirmation from the ATO that the Form 2 has been lodged; and

(iv) a completed ATO payment slip for the Withholding Amount.

(d) the Seller irrevocably directs the Buyer to draw a bank cheque for the GST Withholding Amount in favour of the Commissioner of Taxation and deliver it to the Seller at settlement and the Seller must pay the GST Withholding Amount to the ATO in compliance with section 14-250 of the Withholding Law promptly after settlement.

(6) The Buyer warrants that the statements made by the Buyer in the Reference Schedule under GST Withholding Obligations are true and correct.

2.6 Adjustments to Balance Purchase Price

(1) The Seller is liable for Outgoings and is entitled to Rent up to and including the Settlement Date. The Buyer is liable for Outgoings and is entitled to Rent after the Settlement Date.

(2) Subject to clauses 2.6(3), 2.6(5), and 2.6(14), Outgoings for periods including the Settlement Date must be adjusted:

(a) for those paid, on the amount paid;

(b) for those assessed but unpaid, on the amount payable (excluding any discount); and

(c) for those not assessed:

(i) on the amount the relevant authority advises will be assessed (excluding any discount); or

(ii) if no advice, on the amount of the latest separate assessment (excluding any discount).

(3) If there is no separate assessment of rates for the Land at the Settlement Date and the Local Government informs the Buyer that it will not apportion rates between the Buyer and the Seller, the amount of rates to be adjusted is that proportion of the assessment equal to the ratio of the area of the Land to the area of the parcel in the assessment; and

(b) if an assessment of rates includes charges imposed on a "per lot" basis, then the portion of those charges to be adjusted is the amount assessed divided by the number of lots in that assessment.

(4) The Seller is liable for land tax assessed on the Land for the financial year current at the Settlement Date. If land tax is unpaid at the Settlement Date and the Office of State Revenue advises that it will issue a final clearance for the Land on payment of a specified amount, then the Buyer may deduct the amount from the Balance Purchase Price at settlement and must pay it promptly to the Office of State Revenue.

(5) Any Outgoings assessable on the amount of water assessed on the total water usage for the assessment period, determined by assuming that the actual rate of usage shown by the meter reading

#### 4.1 Building and Pest Inspection

- (1) This contract is conditional upon the Buyer obtaining a written Building Report from a Building Inspector and a written Pest Report from a Pest Inspector (which may be a single report) on the Property by the Inspection Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain the reports (subject to the right of the Buyer to elect to obtain only one of the reports).
- (2) The Buyer must give notice to the Seller that:
  - (a) a satisfactory Inspector's report under clause 4.1(1) has not been obtained by the Inspection Date and the Buyer terminates this contract. The Buyer must act reasonably; or
  - (b) clause 4.1(1) has been either satisfied or waived by the Buyer.
- (3) If the Buyer terminates this contract and the Seller asks the Buyer for a copy of the building and pest reports, the Buyer must give a copy of each report to the Seller without delay.
- (4) The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 4.1(2) by 5pm on the Inspection Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- (5) The Seller's right under clause 4.1(4) is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waive pursuant to clause 4.1(2).

#### 4.2 Pool Safety

- (1) This clause 4.2 applies if:
  - (a) the answer to Q2 of the Reference Schedule is No or Q2 is not completed; and
  - (b) this contract is not a contract of a type referred to in section 160(1)(b) of the Property Occupations Act 2014.
- (2) This contract is conditional upon:
  - (a) the issue of a Pool Safety Certificate; or
  - (b) a Pool Safety Inspector issuing a Notice of Nonconformity stating the works required before a Pool Safety Certificate can be issued; by the Pool Safety Inspection Date.
- (3) The Buyer is responsible for arranging an inspection by a Pool Safety Inspector at the Buyer's cost. The Seller authorises:
  - (a) the Buyer to arrange the inspection; and
  - (b) the Pool Safety Inspector to advise the Buyer of the results of the inspection and to give the Buyer a copy of any notice issued.
- (4) If a Pool Safety Certificate has not been issued by the Pool Safety Inspection Date, the Buyer may give notice to the Seller that the Buyer:
  - (a) terminates this contract; or
  - (b) waives the benefit of this clause 4.2. The Buyer must act reasonably.
- (5) The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 4.2(4) by 5pm on the Pool Safety Inspection Date.
- (6) The Seller's right under clause 4.2(5) is subject to the Buyer's continuing right to give written notice to the Seller of termination or waiver pursuant to clause 4.2(4).
- (7) The right of a party to terminate under this clause 4.2 ceases upon receipt by that party of a copy of a current Pool Safety Certificate.

- (8) If the Buyer terminates this contract under clause 4.2(4)(a), and the Seller has not obtained a copy of the Notice of Nonconformity issued by the Pool Safety Inspector, the Seller may request a copy and the Buyer must provide this to the Seller without delay.

#### 5.1 Time and Date

- (1) Settlement must occur between 9am and 4pm AEST on the Settlement Date.
- (2) If the parties do not agree on where settlement is to occur, it must take place in the Place for Settlement at the office of a solicitor or Financial Institution nominated by the Seller, or, if the Seller does not make a nomination, at the Land Registry Office in or nearest to the Place for Settlement.

#### 5.2 Transfer Documents

- (1) The Transfer Documents must be prepared by the Buyer's Solicitor and delivered to the Seller a reasonable time before the Settlement Date.
- (2) If the Buyer pays the Seller's reasonable expenses, it may require the Seller to produce the Transfer Documents at the Office of State Revenue nearest the Place for Settlement for stamping before settlement.

#### 5.3 Documents and Keys at Settlement

- (1) In exchange for payment of the Balance Purchase Price, the Seller must deliver to the Buyer at settlement:
  - (a) any instrument of title for the Land required to register the transfer to the Buyer; and
  - (b) unstamped Transfer Documents capable of immediate registration after stamping; and
  - (c) any instrument necessary to release any Encumbrance over the Property in compliance with the Seller's obligation in clause 7.2; and
  - (d) if requested by the Buyer not less than 2 clear Business Days before the Settlement Date, the Keys; and
  - (e) if there are Tenancies:
    - (i) the Seller's copy of any Tenancy agreements;
    - (ii) a notice to each Tenant advising of the sale in the form required by law; and
    - (iii) any notice required by law to transfer to the Buyer the Seller's interest in any Bond; and
  - (f) if the answer to Q2 in the Reference Schedule is Yes, a copy of a current Compliance or Exemption Certificate, if not already provided to the Buyer.
- (2) If the instrument of title for the Land also relates to other land, the Seller need not deliver it to the Buyer, but the Seller must make arrangements satisfactory to the Buyer to produce it for registration of the transfer.
- (3) If the Keys are not delivered at settlement under clause 5.3(1)(d), the Seller must deliver the Keys to the Buyer. The Seller may discharge its obligation under this provision by authorising the Seller's Agent to release the Keys to the Buyer.

#### 5.4 Assignment of Covenants and Warranties

- At settlement, the Seller assigns to the Buyer the benefit of all:
- (1) covenants by the Tenants under the Tenancies;
  - (2) guarantees and Bonds (subject to the requirements of the Residential Tenancies and Rooming Accommodation Act 2008) supporting the Tenancies;
  - (3) manufacturer's warranties regarding the Included Chattels; and

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(4) builders' warranties on the Improvements; to the extent they are assignable. However, the right to recover arrears of Rent is not assigned to the Buyer and section 117 of the Property Law Act 1974 does not apply.

#### 5.5 Possession of Property and Title to Included Chattels

On the Settlement Date, in exchange for the Balance Purchase Price, the Seller must give the Buyer vacant possession of the Land and the Improvements except for the Tenancies. Title to the Included Chattels passes at settlement.

#### 5.6 Reservations

- (1) The Seller must remove the Reserved Items from the Property before settlement.
- (2) The Seller must repair at its expense any damage done to the Property in removing the Reserved Items. If the Seller fails to do so, the Buyer may repair that damage.
- (3) Any Reserved Items not removed before settlement will be considered abandoned and the Buyer may, without limiting its other rights, complete this contract and appropriate those Reserved Items or dispose of them in any way.
- (4) The Seller indemnifies the Buyer against any damages and expenses resulting from the Buyer's actions under clauses 5.6(2) or 5.6(3).

#### 5.7 Consent to Transfer

- (1) If the Land sold is leasehold, this contract is subject to any necessary consent to the transfer of the lease to the Buyer being obtained by the Settlement Date.
- (2) The Seller must apply for the consent required as soon as possible.
- (3) The Buyer must do everything reasonably required to help obtain this consent.

#### 6.1 Time of the Essence

Time is of the essence of this contract, except regarding any agreement between the parties on a time of day for settlement.

#### 6.2 Suspension of Time

- (1) This clause 6.2 applies if a party is unable to perform a Settlement Obligation solely as a consequence of a Delay Event but does not apply where the inability is attributable to:
  - (a) damage to, destruction of or diminution in value of the Property or other property of the Seller or Buyer; or
  - (b) termination or variation of any agreement between a party and another person whether relating to the provision of finance, the release of an Encumbrance, the sale or purchase of another property or otherwise.
- (2) Time for the performance of the parties' settlement obligations is suspended and ceases to be of the essence of the contract and the parties are deemed not to be in breach of their Settlement Obligations.
- (3) An Affected Party must take reasonable steps to minimise the effect of the Delay Event on its ability to perform its Settlement Obligations.
- (4) When an Affected Party is no longer prevented from performing its Settlement Obligations due to the Delay Event, the Affected Party must give the other party a notice of that fact, promptly.
- (5) When the Suspension Period ends, whether notice under clause 6.2(4) has been given or not, either party may give the other party a Notice to Settle.
- (6) A Notice to Settle must be in writing and state:
  - (a) that the Suspension Period has ended; and

(b) a date, being not less than 5 nor more than 10 Business Days after the date the Notice to Settle is given, which shall become the Settlement Date;

(c) that time is of the essence.

(7) When Notice to Settle is given, time is again of the essence of the contract.

(8) In this clause 6.2:

(a) "Affected Party" means a party referred to in clause 6.2(1);

(b) "Delay Event" means:

- (i) a tsunami, flood, cyclone, earthquake, bushfire or other act of nature;
- (ii) riot, civil commotion, war, invasion or a terrorist act;
- (iii) an imminent threat of an event in paragraphs (i) or (ii); or
- (iv) compliance with any lawful direction or order by a Government Agency;

(c) "Government Agency" means the government of the Commonwealth of Australia or an Australian State, Territory or local government and includes their authorities, agencies, government owned corporations and authorised officers, courts and tribunals;

(d) "Settlement Obligations" means, in the case of the Buyer, its obligations under clauses 2.5(1) and 5.1(1) and, in the case of the Seller, its obligations under clauses 5.1(1), 5.3(1)(a) - (e) and 5.5;

(e) "Suspension Period" means the period during which the Affected Party (or if both the Buyer and Seller are Affected Parties, either of them) remains unable to perform a Settlement Obligation solely as a consequence of a Delay Event.

#### 7.1 Title

The Land is sold subject to:

- (1) any reservations or conditions on the title or the original Deed of Grant (if freehold); or
- (2) the Conditions of the Crown Lease (if leasehold).

#### 7.2 Encumbrances

The Property is sold free of all Encumbrances other than the Title Encumbrances and Tenancies.

#### 7.3 Requisitions

The Buyer may not deliver any requisitions or enquiries on title.

#### 7.4 Seller's Warranties

- (1) The Seller warrants that, except as disclosed in this contract at settlement:
  - (a) if the Land is freehold: it will be the registered owner of an estate in fee simple in the Land and will own the rest of the Property;
  - (b) if the Land is leasehold: it will be the registered lessee, the lease is not liable to forfeiture because of default under the lease, and it will own the rest of the Property;
  - (c) it will be capable of completing this contract (unless the Seller dies or becomes mentally incapable after the Contract Date); and
  - (d) there will be no unsatisfied judgment, order (except for an order referred to in clause 7.6(1)(b)) or writ affecting the Property.

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- (2) The Seller warrants that, except as disclosed in this contract at the Contract Date and at settlement there are no current or threatened claims, notices or proceedings that may lead to a judgment, order or writ affecting the Property.
- (3) (a) The Seller warrants that, except as disclosed in this contract or a notice given by the Seller to the Buyer under the *Environmental Protection Act 1994* ("EPA"), at the Contract Date:
- (i) there is no outstanding obligation on the Seller to give notice to the administering authority under EPA of notifiable activity being conducted on the Land; and
  - (ii) the Seller is not aware of any facts or circumstances that may lead to the Land being classified as contaminated land within the meaning of EPA.
- (b) If the Seller breaches a warranty in clause 7.4(3), the Buyer may:
- (i) terminate this contract by notice in writing to the Seller given within 2 Business Days before the Settlement Date; or
  - (ii) complete this contract and claim compensation, but only if the Buyer claims it in writing before the Settlement Date.
- (4) If the Seller breaches a warranty in clause 7.4(1) or clause 7.4(2), the Buyer may terminate this contract by notice to the Seller.
- (5) The Seller does not warrant that the Present Use is lawful.

#### 7.5 Survey and Mistake

- (1) The Buyer may survey the Land.
- (2) If there is:
- (a) an error in the boundaries or area of the Land;
  - (b) an encroachment by structures onto or from the Land; or
  - (c) a mistake or omission in describing the Property or the Seller's title to it;
- which is:
- (d) immaterial; or
  - (e) material, but the Buyer elects to complete this contract;
- the Buyer's only remedy against the Seller is for compensation, but only if claimed by the Buyer in writing on or before settlement.
- (3) The Buyer may not delay settlement or withhold any part of the Balance Purchase Price because of any compensation claim under clause 7.5(2).
- (4) If there is a material error, encroachment or mistake, the Buyer may terminate this contract before settlement.

#### 7.6 Requirements of Authorities

- (1) Subject to clause 7.6(5), any valid notice or order by any competent authority or Court requiring work to be done or money spent in relation to the Property ("**Work or Expenditure**") must be fully complied with:
- (a) if issued before the Contract Date, by the Seller before the Settlement Date;
  - (b) if issued on or after the Contract Date, by the Buyer.
- (2) If any Work or Expenditure that is the Seller's responsibility under clause 7.6(1)(a) is not done before the Settlement Date, the Buyer is entitled to claim the reasonable cost of work done by the Buyer in accordance with the notice or order referred to in clause 7.6(1) from the Seller after settlement as a debt.

- (3) Any Work or Expenditure that is the Buyer's responsibility under clause 7.6(1)(b), which is required to be done before the Settlement Date, must be done by the Seller unless the Buyer directs the Seller not to and indemnifies the Seller against any liability for not carrying out the work. If the Seller does the work, or spends the money, the reasonable cost of that Work or Expenditure must be added to the Balance Purchase Price.
- (4) The Buyer may terminate this contract by notice to the Seller if there is an outstanding notice at the Contract Date under sections 246AG, 247 or 248 of the *Building Act 1975* or sections 167 or 168 of the *Planning Act 2016* that affects the Property.
- (5) Clause 7.6(1) does not apply to orders disclosed under section 83 of the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011*.

#### 7.7 Property Adversely Affected

- (1) If at the Contract Date:
- (a) the Present Use is not lawful under the relevant town planning scheme;
  - (b) the Land is affected by a proposal of any competent authority to alter the dimensions of any Transport Infrastructure or locate Transport Infrastructure on the Land;
  - (c) access or any service to the Land passes unlawfully through other land;
  - (d) any competent authority has issued a current notice to treat, or notice of intention to resume, regarding any part of the Land;
  - (e) there is an outstanding condition of a development approval attaching to the Land under section 73 of the *Planning Act 2016* or section 96 of the *Economic Development Queensland Act 2012* which, if complied with, would constitute a material mistake or omission in the Seller's title under clause 7.5(2)(c);
  - (f) the Property is affected by the *Queensland Heritage Act 1992* or is included in the World Heritage List;
  - (g) the Property is declared acquisition land under the *Queensland Reconstruction Authority Act 2011*;
  - (h) there is a charge against the Land under section 104 of the *Foreign Acquisitions and Takeovers Act 1975*,
- and that has not been disclosed in this contract, the Buyer may terminate this contract by notice to the Seller given on or before settlement.
- (2) If no notice is given under clause 7.7(1), the Buyer will be treated as having accepted the Property subject to all of the matters referred to in that clause.
- (3) The Seller authorises the Buyer to inspect records held by any authority, including Security Interests on the PPSR relating to the Property.

#### 7.8 Dividing Fences

Notwithstanding any provision in the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011*, the Seller need not contribute to the cost of building any dividing fence between the Land and any adjoining land owned by it. The Buyer waives any right to claim contribution from the Seller.

#### 8.1 Risk

The Property is at the Buyer's risk from 5pm on the first Business Day after the Contract Date.

#### 8.2 Access

After reasonable notice to the Seller, the Buyer and its consultants may enter the Property:

- (1) once to read any meter;

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- (2) for inspections under clause 4;
- (3) once to inspect the Property before settlement; and
- (4) once to value the Property before settlement.

### 8.3 Seller's Obligations After Contract Date

- (1) The Seller must use the Property reasonably until settlement. The Seller must not do anything regarding the Property or Tenancies that may significantly alter them or result in later expense for the Buyer.
- (2) The Seller must promptly upon receiving any notice, proceeding or order that affects the Property or requires work on the Property, give a copy to the Buyer.
- (3) Without limiting clause 8.3(1), the Seller must not without the prior written consent of the Buyer, give any notice or seek or consent to any order that affects the Property or make any agreement affecting the Property that binds the Buyer to perform.

### 8.4 Information Regarding the Property

Upon written request of the Buyer but in any event before settlement, the Seller must give the Buyer:

- (1) copies of all documents relating to any unregistered interests in the Property;
- (2) full details of the Tenancies to allow the Buyer to properly manage the Property after settlement;
- (3) sufficient details (including the date of birth of each Seller who is an individual) to enable the Buyer to undertake a search of the PPSR; and
- (4) further copies or details if those previously given cease to be complete and accurate.

### 8.5 Possession Before Settlement

If possession is given before settlement:

- (1) the Buyer must maintain the Property in substantially its condition at the date of possession, fair wear and tear excepted;
- (2) entry into possession is under a licence personal to the Buyer revocable at any time and does not:
  - (a) create a relationship of Landlord and Tenant; or
  - (b) waive the Buyer's rights under this contract;
- (3) the Buyer must insure the Property to the Seller's satisfaction; and
- (4) the Buyer indemnifies the Seller against any expense or damages incurred by the Seller as a result of the Buyer's possession of the Property.

### 9.1 Seller and Buyer May Affirm or Terminate

Without limiting any other right or remedy of the parties including those under this contract or any right at law or in equity, if the Seller or Buyer, as the case may be, fails to comply with an Essential Term, or makes a fundamental breach of an intermediate term, the Seller (in the case of the Buyer's default) or the Buyer (in the case of the Seller's default) may affirm or terminate this contract.

### 9.2 If Seller Affirms

If the Seller affirms this contract under clause 9.1, it may sue the Buyer for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

### 9.3 If Buyer Affirms

If the Buyer affirms this contract under clause 9.1, it may sue the Seller for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

### 9.4 If Seller Terminates

If the Seller terminates this contract under clause 9.1, it may do all or any of the following:

- (1) resume possession of the Property;
- (2) forfeit the Deposit and any interest earned;
- (3) sue the Buyer for damages;
- (4) resell the Property.

### 9.5 If Buyer Terminates

If the Buyer terminates this contract under clause 9.1, it may do all or any of the following:

- (1) recover the Deposit and any interest earned;
- (2) sue the Seller for damages.

### 9.6 Seller's Resale

- (1) If the Seller terminates this contract and resells the Property, the Seller may recover from the Buyer as liquidated damages:
  - (a) any deficiency in price on a resale; and
  - (b) its expenses connected with any repossession, any failed attempt to resell, and the resale, provided the resale settles within 2 years of termination of this contract.
- (2) Any profit on a resale belongs to the Seller.

### 9.7 Seller's Damages

The Seller may claim damages for any loss it suffers as a result of the Buyer's default, including its legal costs on an indemnity basis and the cost of any Work or Expenditure under clause 7.6(3).

### 9.8 Buyer's Damages

The Buyer may claim damages for any loss it suffers as a result of the Seller's default, including its legal costs on an indemnity basis.

### 9.9 Interest on Late Payments

- (1) The Buyer must pay interest at the Default Rate:
  - (a) on any amount payable under this contract which is not paid when due; and
  - (b) on any judgement for money payable under this contract.
- (2) Interest continues to accrue:
  - (a) under clause 9.9(1)(a), from the date it is due until paid; and
  - (b) under clause 9.9(1)(b), from the date of judgement until paid.
- (3) Any amount payable under clause 9.9(1)(a) in respect of a period prior to settlement must be paid by the Buyer at settlement. If this contract is terminated or if any amount remains unpaid after settlement, interest continues to accrue.
- (4) Nothing in this clause affects any other rights of the Seller under this contract or at law.

### 10.1 Seller's Agent

The Seller's Agent is appointed as the Seller's agent to introduce a Buyer.

### 10.2 Foreign Buyer Approval

The Buyer warrants that either:

- (1) the Buyer's purchase of the Property is not a notifiable action; or
- (2) the Buyer has received a no objection notification, under the *Foreign Acquisitions and Takeovers Act 1975*.

### 10.3 Duty

The Buyer must pay all duty on this contract.

### 10.4 Notices

- (1) Notices under this contract must be in writing.
- (2) Notices under this contract or notices required to be given by law may be given and received by the party's solicitor.

INITIALS (Note: initials not required if signed with Electronic Signature)

*[Handwritten signatures and initials]*

INITIAL

- (3) Notices under this contract or notices required to be given by law may be given by:
- delivering or posting to the other party or its solicitor; or
  - sending it to the facsimile number of the other party or its solicitor stated in the Reference Schedule (or another facsimile number notified by the recipient to the sender); or
  - sending it to the email address of the other party or its solicitor stated in the Reference Schedule (or another email address notified by the recipient to the sender).
- (4) Subject to clause 10.4(5), a notice given after this contract is entered into in accordance with clause 10.4(3) will be treated as given:
- 5 Business Days after posting;
  - if sent by facsimile, at the time indicated on a clear transmission report; and
  - if sent by email, at the time it is sent.
- (5) Notices given by facsimile, by personal delivery or by email between 5pm on a Business Day (the "first Business Day") and 9am on the next Business Day (the "second Business Day") will be treated as given or delivered at 9am on the second Business Day.
- (6) If two or more notices are treated as given at the same time under clause 10.4(5), they will be treated as given in the order in which they were sent or delivered.
- (7) Notices or other written communications by a party's solicitor (for example, varying the Inspection Date, Finance Date or Settlement Date) will be treated as given with that party's authority.
- (8) For the purposes of clause 10.4(3)(c) and clause 12.2 the notice or information may be contained within an email, as an attachment to an email or located in an electronic repository accessible by the recipient by clicking a link in an email.

#### 10.5 Business Days

- If anything is required to be done on a day that is not a Business Day, it must be done instead on the next Business Day.
- If the Finance Date or Inspection Date fall on a day that is not a Business Day, then it falls on the next Business Day.

#### 10.6 Rights After Settlement

Despite settlement and registration of the transfer, any term of this contract that can take effect after settlement or registration remains in force.

#### 10.7 Further Acts

If requested by the other party, each party must, at its own expense, do everything reasonably necessary to give effect to this contract.

#### 10.8 Severance

If any term or part of a term of this contract is or becomes legally ineffective, invalid or unenforceable in any jurisdiction it will be severed and the effectiveness, validity or enforceability of the remainder will not be affected.

#### 10.9 Interpretation

##### (1) Plurals and Genders

Reference to:

- the singular includes the plural and the plural includes the singular;
- one gender includes each other gender;
- a person includes a Body Corporate; and
- a party includes the party's executors, administrators, successors and permitted assigns.

##### (2) Parties

- If a party consists of more than one person, this contract binds them jointly and each of them individually.
- A party that is a trustee is bound both personally and in its capacity as a trustee.

##### (3) Statutes and Regulations

Reference to statutes includes all statutes amending, consolidating or replacing them.

##### (4) Inconsistencies

If there is any inconsistency between any provision added to this contract and the printed provisions, the added provision prevails.

##### (5) Headings

Headings are for convenience only and do not form part of this contract or affect its interpretation.

#### 10.10 Counterparts

- This contract may be executed in two or more counterparts, all of which will together be deemed to constitute one and the same contract.
- A counterpart may be electronic and signed using an Electronic Signature.

#### 11.1 Application of Clause

- Clause 11 applies if the Buyer, Seller and each Financial Institution involved in the transaction agree to an Electronic Settlement using the same ELNO System and overrides any other provision of this contract to the extent of any inconsistency.
- Acceptance of an invitation to an Electronic Workspace is taken to be an agreement for clause 11.1(1).
- Clause 11 (except Clause 11.5(3)) ceases to apply if either party gives notice under clause 11.5 that settlement will not be an Electronic Settlement.

#### 11.2 Completion of Electronic Workspace

- The parties must:
  - ensure that the Electronic Workspace is completed and all Electronic Conveyancing Documents and the Financial Settlement Schedule are Digitally Signed prior to settlement; and
  - do everything else required in the Electronic Workspace or otherwise to enable settlement to occur on the Settlement Date.
- If the parties cannot agree on a time for settlement, the time to be nominated in the Workspace is 4pm AEST.
- If any part of the Purchase Price is to be paid to discharge an Outgoing:
  - the Buyer may, by notice in writing to the Seller, require that the amount is paid to the Buyer's Solicitor's trust account and the Buyer is responsible for paying the amount to the relevant authority;
  - for amounts to be paid to destination accounts other than the Buyer's Solicitor's trust account, the Seller must give the Buyer a copy of the current account for the Outgoing to enable the Buyer to verify the destination account details in the Financial Settlement Schedule.
- If the Deposit is required to discharge any Encumbrance or pay an Outgoing at settlement:
  - the Deposit Holder must, if directed by the Seller at least 2 Business Days prior to Settlement, pay the Deposit (and any interest accrued on investment of the Deposit) less commission as clear funds to the Seller's Solicitor;

INITIALS (Note: initials not required if signed with Electronic Signature)

EF 001 07/19

Copyright Law and E-Registry of Queensland Ltd

INITIAL



# IntelliVal Automated Valuation Estimate

Prepared on 26 March 2021



4 Burns Street Burnett Heads QLD 4670

Estimated Value:

**\$220,000**

Estimated Value Confidence:



Estimated Price Range:

**\$168,000 - \$269,000**

Property Attributes:



Year Built

-



Land Area

1,012m<sup>2</sup>



Property Type

House



Land Use

Single Unit Dwelling



Development Zoning

Urban residential (1980)

## Sales History

Sale Date	Sale Price	Sale Type
26 Jul 2007	\$260,000	Normal Sale
13 Feb 2002	\$12,000	Normal Sale
05 May 2000	\$14,200	Normal Sale
18 Jan 1990	\$19,000	Normal Sale

Estimated Value as at 22 March 2021. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

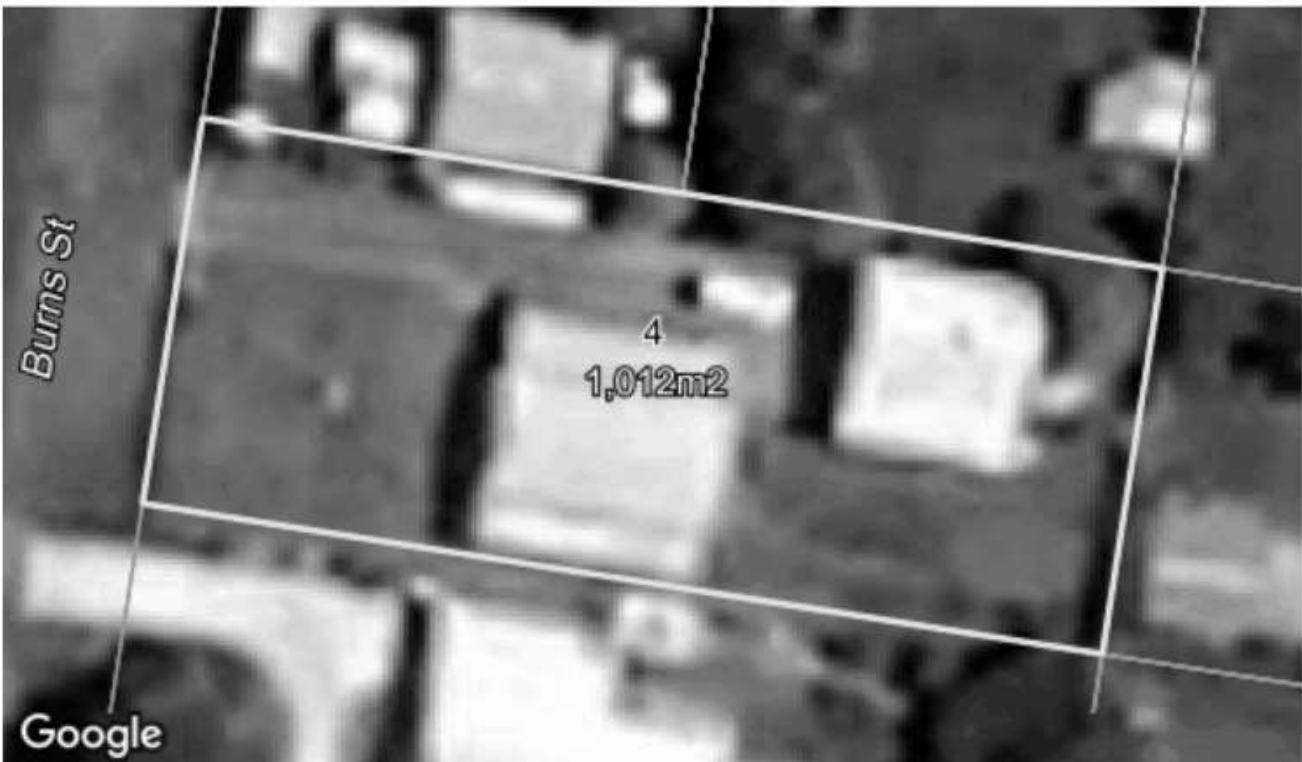
For further information about confidence levels, please refer to the end of this document.

CoreLogic IntelliVal Automated Valuation Estimate

# 4 Burns Street Burnett Heads QLD 4670

Prepared on 26 March 2021

## Location Highlights



CoreLogic IntelliVal Automated Valuation Estimate

# 4 Burns Street Burnett Heads QLD 4670

Prepared on 26 March 2021

## Recently Sold Properties



2 1 2 94m<sup>2</sup> 809m<sup>2</sup>

**20 Burnett Heads Road Burnett Heads QLD 4670**

Sold Price: \$235,000

Sold Date: 23 January 2021

Distance from Subject: 0.8km

Features: Residential



2 1 2 83m<sup>2</sup> 809m<sup>2</sup>

**4 Marshall Street Burnett Heads QLD 4670**

Sold Price: \$243,000

Sold Date: 24 November 2020

Distance from Subject: 1km

Features: Residential



2 1 5 75m<sup>2</sup> 1,012m<sup>2</sup>

**33 Wave Street Burnett Heads QLD 4670**

Sold Price: \$250,000

Sold Date: 29 January 2021

Distance from Subject: 1.4km

Features: Rural and Rural Activity

CoreLogic IntelliVal Automated Valuation Estimate

# 4 Burns Street Burnett Heads QLD 4670

Prepared on 26 March 2021



Feb 20

CoreLogic

3 1 2 145m<sup>2</sup> 809m<sup>2</sup>

## 6 Burnett Heads Road Burnett Heads QLD 4670

Sold Price: \$245,000

Sold Date: 07 July 2020

Distance from Subject: 0.9km

Features: Residential



Aug 20

CoreLogic

3 1 1 83m<sup>2</sup> 1,012m<sup>2</sup>

## 59 Kinch Street Burnett Heads QLD 4670

Sold Price: \$240,000

Sold Date: 16 September 2020

Distance from Subject: 1.4km

Features: Rural and Rural Activity, Built-In Wardrobes, 1 Toilets



Jan 21

CoreLogic

2 1 2 69m<sup>2</sup> 1,012m<sup>2</sup>

## 3 Spray Street Burnett Heads QLD 4670

Sold Price: \$225,000

Sold Date: 27 November 2020

Distance from Subject: 1.6km

Features: Emerging Communities

CoreLogic IntelliVal Automated Valuation Estimate



Prepared on 26 March 2021

## Burnett Heads Insights: A Snapshot



### Houses

Median Price  
**\$327,524**

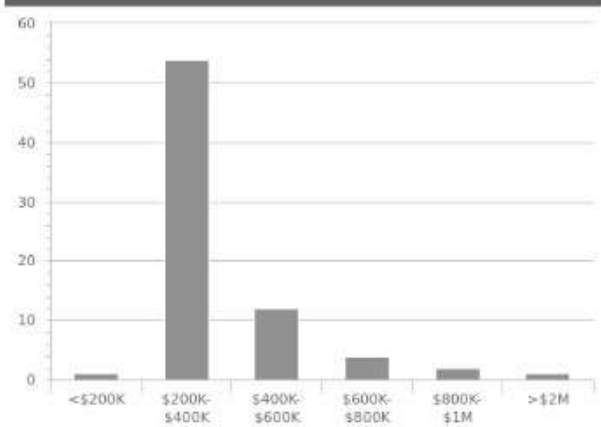
	Past Sales	Capital Growth
2020	74	↑ 11.38%
2019	46	↓ 4.77%
2018	50	↑ 2.65%
2017	69	↑ 5.87%
2016	41	↓ 1.55%

### Units

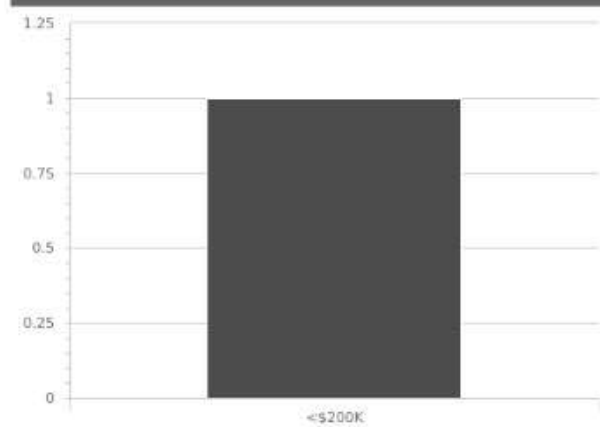
Median Price  
**-**

	Past Sales	Capital Growth
2020	0	- -
2019	0	- -
2018	1	- -
2017	0	- -
2016	1	- -

### House Sales by Price (Past 12 Months)



### Unit Sales by Price (Past 12 Months)



CoreLogic IntelliVal Automated Valuation Estimate

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An Estimated Value is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic), and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value.

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### How to read Estimated Value

The Confidence is based on a statistical calculation as to the probability of the Estimated Value being accurate compared to market value. An Estimated Value with a 'High' confidence is considered more reliable than an Estimated Value with a 'Medium' or 'Low' confidence. The Confidence is a reflection of the amount of data we have on the property and similar properties in the surrounding areas. Generally, the more data we have for the local real estate market and subject property, the higher the Confidence level will be. Confidence should be considered alongside the Estimated Value.

Confidence is displayed as a colour coded range with red representing low confidence, through to amber which represents medium confidence to green for higher confidence.



For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

If you have any questions or concerns about the information in this report, please contact our customer care team.

Within Australia: **1300 734 318**  
Email Us: **[customercare@corelogic.com.au](mailto:customercare@corelogic.com.au)**

CoreLogic IntelliVal Automated Valuation Estimate

Our Contact: Glen Toll  
Email: gtoll@bot.com.au  
Our Ref: HG:200167  
Your Ref:



10 March 2020

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**TAX INVOICE**

---

ABN 25 234 503 232

Invoice No: 64662

Mr BJ & Mrs JR Sturgeon  
33 Shelley Street  
BURNETT HEADS QLD 4670

**PARTNERS**

David Baker

David O'Brien

Glen Toll B.Com.LL.B. (Hons)

Dr Christopher Rowe PhD

B.Com.LL.B. B.A. (Hons)

Acc. Spec. (Fam.)



---

**RE: BJ & JR STURGEON SALE TO ML & P REFFOLD - 46 SHELLEY STREET  
BURNETT HEADS QLD 4670**

---

**ACCOUNT SUMMARY:**

Total Fees	\$695.00
Disbursements	\$92.84
Subtotal	\$787.84
GST	\$77.16
Invoice Total	\$865.00
Less amount to be transferred from Trust	\$865.00
Total outstanding this invoice:	\$0.00

Detailed information supporting this tax invoice is attached.

With compliments  
BAKER O'BRIEN & TOLL

**GLEN TOLL**

Please note:

- Receipts only forwarded upon request
- It is our office policy that, upon payment of your account, the hard copy of your file will be converted to an "e-file" and the hard copy destroyed. Thereafter, your e-file will be stored on our file server. We anticipate this process will enable a more efficient turnaround in retrieving information on your behalf, if and when required. Unless you expressly instruct us otherwise, we shall assume that you authorise us to destroy the hard copy of your file after a period of four (4) days has elapsed from finalisation. This however, does not apply to safe custody documents

**PLEASE SEE LAST PAGE FOR PAYMENT OPTIONS**

---

**BUSINESS ADDRESS:**  
7 Maryborough Street  
BUNDABERG QLD 4670  
ABN: 25 234 503 232

*Please address all correspondence to  
PO Box 380, Bundaberg QLD 4670*

Ph: (07) 4152 4555  
Fax: (07) 4152 1589  
Email: solicitors@bot.com.au  
Web: www.bot.com.au

### Professional Fees

To our professional costs of and incidental to acting on your behalf in the abovementioned matter with all necessary attendances and as detailed in discussions with you and previous correspondence, including due care and consideration

\$695.00

GST \$69.50  
**Total Fees** \$764.50

### Professional Charges - Subject To GST

Postage & Incidentals \$40.00

GST \$4.00  
Total Outlays subject to GST \$44.00

**Total Professional Charges** **\$44.00**

### Disbursements Subject to GST

Express Post \$8.18  
Express Post return \$8.18  
Express Post \$8.18  
LexisNexis Searches (GlobalX) - Queensland Title Title Query  
DNRM 16158112 \$12.00

Total Disbursements Subject to GST \$36.54

GST \$3.66  
**Total Disbursements inclusive of GST** **\$40.20**

### Disbursements Not Subject to GST

LexisNexis Searches (GlobalX) - Queensland Title Title Query  
DNRM 16158112 \$16.30

**Total Disbursements Not Subject to GST** **\$16.30**

**Total Professional Costs and Disbursements:** **\$865.00**

## REMITTANCE ADVICE

---

### 1. CHEQUE

Please return this advice with your cheque for **\$0.00** to:

Baker O'Brien & Toll  
Lawyers  
PO Box 380  
BUNDABERG QLD 4670  
Please quote reference : 200167 : Bill No. 64662

---

### 2. BANK TRANSFER

Please fax this advice to 07 4152 1589 or email lawyers@bot.com.au stating the invoice number and the amount paid.

Transfer Amount: **\$0.00**

Bank:	Bank of Queensland	BSB:	124001
		Account:	20529853
		Account Name:	Baker O'Brien & Toll

Please quote reference : 200167 : Bill No. 64662

---

### 3. CREDIT CARD

Please fax this advice with credit card details to 07 4152 1589

Card Number: \_\_\_\_\_ Please circle one: Visa / MasterCard

Expiry Date: \_\_\_\_\_

Amount Due: **\$0.00**

Name on Card: \_\_\_\_\_

Signature: \_\_\_\_\_

Please quote reference : 200167 : Bill No. 64662

---

### 4. PAYING IN PERSON

Please present this advice during business hours to Reception at: 7 Maryborough Street, Bundaberg for **\$0.00**.  
(Business hours 8.30am to 5.00pm Monday to Friday)

Please quote reference : 200167 : Bill No. 64662

---

**1. INTEREST PAYABLE**

Interest is payable on Tax Invoices that remain outstanding after thirty (30) days or from date of remittance, at the rate prescribed by the Legal Profession Act 2007. The current interest rate charged on unpaid bills is at the rate that is equal to the Cash Rate Target as defined by the Legal Profession Regulations 2007, plus two percentage points as at the date of this Tax Invoice

**2. UNPRESENTED CHEQUES**

Any cheques we issue to you must be presented within one (1) month from the cheque date. Any cheque that is not so presented will incur a stop payment fee (currently \$10.00) which will be automatically deducted from the amount due to you and a fresh cheque will then be issued for the lesser amount

**3. RECEIPTS**

Receipts only forwarded upon request

**4. YOUR RIGHTS IN RELATION TO LEGAL COSTS**

*Legal Profession Act 2007 (Qld) (s331(3))*

Disputes

If you dispute our legal costs you may –

- Contact us to discuss your concerns with us;
- Request an itemized bill;
- Apply for a costs assessment within twelve (12) months of delivery of a bill or request for payment (if our costs are assessed at a higher amount than the amount we charged, we reserve the right to withdraw our initial tax invoice and submit one for the amount of the assessment); or
- Apply to set aside the Costs Agreement within six (6) years or such other time period as the law permits

Other information

For more information about your rights, please read the facts sheet titled 'Legal Costs - your right to know'. You can ask us for a copy, or obtain it from the Queensland Law Society or download it from their website at [www.qls.com.au](http://www.qls.com.au)

**5. YOUR CONSENT FOR DESTRUCTION OF YOUR FILE/S**

It is our policy that the hard copy of your file will be converted to an 'e-file' and the hard copy destroyed. Thereafter, your e-file will be stored on our file server. We anticipate this process will enable a more efficient turnaround in retrieving information on your behalf, if and when required. Unless we receive your written instruction to hold your file, you agree to our destruction of your file four (4) days after satisfaction of your Tax Invoice. Please keep copies of all of our correspondence and documents we send to you. We will not destroy any documents we notify you that we have placed in safe custody

**6. BILL OF COSTS**

We reserve the right to withdraw this Bill of Costs and substitute an amended Bill of our fees, charges and disbursements in form of taxation for an increased amount being the full amount of the itemised Bill notwithstanding that it may exceed the sum referred to herein

**7. LIABILITY**

Liability limited by a scheme approved under professional standards legislation.

Mr BJ & Mrs JR Sturgeon  
33 Shelley Street  
BURNETT HEADS QLD 4670

Account Ref **200167**  
Partner **GAT**  
Controller **GAT**  
Solicitor **GAT**

**Trust Statement of Account as at 10 March, 2020**

RE : BJ & JR STURGEON SALE TO ML & P REFFOLD - 46 SHELLEY STREET BURNETT HEADS QLD 4670

Your Ref: HAYLEY/TAYLOR

Date	Reference	Payee/Payer Details	Debit	Credit	Balance
5/03/2020	CQ 52115	Mr BJ & Mrs JR Sturgeon Costs  Baker O'Brien Toll Trust Account 47501 BOQ Newstead Received by Judy Gahan		865.00	865.00
Balance of Trust Account					865.00

Baker O'Brien & Toll  
7 Maryborough Street,  
BUNDABERG QLD 4670

**Baker, O'Brien & Toll**  
SOLICITORS

7 MARYBOROUGH STREET, BUNDABERG, QLD 4670  
TELEPHONE: (07) 4152 4555 FAX: (07) 4152 1589

Mr BJ & Mrs JR Sturgeon  
33 Shelley Street  
BURNETT HEADS QLD 4670

052115

05/03/2020

File GAT 200167 Sturgeon, Barry John & Joanne Rose  
BJ & JR STURGEON S/T ML & P REFFOLD - 46 SHELLEY STREET  
BURNETT HEADS QLD 4670

Costs

Received from Mr BJ & Mrs JR Sturgeon

Received by Cheque 47501 BOQ Newstead

Drawer Baker O'Brien Toll Trust Account

AMOUNT RECEIVED

Trust Account Receipt #52115

\$865.00

Received: Eight hundred and sixty five Dollars only  
Received by Judy Gahan

BAKER, O'BRIEN & TOLL

**TRUST ACCOUNT RECEIPT**

PER

  
DETAILS OF PAYMENT RECEIVED WITH THANKS

# 77250 - Real Estate Properties (Australian - Non Residential)

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ZUNKER1	9/33 ZUNKER ST. BURNETT HEADS	1.000000	\$145,000.00	1.000000	\$30,761.39	371.37%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		1.000000	\$145,000.00	1.000000	\$30,761.39	

## Supporting Documents

- Investment Movement Report [Report](#)
- Rental - Valuation - Zunker St.pdf [ZUNKER1](#)

## Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title
- Attach current building insurance policy
- Attach Declaration of Trust
- 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





# Sturg Superannuation Fund

## Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
	1.00	2,950.00						1.00	2,950.00	2,161.03
Vinyl Floor - Zunker St	1.00	1,972.73						1.00	1,972.73	1,109.66
		<b>49,018.17</b>				<b>(7,898.33)</b>	<b>(457.67)</b>		<b>41,119.84</b>	<b>29,259.68</b>
<b>Real Estate Properties ( Australian - Residential)</b>										
4 Burns Street, Burnett Heads	1.00	280,605.51						1.00	280,605.51	220,000.00
46 Shelley Street Burnett Heads	1.00	419,454.35		11,617.83	(1.00)	(431,072.18)	(61,181.54)		0.00	
		<b>700,059.86</b>		<b>11,617.83</b>		<b>(431,072.18)</b>	<b>(61,181.54)</b>		<b>280,605.51</b>	<b>220,000.00</b>
<b>Real Estate Properties (Australian - Non Residential)</b>										
9/33 ZUNKER ST. BURNETT HEADS	1.00	44,579.14						1.00	44,579.14	145,000.00
		<b>44,579.14</b>							<b>44,579.14</b>	<b>145,000.00</b>
		<b>869,787.08</b>		<b>439,072.01</b>		<b>(519,441.67)</b>	<b>(61,639.21)</b>		<b>789,417.42</b>	<b>817,372.61</b>

Comparable Sales > Comparable Listings > Customise Report > Final Preview



1 / 3

## 9/33 Zunker Street Burnett Heads QLD 4670

Estimated Value \$145,000

- 
 - 
 1 
 39m<sup>2</sup>
 -

●  
Low Confidence i

Property Type	Last Sold	Sold Date	Year Built	Owner Name
Unit	\$40,000	7 Mar 2015	1998	BARRY JOHN STURGEON, JOANNE ROSE STURGEON

Data Update

### Refine your search

**Property type**

Unit  ▾

**Radius**

2km ▾

Target suburb

**Beds**

0 1 2 3 4 5 6+

**Baths**

0 1 2 3 4 5 6+

**Cars**

0 1 2 3 4 5 6+

**Sold within**

6 months ▾

Custom date

**Land size**

min to max

m<sup>2</sup> ▾

**Price min**

\$

**Price max**

\$

Update Filters

Add Comparable Sale

### Selected Comparable Sales ?

Enter Address

Remove All	Featured	Land	Sale Price	Sale Date	DOM	Expand All
------------	----------	------	------------	-----------	-----	------------



Report History

Next



## You have not yet added any comparable to your selected list.

Add comparable by selecting properties from the 'Search Results' below. Once you have added more than one property you can re-arrange the order of your selected list. The properties you add to this section will be included in your final report.

### Search Results

Sort by

Closest property

0 selected

Land Sale Price

Sale Date DOM

Collapse All

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Report History

Next



# 83000 - Investment Liabilities

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
ZUNKER	9/33 Zunker St. Burnett Heads	(\$520.00)	(\$520.00)	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$520.00)	(\$520.00)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

Sturg Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Investment Liabilities (83000)</b>					
	9/33 Zunker St. Burnett Heads (ZUNKER)				
01/07/2019	Opening Balance				520.00 CR
					<b>520.00 CR</b>
<b>Total Debits:</b>			<b>0.00</b>		
<b>Total Credits:</b>				<b>0.00</b>	

# 84000 - GST Payable/Refundable

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
84000	GST Payable/Refundable	(\$255.75)	\$47.03	(643.8)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$255.75)	\$47.03	

## Supporting Documents

- Activity Preparation Report [Report](#)
- Activity Preparation Report - Detailed [Report](#)

## Standard Checklist

- Attach copy of Activity Preparation Report
- Attach copy of Activity Preparation Report - Detailed
- Confirm Transactions in ATO Portal







Description	Reference	Gross(Inc GST)	GST
		934.12	
9/33 Zunker St. Burnett Heads		750.00	68.18
		750.00	68.18
		750.00	68.18
		750.00	68.18
<b>Total Non Capital Purchases</b>	G11	<u>7,117.78</u>	
<b>Total GST Paid on Purchases</b>	1B		<u>272.72</u>

## Sturg Superannuation Fund

# Detailed Activity Statement Preparation Report

For The Period 01 July 2019 - 30 June 2020

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Description	Reference	Gross(Inc GST)	GST Rate	GST
<b>Income</b>				
<b>Sales</b>				
<b>Property Income</b>				
9/33 Zunker St. Burnett Heads				
05/07/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
12/07/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
19/07/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
26/07/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
02/08/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
09/08/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
16/08/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
23/08/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
30/08/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
06/09/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
13/09/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
20/09/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
27/09/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
04/10/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
11/10/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
18/10/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
25/10/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
01/11/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
08/11/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
15/11/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
22/11/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
29/11/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
06/12/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
13/12/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
20/12/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
27/12/2019	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
03/01/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91

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Description	Reference	Gross(Inc GST)	GST Rate	GST
10/01/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
17/01/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
20/01/2020	9/33 Zunker St. Burnett Heads	30.00	100%	2.73
20/01/2020	9/33 Zunker St. Burnett Heads	60.00	100%	5.45
24/01/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
31/01/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
07/02/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
14/02/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
21/02/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
28/02/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
06/03/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
13/03/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
20/03/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
27/03/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
03/04/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
14/04/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
17/04/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
24/04/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
01/05/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
08/05/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
15/05/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
22/05/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
29/05/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
05/06/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
12/06/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
19/06/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
26/06/2020	9/33 Zunker St. Burnett Heads	120.00	100%	10.91
		<u>6,330.00</u>		<u>575.50</u>
		6,330.00		575.50
<b>Total Sales</b>	G1	<u>6,330.00</u>		
<b>Total GST collected on Sales</b>	1A			<u>575.50</u>
<b>Expenses</b>				
<b>Capital Purchases</b>				
<b>Total Capital Purchases</b>	G10	<u>0.00</u>		

Description	Reference	Gross(Inc GST)	GST Rate	GST
<b>Non Capital Purchases</b>				
<b>Property Expenses - Council Rates</b>				
4 Burns Street, Burnett Heads				
29/08/2019	4 Burns Street, Burnett Heads	1,152.45	GST Free	
04/03/2020	4 Burns Street, Burnett Heads	1,095.61	GST Free	
		<u>2,248.06</u>		<u>0.00</u>
9/33 Zunker St. Burnett Heads				
29/08/2019	9/33 Zunker St. Burnett Heads	935.60	GST Free	
04/03/2020	9/33 Zunker St. Burnett Heads	934.12	GST Free	
		<u>1,869.72</u>		<u>0.00</u>
		<u>4,117.78</u>		<u>0.00</u>
<b>Property Expenses - Strata Levy Fees</b>				
9/33 Zunker St. Burnett Heads				
01/08/2019	9/33 Zunker St. Burnett Heads	750.00	100%	68.18
05/11/2019	9/33 Zunker St. Burnett Heads	750.00	100%	68.18
31/01/2020	9/33 Zunker St. Burnett Heads	750.00	100%	68.18
06/05/2020	9/33 Zunker St. Burnett Heads	750.00	100%	68.18
		<u>3,000.00</u>		<u>272.72</u>
		<u>3,000.00</u>		<u>272.72</u>
<b>Total Non Capital Purchases</b>	G11	<u>7,117.78</u>		
<b>Total GST Paid on Purchases</b>	1B			<u>272.72</u>

**BAS Summary**

<b>Total Sales</b>	<b>G1</b>	6,330.00	<b>Total GST Collected on Sales</b>	<b>1A</b>	575.50
<b>Total Capital Purchases</b>	<b>G10</b>	0.00	<b>Total GST Paid on Purchases</b>	<b>1B</b>	272.72
<b>Total Non Capital Purchases</b>	<b>G11</b>	7,117.78	<b>GST Payable / (Refundable)</b>		302.78

# 85000 - Income Tax Payable/Refundable

2020 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	\$3,582.45	\$3,636.60	(1.49)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,582.45	\$3,636.60	

## Supporting Documents

- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- ATO - PAYG Instalments report 2020.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

**Sturg Superannuation Fund****Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2019 to 30 June 2020</b>						
<b><u>Label B</u></b>						
	03/07/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	05/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	12/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	19/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	26/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	02/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	02/08/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,300.00		
	09/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	16/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	23/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	30/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	30/08/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	06/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	13/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	20/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	27/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	04/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	08/10/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	11/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	18/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	25/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		

**Sturg Superannuation Fund****Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label B</b>						
	01/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	06/11/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,300.00		
	08/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	15/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	22/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	29/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	06/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	13/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	16/12/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	20/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	27/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	03/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	07/01/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	10/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	17/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	20/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	27.27		
	20/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	54.55		
	24/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	31/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	06/02/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,300.00		
	07/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	14/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	21/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		



**Sturg Superannuation Fund**

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	<b>Date</b>	<b>Account Code</b>	<b>Account Description</b>	<b>Taxable Amount</b>	<b>Actuary/Pool %</b>	<b>Exempt Amount</b>
<b>Label B</b>						
	28/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	02/03/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	06/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	13/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	20/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	27/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	30/03/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	03/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	14/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	17/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	24/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	27/04/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	2,340.00		
	01/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	08/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	15/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	22/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	29/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	05/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	12/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	19/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		
	19/06/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00		
	26/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09		

**Sturg Superannuation Fund**  
**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label B</b>						
				<b>Total</b>		<b>11,063.28</b>
				20,314.50	54.460 %	
<b>Label C</b>						
	31/07/2019	25000/BQL20167692	Cash at Bank	66.57		
	31/08/2019	25000/BQL20167692	Cash at Bank	59.34		
	30/09/2019	25000/BQL20167692	Cash at Bank	57.57		
	31/10/2019	25000/BQL20167692	Cash at Bank	50.23		
	30/11/2019	25000/BQL20167692	Cash at Bank	43.28		
	31/12/2019	25000/BQL20167692	Cash at Bank	37.09		
	31/01/2020	25000/BQL20167692	Cash at Bank	37.96		
	29/02/2020	25000/BQL20167692	Cash at Bank	35.41		
	31/03/2020	25000/BQL20167692	Cash at Bank	195.51		
	30/04/2020	25000/BQL20167692	Cash at Bank	210.34		
	31/05/2020	25000/BQL20167692	Cash at Bank	214.10		
	30/06/2020	25000/BQL20167692	Cash at Bank	203.16		
			<b>Total</b>	1,210.56	54.460 %	<b>659.28</b>
					<b>Total Segment ECPI *</b>	<b>11,722.56</b>
					<b>SMSF Annual Return Rounding</b>	<b>0.56</b>
					<b>Total ECPI</b>	<b>11,722.00</b>

\* 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.

**Sturg Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2019 to 30 June 2020</b>							
<b>Label E</b>							
	30/06/2020	33400/Sturg4Burn_HWS	HWS 7/17 - 4 Burns St	162.34			
	30/06/2020	33400/ZUNKER_Kitchenoffi	Kitchen Office - Zunker St	25.63			
	30/06/2020	33400/Sturg4Burns_DNU	Vinyl - 4 Burns St	432.21			
	30/06/2020	33400/STUR0001_GATE	Sliding Gate - 4 Burns St	21.18			
	30/06/2020	33400/STUR0001_PLANT&	Plant & Equip - 4 Burns St	724.75			
	30/06/2020	33400/STUR0001_TAPWAR	Tapware, Mixer - 4 Burns St	10.61			
	30/06/2020	33400/STUR0001_SumpPu	Sump Pump - 4 Burn St	59.57			
	30/06/2020	33400/STUR0001_SECURIT	Security Screens & Blinds - 4 Burns St	25.85			
	30/06/2020	33400/Zunker_vinylfloor	Vinyl Floor - Zunker St	277.41			
	30/06/2020	33400/ZUNKER_AIRCON	AirConditioner - Zunker St	377.17			
			<b>Total</b>	2,116.72	54.460 %	963.95	1,152.77

**Label F**

16/12/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
04/07/2019	39000/STUJOA00001A	(Life Insurance Premiums) Sturgeon, Joanne - Accumulation (Accumu...	1,166.88
14/10/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
14/02/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
14/01/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62

**Sturg Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Label F</b>							
	14/04/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
	15/06/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
	16/09/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
	16/03/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
	15/07/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
	14/05/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
	14/11/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
	14/08/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62			
			<b>Total</b>	7,858.32	0.000 %	7,858.32	0.00

<b>Label H</b>							
	30/06/2020	30700	Auditor's Remuneration	418.00			
			<b>Total</b>	418.00	20.572 %	332.01	85.99

**Label I**

**Sturg Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Label I</b>							
	04/03/2020	41960/STURG4BURN	4 Burns Street, Burnett Heads	1,095.61			
	01/08/2019	42100/ZUNKER	9/33 Zunker St. Burnett Heads	681.82			
	31/01/2020	42100/ZUNKER	9/33 Zunker St. Burnett Heads	681.82			
	11/10/2019	42060/STURG4BURN	4 Burns Street, Burnett Heads	77.00			
	04/03/2020	41960/ZUNKER	9/33 Zunker St. Burnett Heads	934.12			
	14/01/2020	41980/STURG4BURN	4 Burns Street, Burnett Heads	(5.58)			
	03/01/2020	42110/STURG4BURN	4 Burns Street, Burnett Heads	85.01			
	29/08/2019	41960/ZUNKER	9/33 Zunker St. Burnett Heads	935.60			
	29/08/2019	41960/STURG4BURN	4 Burns Street, Burnett Heads	1,152.45			
	06/05/2020	42100/ZUNKER	9/33 Zunker St. Burnett Heads	681.82			
	17/01/2020	41980/STURG4BURN	4 Burns Street, Burnett Heads	2,056.43			
	05/11/2019	42100/ZUNKER	9/33 Zunker St. Burnett Heads	681.82			
			<b>Total</b>	9,057.92	54.460 %	4,124.98	4,932.94

<b>Label J</b>							
	31/07/2019	31500	Bank Charges	2.50			
	30/11/2019	31500	Bank Charges	1.00			
	31/12/2019	31500	Bank Charges	2.50			
	31/03/2020	31500	Bank Charges	4.00			
	31/10/2019	31500	Bank Charges	2.50			
	31/07/2019	31500	Bank Charges	1.00			
	29/02/2020	31500	Bank Charges	0.65			

Sturg Superannuation Fund

**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
<b>Label J</b>								
	31/01/2020	31500	Bank Charges	0.65				
	31/08/2019	31500	Bank Charges	5.00				
	30/11/2019	31500	Bank Charges	2.50				
	31/01/2020	31500	Bank Charges	1.00				
	31/03/2020	31500	Bank Charges	7.50				
	31/10/2019	31500	Bank Charges	1.00				
	30/04/2020	31500	Bank Charges	2.50				
	31/08/2019	31500	Bank Charges	2.00				
	30/04/2020	31500	Bank Charges	1.00				
	30/06/2020	31500	Bank Charges	2.50				
	30/06/2020	30100	Accountancy Fees	3,157.00				
	29/02/2020	31500	Bank Charges	2.50				
	31/01/2020	31500	Bank Charges	2.50				
	31/10/2019	31500	Bank Charges	0.65				
	31/12/2019	31500	Bank Charges	1.00				
	29/02/2020	31500	Bank Charges	1.00				
	30/06/2020	31500	Bank Charges	1.00				
			<b>Total</b>	3,205.45	20.572 %	2,546.04	659.41	
	30/06/2020	30400	ATO Supervisory Levy	259.00				
			<b>Total</b>	259.00	0.000 %	259.00	0.00	
						<b>Label Total</b>	2,805.04	659.41

**Sturg Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Total Segment Expenses</b>					<b>16,084.30</b>	<b>6,831.11</b>
<b>Total Expenses *</b>					<b>16,084.30</b>	<b>6,831.11</b>

\* General expense percentage - 20.572 %

\* Investment expense percentage - 54.460 %

# Sturg Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2020

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	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	66,656.92
<b>Less</b>	
Increase in MV of investments	141,229.08
Exempt current pension income	11,722.00
Realised Accounting Capital Gains	(61,639.21)
Non Taxable Contributions	500.00
	<hr/> 91,811.87
<b>Add</b>	
SMSF non deductible expenses	6,828.00
Pension Payments	47,000.00
	<hr/> 53,828.00
SMSF Annual Return Rounding	3.95
	<hr/>
<b>Taxable Income or Loss</b>	<b>28,677.00</b>
	<hr/>
Income Tax on Taxable Income or Loss	4,301.55
	<hr/>
<b>CURRENT TAX OR REFUND</b>	<b>4,301.55</b>
	<hr/>
Supervisory Levy	259.00
Income Tax Instalments Paid	(7,884.00)
	<hr/>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>(3,323.45)</b>
	<hr/>

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**Sturg Superannuation Fund**  
**Tax Reconciliation Report**

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>B - Income - Gross rent and other leasing and hiring income</b>				
	03/07/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	05/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	12/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	19/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	26/07/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	02/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	02/08/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,300.00
	09/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	16/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	23/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	30/08/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	30/08/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	06/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	13/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	20/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	27/09/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	04/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	08/10/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	11/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	18/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	25/10/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	01/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	06/11/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,300.00
	08/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	15/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	22/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	29/11/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	06/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	13/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	16/12/2019	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	20/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	27/12/2019	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	03/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	07/01/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	10/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	17/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	20/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	27.27
	20/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	54.55
	24/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	31/01/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	06/02/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,300.00
	07/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	14/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09

# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>B - Income - Gross rent and other leasing and hiring income</b>				
	21/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	28/02/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	02/03/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	06/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	13/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	20/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	27/03/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	30/03/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	03/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	14/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	17/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	24/04/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	27/04/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	2,340.00
	01/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	08/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	15/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	22/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	29/05/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	05/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	12/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	19/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
	19/06/2020	28000/STURG4BURN	4 Burns Street, Burnett Heads	1,040.00
	26/06/2020	28000/ZUNKER	9/33 Zunker St. Burnett Heads	109.09
<b>Sub-Total</b>				<b>20,314.50</b>
<b>Ignore Cents</b>				<b>0.50</b>
<b>Total</b>				<b>20,314.00</b>
<b>C - Income - Gross interest</b>				
	31/07/2019	25000/BQL20167692	Cash at Bank	66.57
	31/08/2019	25000/BQL20167692	Cash at Bank	59.34
	30/09/2019	25000/BQL20167692	Cash at Bank	57.57
	31/10/2019	25000/BQL20167692	Cash at Bank	50.23
	30/11/2019	25000/BQL20167692	Cash at Bank	43.28
	31/12/2019	25000/BQL20167692	Cash at Bank	37.09
	31/01/2020	25000/BQL20167692	Cash at Bank	37.96
	29/02/2020	25000/BQL20167692	Cash at Bank	35.41
	31/03/2020	25000/BQL20167692	Cash at Bank	195.51
	30/04/2020	25000/BQL20167692	Cash at Bank	210.34
	31/05/2020	25000/BQL20167692	Cash at Bank	214.10
	30/06/2020	25000/BQL20167692	Cash at Bank	203.16
<b>Sub-Total</b>				<b>1,210.56</b>
<b>Ignore Cents</b>				<b>0.56</b>
<b>Total</b>				<b>1,210.00</b>

# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R1 - Assessable employer contributions</b>				
	12/07/2019	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	12/08/2019	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	2,399.75
	13/09/2019	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	18/10/2019	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	25/11/2019	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	2,399.75
	16/12/2019	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	17/01/2020	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	13/02/2020	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	2,399.75
	13/03/2020	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	20/04/2020	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	15/05/2020	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	2,399.75
	05/06/2020	24200/STUBAR00002A	(Contributions) Sturgeon, Barry - Accumulation (Accumulation)	1,919.80
	30/06/2020	24200/STUJOA00001A	(Contributions) Sturgeon, Joanne - Accumulation (Accumulation)	10,000.00
<b>Sub-Total</b>				<b>34,957.40</b>
<b>Ignore Cents</b>				<b>0.40</b>
<b>Total</b>				<b>34,957.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable employer contributions	34,957.40
<b>Sub-Total</b>				<b>34,957.40</b>
<b>Ignore Cents</b>				<b>0.40</b>
<b>Total</b>				<b>34,957.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				56,481.00
<b>Sub-Total</b>				<b>56,481.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>56,481.00</b>
<b>Y - Income - Exempt current pension income</b>				
				11,722.00
<b>Sub-Total</b>				<b>11,722.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>11,722.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				44,759.00
<b>Sub-Total</b>				<b>44,759.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>44,759.00</b>

# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>E1 - Expenses - Decline in value of depreciating assets</b>				
	30/06/2020	33400/STUR0001_TAPWA	Tapware, Mixer - 4 Burns St RE	4.83
	30/06/2020	33400/STUR0001_GATE	Sliding Gate - 4 Burns St	9.65
	30/06/2020	33400/ZUNKER_AIRCON	AirConditioner - Zunker St	171.76
	30/06/2020	33400/Sturg4Burn_HWS	HWS 7/17 - 4 Burns St	73.93
	30/06/2020	33400/Sturg4Burns_DNU	Vinyl - 4 Burns St	196.83
	30/06/2020	33400/STUR0001_SumpP	Sump Pump - 4 Burn St ump	27.13
	30/06/2020	33400/STUR0001_SECURI	Security Screens & Blinds - 4 Burns St TYSCR	11.77
	30/06/2020	33400/STUR0001_PLANT	Plant & Equip - 4 Burns St &EQUI1	330.05
	30/06/2020	33400/Zunker_vinylfloor	Vinyl Floor - Zunker St	126.33
	30/06/2020	33400/ZUNKER_Kitchenoff	Kitchen Office - Zunker St ice	11.67
<b>Sub-Total</b>				<b>963.95</b>
<b>Ignore Cents</b>				<b>0.95</b>
<b>Total</b>				<b>963.00</b>
<b>E2 - Expenses - Decline in value of depreciating assets non deductible</b>				
	30/06/2020	33400/STUR0001_TAPWA	Tapware, Mixer - 4 Burns St RE	5.78
	30/06/2020	33400/STUR0001_GATE	Sliding Gate - 4 Burns St	11.53
	30/06/2020	33400/ZUNKER_AIRCON	AirConditioner - Zunker St	205.41
	30/06/2020	33400/Sturg4Burn_HWS	HWS 7/17 - 4 Burns St	88.41
	30/06/2020	33400/Sturg4Burns_DNU	Vinyl - 4 Burns St	235.38
	30/06/2020	33400/STUR0001_SumpP	Sump Pump - 4 Burn St ump	32.44
	30/06/2020	33400/STUR0001_SECURI	Security Screens & Blinds - 4 Burns St TYSCR	14.08
	30/06/2020	33400/STUR0001_PLANT	Plant & Equip - 4 Burns St &EQUI1	394.70
	30/06/2020	33400/Zunker_vinylfloor	Vinyl Floor - Zunker St	151.08
	30/06/2020	33400/ZUNKER_Kitchenoff	Kitchen Office - Zunker St ice	13.96
<b>Sub-Total</b>				<b>1,152.77</b>
<b>Ignore Cents</b>				<b>0.77</b>
<b>Total</b>				<b>1,152.00</b>
<b>F1 - Expenses - Insurance Premiums</b>				
	04/07/2019	39000/STUJOA00001A	(Life Insurance Premiums) Sturgeon, Joanne - Accumulation (Accumu...	1,166.88
	15/07/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	14/08/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	16/09/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	14/10/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	14/11/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	16/12/2019	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62

# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>F1 - Expenses - Insurance Premiums</b>				
	14/01/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	14/02/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	16/03/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	14/04/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	14/05/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
	15/06/2020	39000/STUBAR00002A	(Life Insurance Premiums) Sturgeon, Barry - Accumulation (Accumul...	557.62
<b>Sub-Total</b>				<b>7,858.32</b>
<b>Ignore Cents</b>				<b>0.32</b>
<b>Total</b>				<b>7,858.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	30/06/2020	30700	Auditor's Remuneration	190.36
<b>Sub-Total</b>				<b>190.36</b>
<b>Ignore Cents</b>				<b>0.36</b>
<b>Total</b>				<b>190.00</b>
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
	30/06/2020	30700	Auditor's Remuneration	227.64
<b>Sub-Total</b>				<b>227.64</b>
<b>Ignore Cents</b>				<b>0.64</b>
<b>Total</b>				<b>227.00</b>
<b>I1 - Expenses - Investment expenses</b>				
	29/08/2019	41960/STURG4BURN	4 Burns Street, Burnett Heads	524.83
	04/03/2020	41960/STURG4BURN	4 Burns Street, Burnett Heads	498.94
	14/01/2020	41980/STURG4BURN	4 Burns Street, Burnett Heads	(2.54)
	17/01/2020	41980/STURG4BURN	4 Burns Street, Burnett Heads	936.50
	11/10/2019	42060/STURG4BURN	4 Burns Street, Burnett Heads	35.07
	03/01/2020	42110/STURG4BURN	4 Burns Street, Burnett Heads	38.71
	29/08/2019	41960/ZUNKER	9/33 Zunker St. Burnett Heads	426.07
	04/03/2020	41960/ZUNKER	9/33 Zunker St. Burnett Heads	425.40
	01/08/2019	42100/ZUNKER	9/33 Zunker St. Burnett Heads	310.50
	05/11/2019	42100/ZUNKER	9/33 Zunker St. Burnett Heads	310.50
	31/01/2020	42100/ZUNKER	9/33 Zunker St. Burnett Heads	310.50
	06/05/2020	42100/ZUNKER	9/33 Zunker St. Burnett Heads	310.50
<b>Sub-Total</b>				<b>4,124.98</b>
<b>Ignore Cents</b>				<b>0.98</b>
<b>Total</b>				<b>4,124.00</b>
<b>I2 - Expenses - Investment expenses non deductible</b>				
	29/08/2019	41960/STURG4BURN	4 Burns Street, Burnett Heads	627.62
	04/03/2020	41960/STURG4BURN	4 Burns Street, Burnett Heads	596.67
	14/01/2020	41980/STURG4BURN	4 Burns Street, Burnett Heads	(3.04)

# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>I2 - Expenses - Investment expenses non deductible</b>				
	17/01/2020	41980/STURG4BURN	4 Burns Street, Burnett Heads	1,119.93
	11/10/2019	42060/STURG4BURN	4 Burns Street, Burnett Heads	41.93
	03/01/2020	42110/STURG4BURN	4 Burns Street, Burnett Heads	46.30
	29/08/2019	41960/ZUNKER	9/33 Zunker St. Burnett Heads	509.53
	04/03/2020	41960/ZUNKER	9/33 Zunker St. Burnett Heads	508.72
	01/08/2019	42100/ZUNKER	9/33 Zunker St. Burnett Heads	371.32
	05/11/2019	42100/ZUNKER	9/33 Zunker St. Burnett Heads	371.32
	31/01/2020	42100/ZUNKER	9/33 Zunker St. Burnett Heads	371.32
	06/05/2020	42100/ZUNKER	9/33 Zunker St. Burnett Heads	371.32
<b>Sub-Total</b>				<b>4,932.94</b>
<b>Ignore Cents</b>				<b>0.94</b>
<b>Total</b>				<b>4,932.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	31/07/2019	31500	Bank Charges	1.14
	31/07/2019	31500	Bank Charges	0.46
	31/08/2019	31500	Bank Charges	2.28
	31/08/2019	31500	Bank Charges	0.91
	31/10/2019	31500	Bank Charges	1.14
	31/10/2019	31500	Bank Charges	0.46
	31/10/2019	31500	Bank Charges	0.30
	30/11/2019	31500	Bank Charges	1.14
	30/11/2019	31500	Bank Charges	0.46
	31/12/2019	31500	Bank Charges	1.14
	31/12/2019	31500	Bank Charges	0.46
	31/01/2020	31500	Bank Charges	0.30
	31/01/2020	31500	Bank Charges	1.14
	31/01/2020	31500	Bank Charges	0.46
	29/02/2020	31500	Bank Charges	1.14
	29/02/2020	31500	Bank Charges	0.30
	29/02/2020	31500	Bank Charges	0.46
	31/03/2020	31500	Bank Charges	1.82
	31/03/2020	31500	Bank Charges	3.42
	30/04/2020	31500	Bank Charges	1.14
	30/04/2020	31500	Bank Charges	0.46
	30/06/2020	31500	Bank Charges	1.14
	30/06/2020	31500	Bank Charges	0.46
	30/06/2020	30100	Accountancy Fees	1,437.70
	30/06/2020	30400	ATO Supervisory Levy	259.00
<b>Sub-Total</b>				<b>1,718.76</b>
<b>Ignore Cents</b>				<b>0.76</b>
<b>Total</b>				<b>1,718.00</b>
<b>J2 - Expenses - Management and administration expenses non deductible</b>				

# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	31/07/2019	31500	Bank Charges	1.36
	31/07/2019	31500	Bank Charges	0.54
	31/08/2019	31500	Bank Charges	2.72
	31/08/2019	31500	Bank Charges	1.09
	31/10/2019	31500	Bank Charges	1.36
	31/10/2019	31500	Bank Charges	0.54
	31/10/2019	31500	Bank Charges	0.35
	30/11/2019	31500	Bank Charges	1.36
	30/11/2019	31500	Bank Charges	0.54
	31/12/2019	31500	Bank Charges	1.36
	31/12/2019	31500	Bank Charges	0.54
	31/01/2020	31500	Bank Charges	0.35
	31/01/2020	31500	Bank Charges	1.36
	31/01/2020	31500	Bank Charges	0.54
	29/02/2020	31500	Bank Charges	1.36
	29/02/2020	31500	Bank Charges	0.35
	29/02/2020	31500	Bank Charges	0.54
	31/03/2020	31500	Bank Charges	2.18
	31/03/2020	31500	Bank Charges	4.08
	30/04/2020	31500	Bank Charges	1.36
	30/04/2020	31500	Bank Charges	0.54
	30/06/2020	31500	Bank Charges	1.36
	30/06/2020	31500	Bank Charges	0.54
	30/06/2020	30100	Accountancy Fees	1,719.30
<b>Sub-Total</b>				<b>1,745.69</b>
<b>Ignore Cents</b>				<b>0.69</b>
<b>Total</b>				<b>1,745.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				14,853.00
<b>Sub-Total</b>				<b>14,853.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>14,853.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				8,056.00
<b>Sub-Total</b>				<b>8,056.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>8,056.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				29,906.00

# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>O - TAXABLE INCOME OR LOSS</b>				
Sub-Total				29,906.00
Ignore Cents				0.00
Total				29,906.00
<b>Z - TOTAL SMSF EXPENSES</b>				
				22,909.00
Sub-Total				22,909.00
Ignore Cents				0.00
Total				22,909.00
<b>A - Taxable income</b>				
				29,906.00
Sub-Total				29,906.00
Ignore Cents				0.00
Total				29,906.00
<b>T1 - Tax on taxable income</b>				
				4,301.55
Sub-Total				4,301.55
Ignore Cents				0.00
Total				4,301.55
<b>B - Gross Tax</b>				
				4,301.55
Sub-Total				4,301.55
Ignore Cents				0.00
Total				4,301.55
<b>T2 - SUBTOTAL</b>				
				4,301.55
Sub-Total				4,301.55
Ignore Cents				0.00
Total				4,301.55
<b>T3 - SUBTOTAL 2</b>				
				4,301.55
Sub-Total				4,301.55
Ignore Cents				0.00
Total				4,301.55
<b>T5 - TAX PAYABLE</b>				
				4,301.55
Sub-Total				4,301.55
Ignore Cents				0.00
Total				4,301.55
<b>K - PAYG instalments raised</b>				



# Sturg Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>K - PAYG instalments raised</b>				
	28/10/2019	85000	Income Tax Payable/Refundable	1,971.00
	24/02/2020	85000	Income Tax Payable/Refundable	1,971.00
	27/05/2020	85000	Income Tax Payable/Refundable	1,971.00
	30/06/2020	85000	Income Tax Payable/Refundable	1,971.00
<b>Sub-Total</b>				<b>7,884.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,884.00</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				(3,323.45)
<b>Sub-Total</b>				<b>(3,323.45)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(3,323.45)</b>



## PAYG Instalments report 2020

**Tax Agent** 74856004  
**Last Updated** 24/10/2020

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
827607385	STURG SUPERANNUATION FUND	1,971.00	1,971.00	1,971.00	1,971.00	7,884.00

**Total No of Clients: 1**

# 86000 - PAYG Instalment Payable

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$1,971.00)	(\$6,138.00)	(67.89)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,971.00)	(\$6,138.00)	

## Supporting Documents

- ATO - Integrated Client Account.pdf

## Standard Checklist

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



**Australian Government**

**Australian Taxation Office**

**Agent** SAM GRECO & CO.  
**Client** STURG SUPERANNUATION FUND  
**ABN** 45 977 322 770  
**TFN** 827 607 385

## Activity statement 001

<b>Date generated</b>	27/10/2020
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

13 results found - from **01 July 2019** to **27 October 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Aug 2020	14 Aug 2020	Payment received		\$1,971.00	\$0.00
7 Aug 2020	25 Aug 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,971.00		\$1,971.00 DR
26 Jun 2020	1 Jul 2020	EFT refund for GST for the period from 01 Jul 18 to 30 Jun 19	\$47.00		\$0.00
26 Jun 2020	30 Jun 2020	Original Activity Statement for the period ending 30 Jun 19 - GST		\$47.00	\$47.00 CR
31 May 2020	28 May 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$1,971.00		\$0.00
31 May 2020	26 May 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$1,971.00		\$1,971.00 CR
28 May 2020	27 May 2020	Payment received		\$1,971.00	\$3,942.00 CR
25 Feb 2020	24 Feb 2020	Payment received		\$1,971.00	\$1,971.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$1,971.00		\$0.00

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
29 Oct 2019	28 Oct 2019	Payment		\$1,971.00	\$1,971.00 CR
28 Oct 2019	31 May 2019	Original Activity Statement for the period ending 30 Jun 18 - GST	\$426.00		\$0.00
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$6,138.00		\$426.00 CR
23 Jul 2019	22 Jul 2019	Payment		\$6,138.00	\$6,564.00 CR

# 88000 - Sundry Creditors

2020 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$3,575.00)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$3,575.00)		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

## Sturg Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
30/06/2020	Accounting Fees Payable			3,157.00	3,157.00 CR
30/06/2020	Audit Fees Payable			418.00	3,575.00 CR
				<b>3,575.00</b>	<b>3,575.00 CR</b>

**Total Debits: 0.00**

**Total Credits: 3,575.00**

# A - Financial Statements

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

## Supporting Documents

- Signed 2020 financials - Sturg Super Fund.pdf

## Standard Checklist

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



22 April, 2021

The Trustees  
Sturg Superannuation Fund  
33 Shelley Street  
BURNETT HEADS QLD 4670

Dear Barry and Joanne

**Re: Sturg Superannuation Fund**

Enclosed please find the 2020 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 **17 May 2021**. However for the 2020 year, we have calculated that the Super Fund has an amount Refundable of **\$3323.45** 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**

**2021 Concessional Contributions Cap** - from 1 July 2019, the general concessional contribution cap is \$25,000 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

*Barry Sturgeon*

*Joanne Sturgeon*  
.....

# Sturg Superannuation Fund

## Financial Statements & Reports

for the year ended

30 June 2020



### 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](mailto:info@taxonline.com.au)

**Sturg Superannuation Fund**  
**Operating Statement**  
For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		1,210.56	1,541.09
Property Income	9	20,314.50	12,496.34
<b>Investment Gains</b>			
Changes in Market Values	10	79,589.87	(74,523.57)
<b>Contribution Income</b>			
Employer Contributions		34,957.40	37,357.15
Other Contributions		500.00	0.00
<b>Total Income</b>		<u>136,572.33</u>	<u>(23,128.99)</u>
<b>Expenses</b>			
Accountancy Fees		3,157.00	3,157.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		418.00	385.00
Bank Charges		48.45	9.35
Depreciation		2,116.72	2,161.42
Property Expenses - Council Rates		4,117.78	4,006.46
Property Expenses - Insurance Premium		2,050.85	2,044.08
Property Expenses - Repairs Maintenance		77.00	1,542.02
Property Expenses - Strata Levy Fees		2,727.28	2,814.00
Property Expenses - Sundry Expenses		85.01	85.01
		<u>15,057.09</u>	<u>16,463.34</u>
<b>Member Payments</b>			
Life Insurance Premiums		7,858.32	7,622.83
Pensions Paid		47,000.00	36,000.00
<b>Total Expenses</b>		<u>69,915.41</u>	<u>60,086.17</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>66,656.92</u>	<u>(83,215.16)</u>
Income Tax Expense	11	4,301.55	4,288.80
<b>Benefits accrued as a result of operations</b>		<u>62,355.37</u>	<u>(87,503.96)</u>

*B.S. J.S.*

*The accompanying notes form part of these financial statements.*

**Sturg Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2020

	Note	2020	2019
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Plant and Equipment (at written down value) - Unitised	2	29,259.68	38,384.85
Real Estate Properties ( Australian - Residential)	3	220,000.00	613,353.76
Real Estate Properties (Australian - Non Residential)	4	145,000.00	30,761.39
<b>Total Investments</b>		<u>394,259.68</u>	<u>682,500.00</u>
<b>Other Assets</b>			
Sundry Debtors		280.28	280.28
Cash at Bank		423,112.93	76,129.91
Debtors - ATO		3,377.60	0.00
GST Refundable		0.00	47.03
Income Tax Refundable		3,582.45	3,636.60
<b>Total Other Assets</b>		<u>430,353.26</u>	<u>80,093.82</u>
<b>Total Assets</b>		<u>824,612.94</u>	<u>762,593.82</u>
Less:			
<b>Liabilities</b>			
GST Payable		255.75	0.00
PAYG Instalment Payable		1,971.00	6,138.00
Sundry Creditors		3,575.00	0.00
Investment Liabilities		520.00	520.00
<b>Total Liabilities</b>		<u>6,321.75</u>	<u>6,658.00</u>
<b>Net assets available to pay benefits</b>		<u>818,291.19</u>	<u>755,935.82</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	6, 7		
Sturgeon, Barry - Pension (TRIS (Retirement Phase))		422,180.13	422,313.03
Sturgeon, Barry - Accumulation		88,555.70	64,775.23
Sturgeon, Joanne - Accumulation		307,555.36	268,847.56
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>818,291.19</u>	<u>755,935.82</u>

*B.S.*

*J.S.*

The accompanying notes form part of these financial statements.

# Notes to the Financial Statements

For the year ended 30 June 2020

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## Note 1: Summary of Significant Accounting Policies

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

The financial statements have been prepared on 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.

# Sturg Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

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### 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: Plant and Equipment (at written down value) - Unitised

	2020	2019
	\$	\$
Deck - 46 Shelley St	0.00	7,440.66
Sliding Gate - 4 Burns St	824.09	845.27



Sturg Superannuation Fund

**Notes to the Financial Statements**

For the year ended 30 June 2020

Plant & Equip - 4 Burns St	20,516.61	21,241.36
Security Screens & Blinds - 4 Burns St	876.22	902.07
Sump Pump - 4 Burn St	99.28	158.85
Tapware, Mixer - 4 Burns St	412.55	423.16
Vinyl - 4 Burns St	2,161.03	2,161.03
HWS 7/17 - 4 Burns St	811.50	973.84
AirConditioner - Zunker St	1,508.66	1,885.83
Kitchen Office - Zunker St	940.08	965.71
Vinyl Floor - Zunker St	1,109.66	1,387.07
	<u>29,259.68</u>	<u>38,384.85</u>

**Note 3: Real Estate Properties ( Australian - Residential)**

	2020 \$	2019 \$
46 Shelley Street Burnett Heads	0.00	370,059.34
4 Burns Street, Burnett Heads	220,000.00	243,294.42
	<u>220,000.00</u>	<u>613,353.76</u>

**Note 4: Real Estate Properties (Australian - Non Residential)**

	2020 \$	2019 \$
9/33 ZUNKER ST. BURNETT HEADS	145,000.00	30,761.39
	<u>145,000.00</u>	<u>30,761.39</u>

**Note 5: Banks and Term Deposits**

	2020 \$	2019 \$
<b>Banks</b>		
Cash at Bank	423,112.93	76,129.91
	<u>423,112.93</u>	<u>76,129.91</u>

**Note 6: Liability for Accrued Benefits**

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	755,935.82	830,689.78
Benefits accrued as a result of operations	62,355.37	(87,503.96)

*B.S.*

*J.S.*

**Sturg Superannuation Fund**  
**Notes to the Financial Statements**  
For the year ended 30 June 2020

Current year member movements	0.00	12,750.00
Liability for accrued benefits at end of year	818,291.19	755,935.82

**Note 7: 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.

	2020 \$	2019 \$
Vested Benefits	818,291.19	755,935.82

**Note 8: Guaranteed Benefits**

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

**Note 9: Rental Income**

	2020 \$	2019 \$
9/33 Zunker St. Burnett Heads	5,754.50	4,436.34
4 Burns Street, Burnett Heads	14,560.00	8,060.00
	20,314.50	12,496.34

**Note 10: Changes in Market Values**

**Unrealised Movements in Market Value**

	2020 \$	2019 \$
<b>Plant and Equipment (at written down value) - Unitised</b>		
Deck - 46 Shelley St	457.67	0.00
Vinyl - 4 Burns St	432.21	0.00
	889.88	0.00
<b>Real Estate Properties ( Australian - Residential)</b>		
4 Burns Street, Burnett Heads	(23,294.42)	(42,187.45)
46 Shelley Street Burnett Heads	49,395.01	(20,822.69)
9/33 Zunker St. Burnett Heads	0.00	2,304.32
	26,100.59	(60,705.82)
<b>Real Estate Properties (Australian - Non Residential)</b>		
9/33 ZUNKER ST. BURNETT HEADS	114,238.61	(13,817.75)

*B.S.*      *J.S.*

Sturg Superannuation Fund  
**Notes to the Financial Statements**  
For the year ended 30 June 2020

	114,238.61	(13,817.75)
<b>Total Unrealised Movement</b>	141,229.08	(74,523.57)
<b>Realised Movements in Market Value</b>		
	<b>2020</b>	<b>2019</b>
	\$	\$
<b>Plant and Equipment (at written down value) - Unitised</b>		
Deck - 46 Shelley St	(457.67)	0.00
	(457.67)	0.00
<b>Real Estate Properties ( Australian - Residential)</b>		
46 Shelley Street Burnett Heads	(61,181.54)	0.00
	(61,181.54)	0.00
<b>Total Realised Movement</b>	(61,639.21)	0.00
<b>Changes in Market Values</b>	79,589.87	(74,523.57)
<b>Note 11: Income Tax Expense</b>		
	<b>2020</b>	<b>2019</b>
	\$	\$
The components of tax expense comprise		
Current Tax	4,301.55	4,288.80
Income Tax Expense	4,301.55	4,288.80

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%	9,998.54	(12,482.27)
Less:		
Tax effect of:		
Non Taxable Contributions	75.00	0.00
Increase in MV of Investments	21,184.36	0.00
Exempt Pension Income	1,758.30	1,243.65
Realised Accounting Capital Gains	(9,245.88)	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	11,178.54

*B.S.*

*J.S.*

Sturg Superannuation Fund

**Notes to the Financial Statements**

For the year ended 30 June 2020

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SMSF Non-Deductible Expenses	1,024.20	1,435.50
Pension Payments	7,050.00	5,400.00
Rounding	0.59	0.68
Income Tax on Taxable Income or Loss	4,301.55	4,288.80
Less credits:		
Current Tax or Refund	<u>4,301.55</u>	<u>4,288.80</u>

**Note 12: Subsequent Event - COVID-19**

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.

*J.S.*

*B.S.*

**Sturg Superannuation Fund**  
**Yearly Projected Pension Calculation Report**

As at 01 July 2020

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2020)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Sturgeon, Barry	STUBAR00001P	TRIS (Retirement Phase)	01/07/2017	68	422,180.13	10,550.00	N/A	0.06	6.33	10,543.67
					<b>422,180.13</b>	<b>10,550.00</b>			<b>6.33</b>	<b>10,543.67</b>
					<b>422,180.13</b>	<b>10,550.00</b>			<b>6.33</b>	<b>10,543.67</b>

\* COVID-19 50% reduction has been applied to the minimum pension amount

**Sturg Superannuation Fund**  
**Pension Summary**

As at 30 June 2020

Member Name : Sturgeon, Barry

Member Age : 67\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
STUBAR 00001P	TRIS (Retirement Phase)	01/07/2015	0.06%	2.50%	\$10,560.00*	N/A	\$47,000.00	\$0.00	\$47,000.00	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
<b>Total :</b>					\$10,560.00	\$0.00	\$47,000.00	\$0.00	\$47,000.00	\$0.00
					\$10,560.00	\$0.00	\$47,000.00	\$0.00	\$47,000.00	\$0.00

\*Age as at 01/07/2019 or pension start date for new pensions.

# Sturg Superannuation Fund Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
<b>Bank Accounts</b>									
Cash at Bank	76,129.91	0.00	0.00	423,112.93	0.00	0.00	1,210.56	1,210.56	1.59 %
	<b>76,129.91</b>	<b>0.00</b>	<b>0.00</b>	<b>423,112.93</b>	<b>0.00</b>	<b>0.00</b>	<b>1,210.56</b>	<b>1,210.56</b>	<b>1.59 %</b>
<b>Plant and Equipment (at written down value) - Unitised</b>									
ZUNKER_AI AirConditioner - Zunker St	1,885.83	0.00	0.00	1,508.66	0.00	(377.17)	(377.17)	(754.34)	(40.00) %
776/003_D Deck - 46 Shelley St	7,440.66	0.00	7,898.33	0.00	(457.67)	457.67	0.00	0.00	0.00 %
Sturg4Burn HWS 7/17 - 4 Burns St	973.84	0.00	0.00	811.50	0.00	(162.34)	(162.34)	(324.68)	(33.34) %
ZunkerSt_K Kitchen Office - Zunker St	965.71	0.00	0.00	940.08	0.00	(25.63)	(25.63)	(51.26)	(5.31) %
STUR0001_Plant & Equip - 4 Burns St	21,241.36	0.00	0.00	20,516.61	0.00	(724.75)	(724.75)	(1,449.50)	(6.82) %
STURG_Sec Security Screens & Blinds - 4 Burns St	902.07	0.00	0.00	876.22	0.00	(25.85)	(25.85)	(51.70)	(5.73) %
STUR0001_Sliding Gate - 4 Burns St	845.27	0.00	0.00	824.09	0.00	(21.18)	(21.18)	(42.36)	(5.01) %
SturG4Burn Sump Pump - 4 Burn St	158.85	0.00	0.00	99.28	0.00	(59.57)	(59.57)	(119.14)	(75.00) %
STUR0001_Tapware, Mixer - 4 Burns St	423.16	0.00	0.00	412.55	0.00	(10.61)	(10.61)	(21.22)	(5.01) %
Sturg4Burn Vinyl - 4 Burns St	2,161.03	0.00	0.00	2,161.03	0.00	0.00	(432.21)	(432.21)	(20.00) %
Zunker_vin Vinyl Floor - Zunker St	1,387.07	0.00	0.00	1,109.66	0.00	(277.41)	(277.41)	(554.82)	(40.00) %
	<b>38,384.85</b>	<b>0.00</b>	<b>7,898.33</b>	<b>29,259.68</b>	<b>(457.67)</b>	<b>(1,226.84)</b>	<b>(2,116.72)</b>	<b>(3,801.23)</b>	<b>(12.47) %</b>
<b>Real Estate Properties ( Australian - Residential)</b>									
STURG4BU 4 Burns Street, Burnett Heads	243,294.42	0.00	0.00	220,000.00	0.00	(23,294.42)	10,099.08	(13,195.34)	(5.42) %
776/003 46 Shelley Street Burnett Heads	370,059.34	11,617.83	431,072.18	0.00	(61,181.54)	49,395.01	0.00	(11,786.53)	23.86 %
ZUNKER 9/33 Zunker St. Burnett Heads	0.00	0.00	0.00	0.00	0.00	0.00	1,157.50	1,157.50	0.00 %
	<b>613,353.76</b>	<b>11,617.83</b>	<b>431,072.18</b>	<b>220,000.00</b>	<b>(61,181.54)</b>	<b>26,100.59</b>	<b>11,256.58</b>	<b>(23,824.37)</b>	<b>(12.29) %</b>
<b>Real Estate Properties (Australian - Non Residential)</b>									
ZUNKER 9/33 ZUNKER ST. BURNETT HEADS	30,761.39	0.00	0.00	145,000.00	0.00	114,238.61	0.00	114,238.61	371.37 %

Sturg Superannuation Fund  
**Investment Performance**

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
	30,761.39	0.00	0.00	145,000.00	0.00	114,238.61	0.00	114,238.61	371.37 %
	758,629.91	11,617.83	438,970.51	817,372.61	(61,639.21)	139,112.36	10,350.42	87,823.57	26.51 %



# Sturg Superannuation Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price <sup>1</sup>	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Cash at Bank		423,112.930000	423,112.93	423,112.93	423,112.93			51.76 %
			<b>423,112.93</b>				<b>0.00 %</b>	<b>51.76 %</b>
<b>Plant and Equipment (at written down value) - Unitised</b>								
ZUNKER_AI AirConditioner - Zunker St RCON	1.00	1,508.660000	1,508.66	2,090.91	2,090.91	(582.25)	(27.85) %	0.18 %
Sturg4Burn_ HWS 7/17 - 4 Burns St HWS	1.00	811.500000	811.50	1,400.90	1,400.90	(589.40)	(42.07) %	0.10 %
ZunkerSt_Kit Kitchen Office - Zunker St chen	1.00	940.080000	940.08	1,025.11	1,025.11	(85.03)	(8.29) %	0.12 %
STUR0001_ Plant & Equip - 4 Burns St PLANT&EQU	1.00	20,516.610000	20,516.61	28,989.80	28,989.80	(8,473.19)	(29.23) %	2.51 %
STURG_Sec Security Screens & Blinds - 4 urityScreens Burns St &Blinds	1.00	876.220000	876.22	1,034.00	1,034.00	(157.78)	(15.26) %	0.11 %
STUR0001_ Sliding Gate - 4 Burns St GATE	1.00	824.090000	824.09	847.01	847.01	(22.92)	(2.71) %	0.10 %
Sturg4Burn_ Sump Pump - 4 Burn St SumpPump	1.00	99.280000	99.28	385.00	385.00	(285.72)	(74.21) %	0.01 %
STUR0001_T Tapware, Mixer - 4 Burns St APWARE	1.00	412.550000	412.55	424.38	424.38	(11.83)	(2.79) %	0.05 %
Sturg4Burns_Vinyl - 4 Burns St DNU	1.00	2,161.030000*	2,161.03	2,950.00	2,950.00	(788.97)	(26.74) %	0.26 %
Zunker_vinylf Vinyl Floor - Zunker St loor	1.00	1,109.660000	1,109.66	1,972.73	1,972.73	(863.07)	(43.75) %	0.14 %
			<b>29,259.68</b>		<b>41,119.84</b>	<b>(11,860.16)</b>	<b>(28.84) %</b>	<b>3.58 %</b>
<b>Real Estate Properties ( Australian - Residential)</b>								
STURG4BU 4 Burns Street, Burnett Heads RN	1.00	220,000.000000	220,000.00	280,605.51	280,605.51	(60,605.51)	(21.60) %	26.92 %
			<b>220,000.00</b>		<b>280,605.51</b>	<b>(60,605.51)</b>	<b>(21.60) %</b>	<b>26.92 %</b>
<b>Real Estate Properties (Australian - Non Residential)</b>								
ZUNKER 9/33 ZUNKER ST. BURNETT HEADS	1.00	145,000.000000	145,000.00	44,579.14	44,579.14	100,420.86	225.26 %	17.74 %
			<b>145,000.00</b>		<b>44,579.14</b>	<b>100,420.86</b>	<b>225.26 %</b>	<b>17.74 %</b>

**Sturg Superannuation Fund**  
**Investment Summary Report**

As at 30 June 2020

Investment	Units	Market Price <sup>1</sup>	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
			817,372.61		789,417.42	27,955.19	3.54 %	100.00 %

<sup>1</sup> Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

\* Investments using last known price

Investment	Market Price	Market Price Date
Vinyl - 4 Burns St	2161.030000	30/06/2019

Sturg Superannuation Fund

**Realised Capital Gains Report**

For The Period 01 July 2019 - 30 June 2020

Investment	Accounting Treatment				Tax Treatment									
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss	
<b>Plant and Equipment (at written down value) - Unitised</b>														
Deck - 46 Shelley St														
	07/03/2017	07/02/2020	1.00	7,898.33	7,440.66	(457.67)	7,898.33	7,898.33	0.00	0.00	0.00	0.00	0.00	0.00
			1.00	7,898.33	7,440.66	(457.67)	7,898.33	7,898.33	0.00	0.00	0.00	0.00	0.00	0.00
<b>Real Estate Properties ( Australian - Residential)</b>														
46 Shelley Street Burnett Heads														
	08/02/2014	07/02/2020	1.00	429,651.76	368,470.22	(61,181.54)	429,651.76	429,651.76	0.00	0.00	0.00	0.00	0.00	(61,181.54)
			1.00	429,651.76	368,470.22	(61,181.54)	429,651.76	429,651.76	0.00	0.00	0.00	0.00	0.00	(61,181.54)
			1.00	429,651.76	368,470.22	(61,181.54)	429,651.76	429,651.76	0.00	0.00	0.00	0.00	0.00	(61,181.54)
			2.00	437,550.09	375,910.88	(61,639.21)	437,550.09	437,550.09	0.00	0.00	0.00	0.00	0.00	(61,181.54)

# Sturg Superannuation Fund Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>												
Cash at Bank	1,210.56			1,210.56	0.00	0.00	0.00	1,210.56			0.00	0.00
	<b>1,210.56</b>			<b>1,210.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,210.56</b>			<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>												
STURG4BU 4 Burns Street, Burnett Heads RN	14,560.00							14,560.00				
ZUNKER 9/33 Zunker St. Burnett Heads	5,754.50							5,754.50				
	<b>20,314.50</b>							<b>20,314.50</b>				
	<b>21,525.06</b>			<b>1,210.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>21,525.06</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains)	21,525.06
Net Capital Gain	0.00
<b>Total Assessable Income</b>	<b>21,525.06</b>

\* 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.

# Sturg Superannuation Fund Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation <sup>1</sup>	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation <sup>2</sup>	Posted Depreciation <sup>3</sup>	Closing Written Down Value	
<b>Plant and Equipment (at written down value) - Unfitted</b>												
AirConditioner - Zunker St	03/01/2019	2,090.91	1,885.83			1,885.83	Diminishing Value	20.00 %	377.17	377.17	377.17	1,508.66
Deck - 46 Shelley St	07/03/2017	7,898.33	7,638.12	(7,898.33)		0.00	Prime Cost	0.00 %	0.00	0.00	0.00	
HWS 7/17 - 4 Burns St	03/07/2017	1,400.90	973.84			973.84	Diminishing Value	16.67 %	162.34	162.34	162.34	811.50
Kitchen Office - Zunker St	07/03/2017	1,025.11	965.71			1,025.11	Prime Cost	2.50 %	25.63	25.63	25.63	940.08
Plant & Equip - 4 Burns St	01/12/2008	28,989.80	21,241.36			28,989.80	Prime Cost	2.50 %	724.75	724.75	724.75	20,516.61
Security Screens & Blinds - 4 Burns St	30/04/2014	1,034.00	902.07			1,034.00	Prime Cost	2.50 %	25.85	25.85	25.85	876.22
Sliding Gate - 4 Burns St	01/06/2019	847.01	845.27			847.01	Prime Cost	2.50 %	21.18	21.18	21.18	824.09
Sump Pump - 4 Burn St	07/05/2017	385.00	158.85			158.85	Low Value Pool	37.50 %	59.57	59.57	59.57	99.28
Tapware, Mixer - 4 Burns St	20/05/2019	424.38	423.16			424.38	Prime Cost	2.50 %	10.61	10.61	10.61	412.55
Vinyl - 4 Burns St	20/01/2018	2,950.00	2,161.03			2,161.03	Diminishing Value	20.00 %	432.21	432.21	432.21	1,728.82

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation <sup>1</sup>	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation <sup>2</sup>	Posted Depreciation <sup>3</sup>	Closing Written Down Value	
Vinyl Floor - Zunker St												
	22/11/2017	1,972.73	1,387.07			1,387.07	Diminishing Value	20.00 %	277.41	277.41	1,109.66	
		49,018.17	38,582.31	(7,898.33)		38,886.92			2,116.72	2,116.72	28,827.47	
		49,018.17	38,582.31	(7,898.33)		38,886.92			2,116.72	2,116.72	28,827.47	

<sup>1</sup> Amounts have been pro rated based on number of days in the year

<sup>2</sup> Depreciation calculated as per depreciation method

<sup>3</sup> Depreciation amounts posted to the ledger

# Sturg Superannuation Fund Compilation Report

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We have compiled the accompanying special purpose financial statements of the Sturg Superannuation Fund which comprise the statement of financial position as at 30/06/2020 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 Sturg 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: / / 23-04-2021

# Sturg Superannuation Fund Trustees Declaration

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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 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

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:

*Barry Sturgeon*

.....  
Barry Sturgeon

Trustee

*Joanne Sturgeon*

.....  
Joanne Sturgeon

Trustee

29-04-2021

Dated this ..... day of .....



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

held on / / at 33 Shelley Street, Burnett Heads, Queensland 4670

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<b>PRESENT:</b>	Barry Sturgeon and Joanne Sturgeon
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the Fund's assets and the Fund's investment performance over 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.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
<b>AUDITORS:</b>	<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>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Sam Greco &amp; Co Chartered Accountants</p>

# Minutes of a meeting of the Trustee(s)

held on / / at 33 Shelley Street, Burnett Heads, Queensland 4670

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

**TRUSTEE STATUS:**

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

**CONTRIBUTIONS RECEIVED:**

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

**PAYMENT OF BENEFITS:**

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

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

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

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record –

*Barry Sturgeon*

.....  
Barry Sturgeon

Chairperson

# Sturg Superannuation Fund Members Statement

Barry Sturgeon  
33 Shelley Street  
Burnett Heads, Queensland, 4670, Australia

## Your Details

Date of Birth :	Provided
Age:	68
Tax File Number:	Provided
Date Joined Fund:	13/05/2005
Service Period Start Date:	27/10/1994
Date Left Fund:	
Member Code:	STUBAR00001P
Account Start Date	01/07/2017
Account Phase:	Retirement Phase
Account Description:	TRIS (Retirement Phase)

Nominated Beneficiaries	N/A
Vested Benefits	422,180.13
Total Death Benefit	1,041,607.13
Current Salary	0.00
Previous Salary	0.00
Disability Benefit	0.00

## Your Balance

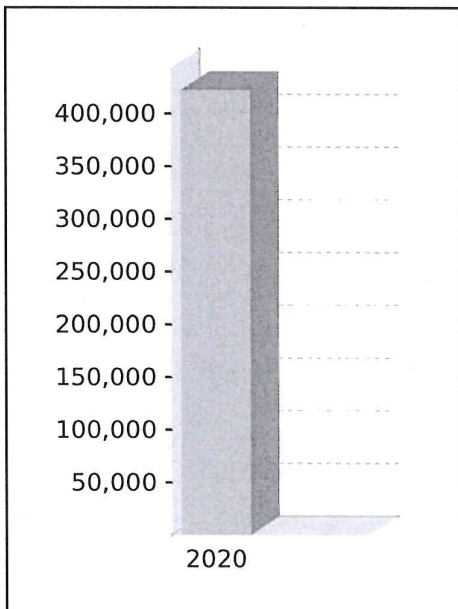
Total Benefits 422,180.13

### Preservation Components

Preserved  
Unrestricted Non Preserved 422,180.13  
Restricted Non Preserved

### Tax Components

Tax Free (0.06%) 281.56  
Taxable 421,898.57



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	422,313.03
<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	46,867.10
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	47,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	422,180.13

# Sturg Superannuation Fund Members Statement

Barry Sturgeon  
33 Shelley Street  
Burnett Heads, Queensland, 4670, Australia

## Your Details

Date of Birth : Provided  
Age: 68  
Tax File Number: Provided  
Date Joined Fund: 13/05/2005  
Service Period Start Date: 01/07/2007  
Date Left Fund:  
Member Code: STUBAR00002A  
Account Start Date 13/05/2005  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 88,555.70  
Total Death Benefit 88,555.70  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

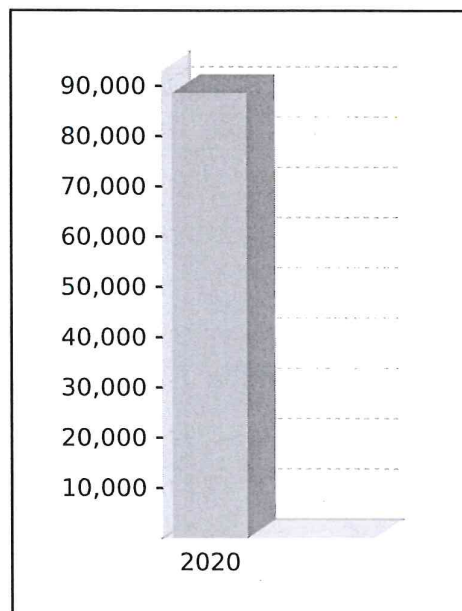
Total Benefits 88,555.70

### Preservation Components

Preserved 19,655.97  
Unrestricted Non Preserved 68,899.73  
Restricted Non Preserved

### Tax Components

Tax Free  
Taxable 88,555.70



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	64,775.23
<u>Increases to Member account during the period</u>	
Employer Contributions	24,957.40
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	8,304.58
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,743.60
Income Tax	(953.53)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	6,691.44
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	88,555.70

# Sturg Superannuation Fund Members Statement

Joanne Sturgeon  
33 Shelley Street  
Burnett Heads, Queensland, 4670, Australia

## Your Details

Date of Birth : Provided  
Age: 59  
Tax File Number: Provided  
Date Joined Fund: 13/05/2005  
Service Period Start Date: 27/10/1994  
Date Left Fund:  
Member Code: STUJOA00001A  
Account Start Date 13/05/2005  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 307,555.36  
Total Death Benefit 595,519.36  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

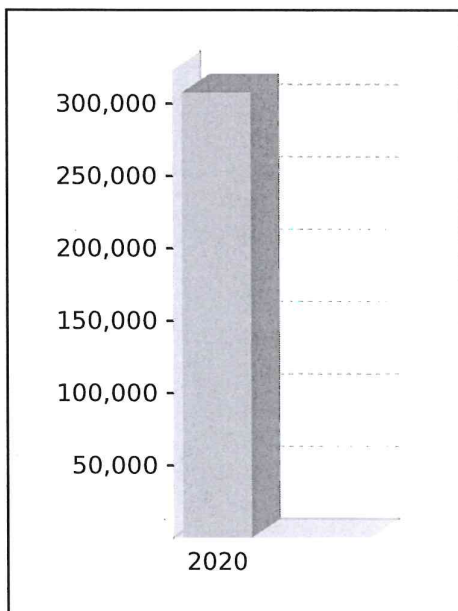
Total Benefits 307,555.36

### Preservation Components

Preserved 307,003.28  
Unrestricted Non Preserved 552.08  
Restricted Non Preserved

### Tax Components

Tax Free 4,932.98  
Taxable 302,622.38



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	268,847.56
<u>Increases to Member account during the period</u>	
Employer Contributions	10,000.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	500.00
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	30,886.16
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,500.00
Income Tax	11.48
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,166.88
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	307,555.36

/ /

Barry Sturgeon  
Sturg Superannuation Fund  
33 Shelley Street, Burnett Heads, Queensland 4670

Dear Sir/Madam

**Sturg Superannuation Fund**  
**Continuation of TRIS (Retirement Phase)**

We have recently completed a review of the assets of **Sturg Superannuation Fund** and your TRIS (Retirement Phase) account in the Fund as at 01 July 2019. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for TRIS (Retirement Phase), I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$422,031.39;
- a Tax Free Balance of: \$281.64; and
- a Tax Free proportion: 0.06%.

Your Minimum income stream applicable is \$10,560.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

*Barry Sturgeon*

.....  
Barry Sturgeon

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

held on 22 April 2021 at 33 Shelley Street, Burnett Heads, Queensland 4670

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**PRESENT:**

Barry Sturgeon and Joanne Sturgeon

**PENSION CONTINUATION:**

Barry Sturgeon wishes to continue existing TRIS (Retirement Phase) with a commencement date of 01/07/2015. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 is \$422,313.03, consisting of:

- Taxable amount of: \$422,031.39; and
- Tax Free amount of: \$281.64
- Tax Free proportion: 0.06%.

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$10,560.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

*Barry Sturgeon*

.....  
Barry Sturgeon  
Chairperson

**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](http://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](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

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

Tax file number

Year

Name of partnership,  
trust, fund or entity

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

**Important**

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

**Declaration: I declare that:**

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

Signature of partner,  
trustee or director

Date

**PART B Electronic funds transfer consent**

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

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

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

Agent's reference  
number

Account Name

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

Signature

Date



# Self-managed superannuation fund annual return

# 2020

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 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (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](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT3036).

## Section A: Fund information

### 1 Tax file number (TFN)

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

### 2 Name of self-managed superannuation fund (SMSF)

### 3 Australian business number (ABN)

### 4 Current postal address

### 5 Annual return status

Is this an amendment to the SMSF's 2020 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?

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 (must be six digits)  Fund account number

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

I would like my tax refunds made to this account.  Y Print Y for yes or N for no.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

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

BSB number  Account number

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

**C Electronic service address alias**

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

**8 Status of SMSF**

Australian superannuation fund

Fund benefit structure   Code

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

**9 Was the fund wound up during the income year?**

Print Y for yes or N for no.

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

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?  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 Yes Exempt current pension income amount

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

Segregated assets method

Unsegregated assets method   Was an actuarial certificate obtained?   Print Y for yes

Did the fund have any other income that was assessable?   Print Y for yes or N for no.

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

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 CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

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**  Loss

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

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

**Calculation of assessable contributions**

Assessable employer contributions

**R1**

plus Assessable personal contributions

**R2**

plus #No-TFN-quoted contributions

**R3**

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

less Transfer of liability to life insurance company or PST

**R6**

**Calculation of non-arm's length income**

\* Net non-arm's length private company dividends

**U1**

plus \* Net non-arm's length trust distributions

**U2**

plus \* Net other non-arm's length income

**U3**

\* Other income **S**  Code

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

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

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

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

Exempt current pension income **Y**

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

**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	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text" value="963"/>	<b>E2</b> <input type="text" value="1,152"/>	
Insurance premiums – members	<b>F1</b> <input type="text" value="7,858"/>	<b>F2</b> <input type="text"/>	
SMSF auditor fee	<b>H1</b> <input type="text" value="332"/>	<b>H2</b> <input type="text" value="85"/>	
Investment expenses	<b>I1</b> <input type="text" value="4,124"/>	<b>I2</b> <input type="text" value="4,932"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="2,805"/>	<b>J2</b> <input type="text" value="659"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> <small>Code</small> <input type="text"/>	<b>L2</b> <input type="text"/> <small>Code</small> <input type="text"/>	
Tax losses deducted	<b>M1</b> <input type="text"/>		

**TOTAL DEDUCTIONS**  
**N**   
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y**   
 (Total A2 to L2)

**#TAXABLE INCOME OR 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 2020 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)

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

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

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

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text"/>	Refundable tax offsets <b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <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 <b>H1</b> <input style="width: 150px;" type="text"/>	
Credit for tax withheld – foreign resident withholding (excluding capital gains) <b>H2</b> <input style="width: 150px;" type="text"/>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual) <b>H3</b> <input style="width: 150px;" type="text"/>	
Credit for TFN amounts withheld from payments from closely held trusts <b>H5</b> <input style="width: 150px;" type="text"/>	
Credit for interest on no-TFN tax offset <b>H6</b> <input style="width: 150px;" type="text"/>	
Credit for foreign resident capital gains withholding amounts <b>H8</b> <input style="width: 150px;" type="text"/>	
	<b>Eligible credits</b> <b>H</b> <input style="width: 150px;" type="text" value="0.00"/> (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets). <b>I</b> <input style="width: 150px;" type="text" value="0.00"/> (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**

<b>Total amount of tax refundable</b> (T5 plus G less H less I less K plus L less M plus N) <b>S</b> <input style="width: 150px;" type="text" value="3,323.45"/>
--

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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	Net capital losses carried forward to later income years
Non-Collectables	<input style="width: 100px;" type="text" value="130,016"/>	<input style="width: 100px;" type="text" value="191,197"/>
Collectables	<input style="width: 100px;" type="text" value="0"/>	<input style="width: 100px;" type="text" value="0"/>

Sensitive (when completed)

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

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

Title	Mr	See the Privacy note in the Declaration.	Member Number	1
Family name	Sturgeon	Member'sTFN	Account status	<input type="radio"/> Code
First given name	Barry			
Other given names	John			
Date of birth	17/07/1951	If deceased, date of death		

**Contributions**

OPENING ACCOUNT BALANCE 487,088.26

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	<b>H</b>
<b>A</b> 24,957.40	Receipt date
ABN of principal employer	<b>H</b>
<b>A1</b>	Assessable foreign superannuation fund amount
Personal contributions	<b>I</b>
<b>B</b>	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	<b>J</b>
<b>C</b>	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	<b>K</b>
<b>D</b>	Transfer from reserve: non-assessable amount
Personal injury election	<b>L</b>
<b>E</b>	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	<b>T</b>
<b>F</b>	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	<b>M</b>
<b>G</b>	
<b>TOTAL CONTRIBUTIONS</b> <b>N</b> 24,957.40	
(Sum of labels A to M)	

**Other transactions**

Accumulation phase account balance	Allocated earnings or losses	<b>O</b> 45,690.17	Loss
<b>S1</b> 88,555.70	Inward rollovers and transfers	<b>P</b>	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	<b>Q</b>	
<b>S2</b> 422,180.13	Lump Sum payment	<b>R1</b>	Code
Retirement phase account balance - CDBIS	Income stream payment	<b>R2</b> 47,000.00	Code
<b>S3</b> 0.00			M
<input type="checkbox"/> TRIS Count	<b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 510,735.83		
	S1 plus S2 plus S3		
Accumulation phase value	<b>X1</b>		
Retirement phase value	<b>X2</b>		
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>		

Sensitive (when completed)

Fund's tax file number (TFN)

Title	Mrs	See the Privacy note in the Declaration.	Member Number	2
Family name	Sturgeon	Member's TFN		
First given name	Joanne		Account status	<input type="radio"/> Code
Other given names				
Date of birth	12/07/1960	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 268,847.56

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	<b>H</b>
<b>A</b> 10,000.00	Receipt date
ABN of principal employer	<b>H</b>
<b>A1</b>	Assessable foreign superannuation fund amount
Personal contributions	<b>I</b>
<b>B</b>	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	<b>J</b>
<b>C</b>	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	<b>K</b>
<b>D</b>	Transfer from reserve: non-assessable amount
Personal injury election	<b>L</b>
<b>E</b>	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	<b>T</b>
<b>F</b>	Any other contributions (including Super Co-contributions and low income Super Contributions)
Other third party contributions	<b>M</b> 500.00
<b>G</b>	
<b>TOTAL CONTRIBUTIONS</b> <b>N</b> 10,500.00	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	<b>O</b> 28,207.80	Loss
<b>S1</b> 307,555.36	Inward rollovers and transfers	<b>P</b>	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	<b>Q</b>	Code
<b>S2</b> 0.00	Lump Sum payment	<b>R1</b>	Code
Retirement phase account balance - CDBIS	Income stream payment	<b>R2</b>	Code
<b>S3</b> 0.00			
<input type="text"/> TRIS Count	<b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 307,555.36		
	S1 plus S2 plus S3		
Accumulation phase value	<b>X1</b>		
Retirement phase value	<b>X2</b>		
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>		

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**

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

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

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	<b>V1</b>	<input type="text"/>
Permissible temporary borrowings	<b>V2</b>	<input type="text"/>
Other borrowings	<b>V3</b>	<input type="text"/>
Borrowings		<b>V</b> <input type="text" value="0"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

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 2019–20 income year, write 2020). **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 2020. **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 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

**Section K: Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

*Barry Sturgeon*

Date 

Day	Month	Year
22	04	2021

**Preferred trustee or director contact details:**

Title 

Mr
----

Family name 

Sturgeon
----------

First given name 

Barry
-------

Other given names 

--

Phone number 

Area code	Number
07	49578894

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, 

SAM GRECO & CO
----------------

declare that the Self-managed superannuation fund annual return 2020 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
22	04	2021

**Tax agent's contact details**

Title 

Mr
----

Family name 

Greco
-------

First given name 

Sam
-----

Other given names 

--

Tax agent's practice 

SAM GRECO & CO
----------------

Tax agent's phone number 

Area code	Number
07	32635200

Tax agent number 

74856004
----------

Reference number 

STUR0001
----------

**Sensitive (when completed)**

**Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2020 tax return.

Superannuation funds should complete and attach this schedule to their 2020 tax return.

**2020**

Refer to *Losses schedule instructions 2020*, available on our website [www.ato.gov.au](http://www.ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number (ABN)

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

Year of loss		
2019–20	<b>H</b>	61,181
2018–19	<b>I</b>	
2017–18	<b>J</b>	130,016
2016–17	<b>K</b>	
2015–16	<b>L</b>	
2014–15 and earlier income years	<b>M</b>	
<b>Total</b>	<b>V</b>	191,197

Transfer the amount at label **V** to the Net capital losses carried forward to later income years label on your tax return.

**If the schedule is not lodged with the income tax return you are required to sign and date the schedule.**

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**Taxpayer's declaration**

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number

Area code

Number

Sensitive (when completed)

# Capital gains tax (CGT) schedule

# 2020

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.  
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **Sturg Superannuation Fund**

Australian Business Number (ABN) **45 977 322 770**

## 1 Current year capital gains and capital losses

	Capital gain
Shares in companies listed on an Australian securities exchange	A \$ <input type="text"/>
Other shares	B \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text"/>
Other units	D \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>
Collectables	H \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text"/>
<b>Total current year capital gains</b>	<b>J \$ <input type="text" value="0"/></b>

	Capital loss
K \$	<input type="text"/>
L \$	<input type="text"/>
M \$	<input type="text"/>
N \$	<input type="text"/>
O \$	<input type="text" value="61,181"/>
P \$	<input type="text"/>
Q \$	<input type="text"/>
R \$	<input type="text"/>

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

## 2 Capital losses

Total current year capital losses	A \$ <input type="text" value="61,181"/>
Total current year net capital losses applied	B \$ <input type="text"/>
Total prior year net capital losses applied	C \$ <input type="text"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input type="text"/>
<b>Total capital losses applied</b>	<b>E \$ <input type="text"/></b>

Add amounts at B, C and D.

## 3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$ <input type="text"/>
Other net capital losses carried forward to later income years	B \$ <input type="text" value="191,197"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

## 6 Net capital gain

Net capital gain

A \$

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Sensitive (when completed)

**Taxpayer's declaration**

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

I declare that the information on this form is true and correct.

**Signature**

**Date**

**Contact person**

**Daytime contact number (include area code)**

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Sensitive (when completed)

# Sturg Superannuation Fund

33 Shelley Street  
BURNETT HEADS QLD 4670

## 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 98%
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.

**OTHER:**

**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.

*Barry Sturgeon*

29-04-2021

Date: \_\_\_\_\_

Barry Sturgeon

*Joanne Sturgeon*

29-04-2021

Date: \_\_\_\_\_

Joanne Sturgeon



Sturg Superannuation Fund  
33 Shelley Street BURNETT HEADS QLD 4670

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

Dear Sir,

**Sturg Superannuation Fund**

**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of Sturg Superannuation Fund for the year ended 30 June 2020, 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 2020 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**

- (e) 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.
- (f) 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.
- (g) 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.
- (h) 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**

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) 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.
- (k) 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
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) 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**

- (s) 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.
- (t) 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**

- (u) 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.
- (v) 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**

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) 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**

- (aa) 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.
- (bb) 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.
- (cc) 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.
- (dd) 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

- (ee) 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.
- (ff) 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.
- (gg) 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.
- (hh) 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 Barry John Sturgeon & Joanne Rose Sturgeon as Trustee for the Sturg Superannuation Fund**

*Barry Sturgeon*

---

Director / Trustee  
Barry John Sturgeon

*Joanne Sturgeon*

---

Director / Trustee  
Joanne Rose Sturgeon

Sturg Superannuation Fund

Dear Barry and Joanne

Sturg 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 2020. 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 2020, 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 Barry John Sturgeon & Joanne Rose Sturgeon as trustee for the Sturg Superannuation Fund

**Signed &  
Dated**

*Barry Sturgeon*

29-04-2021

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Barry John Sturgeon

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

**DATED:**

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





Australian Government  
Australian Taxation Office

**Agent** SAM GRECO & CO.  
**Client** STURG SUPERANNUATION  
FUND  
**ABN** 45 977 322 770

## Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – STURG SUPERANNUATION FUND	Jul 2019 – Jun 2020	40646044576	Cash

**Payment due date** 17 May 2021

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>Goods and services tax (GST)</b>			
1A Owed to ATO		\$575.00	
1B Owed by ATO			\$273.00
G1 Total sales	\$6,330.00		
Does this include GST?	Yes		
1H Owed by ATO			\$0.00

## Amount owing to ATO

\$302.00

### Declaration

- > I STURG SUPERANNUATION FUND authorise SAM GRECO & CO. to give the Jul 2019 – Jun 2020 activity statement to the Commissioner of Taxation for 001 – STURG SUPERANNUATION FUND.
- > I declare that the information provided for the preparation of this activity statement is true and correct.
- > I am authorised to make this declaration.

Signed: Barry Sturgeon

Date: 29-04-2021



**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

Mr Barry Sturgeon  
 Sturg Superannuation Fund  
 33 Shelley Street  
 BURNETT HEADS QLD 4670

**Tax Invoice**  
**207583**  
 Ref: STUR0001  
 23 April, 2021

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2020 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2020 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2020 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2020 Preparation of Resolution of Minutes for the period ended 30 June 2020 Preparation and lodgement of Annual Business Activity Statement Sundry advice and Other Matters For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately. (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	
	3,157.00
	<i>J.S.</i>
	<i>B.S.</i>

Description	Amount

**Terms: Strictly Seven Days**

**AMT Due \$**

**3,157.00**

The Amount Due Includes GST of \$287.00

\* Indicates Taxable Supply

**Refer to our Terms of Trade on our website [www.taxonline.com.au](http://www.taxonline.com.au)**

**REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE**

<b>Remittance Advice.</b>		Invoice: 207583
Sturg Superannuation Fund		Ref: STUR0001
*Cheque	*Cash	*M/card & VISA Only
*Direct Deposit - please use Invoice No. as your REFERENCE		23 April, 2021
<b>Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970</b>		<b>Amt Due: \$ 3,157.00</b>
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 ...../.....

# Signature Certificate

Document Ref.: NA4HU-PPF9F-K9BSW-IFSNA

Document signed by:

	<b>Sam Greco</b> Verified E-mail: samg@taxonline.com.au	<i>Sam Greco</i>
IP: 14.202.251.9      Date: 23 Apr 2021 02:36:47 UTC		

	<b>Barry Sturgeon</b> Verified E-mail: b.sturgeon@cccivil.com.au	<i>Barry Sturgeon</i>
IP: 1.132.111.125      Date: 28 Apr 2021 16:23:19 UTC		

	<b>Joanne Sturgeon</b> Verified E-mail: bjsturg@bigpond.com	<i>Joanne Sturgeon</i>
IP: 1.156.188.2      Date: 29 Apr 2021 00:05:07 UTC		

Document completed by all parties on:  
29 Apr 2021 00:05:07 UTC

Page 1 of 1



Signed with PandaDoc.com

PandaDoc is the document platform that boosts your company's revenue by accelerating the way it transacts.



# B - Permanent Documents

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

- Fund Summary Report [Report](#)
- ATO Complying Fund Status.pdf

## 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

# Sturg Superannuation Fund

## Fund Summary Report

As at 30 June 2020

### Fund Details

Date Formed: 13/05/2005

Tax File Number: Provided

ABN: 45977322770

Period: 01/07/2019 - 30/06/2020

Fund Type: SMSF

GST Registered: Yes

### Postal Address:

33 Shelley Street

Burnett Heads, Queensland 4670

### Physical Address:

33 Shelley Street

Burnett Heads, Queensland 4670

### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Sturgeon, Barry	68	2	1	Provided	Not Provided
Sturgeon, Joanne	59	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	Sturgeon, Joanne
Investment Advisor	R B S Morgans Limited
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Sturgeon, Barry
Trustee	Sturgeon, Joanne



## STURG SUPERANNUATION FUND

ABN:	45 977 322 770
ABN Status:	Active from 13 May 2005
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	33 SHELLEY ST BURNETT HEADS QLD 4670 AUSTRALIA
Status:	Complying

Previous fund name	From	To
The trustee for Sturg Superannuation Fund	13 May 2005	09 Mar 2009

ABN last updated: 03 Feb 2020

Record extracted: 26 Jun 2020

### What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

### APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

### Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

### Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

## Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



## C - Other Documents

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

### Supporting Documents

- 2020 Actuarial Certificate.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

22 April 2021

The Trustees  
Sturg Superannuation Fund  
c/- Sam Greco and Co  
PO Box 354  
**Aspley QLD 4034**

Dear Trustees,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2019/20 year  
Sturg Superannuation Fund**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for Sturg Superannuation Fund in the 2019/20 financial year is **54.46%**.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

If you would like to discuss any aspect of this actuarial certificate, please don't hesitate to contact us.

Yours sincerely,



**Geoff Morley**, BCom, BSc, FIAA  
Consulting Actuary

Verus Reference Number: ZA12977324112

## Appendix 1 - Data Summary

### Contact Details

Name	Sam Greco
Company	Sam Greco and Co
Telephone	07 3263 5200

### Fund Details

Fund Name	Sturg Superannuation Fund
Name of Trustees	Barry Sturgeon
	Joanne Sturgeon
Tax Year for Actuarial Certificate	2019/20
ABN of Fund	45 977 322 770

### Member Details

Members' Names	Barry Sturgeon
	Joanne Sturgeon

### Financial Details

	Amount (\$)
Opening Balance at 1 July 2019	755,935.82
Concessional Contributions	34,957.40
Non-concessional Contributions	0.00
Rollovers-in	500.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	54,858.32
Other Net Income	81,756.29
Closing Balance at 30 June 2020	818,291.19

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

### Segregation

The Fund did not have any segregated current pension assets during the financial year.

**Appendix 2 - Detailed Results**

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to Sturg Superannuation Fund for the 2019/20 financial year.

During the 2019/20 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund’s balances in accumulation phase and the Fund’s balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$

$$= \$406,815 / \$746,995$$

$$= 54.46\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund’s members, as follows:

<b>Member Name</b>	<b>Tax Exempt Percentage</b>	<b>Taxable Percentage</b>
Barry Sturgeon	54.46%	9.65%
Joanne Sturgeon	0.00%	35.89%
Reserve	0.00%	0.00%
<b>Total</b>	<b>54.46%</b>	<b>45.54%</b>

This breakdown between members is not required for the Fund’s tax return, but may assist in other ways, for example with allocating the Fund’s tax liabilities between members.

### **Appendix 3 - Further Information**

#### Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

#### Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

#### Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

The tax exempt percentage should be applied to the Fund's assessable income (excluding any non-arm's length income, concessional contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

# D - Pension Documentation

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

- Pension Summary Report Report
- 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

Sturg Superannuation Fund

# Pension Summary

As at 30 June 2020

**Member Name :** Sturgeon, Barry

**Member Age :** 67\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
STUBAR 00001P	TRIS (Retirement Phase)	01/07/2015	0.06%	2.50%	\$10,560.00*	N/A	\$47,000.00	\$0.00	\$47,000.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$10,560.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>
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**Total :**

					<b>\$10,560.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>	<b>\$47,000.00</b>	<b>\$0.00</b>
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\*Age as at 01/07/2019 or pension start date for new pensions.





# E - Estate Planning

2020 Financial Year

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**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