
Workpapers - 2020 Financial Year

Veha Vela Vera Super Fund

Preparer: Kelly Fu
Reviewer: Kelly Fu
Printed: 03 July 2020

Lead Schedule

2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$1,000.00)	(\$1,000.00)	0%	Completed
25000	Interest Received	(\$7.95)	(\$506.63)	(98.43)%	Completed
30100	Accountancy Fees	\$935.00	\$2,860.00	(67.31)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$777.00	(66.67)%	Completed
30700	Auditor's Remuneration	\$605.00	\$1,683.00	(64.05)%	Completed
30800	ASIC Fees	\$53.00	\$48.00	10.42%	Completed
38000	Insurance	\$185.00	\$370.00	(50)%	Completed
41600	Pensions Paid	\$3,120.00	\$5,760.00	(45.83)%	Completed
46000	Benefits Paid/Transfers Out			0%	Completed
48500	Income Tax Expense	(\$154.50)	(\$634.80)	(75.66)%	Completed
49000	Profit/Loss Allocation Account	(\$3,994.55)	(\$9,356.57)	(57.31)%	Completed
50000	Members	(\$34,991.07)	(\$48,985.62)	(28.57)%	Completed
60400	Bank Accounts	\$33,831.72	\$47,980.77	(29.49)%	Completed
85000	Income Tax Payable /Refundable			0%	Completed
89000	Deferred Tax Liability/Asset	\$1,159.35	\$1,004.85	15.38%	Completed
A	Financial Statements				N/A - Not Applicable
B	Permanent Documents				N/A - Not Applicable
C	Other Documents				N/A - Not Applicable

Code	Workpaper	CY Balance	LY Balance	Change	Status
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

24200 - Contributions

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
DOECHR00002A	(Contributions) Doe, Christopher John - Accumulation (Accumulation)	(\$1,000.00)	(\$1,000.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$1,000.00)	(\$1,000.00)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- 24200 - Super deduction docs.pdf

Standard Checklist

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

Veha Vela Vera Super 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
Doe, Christopher John	22/01/1959	60	48,985.62	1,000.00	0.00	0.00	0.00	1,000.00
All Members				1,000.00	0.00	0.00	0.00	1,000.00

*1 Total Super Balance is per individual across funds within a firm.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Doe, Christopher John	Concessional (5 year carry forward cap available)	1,000.00	49,000.00	48,000.00 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
Doe, Christopher John							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	1,000.00	1,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	24,000.00	24,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	24,000.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	49,000.00	48,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	62,651.60	58,342.19	48,985.62	

NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Doe, Christopher John	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Doe, Christopher John

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
23/06/2020	Transfer C DOE Super from SAV 00195661 NET#438639171	Personal - Concessional	1,000.00								
Total - Doe, Christopher John			1,000.00	0.00	0.00	0.00			0.00	0.00	0.00
Total for all members			1,000.00	0.00	0.00	0.00					

Veha Vela Vera Super Fund

Deductions Notice Letter

I, Christopher John Doe as a member of Veha Vela Vera Super Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$1000.00

for contributions paid in the year ended 30 June 2020.

Christopher John Doe

Date: 30/06/2020

Veha Vela Vera Super Fund

Deductions Notice Letter

Alto Superannuation Pty Ltd as trustee for Veha Vela Vera Super Fund acknowledges that

Christopher John Doe

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$1000.00

for contributions paid in the year ended 30 June 2020. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Christopher John Doe

Date: 30/06/2020

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2019 to 30 June 2020 is: \$ _____

Christopher John Doe

Date: 30/06/2020

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

PROVIDED

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title:

Family name

DOE

First given name

CHRISTOPHER JOHN

Other given names

3 Date of birth 22/01/1959

4 Current postal address

2 SHIRLEY CRESCENT

Suburb/town/locality

WEST BEACH

State/territory

SA

(Australia only)

Postcode

5024

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code) 0882719555

Section B: Super fund's details

6 Fund name

VEHA VELA VERA SUPER FUND

7 Fund Australian business number (ABN) 34540116088

8 Member account number DOECHR00002A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

 Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

 Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, **or***

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, **or***
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

25000 - Interest Received

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CRU00215575	Credit Union SA Cash Mgt 5575	(\$7.95)	(\$506.63)	(98.43)%
TOTAL		CY Balance	LY Balance	
		(\$7.95)	(\$506.63)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- 25000 - Bank interest rec'd 2020.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

Veha Vela Vera Super Fund
Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
CRU00215575 Credit Union SA Cash Mgt 5575					
31/07/2019	2.04	2.04			
31/08/2019	2.04	2.04			
30/09/2019	1.97	1.97			
31/10/2019	1.90	1.90			
	7.95	7.95			
	7.95	7.95			
TOTAL	7.95	7.95			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	7.95	11C



Credit Union SA Ltd
 ABN 28 0287 052 212
 ATFA (Australian Credit
 Licence 2410366)
 888 465 007

Credit Union SA Centre
 400 King William Street
 Adelaide SA 5000
 GPO Box 249 Adelaide SA 5001

Phone (08) 6200 7777
 Fax (08) 6200 7777
 Email info@creditunion.sa.gov.au



000000 045 - 5024

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

MEMBER 8002920

STATEMENT NO. 108

30 JUN 2020

Page 3 of 3

Statement of Interest for the Year ended 30th June 2020

ACCOUNT	DESCRIPTION	ACCOUNT OWNER(S)*	INTEREST DEBIT	INTEREST CREDIT
00215575	Cash Management Account	Veha Vela Vera Super Fund - Alto Superan	0.00	7.95
Total			\$0.00	\$7.95

* If an account is jointly owned, you may need to apportion interest earnings between the joint owners for taxation purposes.

30100 - Accountancy Fees

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$935.00	\$2,860.00	(67.31)%
TOTAL		CY Balance	LY Balance	
		\$935.00	\$2,860.00	

Supporting Documents

- General Ledger [Report](#)
- 30100 - Accounting fee .pdf

Standard Checklist

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

Veha Vela Vera Super Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
28/05/2020	Osko Payment To PDK Financial Synergy PL Account 683075 WBC - 1 #NET Ref#252528590		935.00		935.00 DR
			935.00		935.00 DR

Total Debits: 935.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 18 May 2020

Invoice No. 42118

Client Code VVVSF

Veha Vela Vera Super Fund
2 Shirley Crescent
WEST BEACH SA 5024

To our Professional Fees and Charges in attending to the following :-

Preparation of Financial Statements and Statutory Minutes for the Veha Vela Vera Super Fund for the year ended 30 June 2019.

Preparation and lodgement of Fund Income Tax Return for the Veha Vela Vera Super Fund for the year ended 30 June 2019 including schedules as required.

Preparation and lodgement of Australian Securities and Investments Commission Annual Company Statement for Alto Superannuation Pty Ltd.

Preparation and Lodgement of Solvency Resolution.

Attendance to Lodgement, Signatures, Photocopying etc.

Preparation of Super Deduction Notice (S290-170).

Our Fee Total

850.00

Plus: GST

85.00

TOTAL FEE

\$ 935.00



Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 01 June 2020

Please forward cheques to:

PDK Financial Synergy P/L
PO Box 3685
ADELAIDE SA 5000

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

For Direct Deposit:

BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: VVVSF

Invoice No: 42118 Amount Due: \$ 935.00 Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30400 - ATO Supervisory Levy

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$777.00	(66.67)%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$777.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Veha Vela Vera Super Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
28/05/2020	BPAY Net# 162447185 to TAX OFFICE PAYMENTS 75556 551009273165858721		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$605.00	\$1,683.00	(64.05)%
TOTAL		CY Balance	LY Balance	
		\$605.00	\$1,683.00	

Supporting Documents

- General Ledger [Report](#)
- 30700 - Auditing fee.pdf

Standard Checklist

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

Veha Vela Vera Super Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
28/05/2020	Osko Payment To PDK Financial Synergy PL Account 683075 WBC - 1 #NET Ref#252528580		605.00		605.00 DR
			605.00		605.00 DR

Total Debits: 605.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 18 May 2020

Invoice No. 42117

Client Code VVVSF

Veha Vela Vera Super Fund
2 Shirley Crescent
WEST BEACH SA 5024

To our Professional Fees and Charges in attending to the following :-

Annual audit of the records, financial statements and tax return of the Veha Vela Vera Super Fund for the year ended 30 June 2019 as required under SIS Regulations.

Preparation of Audit Report.

Review of statutory minute book documentation for history of fund per requirements under SIS Legislation.

Our Fee Total	550.00
Plus: GST	55.00
TOTAL FEE	\$ 605.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 01 June 2020

Please forward cheques to:

PDK Financial Synergy P/L
PO Box 3685
ADELAIDE SA 5000

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

For Direct Deposit:

BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: VVVSF

Invoice No: 42117

Amount Due: \$ 605.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30800 - ASIC Fees

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$53.00	\$48.00	10.42%
TOTAL		CY Balance	LY Balance	
		\$53.00	\$48.00	

Supporting Documents

- General Ledger [Report](#)
- 30800 - ASIC fee of trustee company.pdf

Standard Checklist

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

Veha Vela Vera Super Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
20/08/2019	BPAY Net# 162201864 to ASIC 17301 2291516070557		53.00		53.00 DR
			53.00		53.00 DR

Total Debits: 53.00

Total Credits: 0.00

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

ALTO SUPERANNUATION PTY LTD
PDK FINANCIAL SYNERGY PTY LTD
PO BOX 3685 ADELAIDE SA 5000**INVOICE STATEMENT**

Issue date 21 Jun 19

ALTO SUPERANNUATION PTY LTD

ACN 151 607 055

Account No. 22 151607055

Summary

Opening Balance	\$0.00
New items	\$53.00
Payments & credits	\$0.00
TOTAL DUE	\$53.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page***Inquiries**

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 21 Aug 19	\$53.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**ALTO SUPERANNUATION PTY LTD**

ACN 151 607 055

Account No: 22 151607055



22 151607055

TOTAL DUE	\$53.00
Immediately	\$0.00
By 21 Aug 19	\$53.00

Payment options are listed on the back of this payment slip
Bill Code: 17301
Ref: 2291516070557


*814 129 0002291516070557 78

38000 - Insurance

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38000	Insurance	\$185.00	\$370.00	(50)%
TOTAL		CY Balance	LY Balance	
		\$185.00	\$370.00	

Supporting Documents

- General Ledger [Report](#)
- 38000 - audit shield receipt.pdf

Standard Checklist

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

Veha Vela Vera Super Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Insurance (38000)					
<i>Insurance (38000)</i>					
11/06/2020	BPAY Net# 162459969 to Audit Shield 253575 404251206675563		185.00		185.00 DR
			185.00		185.00 DR

Total Debits: 185.00

Total Credits: 0.00

Audit Shield Service

Tax Receipt

Veha Vela Vera Super Fund
2 Shirley Cres
WEST BEACH SA 5024

DEFT Ref No: 404251206675563
Client Code: VVVSF
Invoice No: TAI-20667556
Date: 3 July 2020
ABN: 15 600 661 381

Details

Expiry Date: 30 November 2020 at 4p.m.
Level of Cover: \$ 10,000.00
Turnover Category: Self-Managed Super Fund

Payment

Fee for Audit Shield service participation:	\$ 168.18
GST Added:	\$ 16.82
Amount (ex surcharge):	\$ 185.00
Payment Surcharge:	\$ 0.00
Total Paid Amount:	\$ 185.00

Paid Date: *11 June 2020

* Participation in the Audit Shield service is active the **next business day** upon receipt of payment.

Name of Entities / Individuals to be covered:

Veha Vela Vera Super Fund
Alto Superannuation Pty Ltd

41600 - Pensions Paid

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
DOECHR00003P	(Pensions Paid) Doe, Christopher John - Pension (Transition to Retirement Pension 2)	\$3,120.00	\$5,760.00	(45.83)%
TOTAL		CY Balance	LY Balance	
		\$3,120.00	\$5,760.00	

Supporting Documents

- Pension Summary Report [Report](#)

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

Veha Vela Vera Super Fund

Pension Summary Report

As at 30/06/2020

Member Name : Doe, Christopher John

Member Age : 60 (Date of Birth : 22/01/1959)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
DOECHR00003P	Transition to Retirement Pension	01/07/2015	21.43%	2.00%	\$960.00*	\$4,813.56	\$3,120.00	\$0.00	\$3,120.00	NIL

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

					\$960.00	\$4,813.56	\$3,120.00	\$0.00	\$3,120.00	\$0.00
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Total :

					\$960.00	\$4,813.56	\$3,120.00	\$0.00	\$3,120.00	\$0.00
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46000 - Benefits Paid/Transfers Out

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
DOECHR00003P	(Benefits Paid/Transfers Out) Doe, Christopher John - Pension (Transition to Retirement Pension 2)			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)
- CDOE VVV Super Release.pdf

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

Veha Vela Vera Super Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
<i>(Benefits Paid/Transfers Out) Doe, Christopher John - Pension (Transition to Retirement Pension 2) (DOECHR00003P)</i>					
06/05/2020	Transfer Early Rel COVID-19 to SAV 00123401 NET#435985490		10,000.00		10,000.00 DR
06/05/2020	System Member Journals			10,000.00	0.00 DR
			10,000.00	10,000.00	0.00 DR

Total Debits: 10,000.00

Total Credits: 10,000.00



MR CHRISTOPHER J DOE
39 HUDSON AVE
CROYDON PARK SA 5008

Our reference: 7115921781166

Phone: 13 10 20

TFN: 562 043 542

29 May 2020

We have approved an early release of superannuation

Dear CHRISTOPHER,

We're writing to you about your application for the Coronavirus - early release of super benefits. This is a notice of the decision made by the Regulator determining whether you've met a condition of release.

After careful consideration, we've determined that you are eligible for an early release of super.

Release amount

We've approved a release of	\$ 10,000.00
-----------------------------	--------------

We've approved the release of your benefits from the super provider(s) shown below:

THE TRUSTEE FOR VEHA VELA VERA SUPER FUND	\$ 10,000.00
---	--------------

The above amount(s) can only be released by your super provider(s) as one lump sum payment and is tax free.

What you need to do

To organise the release of your super benefits from your self-managed super fund you will need to provide a copy of this letter to the Trustee and retain a copy for your personal records.

Yours sincerely,
Grant Brodie
Deputy Commissioner of Taxation

NEED HELP?

If you have any questions or need help, phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

If you phone

Remember to have your tax file number with you when you phone. It will also be helpful if you can tell us the 'Our reference' number at the top of this letter.

FIND OUT MORE

For more information about releasing super on compassionate grounds and how tax applies, visit our website at ato.gov.au/early-release

48500 - Income Tax Expense

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$154.50)	(\$634.80)	(75.66)%
TOTAL		CY Balance	LY Balance	
		(\$154.50)	(\$634.80)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$3,994.55)	(\$9,356.57)	(57.31)%
TOTAL		CY Balance	LY Balance	
		(\$3,994.55)	(\$9,356.57)	

Supporting Documents

No supporting documents

50000 - Members

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
DOECHR00002A	Doe, Christopher John - Accumulation (Accumulation)	(\$850.00)	(\$1,000.00)	\$50.78		\$142.33	(\$1,656.89)	94.93%
DOECHR00003P	Doe, Christopher John - Pension (Transition to Retirement Pension 2)	(\$48,135.62)		\$1,978.27	\$13,120.00	(\$296.83)	(\$33,334.18)	(30.75)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$48,985.62)	(\$1,000.00)	\$2,029.05	\$13,120.00	(\$154.50)	(\$34,991.07)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Members Statement

Christopher John Doe
 2 Shirley Crescent
 West Beach, South Australia, 5024, Australia

Your Details

Date of Birth : 22/01/1959
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 01/07/2011
 Service Period Start Date: 01/07/2011
 Date Left Fund:
 Member Code: DOECHR00002A
 Account Start Date 01/07/2011
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 1,656.89
 Total Death Benefit 1,656.89
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

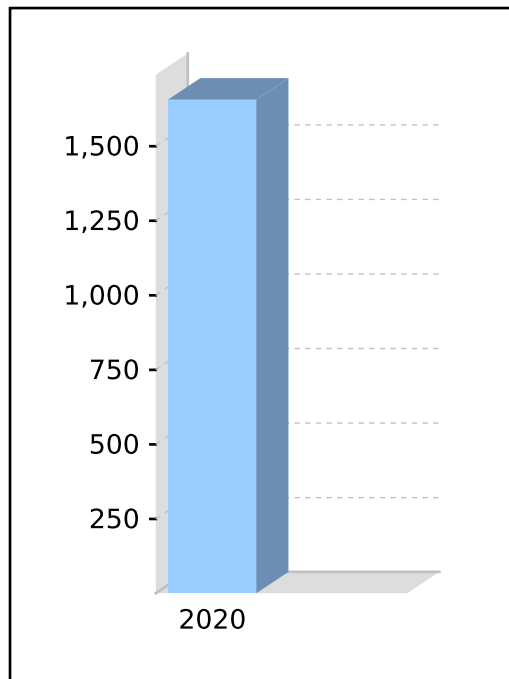
Total Benefits 1,656.89

Preservation Components

Preserved 1,656.89
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 1,656.89



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	850.00
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	1,000.00
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(50.78)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	150.00
Income Tax	(7.67)
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	1,656.89

Members Statement

Christopher John Doe
 2 Shirley Crescent
 West Beach, South Australia, 5024, Australia

Your Details

Date of Birth : 22/01/1959
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 01/07/2011
 Service Period Start Date: 01/07/2011
 Date Left Fund:
 Member Code: DOECHR00003P
 Account Start Date 01/07/2015
 Account Phase: Accumulation Phase
 Account Description: Transition to Retirement Pension 2

Nominated Beneficiaries N/A
 Vested Benefits 33,334.18
 Total Death Benefit 33,334.18
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

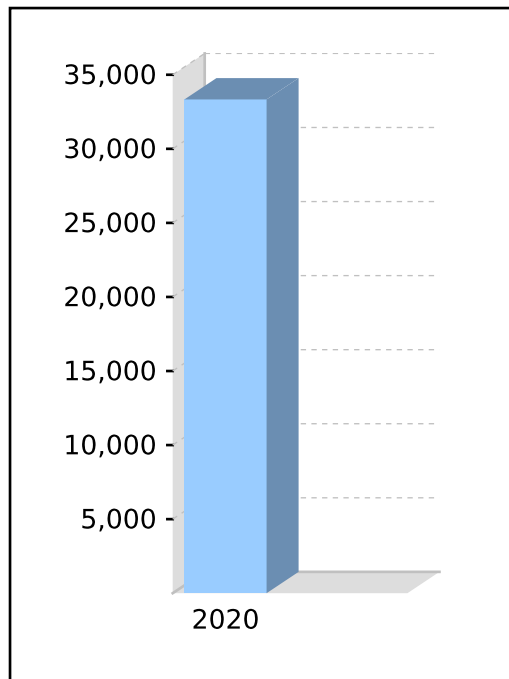
Total Benefits 33,334.18

Preservation Components

Preserved 33,334.18
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (21.43%) 7,142.90
 Taxable 26,191.28



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	48,135.62
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(1,978.27)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	3,120.00
Contributions Tax	
Income Tax	(296.83)
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	10,000.00
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	33,334.18

Veha Vela Vera Super Fund
Members Summary Report

As at 30 June 2020

Opening Balance	Increases				Decreases				Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out		Insurance Premiums
Christopher John Doe (Age: 61)										
DOECHR00002A - Accumulation										
850.00	1,000.00		(50.78)			150.00	(7.67)			1,656.89
DOECHR00003P - Transition to Retirement Pension 2 - Tax Free: 21.43%										
48,135.62			(1,978.27)		3,120.00		(296.83)	10,000.00		33,334.18
48,985.62	1,000.00		(2,029.05)		3,120.00	150.00	(304.50)	10,000.00		34,991.07
48,985.62	1,000.00		(2,029.05)		3,120.00	150.00	(304.50)	10,000.00		34,991.07

60400 - Bank Accounts

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CRU00215575	Credit Union SA Cash Mgt 5575	\$33,831.72	\$47,980.77	(29.49)%
TOTAL		CY Balance	LY Balance	
		\$33,831.72	\$47,980.77	

Supporting Documents

- Bank Statement Report [Report](#)
- 60400 - Bank statements 2019-2020.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

Veha Vela Vera Super Fund
Bank Statement

For The Period 01 July 2019 - 30 June 2020

Chart Code: 60400 / CRU00215575
Account Name: Credit Union SA Cash Mgt 5575
BSB and Account Number: 805007 00215575

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 47,980.77		\$ 15,157.00		\$ 1,007.95		\$ 33,831.72	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			47,980.77		
31/07/2019	Interest Credit		2.04	47,982.81		
20/08/2019	BPAY Net# 162201864 to ASIC 17301 2291516070557	53.00		47,929.81		
31/08/2019	Interest Credit		2.04	47,931.85		
30/09/2019	Interest Credit		1.97	47,933.82		
31/10/2019	Interest Credit		1.90	47,935.72		
06/05/2020	Transfer Early Rel COVID-19 to SAV 00123401 NET#435985490	10,000.00		37,935.72		
28/05/2020	BPAY Net# 162447185 to TAX OFFICE PAYMENTS 75556 551009273165858721	259.00		37,676.72		
28/05/2020	Osko Payment To PDK Financial Synergy PL Account 683075 WBC - 1 #NET Ref#252528590	935.00		36,741.72		
28/05/2020	Osko Payment To PDK Financial Synergy PL Account 683075 WBC - 1 #NET Ref#252528580	605.00		36,136.72		
11/06/2020	BPAY Net# 162459969 to Audit Shield 253575 404251206675563	185.00		35,951.72		
23/06/2020	Transfer Transition to Reti to SAV 00123401 NET#438640305	3,120.00		32,831.72		
23/06/2020	Transfer C DOE Super from SAV 00195661 NET#438639171		1,000.00	33,831.72		
30/06/2020	CLOSING BALANCE			33,831.72		
		15,157.00	1,007.95			



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Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

30 JUN 2020

MEMBER 8002920

STATEMENT NO. 108

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Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	36,136.72	33,831.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01JUN2020		OPENING BALANCE			36,136.72
11JUN 2020		BPAY Net# 162459969 to Audit Shield 253575 404251206675563	185.00		35,951.72
23JUN 2020		Transfer C DOE Super from SAV 00195661 NET#438639171		1,000.00	36,951.72
23JUN 2020		Transfer Transition to Reti to SAV 00123401 NET#438640305	3,120.00		33,831.72
30JUN2020		CURRENT BALANCE			33,831.72

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.

31 MAY 2020



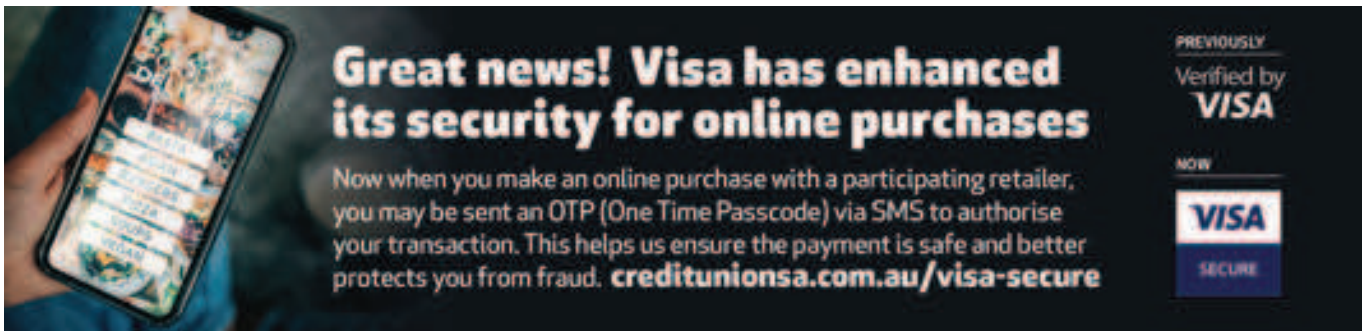
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Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

MEMBER 8002920

STATEMENT NO. 107

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Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,935.72	36,136.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01MAY2020		OPENING BALANCE			47,935.72
06MAY 2020		Transfer Early Rel COVID-19 to SAV 00123401 NET#435985490	10,000.00		37,935.72
28MAY 2020		Osko Payment To PDK Financial Synergy PL Account 683075 WBC - 1 #NET Ref#252528580	605.00		37,330.72
28MAY 2020		Osko Payment To PDK Financial Synergy PL Account 683075 WBC - 1 #NET Ref#252528590	935.00		36,395.72
28MAY 2020		BPAY Net# 162447185 to TAX OFFICE PAYMENTS 75556 551009273165858721	259.00		36,136.72
31MAY2020		CURRENT BALANCE			36,136.72

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

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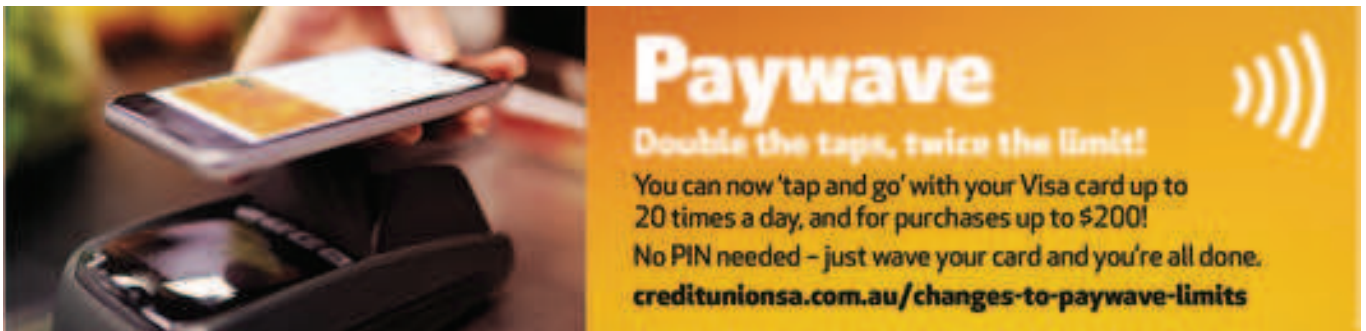
30 APR 2020



000000 045 - 5024

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

MEMBER 8002920
 STATEMENT NO. 106
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Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,935.72	47,935.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01APR2020		OPENING BALANCE			47,935.72
30APR2020		CURRENT BALANCE			47,935.72

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

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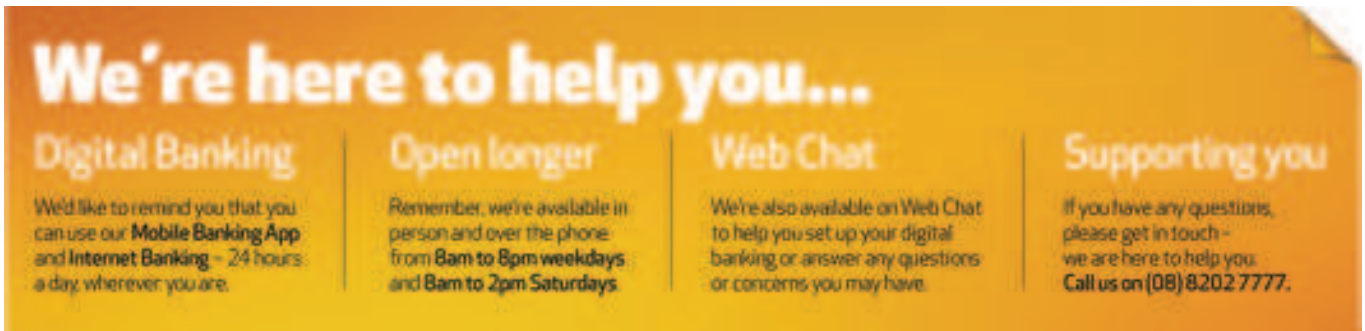
31 MAR 2020



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Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

MEMBER 8002920
 STATEMENT NO. 105
 Page 1 of 1



We're here to help you...

- Digital Banking**
We'd like to remind you that you can use our **Mobile Banking App** and **Internet Banking** - 24 hours a day, wherever you are.
- Open longer**
Remember, we're available in person and over the phone from **8am to 6pm weekdays** and **8am to 2pm Saturdays**.
- Web Chat**
We're also available on **Web Chat** to help you set up your digital banking or answer any questions or concerns you may have.
- Supporting you**
If you have any questions, please get in touch - we are here to help you. **Call us on (08) 8202 7777.**

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,935.72	47,935.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01MAR2020		OPENING BALANCE			47,935.72
31MAR2020		CURRENT BALANCE			47,935.72

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.



Credit Union SA Ltd
 ABN 28 2897 052 282
 AFSA (Australian Credit)
 Licence 2413366
 888 463 007

Credit Union SA Centre
 400 King William Street
 Adelaide SA 5000
 GPO Box 249 Adelaide SA 5001

Phone (08) 8200 7777
 Fax (08) 8200 7777
 Email info@creditunion.sa.gov.au

29 FEB 2020

MEMBER 8002920

STATEMENT NO. 104

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Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024



Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,935.72	47,935.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01FEB2020		OPENING BALANCE			47,935.72
29FEB2020		CURRENT BALANCE			47,935.72

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 400 King William Street
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 Fax (08) 6200 7777
 Email info@creditunionsa.com.au

31 JAN 2020



000000 045 - 5024

MEMBER 8002920

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

STATEMENT NO. 103

Page 1 of 1

Changes to terms and conditions

We have updated our Deposit Accounts and Access Services terms and conditions. This is to coincide with some changes we've made, like the new Round Ups feature in our Mobile Banking App.

You can read the updated T&Cs on our website: creditunionsa.com.au/brc_1095

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,935.72	47,935.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01JAN2020		OPENING BALANCE			47,935.72
31JAN2020		CURRENT BALANCE			47,935.72

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

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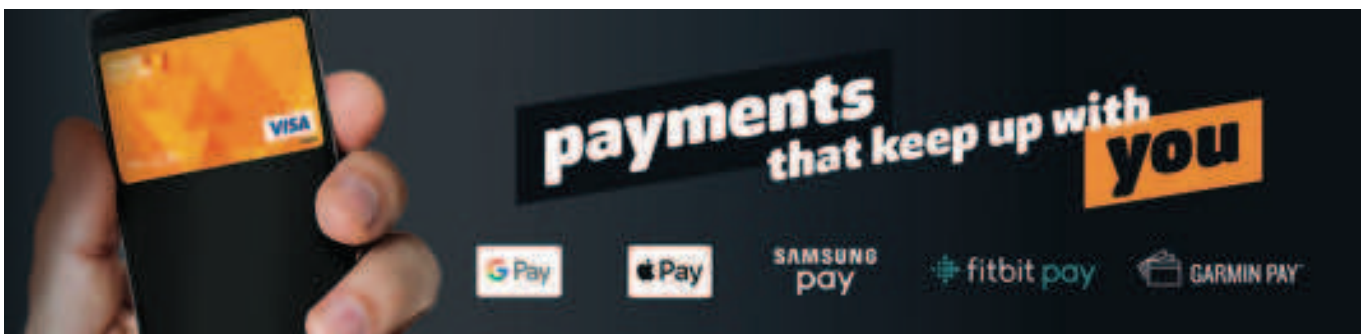
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31 DEC 2019

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
2 Shirley Crescent
WEST BEACH SA 5024

MEMBER 8002920
STATEMENT NO. 102

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Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,935.72	47,935.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01DEC2019		OPENING BALANCE			47,935.72
31DEC2019		CURRENT BALANCE			47,935.72

Please check all entries promptly and advise us of any discrepancies.
Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.

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Credit Union SA Ltd
 ABN 28 0287 052 282
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Phone (08) 6200 7777
 Fax (08) 6200 7777
 Email enquiries@creditunionsa.com.au



000000 045 - 5024

30 NOV 2019

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

MEMBER 8002920
 STATEMENT NO. 101

Page 1 of 1

Opening hours: King William St

Tuesday 24 Dec	8am-6pm
Christmas Day	Closed
Boxing Day	Closed
Friday 27 Dec	8am-6pm
Saturday 28 Dec	8am-2pm
Sunday 29 Dec	Closed
Monday 30 Dec	8am-6pm
Tuesday 31 Dec	8am-6pm
Wednesday 1 Jan	Closed

Our **Port Augusta** branch will be open as normal, but closed on public holidays.

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,935.72	47,935.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01NOV2019		OPENING BALANCE			47,935.72
30NOV2019		CURRENT BALANCE			47,935.72

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.



000000 045 - 5024

31 OCT 2019

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
2 Shirley Crescent
WEST BEACH SA 5024

MEMBER 8002920
STATEMENT NO. 100

Page 1 of 1

Protect yourself against scams

Australians lost over \$20 million to scams in July 2019 alone. So be aware and protect yourself:

- Don't open **suspicious** texts, Facebook messages or links.
- Never give anyone **remote access** to your computer - even if they say they're calling from a well-known company.
- Never disclose your **passwords** or Secure SMS codes to anyone.
- Do your research!** What do you know about the business or person you're dealing with?

To find out more visit scamwatch.gov.au

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,933.82	47,935.72

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01OCT2019		OPENING BALANCE			47,933.82
31OCT 2019		Interest Credit		1.90	47,935.72
31OCT2019		CURRENT BALANCE			47,935.72

Please check all entries promptly and advise us of any discrepancies.
Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.



000000 045 - 5024

30 SEP 2019

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
2 Shirley Crescent
WEST BEACH SA 5024

MEMBER 8002920
STATEMENT NO. 99

Page 1 of 1

Protect yourself against scams

Australians lost over \$20 million to scams in July 2019 alone. So be aware and protect yourself:

- Don't open **suspicious** texts, Facebook messages or links.
- Never give anyone **remote access** to your computer - even if they say they're calling from a well-known company.
- Never disclose your **passwords** or Secure SMS codes to anyone.
- Do your research!** What do you know about the business or person you're dealing with?

To find out more visit scamwatch.gov.au

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,931.85	47,933.82

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01SEP2019		OPENING BALANCE			47,931.85
30SEP 2019		Interest Credit		1.97	47,933.82
30SEP2019		CURRENT BALANCE			47,933.82

Please check all entries promptly and advise us of any discrepancies.
Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.



000000 045 - 5024

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
2 Shirley Crescent
WEST BEACH SA 5024

31 AUG 2019

MEMBER 8002920
STATEMENT NO. 98

Page 1 of 1

Protect yourself against scams

Australians lost over \$20 million to scams last month alone. So be aware and protect yourself:

- Don't open **suspicious** texts, Facebook messages or links.
- Never give anyone **remote access** to your computer - even if they say they're calling from a well-known company.
- Never disclose your **passwords** or Secure SMS codes to anyone.
- Do your research!** What do you know about the business or person you're dealing with?

To find out more visit scamwatch.gov.au

Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,982.81	47,931.85

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01AUG2019		OPENING BALANCE			47,982.81
20AUG 2019		BPAY Net# 162201864 to ASIC 17301 2291516070557	53.00		47,929.81
31AUG 2019		Interest Credit		2.04	47,931.85
31AUG2019		CURRENT BALANCE			47,931.85

Please check all entries promptly and advise us of any discrepancies.
Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

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Credit Union SA Ltd
 ABN 28 0287 052 212
 AFSA (Australian Credit)
 Licence 2410366
 888 465 007

Credit Union SA Centre
 Level 5, 400 King William Street
 Adelaide SA 5000
 GPO Box 249 Adelaide SA 5001

Phone (08) 6200 7777
 Fax (08) 6200 7777
 Email info@creditunionsa.com.au



000000 045 - 5024

31 JUL 2019

Veha Vela Vera Super Fund - Alto Superannuation Pty Ltd ATF
 2 Shirley Crescent
 WEST BEACH SA 5024

MEMBER 8002920
 STATEMENT NO. 97

Page 1 of 1



Statement of Accounts

Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
00215575	Cash Management Account	47,980.77	47,982.81

Account Details

Account 00215575 (Cash Management Account) Veha Vela Vera Super Fund - Alto Superan

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01JUL2019		OPENING BALANCE			47,980.77
31JUL 2019		Interest Credit		2.04	47,982.81
31JUL2019		CURRENT BALANCE			47,982.81

Please check all entries promptly and advise us of any discrepancies.
 Retain this statement for future reference.

For further information on our products or on resolving problems or disputes please contact us.

You hold one member share in the Credit Union in relation to the membership to which this statement relates. You jointly hold that share if the membership is joint.

85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- 85000 - ATO portal accounts.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

Veha Vela Vera Super Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(4,149.05)
Add	
Pension Payments	3,120.00
	<hr/>
	3,120.00
SMSF Annual Return Rounding	(0.95)
	<hr/>
Taxable Income or Loss	(1,030.00)
	<hr/>
Income Tax on Taxable Income or Loss	0.00
	<hr/>
CURRENT TAX OR REFUND	0.00
	<hr/>
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	259.00
	<hr/>

Veha Vela Vera Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	31/07/2019	25000/CRU00215575	Credit Union SA Cash Mgt 5575	2.04
	31/08/2019	25000/CRU00215575	Credit Union SA Cash Mgt 5575	2.04
	30/09/2019	25000/CRU00215575	Credit Union SA Cash Mgt 5575	1.97
	31/10/2019	25000/CRU00215575	Credit Union SA Cash Mgt 5575	1.90
Sub-Total				7.95
Ignore Cents				0.95
Total				7.00
R2 - Assessable personal contributions				
	23/06/2020	24200/DOECHR00002A	(Contributions) Doe, Christopher John - Accumulation (Accumulatio...	1,000.00
Sub-Total				1,000.00
Ignore Cents				0.00
Total				1,000.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Assessable personal contributions				1,000.00
Sub-Total				1,000.00
Ignore Cents				0.00
Total				1,000.00
W - GROSS INCOME (Sum of labels A to U)				
				1,007.00
Sub-Total				1,007.00
Ignore Cents				0.00
Total				1,007.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				1,007.00
Sub-Total				1,007.00
Ignore Cents				0.00
Total				1,007.00
H1 - Expenses - SMSF auditor fee				
	28/05/2020	30700	Auditor's Remuneration	605.00
Sub-Total				605.00
Ignore Cents				0.00
Total				605.00
J1 - Expenses - Management and administration expenses				
	20/08/2019	30800	ASIC Fees	53.00
	28/05/2020	30100	Accountancy Fees	935.00
	11/06/2020	38000	Insurance	185.00
	28/05/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				1,432.00
Ignore Cents				0.00
Total				1,432.00

Veha Vela Vera Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
N - TOTAL DEDUCTIONS				
				2,037.00
Sub-Total				2,037.00
Ignore Cents				0.00
Total				2,037.00
O - TAXABLE INCOME OR LOSS				
				(1,030.00)
Sub-Total				(1,030.00)
Ignore Cents				0.00
Total				(1,030.00)
Z - TOTAL SMSF EXPENSES				
				2,037.00
Sub-Total				2,037.00
Ignore Cents				0.00
Total				2,037.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00



Australian Government
Australian Taxation Office

Agent PDK FINANCIAL SYNERGY PTY LTD
Client THE TRUSTEE FOR VEHA VELA VERA SUPER FUND
ABN 34 540 116 088
TFN 927 316 585

Income tax 551

Date generated	03/07/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2019** to **03 July 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$0.00
29 May 2020	28 May 2020	Payment received		\$259.00	\$259.00 CR



Australian Government
Australian Taxation Office

Agent PDK FINANCIAL SYNERGY PTY
LTD
Client THE TRUSTEE FOR VEHA VELA
VERA SUPER FUND
ABN 34 540 116 088
TFN 927 316 585

Activity statement 001

Date generated	03/07/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2019** to **03 July 2020** sorted by **processed date** ordered **newest to oldest**

89000 - Deferred Tax Liability/Asset

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	\$1,159.35	\$1,004.85	15.38%
TOTAL		CY Balance	LY Balance	
		\$1,159.35	\$1,004.85	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

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

Veha Vela Vera Super Fund

Deferred Tax Reconciliation

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Deferred Tax Liability (Asset) Summary					
Opening Balance		(1,004.85)			
Current Year Transactions		0.00			
Total Capital Losses		0.00			
Total Tax Losses		(154.50)			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		<u>(1,159.35)</u>			

A - Financial Statements

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Fund Summary Report Report

Standard Checklist

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

Veha Vela Vera Super Fund

Fund Summary Report

As at 30/06/2020

Fund Details

Date Formed: 01/07/2011
Tax File Number: Provided
ABN: 34540116088

Period: 01/07/2019 - 30/06/2020
Fund Type: SMSF
GST Registered: No

Postal Address:

2 Shirley Crescent
West Beach, South Australia 5024

Physical Address:

2 Shirley Crescent
West Beach, South Australia 5024

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Doe, Christopher John	61	2	1	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Auditor	Boys, Anthony William
Fund Contact	Doe, Christopher John
Tax Agent	PDK Financial Synergy Pty Ltd
Trustee	Alto Superannuation Pty Ltd Doe, Christopher John

C - Other Documents

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

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

D - Pension Documentation

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Pension Summary Report 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

Veha Vela Vera Super Fund

Pension Summary Report

As at 30/06/2020

Member Name : Doe, Christopher John

Member Age : 60 (Date of Birth : 22/01/1959)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
DOECHR00003P	Transition to Retirement Pension	01/07/2015	21.43%	2.00%	\$960.00*	\$4,813.56	\$3,120.00	\$0.00	\$3,120.00	NIL

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

					\$960.00	\$4,813.56	\$3,120.00	\$0.00	\$3,120.00	\$0.00
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Total :

					\$960.00	\$4,813.56	\$3,120.00	\$0.00	\$3,120.00	\$0.00
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E - Estate Planning

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

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